

## **August 2017**



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Floral Carpet Photo by Steve Baylin www.stevebaylin.com











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## **Canmore Connection**

110,000 distribution copies annually

## **About Canmore Connection**

Canmore Connection is a dynamic local magazine with insightful content which is widely accessible in print and digital formats www.canmore-connection.ca. Our goal is to engage local residents and business owners and to provide travelers a local perspective that encourages interaction with the amazing experiences that Canmore offers.

## **Advertising Opportunities**

403-263-3044 | sales@great-news.ca

## **Editorial Submissions**

canmore@great-news.ca

## Direct requests for copies to:

Phone: 403-263-3044 Email: canmore@great-news.ca

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## www.canmore-connection.ca

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## **Canmore International Improv Festival**

Aug 10 - 13 @ artsPlace.

4 laugh fueled days of improv shows and workshops in the gorgeous setting of Canmore, Alberta!

## **Canmore Community Cruisers Group Bike Rides**

Aug 12 & 26 9am-10am @ Civic Centre Plaza

We encourage Canmore residents of all ages and abilities to join us for our cruiser bike rides. You'll have fun and meet new people, all while gaining knowledge of Canmore's bike infrastructure. We ride at a slow pace that all can enjoy. For more information visit www.communitycruisers.ca

## **Rolling Sculpture Car Club Annual Car Show**

Aug 12 @ Centennial Park.

Classic Cars, Hot Rods, Vintage rides, Custom Mods, Antiques, Motorcycles...you name it, we got it. And some really cool surprise displays too. Live music, bbq, prize draws...and a whole lot of family fun. For more information or car/bike registration go to www.rollingsculpture.ca.

## Alice's Wonderland

Aug 25 & 26 at 7:30pm; Aug 26 & 27 at 2:00pm @ Stan Rogers Stage, Centennial Park.

Don't miss theatre in the park presented by Pine Tree Players and Artist's Collective Theatre. Bring a picnic and enjoy a magical adventure into Alice's Wonderland. This play brings to life Lewis Carroll's beloved stories with beautiful original music and choreography. pinetreeplayers.com

## West of Mabou

Sept 2, 8 - 9 pm @ Royal Canadian Legion Branch 3

With masterful musicianship, energetic rhythms, and a passion for fiddle and pipe tunes, Saskatchewan-based and Nova Scotia-named West of Mabou bring their unique brand of Celtic music to Alberta. One of CBC Saskatchewan's Artists to Watch in 2017.

## **Karaoke Nights**

Mondays @ the Drake Pub

The Drake's Karaoke Night is a hot favorite of Canmore locals. We have worked our way from Bowie to Whitesnake and back again! Come join the party and show us your best Journey (air guitar optional). The Drake stage goes live at 10 each Monday.

## **Open Jam Night**

Thursdays @ Tavern 1883.

Dust of your old ukulele, or whatever, come down and destroy your favorite tunes. Don't worry. Everyone will cheer!

## Friday Evening Bingo

Fridays @ Royal Canadian Legion Branch 3.

7:00 pm Early Bird Rounds, 7:30 pm Regular Games. Loonie Bingo, Mystery Game and \$1,000 Snowball. Starts July 15. Bring on the Bingo!

## **Open Mic Night**

Fridays @ Good Earth Coffeehouse. Enjoy live coffeeshop music every Friday at 7:30pm!

of any goods or services.

AUGUST 2017 5



## **CONTACT INFORMATION**

## CANMORE CIVIC CENTRE

902 7 Ave Canmore, AB T1W 3K1 Phone: 403-678-1500 www.canmore.ca

## **ELEVATION PLACE**

700 Railway Avenue, Canmore, AB T1W 1P4 Phone: 403-678-8920 www.elevationplace.ca

## CANMORE RECREATION CENTRE

1900 - 8 Avenue, Canmore, AB T1W 1Y2 Phone: 403-678-8920

### PUBLIC WORKS

100 Glacier Drive Canmore, AB T1W 1K8 Ph: 403-678-1580

## **IMPORTANT NUMBERS**

CITY	
Town of Canmore	403-678-1500
Bylaw Services	403-678-4244
ALL EMERGENCY CALLS	911
Canmore Fire & Rescue	403-678-6199
RCMP	403-678-5519
SCH00LS	
Elizabeth Rummel School	403-678-6292
Lawrence Grassi Middle School	403-678-6006
Canmore Collegiate High School	403-678-6192
Our Lady of The Snows	403-609-3699
École Notre-Dame des Monts	403-609-0002
CHURCHES	
Crossway Community Church	403-678-9801
Our Lady of the Rockies Catholic Parish	403-678-5022
Ralph Connor Memorial United Church	403-678-5354
St. Michael's Anglican Church	403-678-5191
Trinity Bible Church	403-678-5063

## **ELECTED POLITICIANS**



Mayor of Canmore

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MP for Banff-Airdrie

Blake Richards

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Airdrie, AB T4B 2R3

403-948-5103

blake.richards@parl.gc.ca

## ARTS AND EVENTS



## First Thursdays Speaker Series at artsPlace

## JASON BOTKIN AND YOUNG JARUS

September 7, 7:00 - 9:00 pm

Jason Botkin and Jarus will present their portfolios and proposals for the Bow Valley Murals.

Meet and greet from 5:00 to 7:00 pm. Light refreshments will be served.



## Three Sisters Gallery, 2nd floor, Elevation Place

## KIDS ART

Until September 4

## O'CANADA PROJECT

September 5 - October 31

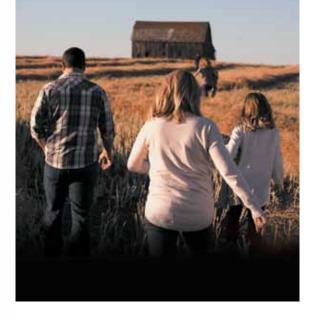
A painting collaboration between - Holly Dyrland and Kathryn Gorectke to celebrate Canada's 150th birthday.

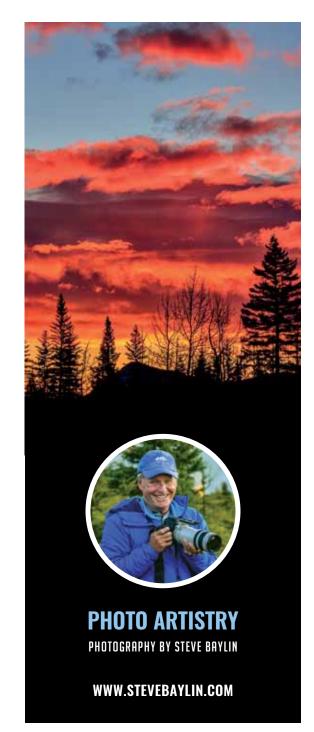
Opening reception September 9, 6:00 - 7:00 pm

## **EVERY FAMILY HAS A STORY...**

Have your family's story featured in our newsletters & receive a complimentary photoshoot!

Send us an email to canmore@great-news.ca to have your family featured in the next edition.







## **COUNCIL MEETINGS**

www.canmore.ca | chyde@canmore.ca



First Tuesday of each month	5:00pm	Regular business meeting
Second Tuesday of each month	1:00pm	Committee of the whole meeting
Second Tuesday of each month	evening	Reserved for the scheduling of special meetings, including public hearings
Third Tuesday of each month	5:00pm	Regular business meeting
Fourth Tuesday of each month	evening	Reserved for the scheduling of special meetings, including public hearings

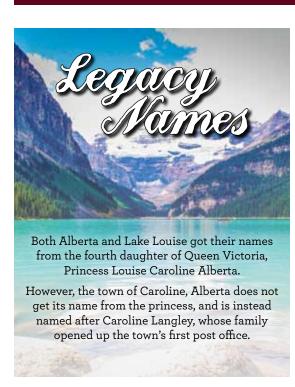


Murrieta's West Coast kitchen offers up an adventurous, refreshing and inviting blend of seafood, meat dishes and pastas all served with uncompromising flair and style.

**403-609-9500**RESERVE ONLINE www.murietas.ca **200 - 737 MAIN STREET, CANMORE, AB** 



Calgary · Canmore







ardeners have vision. All gardeners, not just the ones we admire and envy. You, me, the neighbour next door. What else would you call it when an ordinary person buys a bag of bulbs in the fall, buries them in the ground, and believes they will produce amazing blooms in 7 or 8 months?

The garden centres will have an abundance of bulbs in stock soon and your biggest decision is what to choose. There are literally thousands of bulbs on the shelves and most of us have limited garden space. The most common hardy springflowering bulbs for a Calgary garden are tulip, narcissus/daffodil, allium, iris, crocus, grape hyacinth and squill.

The last three are petite and bloom early in the spring, the others show up later, and the irises finish their display in June. Technically, iris grows from a rhizome, but you can treat it like a bulb when planting in the fall.

In addition to this list, you can find many more exotic bulbs, just don't expect them to return year after year in our climate.

There are two kinds of tulips that survive here: species (or native) and hybridized. The species tulips should spread into established colonies, returning every year. The large hybrids are more showy and popular with gardeners, but often are best only their first year. My wonderful show of huge pink tulips a few years ago has never been repeated and I fondly remember them as annuals.

If you wish to have a show of continuous color throughout the spring (of course you do) read the labels carefully, and choose from early, mid and late spring varieties. Then check the labels again for height, as they come in 6" all the way to 28" sizes.

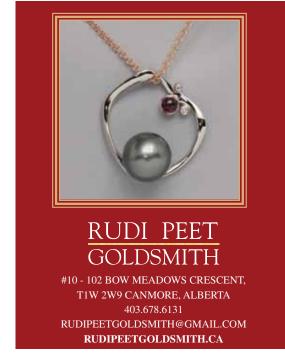
How silly to put the tall ones in the front and the short ones behind out of sight. Then there are singles, doubles, lily-flowered, fringed and parrot types, to mention only a few. There are actually 15 divisions of tulip classifications, so it is no wonder the casual gardener gets a bit bewildered. Alliums, likewise, have many varieties, and provide colour between tulips and daffodils and later blooming summer flowers.

Bulbs of all varieties look best in mass plantings of solid colors or two complementary colors. No nice tidy rows, please, unless they are being used for cut flowers; a block of color has far more impact. What colors you choose is strictly personal - plant what looks beautiful to your eye.

A sunny spot is best, although some varieties are forgiving and will bloom later in partial shade. Because they are among the earliest color in our Chinook gardens, tulips partner nicely with other bulbs like Muscari (Grape Hyacinth), Scilla (Squill) and dwarf Narcissus.

Get your bulbs in the ground in Sept or October; they need some time to root before the ground freezes. If you share your garden with squirrels, cover the new planting with wire mesh secured by stakes or rocks to keep those little paws from digging them up. Squirrels are particularly fond of tulip bulbs. And while you are at it, be sure to add some new ones in your front yard for the pleasure of your friends and neighbours.

Barbara Shorrock is a gardener, retired realtor, traveler, reader, ESL coach and Spanish student.





"The Hoffman Process helped me enormously. It was pivotal, enlightening and life-changing"

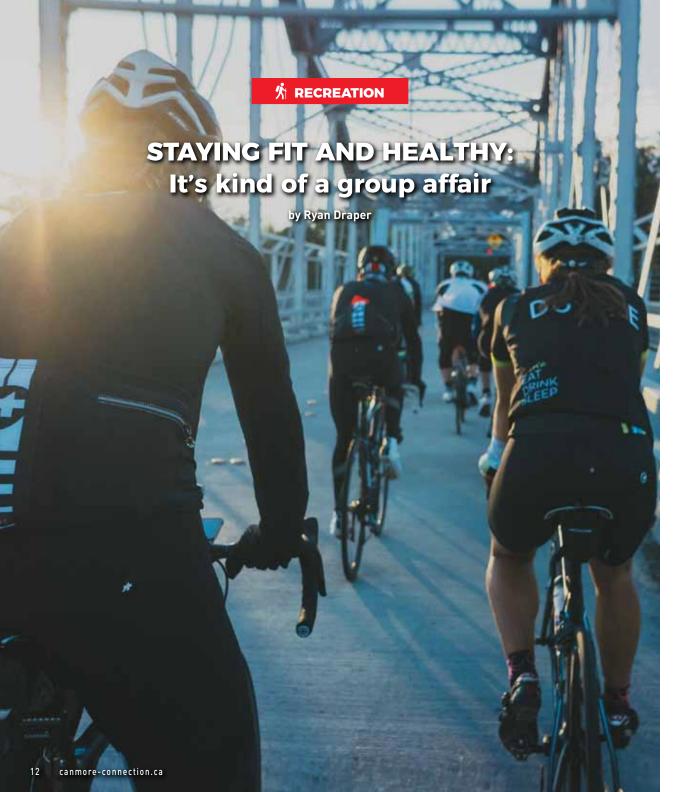
Brett Wilson - Dragon's Den judge, philanthropist and Hoffman Grad.

The Hoffman Process helps remove the barriers that are holding you back from being the best version of yourself.

Make peace with your past Release from negative behaviors Emotionally heal and forgive Discover your authentic self

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It wasn't long ago that the quest for fitness, weight loss, and athletic achievements were a solo endeavor. With the risk of failing, or people discovering your secrets, or fast tracks to success, we all trained in the proverbial closet. Going to the gym was an early morning solo commitment that was easy to blow off, and signing up for a random running race or triathlon 12-6 months in advance was an easy thing to pull a "no show" without accountability.

Recently. I took the time to look around and attempt to analyze what the population was currently doing to stay fit, healthy, and active. What I found was a bit of a surprise to be honest. I made a short list of activities that friends, family, and those around me were involved in.

What I found was all the activities had one thing in common: they all were part of a group that was both social and active, with less emphasis on the hard skills and intensity, but more focused on the aspect of play, having fun, and being social.

I found this to be rather eye opening and wanted to look deeper into the trend. With almost all modern forms of exercise from Zoomba. Spin classes. running groups, cycling group rides, Cross-fit, and so many others it's a trend that's hard to ignore. Looking at it one-step further, I realized that even races like Tough Mudders, trail running, or mountain bike relays and obstacle races take those same fitness enthusiasts and let them not only play together, but compete together.

All of these events are truly a social form of exercise, competition, challenge, and fun. Not to mention they usually involve a huge celebration, photo taking, and a t-shirt to prove that they actually attended and followed through.

I run a Wednesday night group mountain bike ride and attempt to give a similar type of experience. In the spring through fall months, we ride mountain bikes, and when the snow flies, they turn into Fat bike rides. All the rides are intended to be fun and a

no one gets left behind format is always in place. We even split the group on occasion if a few riders feel they're in over their heads. It's a blast, and the best part is always the après.

A social we host, where high fives and re-enactments of the greatest crashes of the night are relived. One local rider has quoted to me, "I love Wednesday night rides with you, they break up my week and I don't just look forward to just the weekends any more; not to mention I have so much fun."

Locally, in Canmore we have a number of amazing groups 12 months of the year that come together once or twice a week.

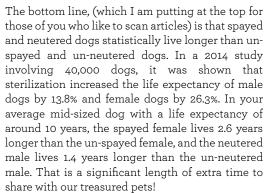
The objective is to play, have fun, encourage each other, be social, and, as a byproduct, everyone gets inspired, feels accountable, and ultimately gets fit in the process. So the next time you're looking to make a healthy life style change and feel you need some accountability but want it to feel more like play, try a local group that fits your activity and you might just be surprised how much more fun you can have when it's a group affair.



## SPAYING OR NEUTERING YOUR DOG:

PEDIATRIC VS TEENAGER VS NEVER

by Dr. Sylvia McAllister, DVM Canmore Veterinary Hospital



Studies have shown an increased incidence of some immune mediated diseases (such as hypothyroidism) and cancers (such as lymphoma and osteosarcoma) and a decreased incidence of other cancers (such as prostate and mammary cancer) in sterilized dogs. The Hoffman study theorized that as the sterilized pets live longer, they are more likely to get old age type diseases, such as cancer. If the male or female hormone levels are reduced by sterilization, dogs are less likely to get cancers of the reproductive organs. Other studies in golden retrievers have shown a higher incidence of anterior cruciate ligament tears and hip dysplasia in dogs sterilized at a young age, possibly due to the different growth rate between the tibia and fibula and the increased length of the long bones. Fun fact: spayed and neutered dogs grow

taller than unsterilized dogs! A 2011 study in Vislas has shown that there is a higher incidence of behavioral problems in dogs sterilized before six months of age. The younger the dog at sterilization, the higher the likelihood of behavioral problems such as separation anxiety, timidity, and aggression.

These studies show that although neutered and spayed dogs do live longer, there are other things to consider. So, when is the best time to sterilize your dog?

Rescue organizations sterilize their critters at a very early age, often as young as 2-3 months of age. This is in an attempt to deal with the serious pet overpopulation problem; 1.5 million pets at US Humane Societies and 18,000 pets at Canadian Humane Societies are euthanized every year. So, if you are adopting a rescue the decision has already been made. For those who still have to make the decision, it has been the norm to sterilize pets at 6 months of age. With the advantage of hindsight, we are now questioning that standard.

We want our dogs to live longer, healthier lives. We want them to have strong joints, no cancer, and have good dispositions. We don't want to have to deal with roaming and fighting intact male dogs. We don't want to have to deal with messy heat cycles in female dogs. So, what to do?

In small dogs and medium dogs that mature under 10 kg, spaying and neutering at 6 months still

makes good sense. They are very close to being physically and sexually mature at that age, so are less likely to experience any of the deleterious effects of sterilization. They are also less prone to orthopedic diseases.

In female dogs that mature at over 25-30 kg, waiting until they are reproductively and skeletally mature is a good idea. This occurs between 12 and 18 months of age. Many female dogs will have gone through one or two heat cycles by this time. Some families are not able to care for females in heat. In this case spaying at around 8-9 months will ensure that they are mostly mature and are unlikely to have gone into their first heat.

In male dogs that mature over 10 kg, waiting to neuter them until they are over a year of age is ideal. The exception would be dogs showing aggressive tendencies or roaming behavior. Neutering these dudes will remove unwanted testosterone-driven behaviors.

In female dogs that mature between 10 and 25 kg, spaying around 8-9 months of age will reduce the chance of them going into heat. Waiting until they are a year of age may reduce their chances of health problems.

There is no perfect answer to the question of when to spay or neuter your pet. Now that you are informed, you get to make your own decision! Your veterinarian can help you. It is a lot of work keeping current with updates in the veterinary world, but it is part of our commitment to caring for you and your pets.





**BUSINESS OF THE MONTH** 

## MOUNTAIN GLOW TAN AND SPA

**(403) 675-4569** 

www.mountainglowtanandspa.ca

f mountainglowcanmore



ax and Corey opened the doors to Mountain Glow Tan and Spa on December 24, 2014. It was always a passion to own our own business, so we decided to take on this adventure.

We take pride in offering our customers a fun environment where they can feel relaxed and at home while getting a service. Max will be the main face you see at the spa, as Corey holds a full-time job in Calgary during the week. However, both are usually around on the weekends to greet customers.

Mountain Glow Tan and Spa has grown over the years to provide customers with great service options. We are the only indoor tanning place in the Bow Valley and we offer many spa services.

Come on in and visit Stephanie, our aesthetician, for all your nail, waxing, and tinting needs, or Shannon for eyelash extensions and micro blading. Get a relaxing massage from our Registered Massage Therapist Regan, or a new look from our hairstylist Kate who specializes in hair color. In addition, we also offer spray tanning and a steam sauna.

We are excited to offer our latest service addition, a top of the line and innovative OmniMax Laser Machine from SharpLight Technologies. The OmniMax is the evolution of med-aesthetic treatment systems, employing four powerful technologies and providing a limitless range of applications – all in one platform.

This advanced light-based system harnesses dynamic pulse control, radio frequency, infrared, and laser technologies to produce impressive clinical results in shortened treatment times.

Some of the most sought-after treatments the OmniMax performs include face and body skin rejuvenation, body contouring, fat and cellulite reduction, hair removal and permanent hair reduction, tattoo removal, vein and acne clearance, as well as many other med-aesthetic procedures.





MOUNTAIN GLOV

You will always hear Max say, "We are the little spa that could." We are not a high-end spa, but take pride in offering a wide range of services. You may hear the hairdryer or the hum of a tanning bed throughout the spa, but rest assured you will feel at home and receive a great service.

We ensure we get to know our customers and make them feel like an extension of the Mountain Glow Tan and Spa family.

We are located right in downtown Canmore next to Bella Crusta at 905 6 Avenue. We are open 10 am – 7 pm, Monday to Saturday, and closed on Sundays.

All of our great services are listed on our website at www.mountainglowtanandspa.ca and we offer the convenience of online booking.



We look forward to providing amazing services for many years to come in Canmore and can't wait to welcome new and returning customers.

www.mountainglowtanandspa.ca

905 6 Ave, Canmore, AB T1W 2X5



ulnerability. It is an emotion we have all tried to numb, have attempted to avoid, and chosen to ignore. It is really not a feeling that many look to embrace or seek out to experience. It's often associated with discomfort and uneasiness. I have, however, come to understand that it is when you find the courage to leave yourself open, let your guard down, lean into the discomfort and experience fear, that this is the time and this is the space that the best of love, beauty, and greatness can emerge.

I ever so slowly shifted my hand downwards and hesitantly turned off the ignition and could feel the beat of my heart gradually quicken. I guess it wasn't necessarily a big deal that I was about to go out on a group run. I had been on tons of those and in my experience running communities are always welcoming and friendly.

This time, however, felt different. It wasn't just a run, it was the start of a new beginning, it was the opportunity to meet new people, it was a chance to create friendships and to begin my Canmore journey in a direction I wanted to walk. I felt like it was my first day at a new school and felt as though you would on such a day; excited, exposed, and vulnerable. Would people like me? Could I keep up with them? Was I foolish to think as a single woman entering into her mid-thirties, that I could

successfully start fresh in a new town, not knowing a soul. Wasn't I supposed to be 'settling down' and having babies right now?

I had been informed by my one and only Canmore friend of a few different biking and running groups and I had my sights set on them prior to my arrival. I exchanged emails with the organiser of a group called Canmore Trail Culture, who happily welcomed me, as with all newcomers, with open arms. I was told to bring spikes and a headlamp and of the regular Tuesday timing that I briefly and confidently acknowledged, without knowing what spikes were or owning a headlamp. At that time, I really didn't know much about this group or it's runners, but I have since come to realize that this group and the members involved are so much more than a group of people who just get together to run.

Equipped with 'spikes' and a newly purchased 80 lumens headlamp (which I now know, is not really enough lumens). I drew my hand from the ignition, and opened the car door to walk towards the house that I arrived at exactly 10 minutes prior to start time. It was -22 Celsius (C) that day, and I wondered how many people would show, but quickly learned that Canmore folk are the definition of 'troopers'. I slowly walked into the house and was greeted with a few smiling faces and was ushered in. I somewhat

awkwardly introduced myself to a few people directly surrounding me and engaged in some idle chit-chat to wait for the others to arrive.

The group's leader and organiser, whom I had previously exchanged emails with, was referred to as 'Fitzy'. He must be nice, I thought to myself, as people with nicknames generally are. I observed the group, the smiles, the connections, the playful banter amongst them, and the buildup of excitement (even with the absurd freezing temperatures) as the minutes to hit the trails drew closer. Still feeling relativity uncomfortable in the unfamiliar setting, I was singled out as the new girl that evening (in a very nice way and welcoming way mind you), and I gave a quick head tilt, flashed a small smile and then we were off (thank god).

The discomfort melted off my shoulders and I felt at ease as I placed one foot in front of the other and entered into another kind of unknown territory and terrain. But for me, this was a comfortable place and a familiar place, because I was running. That evening, as we hopped over logs, maneuvered around trees, and ran along what felt like an enchanted trail, I felt the warmth of each of the members who I had chatted with along the way, even with the freezing temperatures.

As the run came to a close, my small smile doubled and I knew that I had found something special,

and thought to myself, maybe I had found a home.

Since that first run over two months ago, I have made every effort possible to attend each of the Canmore Trail Culture Tuesday evening trail runs and I will forever support what has been created by Fitzy and his faithful followers. Yes, this is a 'trail running group' and a very good one with some very talented runners, but this Tuesday evening run is not just a run.

This is a family of people who support each other, it is a network of individuals who care about the community, who connect to others and grow because of them, who cheer on and celebrate each other's accomplishments. They smile, laugh, and play together and seem to have something secretly figured out in life. And I am very happy to feel like I, too, have found a home amongst this amazing group filled with remarkable people. Moving to a new town by yourself, quitting your job, saying 'I love you' first, starting your own business, reaching out for help, falling but deciding to get back up, joining a running group, investing in a relationship that may not work out, trying something new, signing up for a race. No matter the endeavor, regardless of how big or small it may appear, doing something that has no guarantees and embracing vulnerability is where some of the greatest of things are born.

## NO GHOST WHY SNAPCHAT MATTERS

by CARMELLA

Snapchat may seem like just one more gimmick in the rising sea of social media apps, but the Carmella Crew is here to explain why you need to take a closer look.

Believe it or not, as of this year, 150 million people use Snapchat every single day. And while 60% of current users are under the age of 25, more than half of new users are over 25. This means, your clients and customers are either already signed up or will be on Snapchat very soon.

## What is this thing?

Haven't yet joined the swarms of Snapchatters? Here are the basics. Snapchat is a photo and videomessaging app.

It launched in 2011 and its most unique feature is that all the photos and videos last a brief amount of time before they disappear forever!

So, considering the fact that the average Snapchatter spends 30 minutes per day on the app – and each photo or video is capped at 10 seconds in length, your company would gain instant access to an extremely-captive and highly-engaged audience.

Simply taking a few moments to browse some of the larger companies who have paid (undoubtedly BIG bucks) to become permanent fixtures in the full-story area of the app: People, Cosmopolitan, BuzzFeed, Comedy Central, MTV, VICE and Tastemade (to name a few), it's no surprise that live sporting events and concerts are also becoming active within this space.

## Here's where you come in!

Snapchat is a completely free app. Even if all you ever did was post engaging content to your story, you would be giving your fans a new way to connect,

captivate and help them to more easily associate your brand with their lifestyle. Each item posted only lasts 24 hours, so posting continuously is the key. But it's also perfectly okay to not always have content on your story. It's in-the-moment, creative, and fun!

One of the unique ways individuals and companies use Snapchat is through the purchase and creation of event-geofilters. Geofilters (within the app) are location specific, organic options for users to overlay on their photos or videos.

If your company or business is hosting an event, Snapchat offers the opportunity for you to purchase, create, and launch your very own stylized and branded geofilter. The geofilter is set up by determining where you'd like it to be active, for how long, and exactly what you'd like it to look like. Then once it's live – watch your branding fly!

Don't be scared – this ghost is the friendly kind. The Carmella Crew

## Bonus content (because we like you!)

Okay, I downloaded Snapchat but what do I post?

- Event preparation
- Day to day, first-person activities
- Behind The Scenes with interviews/clips
- Content Memories "throwback" images and videos from your camera roll
- Text-based messaging
- · Contests, Countdowns, etc.
- Encourage people to screenshot and share
- LIVE content from events be sure to use, or create your own, geofilter.

**FEATURE ARTICLE** 

## **5 Spelling Tips for Summer**

by Sylvan Learning Canmore



Summer's for slowing down, but not for shutting down! We want to keep our kids sharp, ready, and excited for the new school year. Here are five spelling tips you can do with your kids to improve their spelling skills this summer.

Remember, all language arts skills – reading, writing, listening, and speaking – are related. When you read, write, speak, and listen with your child, you're strengthening those spelling skills. Try incorporating these five great spelling game ideas into your child's summer routine and watch their spelling skills improve by leaps and bounds!

## 1. Do a scavenger hunt

Find items that begin with a certain letter. First to find ten items wins an extra ten minutes of bedtime story reading. Bedtime reading is precious.

### 2. Be an artist

With your children, draw or cut out pictures of people, items, and events that start with a certain letter. Be creative and exaggerated for emphasis and vocabulary-building. "F is for fireworks, fishing, frolicking, fast footraces, freedom, fresh fruit, family, friends, and fields full of flawless flowers." Exhibit these pictures for the whole family to appreciate.

## 3. Keep a summer journal

Writing helps spelling like no other activity.

## 4. Play word games in the car

Kids really don't need to be in front of a screen all the time. For each five minutes on a ride, spot as many items as you can that begin with a certain letter. Make a list. After five minutes, change the letter.

## 5. Have a pen pal

Kids love getting mail. Snail mail is more fun than email, and it gives your children something to look forward to!

Remember, summer is the perfect time to relax, but it's also important to keep your kids on track. There is no reason to be bored this summer when there are endless, fun, and educational spelling activities. Enjoy!



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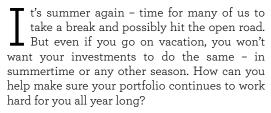
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**10 DOLLARS & SENSE** 

## DON'T LET YOUR INVESTMENTS TAKE A "VACATION"

by Toddye Kam, CFP®, CFA



Here are a few suggestions:

## Avoid owning too many "low growth" investments

As you know, different investments have different characteristics and can help you in different ways. For example, you typically own stocks because you want the potential for growth. Other investments, such as guaranteed investment certificates (GICs), provide you with a regular source of income and stability of principal – two valuable contributions to your portfolio. However, investments like GICs don't offer much in the way of growth potential. So, if you own too many of them, you might be slowing your progress toward your important financial goals, such as a comfortable retirement.

You can maximize the productivity of your portfolio by owning a variety of investments – domestic stocks, international stocks, corporate bonds, GICs and more. How much of each investment should you own? The answer depends on a variety of factors, including your age, income, risk tolerance, family situation and specific objectives. Over time, your ideal investment mix may change, but you'll likely need at least some growth potential at every stage of your life.



## Don't let your portfolio go "unsupervised"

Your investment portfolio can be subject to "drift" if left alone for extended time periods. In fact, without your making any moves at all, your portfolio can move in directions that may not be favourable to you. Suppose you think your holdings should be made up of 70% stocks, but due to strong gains, your stocks now make up 80% of your portfolio. This development could lead to a risk level that feels uncomfortably high to you. That's why you should review your portfolio at least once a year, possibly with the help of a financial professional, to check your progress and make adjustments as needed.

## Don't stop at the nearest "resting place"

Some people hope that if they can get that one "winner," they will triumph in the investment arena. But the ability to "get rich quick" is much more of a myth than a reality. True investment success typically requires patience, persistence and the resilience to continue investing even during market downturns.

In other words, investing is a long-term endeavour, and you need a portfolio that reflects this reality. You need to establish your goals and keep them constantly in mind as you invest. And you will never really reach the end of your investment journey, because you'll need to make choices and manage your portfolio throughout your retirement years.

Hopefully, you will enjoy a pleasant vacation sometime this summer. But your investment portfolio shouldn't take time off.

It sounds like you're referring to the "holdover" clause, which is found in most residential listing agreements (seller representation agreements) in Alberta. And yes, holdover clauses are legal.

A holdover clause permits your real estate brokerage to collect its fee or commission from you if you enter into a purchase contract with a buyer within a specific number of days after your listing agreement ends and that buyer was introduced to your property during the term of the listing agreement. The length of the holdover period is negotiable between you and your real estate professional.

When a real estate professional lists your home, your listing agreement sets out that you will pay your brokerage in the event your home sells.

Imagine you have a 90-day listing agreement. On day 88, your real estate professional arranged for a showing of your home to a buyer. The buyer liked it, but had to think about it for a few days. On day 91, the buyer decides they want to buy your home. That buyer only knew about your home being for sale because of the listing you had on it with your real estate professional.

Assume you didn't extend your listing agreement, on day 91, your home is no longer officially for sale but you still want to sell. The buyer that viewed your home on day 88 writes on Offer to Purchase for your home, and you accept their offer.

Now the holdover clause kicks in.

Because you're selling your home to a buyer who was introduced to it during the term of your

**Ask Charles** 

I'm selling my house, and the listing agreement says I have to pay my real estate agent commissions if my place sells after the agreement ends. Is that legal?

To submit a question, email askcharles@reca.ca

listing agreement, the holdover clause requires you to pay your real estate brokerage the commission you agreed to in your listing agreement.

Your real estate professional did what they set out to do - they sold your home for a price with which you were happy. They deserve, and have every right, to be paid for their work.

The holdover clause also protects a real estate brokerage's commission in the unlikely event a buyer and seller want to work together to get a deal done, but they wait until just after the listing agreement ends merely so they don't have to pay commission. If in such a case the buyer was introduced to the seller's property during the term of the listing, the real estate professional deserves to be compensated for their work. Side deals between a seller and that buyer shouldn't affect the ability of the seller's real estate brokerage to collect its commission.

"Ask Charles" is a monthly question and answer column by Charles Stevenson, Director of Professional Standards with the Real Estate Council of Alberta (RECA), www.reca.ca. RECA is the independent, nongovernment agency responsible for the regulation of Alberta's real estate industry. We license, govern, and set the standards of practice for all real estate, mortgage brokerage, and real estate appraisal professionals in Alberta. To submit a question, email askcharles@reca.ca.



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Cameron Westhead

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banff.cochrane@assembly.ab.ca

Banff-Cochrane

All Albertans deserve a safe and affordable place to call home. As the MLA for Banff-Cochrane, I know that access to affordable housing is a serious issue in the Bow Valley. There are significant waitlists for people and families who need help finding a home. That's why our government is taking action to make life better for Albertans on low-income.

Our new Provincial Affordable Housing Strategy goes beyond the bricks and mortar of a house – it puts people first, ends backward measures, and helps Albertans achieve their dreams.

The purpose of this strategy is to give Albertans in government-supported affordable housing the tools they need to build better lives for themselves and the people they love.

Tenants shouldn't be kicked out of their home because they get a better job and their income increases slightly above the low-income limit. This is still happening in Alberta and we want to put an end to it.

For this reason, we are exploring mixed-income models in affordable housing and creating options for tenants to stay in their existing home if they choose to pay an adjusted rent.

We are also increasing the asset limit for tenants in affordable housing from \$7,000 to \$25,000. This will support people and families saving for goals like education, a down-payment for a house, or even just having more of a safety net.

Individuals need support over time to achieve greater financial stability and these measures will provide greater stability for people as they work to improve their finances. We are also making it easier for Albertans to transition into stable, affordable housing. Graduates of the Housing First program, a program that helps Albertans facing homelessness, will have more opportunities to get back on their feet with good housing.

On top of these measures, we are making a capital investment of \$1.2 billion over five years to build, renovate and modernize affordable housing across Alberta.

Thank you to the more than 1,800 Albertans who took part in surveys and public engagement sessions that helped to develop the Provincial Affordable Housing Strategy. Your feedback was instrumental.

Affordable housing makes life better for people, especially in the Bow Valley. Our new strategy will lead to many more Albertans having safe, stable places to call home.

Sincerely, Cam Westhead MLA for Banff-Cochrane

A total solar eclipse—the aligning of the Sun, Moon and Earth—will occur on August 21. The total phase will not be visible in Canmore, but can be observed as a partial solar eclipse here. It will be at its maximum at 11:33 a.m., so get out your pinhole camera and enjoy the spectacle; the last one was in 1979.

+ SAFE & SOUND

## BACKYARD PLAY SAFETY

Emergency Medical Services (EMS) would like to encourage parents and caregivers to ensure their backyard play areas are made safe for children. Although direct supervision is the best method to reduce the chance of injury, ensure your play equipment in your yard is in good repair and is suitable for the age and skill of the children using it. Check play equipment often; replace or repair any worn or broken parts. Set up play equipment over top a 9-inch layer of shock-absorbing material such as sand, wood chips, or pea gravel which extends 6 feet out in all directions from the play area.

## Water hazards

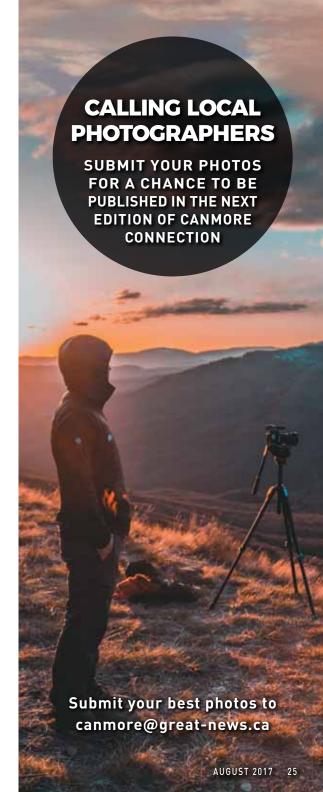
- Drowning contributes to unintentional injuryrelated death among children ages one to four;
- Children can drown in just a few centimetres of water if it covers their mouth and nose:
- Ensure all backyard swimming pools are fenced. The fence must be at least 1.8 metres (\*) high and have a self-latching, self-closing, lockable gate. (\*Alberta Building Code)

## Lawn and garden tools

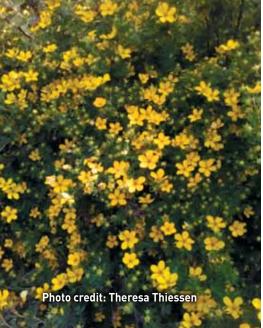
- Keep young children away from outdoor power equipment;
- Serious burns may result from touching hot engine surfaces;
- Ensure that all sharp tools, fuel, chemicals, and other hazardous substances are stored in a secure, locked area. A simple latch may not be sufficient.

## Insect bites and stings

- Minimize the risk of attracting insects by not wearing strong perfumes or scented lotions;
- · Avoid wearing brightly coloured clothing outdoors;
- Consider destroying or relocating hives and nests situated near your home;
- To avoid injury through inadvertently stepping on a stinging insect always wear footwear outdoors;
- If your child has received an 'EpiPen, Junior' prescription from your physician (for anaphylactic reactions only) ensure they understand when and how to use it:
- If your child experiences a severe reaction to an insect sting, or other environmental cause, seek medical attention, or call 9-1-1.







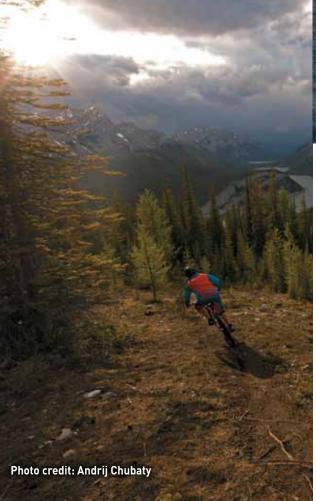


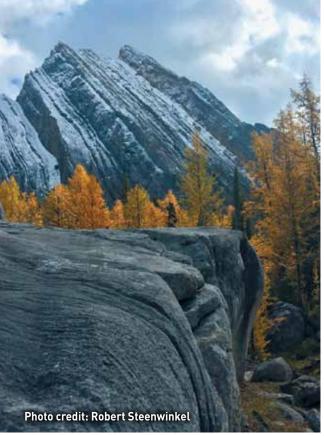




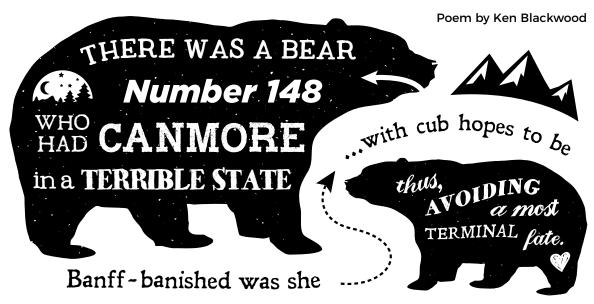












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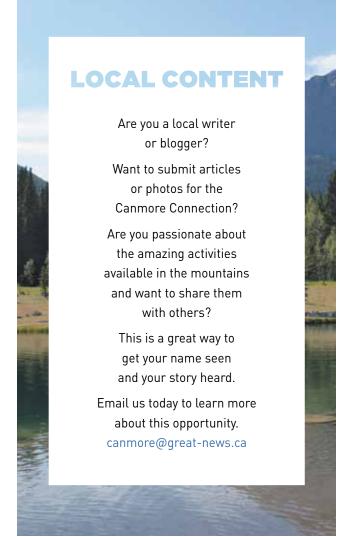
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## Library:

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## **CAG Gallery:**

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