February 2017

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# **connection**



# DOES ONE FLUSH REALLY MATTER? IT'S A GOOD QUESTION.

If your friends, neighbours, co-workers, and everyone else in town flushes the wrong stuff, it all adds up pretty quickly.

To learn more visit: www.canmore.ca/epic-poo-race



# February 2017









# On the Cover

Grotto Canyon Climb Photo by Steve Baylin www.stevebaylin.com

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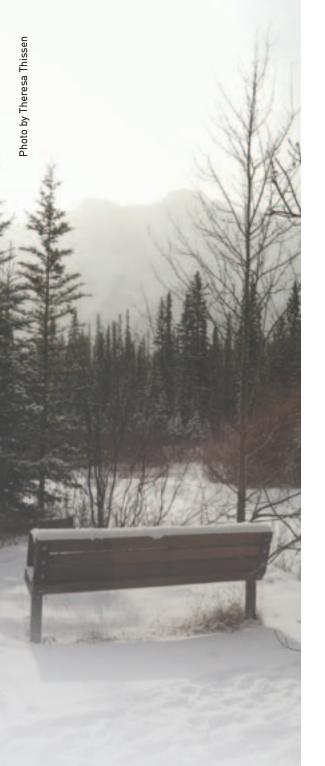
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**Canmore Connection** 

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# 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
SCHOOLS	
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	
Canmore Community Church	403-678-2399
Our Lake of the Rockies Catholic Parish	403-678-5002
Ralph Connor Memorial United Church	403-678-5354
Rocky Mountain Victory Church	403-678-9807
St. Michael's Anglican Church	403-678-5191

# **ELECTED POLITICIANS**







# ARTS AND EVENTS

www.canmore.ca | events@canmore.ca

**Canmore Winter Carnival** 

Adult Ice Carving Competition February 4 - From 9 to 4:30 p.m. at the Civic Centre Plaza

bonfires & giant Jenga.

Gallery Art Crawl

at www.grizzlyevents.ca

competitions.

Log Sawing Competition

February 11 - Downtown Canmore

**Grizzly Winter Triathlon & Relay** 

Snowy Owl Kid N Mutt Races

February 12 - Canmore Nordic Centre.

Individual and family challenge races.

Registration Information: www.zone4.ca

Mountain Freezies Kids' Ice Carving

will be hot chocolate, marshmallow roasting,

**February 5** - From 9 to 4:30 p.m. Civic Centre Plaza. Time for the kids to give ice carving a go! There

February 5 - From 11 - 2:30p.m. Civic Centre Plaza.

Join in on the action! Family challenges and timed

The Gallery Crawl is a free showcase of the arts

February 11 - Race start will be 9 a.m. SHARP from

Downtown Canmore - refer to course maps posted

and entertainment in the heart of canmore.

FEBRUARY 4 - 12, 2017



# **Three Sisters Gallery Exhibits**



Home is Where the Art Is (TREX) January 25 - February 22

Rain Dance March 1 – April 5

# **Events at artsPlace:**

**First Thursdays Speaker Series Lyndal Osborne - Transfiguring Materials** February 3, 7 p.m.



**Pecha Kucha – LIGHT** March 3, 7 p.m.

For more information visit canmore.ca/residents/ community-calendar or contact Dawn Saunders Dahl dsaundersdahl@canmore.ca

6 canmore-connection.ca



# **Banana Oatmeal Power Pancakes**

Recipe by Rae-Ann Hagen & Marisa Salon

Love making a big batch of these pancakes on the weekend. They are amazing to eat fresh and I like having lots of leftovers to wrap up individually and freeze for easy breakfasts during the week. All you have to do is take them out of the freezer and pop them in the toaster for a quick and delicious breakfast on the run. I usually eat these pancakes plain or with peanut butter (which is why they are convenient for breakfast on the go), but they go well with pure maple syrup too.

These pancakes are packed with oatmeal, chia seeds, hemp hearts and flax - they will give you power all morning and keep you full until lunch. This is a great way to use up over-ripe bananas on the counter or bananas you have taking up space in the freezer, just make sure you thaw them ahead of time. Double the recipe if you plan on making extra to freeze. Chocolate chips can be added right before cooking if you feel like having a special treat!

INGREDIENTS	DIRECTIONS
INGREDIENTS 2 very ripe bananas 2 tsp baking soda 2 eggs 1/8 tsp salt 1/8 cup peanut butter (natural) or any other nut butter 1/8 cup coconut 1/3 cup plus a splash of milk 1 tbsp chia seeds 1 tbsp flax seeds 1 tbsp hemp hearts	<ul> <li>DIRECTIONS</li> <li>1. Mash bananas.</li> <li>2. Mix in baking soda and eggs, one by one.</li> <li>3. Add salt, peanut butter, oil and milk and mix.</li> <li>4. Stir in chia seeds, flax seeds, hemp hearts, rolled oats and flour until just combined.</li> <li>Let mixture sit for about 5 minutes to soften the oats.</li> <li>5. Scoop about 1/4 cup into a preheated lightly oiled pan or griddle.</li> <li>Cook for about 3 minutes on each side or until</li> </ul>
1 tbsp hemp hearts 1 cup rolled oats 1/2 cup whole wheat flour	<ul><li>6. Enjoy as is or top with peanut butter or maple syrup.</li></ul>

# Community Events

**Open Jam Night @ Tavern 1883** Thursdays 9pm – 2am at Tavern 1883 709 9th Street, Canmore, AB \$403-609-2000 @ tavern1883.com

### **Bring Your Own Vinyl and Games Night**

Wednesdays 8-12 pm @ Where The Buffalo Roam #2 626 Main St. Canmore, AB \$403-675-2222 \$ canmoresaloon.ca

# **Benjamin Francis Leftwich LIVE**

February 8 at 7pm @ Communitea 1001 6 Ave, Canmore, AB \$403-678-6818 @ thecommunitea.com

# **Craig Cardiff LIVE**

February 18 at 6 pm @ Good Earth Café 718 8 Street, Canmore, AB \$403-675-1204 @ goodearthcoffeehouse.com

# **Snowed In Comedy Tour**

March 1 at 8:30 – 11 pm @ The Drake Inn 909 Railway Ave, Canmore, AB \$403-678-5131 \$ drakeinn.com

# **Cross Country Ski Nationals**

March 18 – 25 @ Camore Nordic Centre 1988 Olympic Way, Canmore, AB \$403-678-2400 @ albertaparks.ca

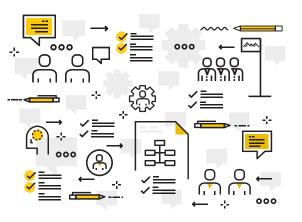
# **Ultimate Race Canmore**

March 18 @ 718 8 Street, Canmore, AB \$587-894-4277 @ultimateevents.ca



# **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



# ✤ HOME GARDENING WITH BARBARA

SUCCULENTS & CACTI by Barbara Shorrock

If you are growing plants indoors, there is a good chance you already have a succulent or two. Perhaps you have cactus or aloe. The word "succulent" comes from the Latin word "sucus", meaning juice or sap. This category of plants has leaves or stems (and sometimes roots) that are thick and fleshy to enable the plant to store water to survive dry conditions. It is a huge family of plants that originate from many parts of the world ranging from desert to forest.

All cacti are succulents, but not all succulents are cacti. Many of them flower, such as *Schlumbergera/* Christmas Cactus, which only flowers at Christmas if forced in a greenhouse environment. In our homes, it blooms according to hours of sunlight, typically October-November and again less vigorously in early spring. After it is finished, it should be given a rest and pruned or re-potted. I have several that are decades old who are pruned annually. They are given a light fertilizing and maybe top dressing when new growth appears, because they live in the same pot year after year.

Another popular indoor succulent is Sedum Morganianum, also known as Burro Tail or Donkey Tail. It has long rope-like stems heavily laden with plump juicy leaves that can grow up to 6 ft. long. A mature plant will be very heavy, and needs to be hung from a good hook that will support the weight. If you cannot turn it regularly, it will grow on the sunny side and need to be secured to its shelf (I find wire coat hangers useful). These plants do not tolerate transplanting, as the leaves fall off with the slightest touch, so choose your pot wisely when the plant is small. There are many different varieties with leaves from tiny to huge, and if you have outdoor sunny space that is sheltered from the wind and hail, they will enjoy living outside in the summertime. Remember, though, that they are tropical and cannot tolerate cold temperatures, so must move inside in the fall.

We all have some sort of Hen and Chicks in our gardens: small ground-hugging fleshy succulents in rosette form of the *Crassulaceae* family. You will often find them labelled as genus *Echeveria* and *Sempervivum*, among others. The "hen" is the main parent plant, and the "chicks" are the offsets or baby plants, which are attached by a not very sturdy stem. A good strong rain will knock the baby off, allowing it to roll down the slope and come to rest where it will put down roots and start a new colony.

These are probably the most shared plants in the gardening community, as some varieties are hardy to our climate and propagate easily. There are many others that come from warmer and drier climes, such as Central and South America and Africa, that make interesting house plants because of their beautiful shapes. Plant them alone, or together in a shallow pot in a sunny window, and they will reward you with years of slow growth and the occasional bloom on a long willowy stalk.

The most important thing to remember about growing succulents is that their original home is typically arid. The quickest way to kill your new succulent or cactus is to water it weekly on the same schedule as your other house plants. Root rot is deadly. During the winter season when daylight hours are short, these plants need watering only monthly, or at the most every two weeks. Soak the pot and then leave it until it is totally dry; never let it sit in a saucer of water. And do not fertilize until the days are longer and you see new growth. When repotting (some of these babies come from the nursery in very tiny pots) use either a commercial cactus medium, or regular potting medium mixed with perlite (1:2). Perlite is good for drainage; Vermiculite is like a sponge and holds water. Horticultural sand will also work.

Enjoy your succulents; how many things do we have in our lives that thrive on neglect?



# A REAL ESTATE COUNCIL OF ALBERTA

# **Ask Charles**

I saw a house for sale, and I want to check it out – will I have to sign a contract to get a real estate professional to show me the house?

To submit a question, email askcharles@reca.ca

he short answer is no. If you see a house for sale and you simply want a real estate professional to show you that house, you're not required to sign a contract.

Simply viewing a home with a real estate professional doesn't trigger a regulatory requirement to sign a contract with that real estate professional. However, if you start sharing confidential information such as your motivation for buying or your financial qualification, the real estate professional has a responsibility to clarify your working relationship, at which point they are going to provide you with some documents to review.

In the process of clarifying your working relationship, the first document a real estate professional should present to you is the Consumer Relationships Guide.

The Consumer Relationships Guide is a mandatory document for real estate professionals when they begin working with a buyer or seller of residential



real estate. It explains the different types of working relationships between real estate professionals and consumers.

The Consumer Relationships Guide is not a contract. It does not commit you to a specific ongoing working relationship with your real estate professional, but it is an essential information piece for consumers to understand what working with a licensed real estate professional entails. Among other things, it discusses responsibilities and obligations.

The Consumer Relationships Guide contains an acknowledgement that consumers have to sign indicating they've read the Guide, understand it, and have been provided with an opportunity to ask the real estate professional questions about it. Consumers need to review and sign the Guide before entering into any contract with a real estate professional.

Some real estate professionals may actually present the Consumer Relationships Guide and request that you sign the acknowledgement even before showing you a single property, but that specific practice is not a requirement.

"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, non-government 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.



# MAXIMIZE YOUR RRSP TODAY AND REAP THE REWARDS!

by Janine Rea, BA Economics

There are a number of strategies to consider that can help accelerate your plan using assets you have readily available and key tax planning benefits.

- Remember, taking full advantage of your unused RRSP contribution room could help to build your portfolio.
- 2. Understand how much contribution room you have. Move money into your RRSP sooner rather than later.
- 3. Work your RRSP contribution into your budget.

### Overview

Year after year, many Canadians leave a key financial opportunity on the table by not contributing the maximum allowable amount into their registered retirement savings plan (RRSP). If your annual income tax assessment includes a notice from the Canada Revenue Agency (CRA) that details how much unused contribution room you have left in your RRSP from previous years, the time to act is now.

For example, contributing \$10,000 into an RRSP that generates a 6% return, compounded annually could turn into \$57,435 over the span of just 30 years. Plus, contributing the full amount creates a larger income tax deduction that could result in a significant tax refund.

### Know your Limits

It's important to know how much contribution room you have, prior to sitting down with us to discuss your RRSP strategy. Each year, the CRA identifies your unused contribution room for the upcoming tax year on your Notice of Assessment. CRA's website can also provide that information.

### **Invest Smart**

It may be to your benefit to move money you currently have in savings accounts or other investments into your RRSP sooner, rather than later. Moving these dollars into your RRSP will not only result in a reduction of your annual tax bill – but it also allows you to maximize growth inside your RRSP, without generating immediate taxable income. It's important to remember that interest earned on savings accounts and both realized and unrealized capital gains on non-registered investments, will be taxed prior to when they are moved into your RRSP. You can also withdraw from a tax-free savings account (TFSA) to make your RRSP contribution. Any withdrawals from your TFSA are added to the available TFSA contribution room for the following year.

# Invest Regularly

Consider working your RRSP contribution into your budget. Our monthly investment plan automatically deducts a specified amount from your savings or chequing account on a regular basis, and invests it into funds held inside your RRSP. Monthly investment plans can be customized to work best for you. We will work with you to help determine the appropriate dollar amount and frequency.

### Consider the Benefits of Borrowing

In many cases, borrowing to take full advantage of RRSP contribution room makes sense. Maximizing your RRSP contribution now offers immediate tax savings this year, and tax-deferred potential growth for many years to come. Using this strategy can make it beneficial to borrow for a short period to maximize your plan. \*\* As your Consultant, I can help you determine whether a loan fits into your plan by looking at the following factors:

• Your age: The impact of compound growth increases depending on the time that money is invested. While borrowing to invest may have more impact at a younger age, I can prepare an illustration that shows it's never too late to save for your retirement.

• Your ability to repay: We would never recommend that you borrow more than you could possibly repay, because it could make it difficult to save for next year's RRSP contribution. Together, we will create the right plan to make sure you can pay off the balance of your loan quickly and then start a regular investment plan to automatically take care of future RRSP contributions. In addition, contributing to an RRSP generates an income tax deduction that may result in a significant tax refund that could be used to help pay down a portion of the loan almost immediately.

• Your ability to borrow: An RRSP loan or line of credit available through a variety of banks, like any other use of credit, will increase your debt service ratio (the percentage of your monthly income that goes to pay off debts) and lenders rely on this ratio to determine your loan eligibility. When preparing your plan, we'll be sure to take your complete financial picture and other monthly commitments into account.



# **GROTTO CANYON HIKE**

为	0.		
LEVEL	TRAIL	ELEVATION	
Beginner	4.2 km	902ft	
Ċ	E2	Access the trailhead at the Grotto Lake parking lot 12 kms from Canmore or	
DURATION 2.5 Hours	GETTING THERE	the 1A highway past the Baymag plan #2. The Creekbed is approximately 1 kilometre from the parking lot.	



# **BUSINESS OF THE MONTH**

# **Riverstone Insurance**

Riverstone Insurance has been one of the fastest growing brokerages in Southern Alberta for nearly a decade. We provide businesses and families across Alberta with expert insurance and risk management advice. We pride ourselves on our outstanding commitment to our customers and our relentless pursuit of improving skills, knowledge, technology, and operations.

Our company roots are deep, incorporating the first insurance brokerage in Canmore founded over 60 years ago. Today that experience is combined with advanced insurance management technology, ensuring we offer the highest level of service for our clients. In 2015 we won the Canmore Business & Tourism Customer Service Award, and this year we were voted 2016 Best Insurance Broker by the community.

One of our core values is character – honesty, integrity, and teamwork form the foundation of our business. We encourage and appreciate capability – the technical ability and thirst for knowledge that improves our service delivery every day.

We focus on clear communication and insist on compassion, empathy, and conducting ourselves with grace. Each of these values culminates in our desire to consistently create a phenomenal guest experience for our customers and community.

Our friendly, efficient, and knowledgeable staff take the time to learn about your risks and exposures and find the most appropriate coverage to protect your personal or commercial assets from calamities. We help translate insurance legal jargon into plain language to help you understand what you have purchased and how it would respond in the event of a claim. Canmore had the unique misfortune of having two large catastrophes in as many years.

We are so grateful for the appreciation we received from clients that we helped through  $% \left( {{{\bf{r}}_{\rm{s}}}} \right)$ 





those traumatic and difficult events. No one expects disasters or accidents, but we all know that they can happen. When they do, it is important to know that we will be there for you.

Insurance is a dynamic and complex product that requires the advice of licensed professionals. At Riverstone Insurance we help you understand your options so that you can make informed choices for you, your family, and your business.

Contact us today or visit our website at **www.riverstoneinsurance.ca**. We look forward to working with you.

101 - 1040 Railway Ave across from Save-on-Foods

# What are some important coverages for my business?

All businesses large and small require a customized package of property, liability, crime, and business interruption insurance.

In our modern society, one of the fastest growing risks to all businesses is cyber liability.

There are now add-on policies available to cover you for things like client data hack (data breach), stolen laptops/smart phones, and ransomware.





# Take Control of Your Heart Health

by The Heart and Stroke Foundation

As many as 9 in 10 Canadians have at least one risk factor for heart disease and stroke. While some risks are outside of our control, up to 80% of premature heart disease and stroke is preventable through lifestyle choices that can reduce key risk factors.

You can take control and decrease your own risks by making small, healthy changes in your daily routine. Making changes is always challenging. Your healthcare team can help you figure out what risk factors you should focus on first and set goals that you can reach.

# Maintain a healthy weight

If you are struggling with your weight, you're not alone. Over 60% of Canadian adults are overweight or obese. By achieving and maintaining a healthy weight and waist, you can significantly reduce your risk for heart disease and stroke, and help control other conditions such as high blood pressure, high blood cholesterol, and diabetes.

### Maintain a healthy diet

The foods you eat affect your health. Start by making sure you eat five or more servings of fruit and vegetables every day to get you on track to a healthier diet.

### Stay active

People who are NOT active have double the risk of heart disease and stroke as well as increased risk of diabetes, cancer, and dementia. Being active helps your heart, brain, muscles, bones, and mood. Working towards 150 minutes of moderate to vigorous activity every week is one of the most important things you can do for your health. And if you already have heart disease, regular activity is one of the best ways to make a good recovery.

### Choose to not smoke

Smoking contributes to the buildup of plaque in your arteries, increases the risk of blood clots, reduces the oxygen in your blood, increases your blood pressure, and makes your heart work harder. You might be afraid that quitting will be too hard, but there is lots of help available when you are ready.

### **Reduce Stress**

Stress is a part of life for just about everyone. Sometimes it's not easy to recognize stress because we are caught up in the flow of life. Although stress happens first in the mind, it has strong effects on the body, such as higher cholesterol or blood pressure levels.

### Control alcohol consumption

How much and how often a person drinks alcohol are key factors that increase or decrease health impacts. Canada's Low-Risk Alcohol Drinking Guidelines provide guidance on risky drinking patterns, including avoidance of alcohol in pregnancy. Low risk does not equal no risk. Whenever unsure, always consult your healthcare provider.

Find more information, resources, and health etools at **heartandstroke.ca** 

Regular Eye Exams by Dr. Steve Alfaiate, OD

Regular eye exams by a doctor of optometry play an essential role in maintaining your child's overall health

Children may not realize they have a vision problem. They may simply assume everyone sees the way they do. **Be alert for these symptoms**.

- Avoiding near or distance work or holding objects very close to the face.
- Excessive blinking, rubbing of the eyes, grimacing or squinting.
- Covering or closing one eye.
- Tilting the head or unusual posture.
- Losing place while reading.

• Using a finger to maintain place while reading.

• Omitting or confusing small words when reading.

Children should have their first exam between six and nine months of age, and again between two and five years of age and once a year after starting school.

Doctors of optometry are primary health providers that help diagnose, prevent and treat diseases and disorders affecting the visual system. Certain health conditions are often first detected through an eye exam.





# **外** RECREATION

# **FAT BIKING**

The frozen frontier by bike has never looked so appealing.

by Ryan Draper | Photos by Kristen Draper



t wasn't long ago that riding a two-wheeler in the dead of winter was seen as a crazy thing to do.

Back then, only those die-hard mountain bikers or commuters would tackle the winter weather at its worst with home-made studded tires and bundles of winter clothing.

Look around now in die-hard cycling communities and you will find cyclists of all ages, shapes, and sizes out riding in all conditions safely and happily. About 5 years ago the fat bike craze started in Alberta and was made very popular in Canmore by a group of avid mountain bikers looking to ride the trails 12 months of the year. It was only 5 years ago that two or three brands of fat bike existed and only a few models to choose from that were all mainly made of steel.

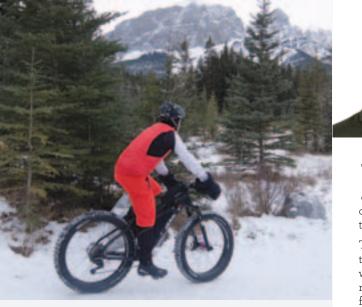
Now almost every major bicycle manufacturer has a line up of bikes in aluminum or carbon, and some even come with suspension ranging in price from \$1,000 to well over \$8,000.

What has made Canmore and the Bow Valley such an amazing place for fat biking is not really a secret. It's the simple combination of an active community combined with a trail system that does not discriminate against seasonal use. Most of the trails in the area, even after a good snowfall, are accessible and packed down by a multitude of user groups. Dog walkers, runners, snowshoers, hikers, and fat bikers all lend a hand in packing down the snow so each can benefit from the collective use.

Fat bikes have exploded in the bike industry and have been embraced in many places around the world, including some places that don't even get snow. For example, coastal areas use them on beaches and communities located in the desert use them on the sand. All the uses have one main thing in common and that's the float that comes from the oversized tires. Some tires are 4 inches wide, while others are 5 inches wide, with a variety of tread patterns and even studs for ice. The tires are really the star of the fat bike concept and are in some cases the most expensive part of the bike.

Aside from the tires, the rims are much wider than a standard mountain bike and the frames are built around the wide rim and tire combination to allow for frame clearance.

Fat biking takes on many forms depending on where you go. For example, in the Midwest fat bikes are used on lakes and wide-open trails that get groomed. In northern parts of Canada and the U.S. the bikes are used on snowmobile trail networks and frozen roads. In the Bow Valley fat bikes are used for riding the same single-track trails we ride on in the summer. This is all made possible because our winter snowfall is very manageable and doesn't require machine grooming to make it rideable. »



What do you need to get rolling on a fat bike? Renting is a great start; there are a few local bike shops that offer daily and hourly rentals as well as scheduled weekly group rides. Testing out your fitness and skills in a variety of temperatures and snow conditions, along with advice from fellow fat bikers will help you choose the right bike and gear if purchasing one is in your future.

On the clothing side, it's pretty much like dressing for cross-country skiing, since it is also a higher intensity sport that makes you break a good sweat as soon as the terrain kicks up. Warm gloves and boots are key, along with a good layering system. Make sure to bring a snack and something to stay hydrated if you plan on going out for a longer ride. A bike helmet with a beanie under it works great or a down hill ski helmet can also do the trick on colder days to keep your head well protected.

Words of advice for those looking to try out fat biking for the first time: don't think of fat biking as mountain biking on snow. It's a very different and sometimes extremely complex sport to master.

With temperatures, snow conditions, and level of preparedness, there are so many factors that need to be taken into consideration that ultimately will influence your experience, but like anything in time you become familiar with those variables and learn how to make it enjoyable every single time. MLA for Banff-Cochrane **Cameron Westhead** 102, 721 Main Street, PO Box 8650 Canmore, AB T1W 0B9 403.609.4509 banff.cochrane@assembly.ab.ca

know a lot of Alberta households are struggling and a lot of Albertans are concerned about the challenges in our economy. I've heard their concerns loud and clear and I've listened because those concerns are important and real.

That's why we put so much effort into finetuning our approach to climate change. It's why we insisted that every penny of the carbon levy remain in Alberta and be used to help Alberta families as we adjust to the new global realities that affect us all. It's why we've chosen to be cautious and do things in incremental steps.

We are going to monitor the outcome of the carbon levy and other climate policies carefully to make sure we get the benefits Albertans want and need, and avoid any harmful outcomes. I've been listening and will continue to listen. We are all in this together and we all have to get it right.

Albertans often ask me how the Climate Leadership Plan will affect them and their families. It's a good question. Three benefits stand out.

First, the Climate Leadership Plan paved the way for the approval of the Trans Mountain Pipeline, a historic decision that will open up new markets for our energy products, creating tens of thousands of jobs and billions of dollars in economic activity.

Second, the Climate Leadership Plan protects Albertans' pocketbooks. Sixty per cent of Alberta families will get full carbon levy rebates, and cheques started arriving in January, 2017.

And third, all Albertans will benefit from energy efficiency programs that will save families money on their home heating bills.

These benefits from climate action are possible because the Climate Leadership Plan is made right here in Alberta – not Ottawa. It's designed by Albertans, for Albertans. And that means our economy and our communities will see the most benefits from the actions we take. Banff-Cochrane

A key part of the Climate Leadership Plan is the carbon levy. It went into effect on New Year's Day. To protect family budgets, households will receive cash rebates to offset costs.

In addition, the small business tax is being cut by thirty-three per cent, saving small business owners about \$185 million a year. With this cut, Alberta now has the second lowest small business tax rate in the country. And with no provincial sales tax, health premiums, or payroll tax, Alberta maintains a big tax advantage over our competitors.

Alberta has long been the only province in Canada without an energy efficiency program. As an energy leader, that just doesn't make sense. So, starting early this year, Albertans will get help to make our homes and businesses more energy efficient. Programs will include free installation and rebates to improve energy efficiency and save money on our heating bills. There will also be incentives for businesses, non-profits and other institutions to install highefficiency lighting, heating, cooling, and hot water systems.

These are just a few examples of how Albertans will benefit from putting a price on carbon. There's much more, including investments in green energy, better infrastructure for our cities and towns, help for our coal workers and their communities, and an economy that's ready for the future.

With the made-in-Alberta Climate Leadership Plan, Alberta is moving forward, taking our place as a global energy leader with new pipelines and new jobs in a stronger, more diversified economy.

Sincerely, Cameron Westhead MLA for Banff-Cochrane

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**GALLERY** 



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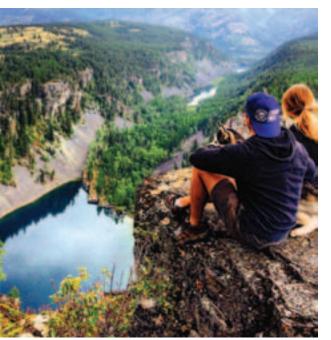


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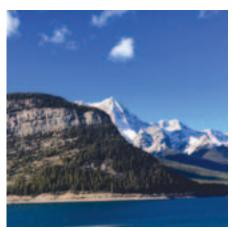


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# **PLANTAR FASCIITIS** Causes and Treatment Options

by Dr. Alma Nenshi, Family Chiropractor

Chronic foot pain is no fun, and can spoil your enjoyment of life. One of the most common causes of pain in the feet, affecting nearly two million people yearly, is plantar fasciitis, an inflammation of the plantar fascia ligament that connects the heel bone (calcaneous) and the toes. This ligament is composed of fibrous bands of tissue, and runs along the entire bottom of the foot supporting 26 bones, 33 joints, 107 ligaments and 19 tendons and muscles during standing and movement. Plantar fascia may become inflamed when tiny tears occur in these delicate tissues.

The most common symptom of planar fasciitis is a burning or aching pain on the bottom of the foot in the mornings, often near the heel. The pain tends to decrease with activity, but may recur after periods of walking or standing. Half of people diagnosed with plantar fasciitis say that their pain is constant; 90% say that it hurts when they press on the area around the heel.

There are many potential causes of plantar fasciitis. Overuse during exercise or physical activity is one of the most common, and athletes who run, jump, or perform other repetitive movements that put pressure on the feet are prone to this condition. It may also be caused or aggravated by arthritis and diabetes, especially in the elderly. Wearing the wrong shoes or shoes with little or no arch support or cushioning can put strain on the tendons and, over time, cause plantar fasciitis symptoms. Improper footwear is even more likely to be a cause if you have flat feet, high arches, overpronation, or underpronation. Being overweight can also place additional strain on your feet that can lead to foot, ankle, knee, hip and back pain symptoms.

Whatever the cause, plantar fasciitis can take all the fun out of walking or even moving around easily. More important, it is a condition that should be diagnosed and treated early, before it becomes more serious.

Traditional medical treatments tend to focus on reducing the pain (via anti-inflammatory medications such as Ibuprofen or more serious pain relievers) and alleviating pressure on the heel. Unfortunately, this regimen does not address the potential causes of the disorder. For many, chiropractic adjustments of the feet and related joints (in addition to traditional approaches such as icing and avoiding for a time the movements that seem to exacerbate the pain) may help to restore a proper range of motion, and thus remove the cause of the problem.

More advanced computer technologies like our GaitScan measures how you walk or run and can provide valuable data for the accurate diagnosis and treatment of your symptoms. Custom orthotic therapy is often covered by health insurance plans. Our modern slim but supportive custom inserts are not only comfortable and fit easily into your shoes, but they outperform popular over-thecounter cushion inserts by both relieving pain and preventing future occurrences of it. Combine this with appropriate lifestyle modifications, antiinflammatory diets and Frequency Specific Microcurrent therapy that clinically reduces inflammation and pain while healing scar tissue, tears and adhesions in the fascia, and you've got a recipe for success!

Of course how quickly these therapies may provide relief depends on each individual case, but relief can be found. Mention this article to receive a free computer GaitScan assessment and consultation to help you diagnose the root cause of your plantar fasciitis symptoms (\$50 savings!).

# WHEN IT COMES TO HEIRLOOMS, IT'S PERSONAL

by Suzanne Smith-Demers – Consultant

When a family member dies, personal items and heirlooms can be the cause of significant conflict among family members. Once obligations to a spouse and dependents are met, you can generally leave your estate to whomever you want. However making decisions regarding personal effects and family heirlooms is often one of the most difficult parts of the estate planning process. Here are some tips to avoid potential disputes:

- **Eliminate surprises** Share the contents of your Will with your heirs to avoid surprises after you are gone.
- Understand that fairness doesn't always mean equal Decide what fairness means to you and distribute your items accordingly.
- **Appraise and consult** Have your personal property appraised and consult with your heirs to ensure the items you bequeath are appropriately valued both monetarily and emotionally.
- Make a list Attach to your Will a letter or memorandum that lists your personal property items and the heirs who should get each. Be sure that the memorandum is incorporated into the terms of the Will.
- **Choose now** While you're still alive, list or lay out your personal items and have your heirs take turns choosing what they want.
- **Choose later** If you don't want your heirs to select your personal items in advance but still prefer they are the ones who chose, leave a direction in your Will that your heirs are to choose items in turn.

Having an estate plan that includes a Will is vital to ensuring your legacy is left as you wish. But keep in mind that people can change their minds and your heirs may not necessarily want what you plan to give them - so keep things flexible. Talk to your professional advisor about the best estate planning strategies for you.



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