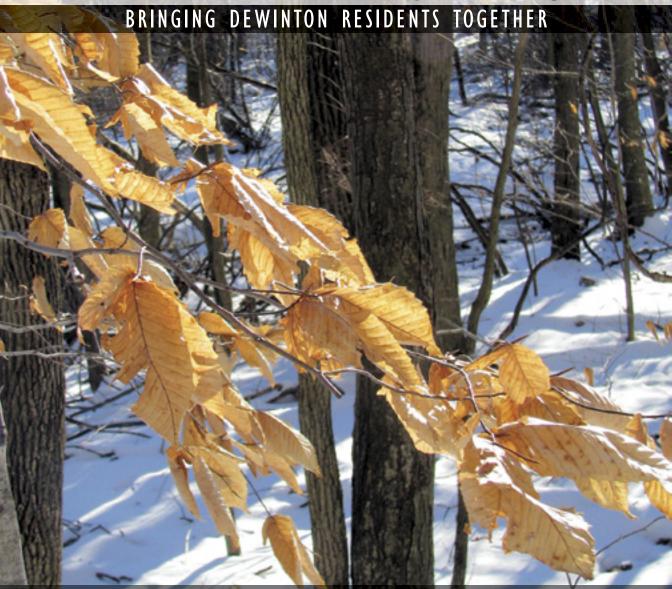
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Trinity Mennonite Church DeWinton office@Trinity.MennoniteChurch.ab.ca Christ Church Anglican Church Millarville Hwy. #549, 6.4 km east of Hwy. 22 www.meotaparish.ca		403-256-7157	Red Deer Lake United Church Hwy. 22x West (1 km west of 37th St www.rdlunitedchurch.org	reet SW)	403-256-3181
		403-933-3620	Canyon Creek Christian Fellowship 333 Midpark Way SE	- 55h	403-256-3167
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Rockyview General Hospital 7007 – 14 St SW Calgary	Admin Emergency	403 943-3000 403 943-3449	Midnapore Medical Dental 37, 240 Midpark Way SE Calgary Shawnessy Medical Clinic		403 256-1272
Alberta Children's Hospital			138, 70 Shawville Blvd SE		403 254-8703
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The Lake at Heritage Poir	ite Owner's <i>l</i>	ssociation	www.dewintonca.com www.thelake@heritagepointe.ca		
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JAMES A. MICHENER

(1907 - 1997)

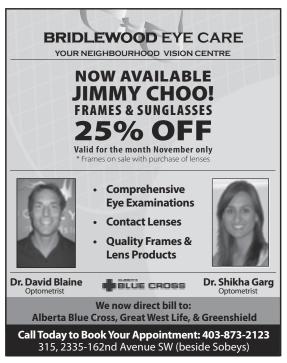
Michener was once invited by President Eisenhower to a dinner at the White House. He wrote a letter to Eisenhower explaining why he couldn't accept.

"I received your invitation three days after I had agreed to speak a few words at a dinner honoring the wonderful high school teacher who taught me how to write. I know you will not miss me at your dinner, but she might at hers. In his lifetime, a man lives under fifteen or sixteen presidents, but a really fine teacher comes into his life but rarely."

Eisenhower wrote back to say that he understood.

Source: Random House Book of Jokes and Anecdotes by Joseph Claro





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in Dewinton

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FABULOUS WINTER CONTAINERS

Learn the secrets to creating beautiful Winter containers. Lori Bjorkman, expert planter person and floral designer will show you how to create a fabulous container that will look good from fall through winter. Using natural materials that have been cut and dried and evergreens and grasses you will take home a no-maintenance arrangement that will add beauty and texture to your outdoor space.

Pre-registration required. \$95.00 per person fee covers the cost of materials. Sign up today by calling 403.938.1835

Winter Containers - Sunday November 13 @ 1:30 PM



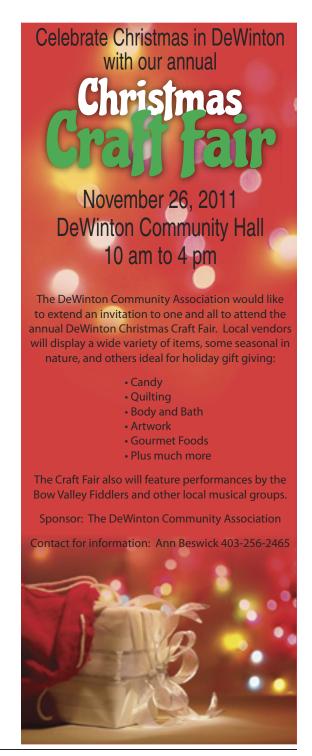
NATURAL WREATH MAKING

Join us for an informative and creative hands on wreath making workshop using natural materials. Bring the beauty of the outdoors in, with this great project that will provide you with the skills and knowledge to create a high quality, artistic wreath using materials from nature. \$95.00 per person includes materials.

Pre-registration required. Please call 403.938.1835

Winter Wreath Making - Sunday November 13 @ 10:00 AM

403.938.1835 www.csgcl.com





The poppy is a symbol used to honour and remember those who were killed in the wars and peace keeping operations. The tradition of wearing a poppy in honour of Canada's war dead takes its origin from the poem "In Flanders Fields", written in 1915 by Canadian Medical Officer, Lieutenant-Colonel John McCrae.

BRAIN SUDOKU

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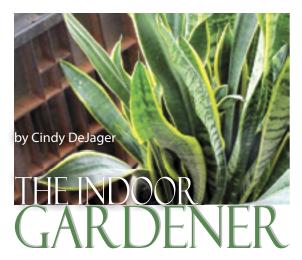
If you like city and panoramic mountain views of the rockys this is the place to build your dream home. With just 5 minutes to calgary you have it all, 4 golf courses, school bus pick up at your door, fishing, world class horse facilities and much more.

What are you waiting For?? Come take a look before it's gone!



John Dick

ph:403.888.6681 fx:403.938.3777 www.johndick.ca



Snake Plant

Sansevieria trifasciata (Snake plant, Mother-in-law's Tongue)

Native to tropical West Africa • Succulent • Toxic

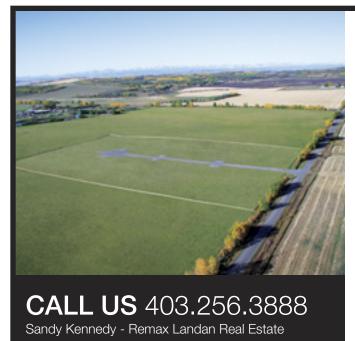
I think every month I talk about one of my plants as being my 'favorite', and this is another one.

The snake plant is not only decorative but is one of the easiest houseplants to grow. They tolerate low light and require watering only once a month. I think the key word here with regard to lighting is 'tolerate' – they will tolerate low light but all plants require some light to be healthy. My plant is about three feet tall now and it is in front of my north facing balcony door – I don't recommend the north but that is all I have – I would suggest an east exposure would be very nice for your snake plant – a half day of bright light will give strong thick leaves.

The appealing feature about this plant is its long, spear-like leaves. This floor plant looks great in a corner or in a grouping of other plants where its height and shape add contrast.

The Snake plant loves to be root-bound – the best time to re-pot is when the plant becomes too heavy for the pot. You'll know when it is time to transplant because the plant will become very top-heavy and the pot will fall over. Dividing this plant is easy; it can be done during transplanting by pulling the individual plants apart at the roots.

Did You Know: An interesting fact about this plant is that the plant leaf extract is being used as an antivenin used for snake bites – specifically 'cobra' snake bites.



"Fraser Ranch Estates"

We welcome you to a lovely new development, one mile west of Strathcona Tweedsmuir School and Calgary Polo Club. A prime location, only seven minutes to Calgary or Okotoks for services, paved roads in all directions. This wonderful area is a part of a larger Ranch, with possibilities for riding and the polo paths are just down the road. The lots are each 2 acres and a commitment of another two acres, can be leased, to allow an Owner a horse or two. Beautiful four rail pole fencing is now around the sub-division, paved cul de sac and lot choices are now available.

This rich and productive soil is a gardener's dream. Each lot has a superb well, very high production reported, also good quality. Build with your choice of builder, with no time frame or commitment to developer. All Services to each lot. " ½ mile west of 552X hwy on 306 Av."

Start your plans, begin to dream of your special retreat. In an exclusive area for family and friends to enjoy! Join us and view these lots, the exceptional location; a quiet cul de sac, perfect area for an "Executive Country Estate Home" in the most beautiful Foothills Country Location! 3 miles to Okotoks or Calgary edge.

"Location, location, location!"



CHRISTMAS CRAFT SHOWS

November 11, 12, & 13

Christmas in the Country Art Sale
10:00 am – 4:00 pm daily
Leighton Art Centre – for directions logon
towww.leightoncentre.org/contact/
drivingdirections.html

November 11th & November 12th

Millarville Christmas Market

10:00 am – 8:00 pm / 10:00 am – 4:00 pm

Millarville Racetrack -- located 20 minutes

SW of Calgary near intersection of Hwy.

22 & 549 E

Entry \$5.00/person or \$10.00/car

November 11th & 12th

19th Annual Glamorgan Christmas Craft Fair 5:00 pm – 9:00 pm / 10:00 am – 4:00 pm Glamorgan Community Centre 4207 – 41 Avenue SW

November 12th

Huntington Hills Christmas Craft Sale 10:00 am – 4:00 pm Huntington Hills Sportsplex 520 – 78 Avenue NW

November 12th & 13th

Elbow Valley Arts & Crafts Christmas Market 10:00 am – 4:00 pm Elbow Springs Golf Club 240086 Lott Creek Drive – 7 km west on Hwy. #8 from the intersection of Glenmore Trail & Sarcee Trail

November 12th

Christmas Craft & Bake Sale
11:00 am – 4:00 pm
Cedarbrae Community Centre
11024 Oakfield Drive SW

November 18, 19 & 20 / 25, 26 & 27

Spruce Meadows Christmas Market
Friday 12 noon – 9:00 pm
Saturday & Sunday 10:00 am – 5:00 pm
General admission \$8.00
Free for seniors 65+ and children 12 & under

November 19th

The Third Academy Christmas Craft Sale 9:00 am – 3:00 pm old Red Deer Lake School west of Calgary, south side of 22x

November 19th

McKenzie Towne Christmas Craft Fair 10:00 am – 5:00 pm McKenzie Towne Hall 40 McKenzie Towne Blvd. SE Foodbank donations collected at the door

November 19th

Holy Spirit CWL Craft Show 10:00 am – 3:00 pm Holy Spirit Catholic Church 10827 – 24th Street SW

November 19th

18th Annual Christmas Craft Fair Blessed Cardinal Newman School 16201 McKenzie Lake Blvd.

November 19th

Christmas Craft Baking & Gift Fair 10:00 am – 3:00 pm Queensland Community Centre 649 Queensland Drive SE

November 19th

Handmade Parade Christmas Craft Sale 10:00 am – 5:00 pm St. Michael School 4511 – 8th Avenue SW

November 19th

Edgemont Christmas Craft Sale 10:00 am – 3:00 pm Edgemont Community Association 33 Edgevalley Circle NW

November 19th & 20th

LBCA Christmas Craft Fair 11:00 am – 4:00 pm Lake Bonavista Recreation Centre 1401 Acadia Drive SE

November 26th

DeWinton Christmas Craft Fair
10:00 am – 4:00 pm
DeWinton Community Hall – located 5
min. south of Calgary – from Hwy. 2a turn
west on 242 Avenue W (Dunbow Road),
then left on 16th St. W (Range Road 11),
following Community Hall signs. Also
logon to www.dewintonca.com

November 26th

New Brighton Christmas Craft & Bake Sale 10:00 am – 2:00 pm New Brighton Club 2 New Brighton Drive SE

November 26th

Mid-Sun Community Centre Craft Sale 9:00 am – 12 noon Mid-Sun Community Centre 50 Midpark Rise SE

November 26th

Montgomery Community Christmas Craft Sale 9:00 am – 4:30 pm Montgomery Community Hall 5003 – 16 Avenue NW

November 27th

Weekend Craft Show 10:00 am – 4:00 pm Parkdale Community Centre – Main Hall 3512 – 5th Avenue NW

December 2nd

7:00 pm – 10:00 pm HSCA Holiday Gift Market Hillhurst-Sunnyside Community Hall 1320 5th Avenue NW

December 2nd & 3rd

Christmas Craft Sale & Tea 4:00 pm – 8:00 pm / 9:00 am – 3:00 pm Harvest Hills Alliance Church 10099 Harvest Hills Blvd. NW

~continued next page~



December 3rd

Cranston Christmas Bazaar 10:00 am – 4:00 pm Century Hall – Heritage Hall 11 Cranarch Road SE

December 3rd

5th Annual Christmas Cookie Walk beginning at 10:00 am McDougall United Church 8516 Athabasca Street SE

December 9th & 10th

Highwood Community Christmas Craft Fair 5:00 pm – 8:30 pm / 9:00 am – 3:00 pm Highwood Community Centre 16 Harlow Avenue NW





YOUR COMMUNITY/CITY EVENTS AT A GLANCE...

- November 11 Juan Martin Flamenco Dance Company at 8:00 pm at River Park Church. Presented by Fish Creek Concerts and Knight Productions. 403.263.0079 or www.fishcreekconcerts.com
- November 11 Calgary Hitmen & Seattle Thunderbirds face off at the Saddledome at 7:00 pm. www.hitmenhockey.com
- November 12 December 24 Twas the Night Before Christmas and all through the house, ALL the creatures were stirring, especially the mouse! A magical evening presented by Stage West for Kids. Call 403.243.6642 for availability or visit www.stagewestcalgary.com/kids.html
- November 12, 16 & 18 Pagliacci and Gianni Schicchi. A double bill of two short operas presented by Calgary Opera. Performance times 8:00/7:30/8:00 pm. 403.262.7286 or www.calgaryopera.com
- November 13 Winter Solstice: A Rocky Mountain Fairy Tale Calgary Symphony Orchestra's Symphony Sundays for Kids at 3:00 pm. 403.571.0849 or visit www.cpo-live.com
- November 18 Calgary Flames and Chicago Blackhawks faceoff at the Saddledome 7:00 pm www.flames.nhl.com
- November 20 Calgary Hitmen vs Saskatoon Blades at 2:00 pm at the Saddledome. www.hitmenhockey.com
- November 22 December 3 Virtuousity! A Festival of Extreme Classics at various locations throughout Calgary. For more information 403.571.0849 or logon to www.cpo-live.com
- November 27 The 99th Grey Cup in Vancouver 4:30 pm. Broadcast live on TSN/TSNHD and AM770 CHQR www.stampeders.com/schedule
- **November 29 Tinariwen** Enjoy an evening of desert rock, part of Epcor Centre's World Music Series. For further information call 403.294.9494 or visit www.epcorcentre.org
- month of November until December 4 WinterStart
 Festival & Christmas in the Rockies Celebrate the holidays
 early with activities, races, wagon rides and more in Banff
 National Park, www.banfflakelouise.com/winterstart
- running until August 29, 2012 Seasonal Waves features the work of Ellen Moffat and Jeff Morton, depicting the four seasons of the prairies, at Epcor Centre's +15 Soundscape. www.epcorcentre.org

NOVEMBER 3 - JANUARY 22 JOSEPH AND THE AMAZING TECHNICOLOR DREAMCOAT

The biblical saga of Joseph and his coat of many colors – a timely and timeless musical presented by Stage West Calgary. www. stagewestcalgary.com/shows.html

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NOVEMBER 9 HERBIE HANCOCK PLAYS GERSHWIN

Performance at 8:00 pm. Calgary Philharmonic Orchestra 403.571.0849 / www.cpo-live.com



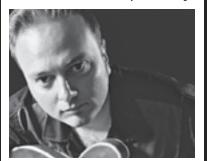
NOVEMBER 23 – DEC. 31 THE WIZARD OF OZ

classic musical adventure for the whole family with family-friendly show times at 1:00 pm and 6:00 pm on weekends and throughout Boxing Week – Oh my! 403.294.7402 or www.atplive.com



DECEMBER 2 DAVID GOGO

Part of Epcor Centre's Acoustic Blues Series. Enjoy blistering guitar licks and soulful vocals. Concert begins at 8:00 pm. For further information call 403.294.9494 or visit epcorcentre.org



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DECEMBER 3 & 4, 10 & 11, 17 & 18 ONCE UPON A CHRISTMAS

at Heritage Park 9:30 am – 4:00 pm. www.heritagepark.ca



DECEMBER 16 – 24 THE NUTCRACKER

A classic holiday favourite performed by Alberta Ballet. Phone 403.245.4549 or logon to www. albertaballet.com for details



YOUR COMMUNITY/CITY EVENTS AT A GLANCE...

- December 1 24 A Christmas Carol by Charles Dickens, adapted and directed by Dennis Garnhum, starring Stephen Hair, presented by Theatre Calgary. Evening performances at 7:00 pm and matinees at 2:00 pm. Call 403.294.7447 or logon to www.theatrecalgary. com for detailed information.
- December 3 Lunch at Allen's featuring Murray McLaughlan, Ian Thomas, Marc Jordan and Cindy Church at the Deerfoot Inn & Casino. Show starts at 9:30 pm. 403.287.2299
- December 7, 8 & 10 A Traditional Christmas presented by Calgary Philharmonic Orchestra at Grace Presbyterian Church. Wednesday and Thursday performances at 7:00 pm and Saturday matinee at 2:00 pm. 403.571.0849 or cpo-live.com
- running until December 11 Blithe Spirit A ghostly comedy! Vertigo Theatre. Evening performances at 7:30, matinees at 2:00 pm. 403.221.3708 or www. vertigotheatre.com
- **December 9 & 10 Handel's Messiah** performed by Calgary Philharmonic Orchestra. Performances at 7:30 each evening. 403.571.0849 or cpo-live.com
- December 10 Calgary Flames vs Edmonton Oilers 8:00 pm at the Saddledome. CBC www.calgaryflames. nhl.com/club/schedule.htm
- December 15 Christmas with John McDermott 8:00 pm. Part of Calgary Philharmonic's Specials. 403.571.0849 or cpo-live.com
- December 16 Calgary Hitmen vs Regina Pats at the Saddledome 7:00 pm. www.hitmenhockey.com
- December 20 George Canyon's Country Christmas part of Calgary Philharmonic's Special Shows at 8:00 pm. 403.571.0849 or cpo-live.com
- December 22 Detroit Red Wings & Calgary Flames face off at 7:30 pm at the Saddledome. TSN www.calgaryflames.nhl.com/club/schedule.htm
- **December 23 Flames vs Canucks** 8:00 pm SNET-W(HD) www.calgaryflames.nhl.com/club/schedule.htm
- December 31 Champain Celebrations Deane House Murder Mystery 7:00 pm. 403.269.7747 or logon to www.fortcalgary.com for detailed information

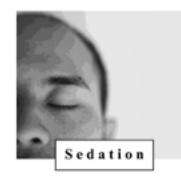
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www.pppd.ca

McKenzie Towne (in front of the Keg) 618 4600 130th Ave Se 264-6909 southtrail@pppd.ca



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FAMILY PRACTICE - SPECIALTY CLINICS - BABY CLINIC - SOUTH CALGARY PAP CLINIC

South Calgary Health Centre Building 31 Sunpark Plaza SE Calgary T2X 3W5



Yellow leaves start to fall and crunch underfoot as another summer with its ice cream cones and BBQ meals slips behind us. Summer's fun in its spontaneity, but with kids at home all day or being gone on vacation, this lack of routine can lead to extra pounds. What better time to fall back into healthy habits than with the return to routine that the new season brings? Here are a few tips to get you excited about fitness and back into a routine this fall.

- Set a time. You're less likely to skip a workout if you make time for it and stick with it. This might require some sacrifice, like getting up early or stopping at the gym after a long day of work. Mid-day, let the laundry go and do a quick workout in the other room while your little one naps. Setting a time will help you stay committed to getting it done!
- Eat right to fuel your day; eat light at night! Nutrition is just as important as exercise when recommitting to a healthy lifestyle. Your body needs to be fueled properly in order to perform at its best, and skipping meals will not help you keep your energy up or lose weight. Eat a healthy breakfast to kick-start your metabolism and refuel with real, whole foods when hungry. At night, go lighter on dinner and avoid mindless snacking your body doesn't need as many calories since you're not moving as much. Try a hot cup of tea after dinner to fill the gaps and wake up ready to refuel again!
- Find a friend. Workout with your spouse, take a walk with a colleague over lunch, or connect with a personal trainer to help keep you accountable on both the fitness and food fronts. Other people can help motivate you to stay consistent with your goals and habits.

Continue to drink water, be creative in your workouts, and keep a bigger perspective in your health; little actions add up to great results!

Bonnie Lang - PTS, NWS, TRX



I have written numerous articles giving advice about training dogs and puppies over the years. As a veterinarian for almost 25 years, and a competitive dog trainer for almost 35 years, I think I can give clients excellent tips about how to train their puppy. I also do some consulting about behavior problems although I am not board-certified in the field. I have had a wake-up call with our new 6 month old Labrador puppy. If your dog trainer or whoever you use to assist in you training your puppy isn't flexible...walk. Every puppy I acquire teaches me humility as I work out training problems.

We did a renovation of our home. We have an open floor plan with a huge central island. Most of the advice I give about how to train a puppy to behave is time-tested and sound, but, my gosh, it is more difficult without rooms, walls, and doors. I tell people one of the most basic premises of training is timing. You have 5 seconds to give a dog positive or negative input about a behavior they are engaged in at the moment. Try to emphasize the positive input and don't set animals up to fail. Often look at your puppy lying perfectly quietly on the rug and tell him what a good brilliant puppy he is. I like to use my voice and tone of voice. Some people use treats. Timing is why clicker training works. Clicker training is based on the pet learning the sound of the click is an instant positive reinforcement following the appropriate behavior. The pet knows the click is praise for that immediate behavior and a treat will follow at a

~continued next page~

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IF YOUR TRAINER ISN'T FLEXIBLE.... WALK! CONT'D

later time. This allows trainers to work at a distance with instant input (my open floor plan?).

I keep my puppies close with constant input and instant vocal feedback. We always want to visually see the puppy. A low uh-uh sound or no is used if furniture is being tasted, a squat to pee is initiated, or any other undesirable behavior is started. Feedback is instantaneous. Do you know how bloody difficult it is to keep an eye on a puppy when the couch is in the middle of the room, instead of against the wall. There are no distinct doorways to make off limits areas obvious. I can boundary train a pup in five minutes, but not if the puppy can't see the boundary. I hate open floor plans now. Don't get me started on my eight and ten year old sons. I refer to them in my clinic as "the saboteurs". We worked it out, but it took some new and innovative thinking for me to train our perfect puppy.

If you go to an obedience class, one of my pet peeves is trainers that say you MUST train in their class with a buckle collar or choke chain or pinch collar or halter, etc. These are all tools and a good trainer will look at the breed, age, and temperament of the dog. They will look at the temperament and physical abilities of the owner and only then choose the appropriate tool! Don't let your trainer bully you! I will be enrolling my puppy in an obedience class. I have trained and given advice about dog training for decades, but I still need to teach my pup to obey in the chaos of an open class.

My message to all of you frustrated puppy and dog owners out there is don't ever let anyone tell you they have the answer, " the one and only solution", to your obedience problems. With any normal healthy dog and owner sometimes you have to think outside the box if problems aren't resolving. And just like I encountered this summer, those of us who think we do have all the answers to your pet's behavior problems sometimes need that reality check.

Jennifer L. Scott, D.V.M.



DOWN

- 1. Name of Scotiabank Literary Prize
- 2. Jacques Plante invented this piece of hockey equipment

Created by B.G.Rose

- 3. Type of exercise and meditation
- 6. Remembrance Day flower
- 7. Rearrange letters in Tokyo to spell another
- 9. Name of popular market in Ottawa
- 11. _____ Lakes National Park
- 12. BC town known for its murals
- 14. Tool used to take temperature readings
- 17. An Arctic animal

ACROSS

- 4. Woven pie crust top
- 5. Pasta shaped like a grain of rice
- 8. Type of wheat grown across the prairies (2 words)
- 10. Poultry cooked for holiday gatherings
- 13. Two of these are found on a turkey
- 15. Cold dessert that wiggles
- 16. Round red fruit with leathery exterior
- 18. Dessert named after a west-coast city (2 words)
- 19. Name of freighter lost on Lake Superior(2 words)
- 20. Author of "In Flanders Fields"



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NOVEMBER MOON CALENDAR



Nov. 2 First Quarter



Nov. 10 Full Moon



Nov. 18 Last Quarter



Nov. 24 New Moon



There are many **Canadian symbols**, official and unofficial, that represent Canada at home and abroad. Following are just a few:

The Maple Leaf and Tree is the most prominent national symbol, and appears on the national flag, and in the Canadian Coat of Arms. The maple tree was declared the arboreal emblem of the nation on April 25, 1996.

The Coat of Arms of Canada were adopted in 1921 by proclamation of King George V. In 1994, a ribbon displaying the motto of the Order of Canada, Desiderantes Meliorem Patriam — "They desire a better country" was added.

The Beaver was made Canada's official emblem on March 24, 1975, and appears on many Canadian Coats of Arms, logos and currency, namely the reverse of the Canadian nickel. The trade of beaver pelts in the 17th and 18th century represents Canada's early economic history. Beavers are also symbolic of industry, due to their habit of constructing dams and lodges.

The Mountie The Royal Canadian Mounted Police, known as Mounties, is Canada's national police force. RCMP officers dressed in their red jackets, navy jodhpurs, brown boots and hat are one of the most patriotic and instantly recognizable Canadian symbols around the world.

The Loon with its musical call can transport many back to summertime evenings spent at the lake. The loon is the official bird of Ontario, and is also featured on the \$1.00 Canadian coin.

The Canadian Horse is an intelligent, well-tempered, strong and resilient breed. In 1909 the Canadian Horse was declared by Parliament to be Canada's national breed, and it was recognized as the national horse of Canada by Act of Parliament in 2002.

National Sports The Parliament of Canada declared ice hockey as the national winter sport and lacrosse as the national summer sport of Canada on May 12, 1994.

The Maple Leaf Tartan was made an official symbol of Canada on March 9, 2011. The tartan was designed by David Weiser in 1964, and the pattern incorporates the colours of the maple leaf through the changing seasons: green leaves of summer, gold colours which appear in early autumn, red which appears with the first frost, and the brown tones of fallen leaves.

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If you are the joint owner of a non-registered investment, you should be aware of the income tax rules that the Canada Revenue Agency (CRA) imposes on reporting the income from jointly held investments. This article is for information only and is not legal or tax advice. Be sure to speak with a qualified professional before taking any action.

Proportionate Tax Reporting

Each owner of a joint account is required to report their individual portion of the total income (e.g., interest, dividends, capital gains, return of capital) according to the same ratio as their proportionate contribution of funds to the joint account.

Tax Reporting

The CRA illustrates the proportionate tax reporting requirement in its General Income Tax and Benefit Guide (instructions for line 121) as follows:



Sally and Roger received a T5 slip from their joint bank account showing the \$400 interest they earned in the last year. Sally had deposited \$4,000 and Roger had deposited \$1,000 into the account.

Roger reports \$80 interest, calculated as follows: \$1,000 (his share) x \$400 (total interest) = \$80. \$5,000 (total)

Sally reports \$320 interest, calculated as follows: \$4,000 (her share) \times \$400 (total interest) = \$320. \$5,000 (total)

Capital Gains/Losses

If an asset is sold within a joint account, the joint account owners must report their portion of the gain/loss.

The reason behind the sale does not affect reporting requirements.

For example

Your spouse wishes to withdraw cash (or "pull out their share") from a joint account held by you and your spouse to which you contributed 80% of the capital. In order to fund their withdrawal, or to pull out their 20% of the joint account, an asset is sold and the sale triggers a capital gain. The resulting capital gain cannot be solely claimed by your spouse simply because they withdrew their proportionate share of the account. Instead, it must be split between you and your spouse according to the ratio of assets contributed to the joint account.

Conclusion

Joint accounts cannot be used to achieve an income splitting tax advantage. In other words, you and the other joint owner(s) cannot arbitrarily split the income 50% each, solely on the basis that it is a "joint" account, or to choose some other ratio to report on your respective tax returns each year to optimize your tax savings. If you are the primary joint account holder receiving the tax slips, but are not responsible for reporting the income, consider asking your financial institution to switch your name to the secondary joint account holder. If you have further questions on tax reporting requirements for joint accounts, you should consult a qualified tax advisor.

Michael Martin is an Investment Advisor with RBC Dominion Securities Inc. Member–Canadian Investor Protection Fund.

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Child Find	403 270-3463
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Distress Centre/Crisis Line	403 266-4357
Hospital - Rockyview	403 943-3000
Hospital - Children's	403 955-7211
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Poison Centre	403 944-1414
Sexual Assault Centre	403 237-5888
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beside all that apply:



DEEP OVERBITE

Refers to the excessive vertical overlap of the upper front teeth over the bottom front teeth.



RECESSIVE CHIN

Refers to the appearance of the chin being recessed or pushed back, resulting in a facial disharmony between the upper and lower jaws.



OPEN BITE

In this case the teeth do not overlap enough or at all. The upper teeth stick out past the lower teeth. The tongue often rests in this space.



RECESSIVE UPPER JAW

Refers to the appearance of the chin protruding or pushing forward, resulting in a facial disharmony between the lower and upper jaws.



UNDERBITE

In this case, the lower front teeth bite further forward of the upper front teeth.



CROSSBITE

The upper back teeth rest inside, instead of outside the lower back teeth.



Is your Dental Practitioner a certified SPECIALIST in Orthodontics?

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	Is your Dental Practitioner a graduate of a full time, 2-3 yr
Ш	SPECIALTY PROGRAM, following the completion of dental school

Has your practitioner been transparent about the # of orthodontic cases he has treated?

L	Are you comfortable with the quoted fee that you have received from
	the Orthodontist?

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