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Proceeds from the ReStore support Habitat for Humanity Southern Alberta.

2

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Bring this ad to the Calgary ReStore and receive 10% off your purchase. One coupon per customer. Not valid with any other offer.

Offer valid at the Calgary ReStore only. Expires July 31, 2013.

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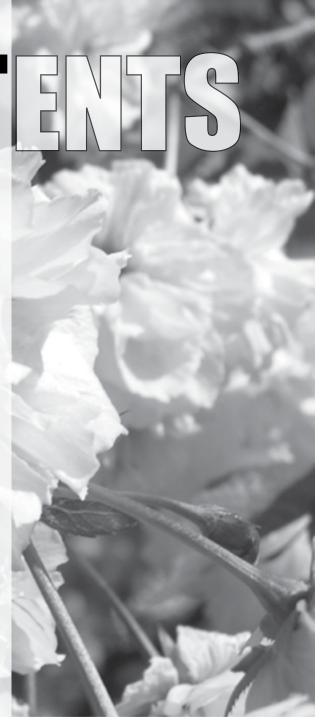
33RD ANNUAL CANADA DAY PANCAKE BREAKFAST 5

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TAX EFFICIENT **INVESTING 21**



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Heritage Heights School	К9	403-938-1400	St. Paul's Academy Virtual School	1-12	403-938-4119
Big Rock Elementary	K6	403-938-6666	& Okotoks Homeschooling Services	1-12	403-938-8046
Dr. Morris Gibson School	K6	403-938-6221	De Winton Play Group	PS	403-938-2525
Ecole Percy Pegler (FR)	K6	403-938-4449	& Play School	DC 1.1/	402.052.027
Ecole Okotoks Junior High (FR)	7-9	403-938-4426	Open Arms Catholic Preschool	PS-Jr.K	403-852-8273
Foothills Composite High School (FR) Alberta High School of Fine Arts	10-12	403-938-6116	Learning Experience Calgary French & International	PS-K	403-256-1417
Foothills School Preschool Program Big Rock Elementary School	К	403-938-6666	School (FR) Glenmore Christian Academy	PS-9 ECS-9	403-240-1500
Holy Trinity Academy (FR) (S)	9-12	403-938-2477	Edison School	PK-12	403-234-9030
Good Shepherd School (S)	ECS-6	403-938-4318	Strathcona-Tweedsmuir School	1-12	403-938-443
John Paul II Collegiate (FR) (S)	7-9	403-938-4600	Green Learning Academy	PS-9	403-873-1966
École Beausoleil (French)	K-9	403-995-1160	Green zeaming / leadenly		
École Beausoleil (French)	K-9	403-995-1160			
		SCHOOL BU	SINFORMATION		
Foothills School Division			Christ the Redeemer Catholic Scho	ol Board	
Transportation Department Transportation Officer, Virginia MacLe	eod	403-652-6547	Transportation Department Transportation Officer, Bonnie Smith		403-938-2659
CHURCHES			Millarville Community Church		403-931-1618
DeWinton United Church	4	103-938-4357	williar ville Community Church		403-931-1010
Trinity Mennonite Church DeWinton	V -	103-256-7157	Red Deer Lake United Church		403-256-3181
STORY STORY	-	103-230-7137	Canyon Creek Christian Fellowshi	0	403-256-3167
Christ Church Anglican Church Millarville	2	103-933-3620	Connexion Christian Fellowship		403-201-0404
COMMUNITY	-	-//-			
DeWinton Community Hall www.dewintonca.com		403-938-2525	Dunbow Recreation Board www.dunbowrecreation.org		
Newsletter Co-ordinator calbetparr5@hotmail.com			Shawnessy Library 333 Shawville Blvd. SE		403-221-2072

www.thelake@heritagepointe.ca

DeWinton Community Association

Board of Directors 2012-2013

President	Gord Holcroft dwca@platinum.ca
Vice President	Trudy Vangilst
Secretary	John Thorpe
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Director	Ann Beswick
Director	Kris Fewster
Director	Yvonne Graf
Director	Jacinda Jones
Director	Corrie Loomes
Director	Sherry Shoults
Director	Ann Beswick

Representatives (non-voting)

Facility Manager **Greg Davenport** dwca@platinum.ca

403-938-2525

DeWinton Preschool Shauna Shank Christy El Hage

dewintoncommunity preschool@gmail.com







33rd Annual Canada Day

Pancake Breakfast

July 1 9:00am - 12 Noon

Come and enjoy another DeWinton

heritage event!

The annual DCA Pancake Breakfast will mark its 33rd year of bringing together friends and neighbours to celebrate Canada Day.

Come and join 400 of us for a hearty breakfast that will include traditional flapjacks, sausage,

ham, juice and coffee.

\$6 for adults / \$3 for children

Children under 6 free

In addition to the great food and company, children's events, vintage autos and more will be on hand to add to the festivities!

NEWS & NOTES FROM THE DCA

New Group Forming!

Is anyone interested in a Book Club group at the DeWinton Community Hall? If so, come to the hall on Thursday, May 16 at 11:00 a.m. The plan is to try to meet every 2nd week at this time until the end of June. Then the time and date may change in the fall according to those who are interested in keeping this activity going.

BRIDGE NIGHT

Tuesday evenings at 7:30. Fun bridge, all levels of skill are welcome. Call Trudy at 938-3436.

YOGA

Monday evenings: 7:30 p.m. to 9:00 p.m. Thursday mornings: 9:30 a.m. to 10:30 a.m. Instructor: Krystyna Dziminska krystynadziminska@hotmail.com
Cost: DCA members: \$80 for 10 sessions.

QUILTING

Q Bee Quilting gathers on Wednesdays at 9:30 am. Contact Ruth Olson at 403-938-2241 for details.

ZUMBA FITNESS

Thursday evenings is Zumba fitness at 7:00 pm. Instructor: Maya Cerrutti

maya.cerutti@gmail.com

De Winton Pre School

Registrations are currently being taken for the 2013 /2014 school year. The school's philosophy is for our children to learn through play and socialization. The three year old program will be held every Monday and Wednesday with one class in the morning and one class in the afternoon. The four year old

program will be held every Tuesday and Thursday also with one class in the morning and another class in the afternoon. A few spots are still available in each of the four classes. To register or if you have any questions, please contact the preschool by phone at 403-852-5990 or by email at: dewintoncommunitypreschool@gmail.com.

Old Macleod Trail: Thanks to Jim Shutiak

for his response to offering another spot for another sign to possibly be set up. It is through communication, cooperation and donations that we can continue to make our community projects continue to grow and develop. M.D of Foothills Historical Committee has been working diligently for the past several years to locate and mark the spot where the original country schools were located. Any information, pictures, or stories that anyone has would be greatly appreciated. One of the next projects to be worked on is taking pictures of old barns and other old landmarks that we still have. We also want to interview those who still hold lots of history in their memory bank. If you have any suggestions for these projects, contact Betty Parr, at calbetparr5@hotmail.com who can direct you to the right source to share what you have. There is also still a need for donations for the purchase of the appropriate plagues for some of these schools.

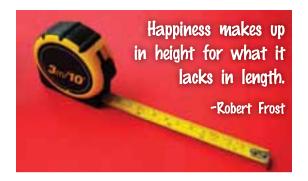
DCA Member Benefits

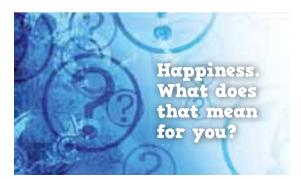
Members of the De Winton Community Association are eligible for special discounts of 20% off on Hall Rentals. We are now booking the November and December time period for seasonal parties, so if you or your company would like to host a party at the DeWinton Community Hall please contact Facility Manager Greg Davenport at 403-938-2525.













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Located in The Shoppes of Bridlewood 2335, 162 Av SW, Calgary T2Y 4S6. Tel: 403-256-1156 www.thebritishchippy.com

DeWinton Community Western Dance

Saturday, June 1st

Dust off your cowboy hats, shine up your boots and get ready for a stomping good time!

Tickets are available for pre-purchase at the DeWinton Community Hall by contacting Facility Manager Greg Davenport (403-938-2525). Based on last year's attendance, we anticipate a sell out, so don't delay!

Doors open at 6:30 pm with a buffet dinner at 7:30pm. Live band "Casino" will be playing from 9 pm - 1 am.

Hosts for the Western Dance, back by popular demand, are Kathy and Randy Evans.



around contd - - -

Alberta Health Services

Window & Balcony Safety

With the return of warmer weather, Alberta Health Services EMS would like to remind parents of an often overlooked hazard in the home – open windows.

Every year, paramedics respond to emergencies where a child has fallen from an open window in their house–often from the second floor. Falls such as these are preventable by taking time to assess your home and ensuring windows are safe.

Further prevention tips

- Children aged one to four are at highest risk of falling from a window or balcony.
- Direct supervision of children is the single most effective way to prevent falls from windows and balconies.
- Consider installing safety devices which limit windows opening to a maximum of 4 inches or 10 centimeters.
- Ensure the safety device can be released quickly so the window can be used for escape in case of fire or other emergency.

Windows and screens

- Move furniture such as cribs, beds, stools, and change tables away from windows to prevent access to them.
- Keep drapery cords out of children's reach. Wrap excess cord around cleats or tie-downs to avoid a choking hazard.
- Remember: screens are designed to keep bugs out, NOT to keep children in!

Balconies

- Do not underestimate a child's ability to climb. Furniture and other items stored on balconies and decks can be used to climb resulting in falls over the railing.
- Consider installing a balcony guard to eliminate access between the vertical bars of a balcony or deck.

AHS EMS is proud to be a member of the **Partners Promoting Window and Balcony Safety.** Take time to assess your home for window and balcony hazards and eliminate the risks before a preventable fall occurs.



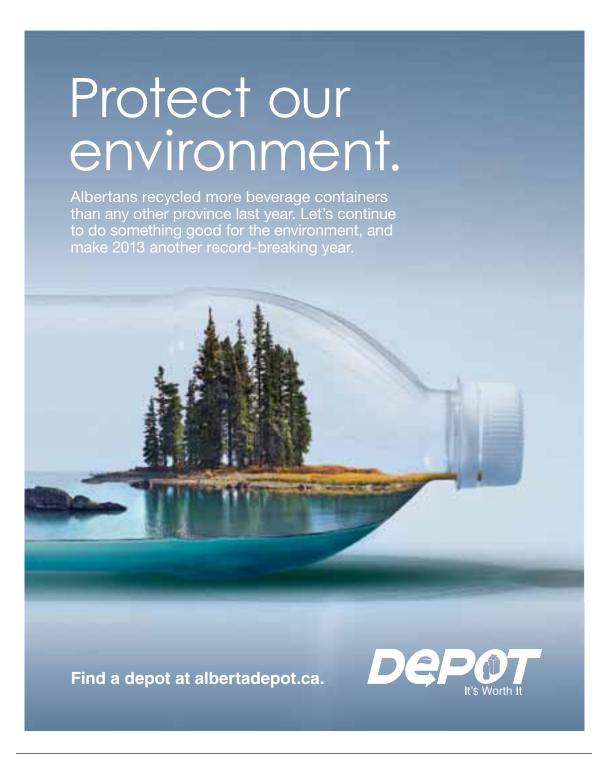
DEWINTON COMMUNITY ASSOCIATION

Membership Form 2013

Yearly Membership Fee: \$20.00

Please attach a cheque to this membership form and drop it down at the DeWinton Hall (business hours are 9-1 Mon-Fri) or mail to:

Box 111 De Winton AB, TOL OXO





Do Raspberry Ketones Really Help You Lose Weight?

Dr. Alma Nenshi, DC

After receiving a big media boost from Dr. Oz (the popular television and radio health expert), raspberry ketones have become the new rage among some people looking to lose weight. But what exactly are they, and is there really any evidence that they could help you slim down?

Raspberry ketones are a natural phenol produced by raspberries that gives them their particular scent. A study conducted by Japanese scientists in 2005 found that rats that were given raspberry ketones showed an increased ability to burn fat. However, subsequent research has not confirmed that they are effective in burning fat in humans, and Dr. Oz's claim to the contrary may be far-fetched.

The raspberry ketone study was funded by a Japanese company that had been developing a diet product that is no longer being produced. For 10 weeks, researchers fed four groups of mice either a high-fat diet alone or a high-fat diet with the addition of different amounts of raspberry ketones (0.5%, 1% or 2%). Those fed the ketones in an amount equal to as much as two percent of their body weight gained less weight than those fed the high-fat diet alone.

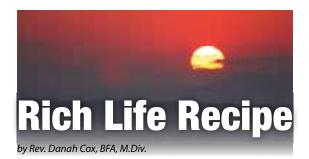
However, some experts stress that this study consisted of only six male mice in each of the four groups (why no female mice were included is a mystery). So given this small number of test subjects, there just isn't really a lot of evidence here to support the idea that the substance is an effective weight-loss supplement.

As yet, there have also been no significant studies carried out on humans that confirm the theory that rasp-

berry ketones cause weight loss. Catherine Ulbricht, one of the members of a group of scientists who evaluate natural therapies, the Natural Standard Research Collaboration, says "It has not been well studied or well proven in the data we've uncovered to this point."

Laboratory studies have found that isolated fat cells from mice show increased adiponectin production when in the presence of raspberry ketones and norepinephrine, a hormone that breaks down fat. Adiponectin has been associated with increased fat-burning ability and is able to redistribute fat from unhealthy places on the body such as around the liver and abdomen (the infamous "spare tire") to healthier areas such as the hips and thighs. The greater the amount of adiponectin in the body, the less body fat there seems to be. Naturally slim people have been shown to have high levels of adiponectin. It is a compound similar to synephrine and capsaicin, whose actions promote the breakdown of fat. With the addition of the raspberry ketones, more fat was broken down than in the presence of norepinephrine alone. This again has only been shown in laboratory studies and has not been demonstrated in humans.

Exercise, however, is far more effective than raspberry ketones in raising levels of adiponectin. And it's proven. Only two or three sessions of moderately intense exercise are enough to raise adiponectin by 260%. Far better to save the money you would spend on raspberry ketone supplements (up to \$68 a month) and get more exercise. Not only can this exercise help you reduce your weight, it may also reduce your risk of other chronic illnesses such as cardiovascular disease and type 2 diabetes.



Foodie or not, you may have heard of Oysters Rockefeller, which is arguably the most famous oyster appetizer in the world. First created at Antoine's Restaurant in New Orleans, Rockefeller's recipe has been a closely guarded secret for over a century. Further, and contrary to conventional culinary wisdom (having worked at Antoine's for years), I can say with some certainty not one leaf of spinach is found in the recipe. The truth is, though I do not claim to have any sense of how proportioned, the main suspect ingredients of this most delicious oyster dish is the nutritiously rich green tops of several other vegetables (carrots, turnips, celery). Put another way, everything that would normally be discarded from any cutting board as refuse. So, paradoxically, (and again, this is only my very well informed guess) this most delicious dish, invented to be served to impress the richest man in the world of that era, is in reality composed of healthy foods most likely considered compost in a modern kitchen. Thus the inspiration for this seemingly hoity-toity dish sprung not from a decadent model of conspicuous consumption, but rather from the opposite, as the true muse for Rockefeller was frugality.

And herein lies the life lesson I feel we might learn from all those sharp chefs facing razor thin profit margins common to all restaurants, namely to avoid waste of any sort. For, far beyond food cost concerns, the cost of waste plays out in too many ways in our lives, and world. While some might already be rightly considering wise and wonderful things like recycling, energy conservation (and not letting that kale garnish go uneaten off the next office party finger sandwich platter), I am actually talking about the moments in life which we are all quilty of squandering. Those moments that are between all of our planned activities. Be it a conversation struck at the checkout counter, a sunset seen while stuck in traffic, or a smile shared in an elevator -- these discarded moments can actually be the most nutritious, and deliciously cherished memories. Memories that turn out to be even "Richer than Rockefeller".



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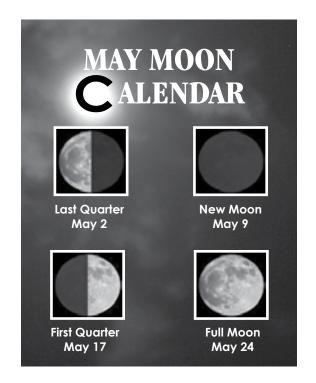
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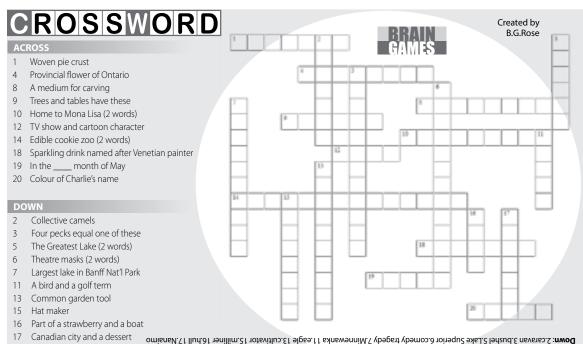
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AT A GLANCE...

- •May 3 5 May Classic is the first outdoor tournament of the year at Spruce Meadows. 403.974.4200 / www.sprucemeadows.com
- May 3 & 4 Paul Reiser Exclusive Concert Presentation at The Laugh Shop, Hotel Blackfoot. Shows at 7:00 and 10:00 pm. www. thelaughshopcalgary.com
- May 9 11 Balletlujah! World Premiere presented by Alberta Ballet. 403.245.4549 / www. albertaballet.com
- May 10 11 Viennese Greats Performances at 8:00 pm each evening with the Calgary Philharmonic Orchestra. 403.571.0849 / cop-live.com
- May 15 August 31 Royal Tyrrell Museum open
 7 days/week 9:00 am 9:00 pm. 403.823.7707 / www.tyrrellmuseum.com
- May 16 & 17 Rory Block American blues guitarist and singer presented by Epcor Centre. Performance begins at 8:00 pm. 403.294.9494 / epcorcentre.org
- May 22 25 International Children's Festival will be a ton of fun! There's a great line-up of artists and performers for all to enjoy. www.kidsfest.ca
- May 23 A Diamond Evening Stan Foster's tribute to Neil Diamond at the Deerfoot Inn & Casino. Dinner 5:30 7:30 pm and the show begins at 8:00 pm. 403.236.7529 / www.deerfootinn.com
- May 25 & 26 Festival of Quilts at Heritage Park features hundreds of quilts. The festival runs from 9:30 am 5:00 pm. 403.268.8500 / www. heritagepark.ca
- May 25 Gerry & The Pacemakers at Deerfoot Inn & Casino. Wristbands at 6:30 pm. Show begins at 9:00 pm. 403.236.7529 / www.deerfootinn.com
- May 30 June 9 Funnyfest is Calgary's Comedy Festival, featuring over 70 performers at various venues throughout the city. www.funnyfest.com
- ongoing Canada's Sports Hall of Fame offers hands-on displays at Canada Olympic Park. www. sportshall.ca

MAY 4, 11, 18 & 25 THE UGLY DUCKLING AT STAGE WEST

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For Kids. A child-oriented performance with plenty of humour for parents as well. 403.243.6642 / www.stagewestcalgary.com



MAY 16 - 18 THE FELLOWSHIP OF THE RING

is part of the Specials Series performed by the Calgary Philharmonic. Evening performances at 7:30 pm. 403.571.0849 / cop-live.com



MAY 25 LADIES OF THE CANYON

at Webber Academy Performing Arts Centre. Four strong musical voices from Montreal, whose music follows the spirit of the moment. 403.277.4700 / www. webberacademy.ca/pac/theatre/home.html



e. & o. e.

JUNE 1 & 2 VITAEMO! CALGARY UKRAINIAN FESTIVAL

Enjoy the shows and food of the Ukraine. Children under 5 FREE. www. calgaryukrainianfestival.ca



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JUNE 7 & 8 VIVA LAS VEGAS!

is presented by The Calgary Philharmonic Orchestra at 8:00 pm each evening. 403.571.0849 / cpo-live.com



JUNE 21 – 23 THE GREEK FESTIVAL

celebrates the Hellenic culture of Greece with music, dance, wine and food. For detailed information 403.246.4553 www.calgaryhellenic.com



YOUR COMMUNITY/CITY EVENTS AT A GLANCE...

- June 5 & 6 POPS in the Park performs annually at Heritage Park. 403.571.0849 / cpo-live.com
- June 8 Carifest is an annual festival showcasing the arts and culture of the Caribbean at Shaw Millennium Park. 403.774.1300 / www.carifestcalgary.com
- June 9 Sunday Nite Band is known for their variety of music and sense of fun. Tickets and information 403.253.2979
- June 13 15 IGNITE! Festival is a festival of talent offering opportunities for up and coming artists in dance, visual art and music. Held in Joyce Doolittle Theatre and Victor Mitchell Theatre. www.sagetheatre. com/ignite-festival.html
- June 14 Calgary Stampeders vs BC Lions at 7:00 pm at McMahon Stadium. www.stampeders.com/schedule
- June 26 Esperanza Spalding visits Epcor Centre's Jack Singer Concert Hall for an evening of jazz, funk and scat. 403.294.9494 / epcorcentre.org
- June 26 30 Canada One Tournament at Spruce Meadows. 403.974.4200 / www.spsrucemeadows.com
- opening June 27 Uptown Country Girls at Stage West delves into the evolution of women in country music. 403.243.6642 / www.stagewestcalgary.com
- June 28 Calgary Stampeders & BC Lions kickoff NFL play at McMahon Stadium at 8:00 pm. www. stampeders.com/schedule
- June 29 Ricci Martin: An Evening of Dean Martin Music & More at the Deerfoot Inn and Casino.
 403.236.7529 / www.deerfootinn.com
- running until June 30 The Big Boom Theory at Jubilations Dinner Theatre. 403.249.7799 / www. jubilations.ca
- until July 1 How to Make a Monster at Telus Spark Science Centre is an international travelling exhibition revealing the skill, art and technology involved in building creatures and monsters as seen in theatres/ TV. 403.817.6800 / www.sparkscience.ca
- June August Romeo & Juliet / Shakespeare in the Park presented by Theatre Calgary and Mount Royal University. A timeless love story performed in beautiful Prince's Island Park. www.theatrecalgary.com/plays/ sitp/more_info/

e. & o. e.





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Web: www.sts.ab.ca
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Web World One

The Website Lifecycle

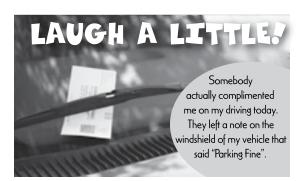
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This is somewhat of an extension to my previous mobile website series as I wanted to briefly mention the website lifecycle – and the notation that an effective website is alive and does not have a finite beginning and ending point.

Your web site should not become an energy or financial drain to source each time you want to redo it. Develop a relationship with a good web person who you can trust and be prepared for them to suggest or perform continuous improvements in such a dynamic industry and keep your site current until the necessity of a complete rebuild. If you can find a web person who can also offer graphics support, accounting knowledge, or some other business expertise, you will gain some solid scale in this area of your advertising, and it will become less of a headache.

If search friendliness is important to you, get that responsive site up and running unless you have diverse markets that you want to serve unique content to depending on the device or if you want the flashiness and finished look of fancier mobile technologies used by bigger businesses.

There ARE search implications of mobile friendliness in the Google search algorithm and these will only become more prevalent as the mobile device market continues to grow - so keep your site up to speed and continuously leverage it through your social media and internet marketing strategies. Listen to your users and test your website through their eyes.



TRIPLETA

Tripleta = Triplet. This is a popular sandwich from the Caribbean island of Puerto Rico. It is a big, meaty and flavourful sandwich, good anytime or for any occasion. This sandwich is commonly found on food trucks that have been around on the island selling food for more than two decades.

The following recipe makes 3 sandwiches.

1 sweet, soft French Loaf of bread.

1/2 lb well done cooked, cube steak, well seasoned with garlic, salt, and pepper sliced in ½ " slices

½ lb roasted pork (leg or shoulder) thinly sliced and diced, well seasoned with garlic and salt

3-6 ham slices, diced

3 tbsp ketchup

½ head Iceberg lettuce, thinly sliced

1 medium tomato, sliced

ketchup

mayonnaise

Directions:

Heat one tablespoon of oil on a hot surface like a flat griddle or frying pan. Sauté the meats with three tablespoons of ketchup. Heat until the ketchup has been incorporated in the meats. Turn off and set aside.

Divide the baquette into three individual pieces. Make a mixture of mayonnaise and ketchup, which we call "mayo-ketchup". Open each baquette piece and spread one side with the mayo-ketchup. Then add the lettuce, and two or three tomato slices. Evenly distribute the pork, steak, and ham on the three baguette pieces, making sure there is approximately the same amount of meat on each sandwich. Wrap securely in a sheet of wax paper.

*This sandwich is best enjoyed hot off the griddle, accompanied with a glass of freshly squeezed juice or a cold beer.

Enjoy.

Gladys Serrano, Le Cordon Bleu trained chef

COMMUNITY



Fiction

- Snowflower and the Secret Fan Lisa See
- Beautiful Ruins Jess Walter
- Home Toni Morrison
- Virgin Cure Ami McKay
- Mr. Penumbra's 24-Hour Bookstore Robin Sloan
- Half-Blood Blues Esi Edugyan

Non-fiction

- Canada and Other Matters of Opinion Rex Murphy
- Ratio Michael Ruhlman
- A Nation Worth Ranting About Rick Mercer
- The Power of Why Amanda Lang
- How Much is Enough? Robert Skidelsky & Edward Skidelsky
- The Eighty Dollar Champion Elizabeth Letts

Children's

- Where Is the Green Sheep? Mem Fox
- The One and Only Ivan Katherine Applegate
- Dewey, the Small-Town Library Cat Who Touched the World — Vicki Myron



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"So... you think you want a monkey?"

Pets are fun! Pets are funky! So who on earth wouldn't want a pet monkey?

At the Calgary Humane Society we are seeing increasing numbers of exotic and unusual pets each year. The growing trade in unique pets has made many animals available to the average pet owner who, 20 years ago, may only have been found in books.

So are exotic animals good pets? In many cases, no. Exotic pets require specific foods, customized habitats and specialized veterinary care that even professional zookeepers can struggle to provide. Many species of exotic animals are also very cute and cuddly as babies but become dangerous as they grow up. Chimpanzees are a perfect example of an exotic pet gone wrong. Thousands of baby primates, including chimpanzees are sold as pets around the world each year. As infants they act much like human babies, even drinking from bottles, but as they grow up chimpanzees can get very strong. As the chimpanzee gets bigger and stronger their owner becomes less able to control their pet's behaviour. As a result, many adult chimpanzees live a lonely life in tiny cages or secured rooms with little enrichment and no contact with other chimpanzees. In some cases pet chimpanzees have escaped and have been shot or killed after attacking humans. In the wild a chimpanzee would live in a large family group with access to hundreds of square kilometers of forest to roam while numerous captive chimpanzees spend their lives in an enclosure smaller than an average bedroom.

Many exotic pets begin their lives as wild animals. Each year hundreds of thousands of animals are captured and removed from the wild to be sold as pets. This practice is not only damaging to the environment but also very stressful for the animals. It is estimated for each wild-caught animal that makes it to market, nine others will die in transit.

One more reason that an exotic pet might be a bad idea? In Alberta many exotic pets are illegal. Monkeys, tigers, bears, foxes, certain reptiles and many other animals are prohibited to own or require a special permit.

The best way to put an end to the exotic pet trade is not to buy or breed exotic pets. Many animal rescues, including the Calgary Humane Society, receive hundreds of exotic animals each year that cannot be released into the wild and need responsible families to care for them. Our adoption staff will tell you all about what your exotic animal will need to be safe, healthy and happy.

One final thing you can do to help wild and exotic animals and reduce the exotic pet trade? Enjoy wild animals in the wild by taking only pictures and leaving behind only footprints.

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By J. Alvin Speers, The Drugstore Cowboy

Aiming for excellence builds self-respect Whatever career you choose. Be among the best in the business Then you cannot lose.

There is a superior way to perform The task you must do each day. Learn and practice it, being keen To show the best is your way.

Results will reflect your performance. Short-cuts detract in the end.
Try to ensure the message is right
That your work is going to send.

The spotlight may not be on you, There is much in life that's mundane. Whatever the chore the importance Of doing it right is plain.

When we are faithful in minor tasks Greater work soon is in store. Honing our skill to perform with a will Is what we should be here for.





by Michael Martin

Expense Funding Strategy

Tax efficient investing and overall tax savings for your family can be accomplished by having investment income taxed in the lower-income spouse's hands. By having the higher-income spouse pay all the family expenses, it allows the lower-income spouse to save their earnings and invest them. The resulting investment income can then be taxed at the lower-income spouse's tax rate.

Spousal Loan

Consider lending money to a lower-income spouse at the Canada Revenue Agency's (CRA) current prescribed rate of 1% in order to take advantage of that spouse's lower marginal tax rate on future investment income. Your spouse must make the annual interest payment owed to you on the spousal loan by January 30 of the following year, otherwise, any income and capital gains earned on the borrowed funds will be attributed back to you for that particular year and every subsequent year that the loan is in place. This strategy may result in overall annual tax savings for your family, with even larger tax savings at retirement arising from years of accumulation of capital in the lower-income spouse's hands.

Family Trust Loan

Consider using a family trust to lend funds at the prescribed rate to other family members such as children or grandchildren, who are in lower tax brackets. The trust would invest the proceeds of the loan at a rate of return that is sufficient to cover at least the interest on the loan. The net income earned (after deducting the interest expense paid to you) will be taxed in the hands of your children or grandchildren at their lower marginal tax rates. It is important to discuss this option with your legal advisor prior to implementing this strategy.

TFSA Gift

Since the income earned within a TFSA is not taxable, if you gift money to your spouse or adult child to contribute to their TFSA, the income and growth in the account will not be attributed back to you. Unlike conventional income splitting strategies that consider the source of the invested funds, this TFSA account allows you, your spouse and/or adult child to earn tax-free investment income, regardless of whose money is invested.

Income Rebalancing Consider your investment type

Canadian dividends are effectively taxed at a lower rate than interest income due to the dividend tax credit that is applied to the federal and provincial taxes payable. The use of a tax credit is meant to recognize that the Canadian corporation paying the dividends has already paid tax on its earnings, which are now being distributed to investors. Capital gains are also taxed at a lower rate considering only 50% of net capital gains are included in your income. On the other hand, interest and foreign income (including dividends from foreign corporations) are fully taxable at your marginal tax rate.

As such, from a tax perspective, consider rebalancing the mix of assets in your portfolio to focus on holding equity investments outside your registered accounts to benefit from the preferred tax treatment of capital gains and dividends. Also, since the income generated from your investments is not taxed in your registered accounts, where possible, consider holding fixed income investments inside your registered plan to defer tax on the interest income. While evaluating investments based on after-tax return is important, you should also consider other factors such as the investment's risk, diversification, the opportunity for capital appreciation, liquidity and so on.

Conclusion

Being aware of and using the different opportunities and strategies available can help you build and protect your wealth. Working with your RBC advisor and your qualified tax advisor will allow you to make decisions on these opportunities and strategies that are appropriate to your own personal situation.

Consider rebalancing the mix of assets in your portfolio to focus on holding equity investments outside your registered accounts to benefit from the preferred tax treatment of capital gains and dividends.

This article is supplied by Michael Martin, Investment Advisor, Member CIPF. This article is for information purposes only. Please consult with a professional advisor before taking any action based on information in this article.

ask about

by Glen Richardson

Question: I have stuff, lots of it. I like my stuff but the clutter is disruptive. Help please!

Having stuff is not a bad thing. Having too much can be, but let's assume you've got that under control. Good storage should be functional and effective but can be attractive too! What you need to do is get your stuff organized. I like to make a place for everything and have everything in its place. Lofty goals indeed.

Good storage is creative storage. Sometimes the things you're storing can contain things you'd like to store. Before deciding on what kind of storage is required, do a quick inventory assessment to see the quantity and volume of the belongings being stored. Then decide which go-to method to use. Pre-made, flexible / multi-configuration or downright custom.

Inexpensive, open shelves are the easiest to get stuff off the ground. Hide with doors and you're done. But remember, 'out of sight out of mind' often applies to ineffective storage. Don't overfill!

Drawers are my hands down favourite because you don't have to reach. I like drawers under beds, under counters, drawers in cupboards or even instead of cupboards!

Often your exact needs can only be met with custom storage. Choosing specific materials allows you to showcase your favourite items in the best ways.

The best storage is a balance between display, accessibility and asthetics.

I've been *learning* my whole life. Why stop now?



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Discover Symphony for yourself. Call today to book a personal visit.

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Head-Smashed-In-Buffalo Jump is located 18 km northwest of Fort Macleod, Alberta, where the foothills of the Rocky Mountains meet the plains of the prairie. In 1981, the United Nations Educational Scientific and Cultural Organization (UNESCO) designated it as a World Heritage Site.

It is one of the world's largest, oldest and best preserved buffalo jumps known to exist, and has been used by aboriginal peoples of the North American plains for nearly 6,000 years.

The Blackfoot drove the buffalo from a grazing area in the Porcupine Hills by chasing them over a precipice, and then carved up the carcasses in the camp below. At its highest point, the cliff drops 10 metres into the valley below.

Buffalo carcasses were used for food as well as for tools made from the bones, and the hides were used to make dwellings and clothing.

The interpretive centre at Head-Smashed-In-Buffalo Jump is built into an ancient sandstone cliff and contains five distinct levels depicting the ecology, mythology, lifestyle and technology of Blackfoot peoples. It also offers tipi camping and hands-on educational workshops in facets of First Nations life.

JALGARY WILDLIFE



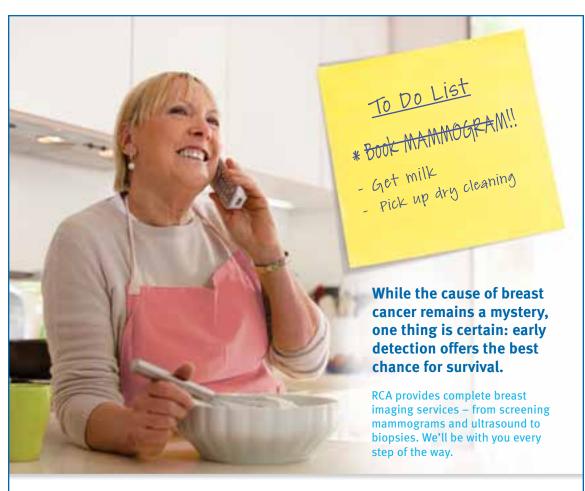
Waxwings: Bandits and **Drunks**

Jenna McFarland

he beautiful waxwing is named for the red wax-like droplets of colour on the tips of its wings; reminiscent of the wax used to seal letters long ago. As if these beautiful splashes of red were not enough, the rest of its feathers dazzle with yellows, peaches, and greys, all accented with a striking black mask over its eyes, reminding us of a bank robbers and bandits from old movies. We see two different species of waxwing regularly in the Calgary area, the Cedar Waxwing and the Bohemian Waxwing, The Cedar Waxing is the smaller of the two species and is distinguished by a light grey body and lemon yellow underbelly. The Bohemian Waxwing is larger, has a darker grey body, and a rust

coloured patch of feathers under its tail. At the Calgary Wildlife Rehabilitation Society, waxwings are a common admittance in the late fall and early spring. They are brought in to the clinic after hitting reflective windows or are rescued by members of the public after sustaining injuries during the fledgling stage of development. It is during this fledge that well-meaning members of the public, often mistake the birds' awkward flapping and attempts at flight as distress. For birds this is just a natural stage in their development where they must learn to fly through trial and error. This stage is also the most vulnerable in a bird's life; they are often taken by domestic cats, attacked by other birds, or hit by

cars. With waxwings in particular, the most interesting medical condition seen at CWRS is intoxication. In the fall, right before their southern migration, waxwings fill up on leftover Mountain Ash berries off the trees and on the ground. Often by this time of the year, the berries are fermented and though still nutritious, can cause the birds to become quite drunk. These "drunken sailors" need a little time and lots of fluids to sober up at the rehabilitation facility before they can be released to finally embark on their long journey. If you encounter any wildlife in distress please call the Calgary Wildlife Rehabilitation Society on their wildlife hotline at 403-239-2488 for advice and instructions.



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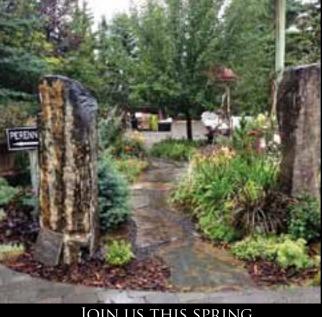


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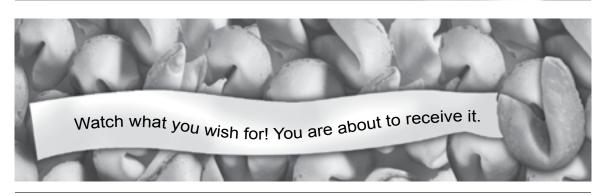
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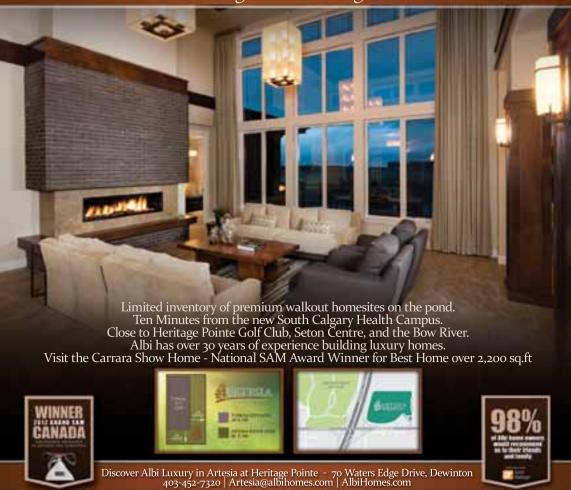
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