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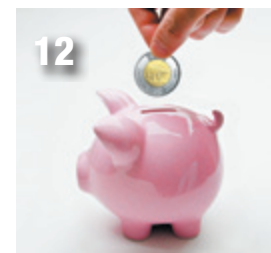
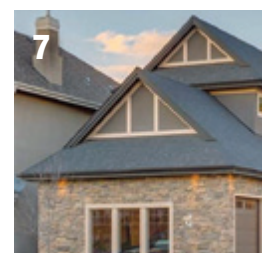
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- Online Prescription Refills and Photo Prescription App •
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10 x 10 Art Show featuring Local Artisans

**November 18**

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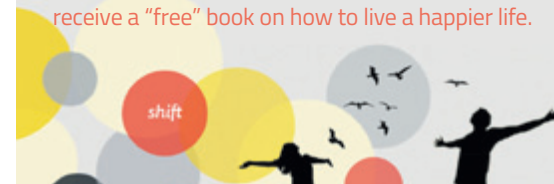
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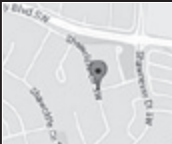
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The Municipal District's administration office is located at:  
 309 Macleod Trail, Box 5605,  
 High River AB T1V 1M7

Division 6 Councillor, Larry Spilak  
 Tel: 403-233-8577  
 E-mail lspilak@telus.net  
 Municipal Manager, Harry Riva Cambrin  
 Tel: 403-652-2341



**A Word from the Wise**

Author J.R.R. Tolkien favoured the use of proverbs in his writing and even created a few proverbs himself. The most famous of his proverbs come from The Fellowship of the Ring: "All that is gold does not glitter." and "Not all those who wander are lost". Both lines are from the same poem.



REAL ESTATE COUNCIL OF ALBERTA

**Ask Charles**

**My townhouse is listed for sale. There was a showing earlier today, and I found out those "buyers" just viewed my home to see it as a comparable for their own listing. Is that allowed?**

The short answer is, no, it shouldn't be.

When you list your property for sale, you expect that showings of your property are to potential buyers. Unless a buyer or the buyer's representative discloses it to you beforehand, any other reason for a showing is dishonest through omission.

Real estate professionals have a requirement to be honest with their clients and with third-parties. That means that a buyer's real estate professional has to be honest with you and your real estate professional.

It is reasonable for you to expect that buyers booking a viewing of your property are doing so with the potential for purchasing the property. If their reason is different, then it is reasonable for you to expect them, and their agent, to be up front about it.

No one wants to have to keep their house in show-home-ready condition, and vacate the premises for a showing unless there is real potential the buyers are interested in buying. This may be particularly true if you have a young family and leaving at the spur of the moment for last-minute showings or showings at bedtime are particularly inconvenient.

There are also things you can do – and discuss with your agent – to lower the likelihood of showings for ulterior purposes. You can ask your agent to not allow viewings from people who don't appear to be serious buyers. For example, this may mean your agent asks buyer's agents to only bring buyers who are pre-approved for a mortgage.

As the seller, you control the process buyers must go through to view your property. If you want to set specific times during which viewings are allowed, you can. If you want to only admit buyers who are pre-approved, you can. Ensure your agent writes those instructions in the listing.

Remember, though, sometimes buyers come when you're least expecting it – and any attempt to reduce showings or limit availability for showings may be detrimental to your listing.

*"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. To submit a question, email askcharles@reca.ca.*



# NEWS & NOTES FROM THE DCA

## Bridge

Tuesday evenings at 7:30p.m. They always welcome new members of all levels of bridge playing ability. I believe you will enjoy the company and laughter that goes with it. Contact Trudy Vangilst at 403-938-3436.

## Fitness with Maya

Wednesday evenings at 7:00 pm  
Instructor: Maya Cerrutti maya.cerutti@gmail.com

## De Winton Pre School

The DeWinton Community Preschool is currently taking registrations for the upcoming school year! Our school offers access to our community gymnasium as well as outdoor play at our playground and a large field for nature and exploration hikes when the weather permits! We also have our students participate in free play, letter recognition, crafting, weather recognition, singing and writing, as well as a focus on a variety of themes throughout the year. To register or if you have any questions, please contact the preschool by email at dewintoncommunitypreschool@gmail.com or visit our website at www.dewintoncommunitypreschool.com.

## Quilting

Our dedicated Q Bee Quilting group is a wonderful group of ladies who welcome anyone joining them with whatever project you have on hand; valuable suggestions and help also available. They assemble every Wednesday at 9:30 am. Contact Ruth Olson at 403-938-2241.

## DCA Member Benefits

Members of the De Winton Community Association are eligible for special discounts of 20% off on Hall Rentals. If you or your company would like to host a party at the De Winton Community Hall please contact Facility Manager Greg Davenport at 403-938-2525.

## Fitness Stretching

Mondays 7:30 pm - 9:00 pm. Thursdays 9:30 am - 11 am

## Book Club

The Third Thursday Book Club runs from September to June. We meet every third Thursday of the month at 11:00 at the DeWinton Community Hall for a lively discussion on the book of the month. Coffee and tea are served. New members or drop-ins are always welcome to attend. For details, a list of our books and dates please phone the DeWinton Hall at (403) 938-2525.

**CONFLICTING LOYALTIES**  
Discussing peace & justice, nationalism & spirituality, etc.  
November 10-11  
Trinity Mennonite Church, DeWinton  
More info at:  
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*Hills, Hills, Hills!*  
In Alberta, there are several towns that include the word "hill" in their name, including Two Hills, Three Hills, Round Hill, Rolling Hill, and Hairy Hill. That's a lot of hills for the prairie!

## De Winton mybabysitterlist

Name	Age	Contact	Course
Abrianna	13	403-830-0117	Yes
Brielle	17	587-436-8121	No
Brooke	15	403-617-4011	Yes
Luke	14	403-891-1346	Yes
Mackenzie	15	403-998-0955	Yes
Sanae	16	403-470-7968	Yes
Sophia	13	403-938-4955	Yes

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Enroll free at [mybabysitter.ca](http://mybabysitter.ca) and choose the Calgary communities you would like to babysit in.

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**Disclaimer:** We recommend for your own peace of mind that references be checked when choosing your babysitter. This babysitter list is provided as a service to the community and is governed by the terms & conditions outlined at [mybabysitter.ca](http://mybabysitter.ca).

## SAFE & SOUND

### Halloween Safety

Alberta Health Services EMS would like to remind parents and trick-or-treaters of some Halloween safety tips as October 31st approaches. Take some time to review these simple tips and reminders to help ensure your Halloween is a fun and safe night for everyone.

#### Trick-or-Treaters

- Remember: all regular pedestrian rules still apply. Be sure to cross the road at marked crosswalks, or well-lit corners only. It is safest to work your way up one side of the street, and then cross once to the other side.
- Stay away from houses that are not well lit. Do not accept rides from strangers, or enter any home you feel is unsafe.
- Let your parents know where you are going to be at all times (route) and advise them if you will be late returning.

#### Parents

- Be certain that young trick-or-treaters are accompanied by an adult. Older children should stay in groups.
- Pre-determine boundaries to trick-or-treat within, and establish a firm time to return home.
- Advise children not to eat anything until they return home. Dispose of any items that appear to have been tampered with, or that are not properly wrapped.

#### Costumes

- Choose bright colored costumes that are highly visible. Adding reflective tape to costumes further increases visibility.
- Consider sending your children with a flashlight for additional safety and increased visibility.
- When purchasing, or making costumes, look for materials and accessories that are labeled flame-resistant.
- All costume accessories, such as sticks, rods, or wands, should be soft and flexible, with no sharp edges.
- Consider using hypoallergenic make-up kits instead of masks that may impair breathing, or vision.
- Be sure costumes are loose enough to be worn over warm clothing, but not so long that they become a tripping hazard. Costumes should not be longer than your child's ankles.
- Ensure your child is wearing adequate foot wear that takes into consideration weather conditions and walking.

## BRAIN GAMES SUDOKU

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FIND SOLUTION ON PAGE 17

A bird's eye view. Look who came to visit us at the top of the Hill/Cottonwood.



Top/Below: The heavenly views from the top of the Hill at Cottonwood Golf and Country Club.

# PHOTO GALLERY

photos by Pat Harburn



# Christmas in De Winton

Saturday, Nov. 18<sup>th</sup> • 10 am to 3 pm

## Craft Fair



*Candy*



*Handmade Crafts*



*Body and Bath*



*Artwork*



*Glass Work & More*

**Featuring:**

*The Bow Valley Fiddlers*

Children's School Choirs





## Are You an “Efficient” Investor?

By Kevin O'Hagan, PFP, FMA, CIWM

Generally speaking, if you're efficient at a particular task, you'll get good results without wasting effort. As you've already learned from your life experiences, it's usually far better to be efficient at something than to be inefficient — and that's certainly true with investing. So, what can you do to become a more efficient investor? Here are a few ideas:

### Invest systematically

If you put a few dollars in an investment, such as a stock, that you heard was “hot,” and then a few months later put some more money in another vehicle that strikes your fancy, and you continue this pattern indefinitely, you may not be maximizing your resources. By taking this type of haphazard approach, you could end up owning a bunch of investments without rhyme or reason — a motley assortment that may not help you reach your goals.

Instead of following this route, consider a systematic approach, sometimes known as dollar cost averaging. To do so, you'll first want to identify some investments that are appropriate for your objectives, risk tolerance and time horizon. Then, automatically move the same amount of money each month from your chequing or savings account into the investments you've chosen. When the price of your investments falls, your contribution will buy more shares, and when the price rises, you'll buy fewer shares — in other words, you'll be fulfilling the “buy low” part of the classic investment formula.

Over time, this technique should result in a lower average cost per investment. Keep in mind, though, that dollar cost averaging does not ensure a profit or protect

against loss — and you'll need to have the financial resources available to continue investing, even in “down” markets.

### Reinvest dividends

Among your investments, you may own stocks that can pay dividends. You can take these dividends as cash, but if you don't need the money to meet everyday expenses, you may be better off by reinvesting the dividends. This is an efficient way to increase your shares — and boosting your share ownership in quality investments can be a key way to help build wealth. (Be aware that companies can increase, decrease or discontinue dividends at any time.)

### Look for tax-efficient techniques

Another type of efficiency associated with investing is tax efficiency, which refers to your ability to defer taxes as long as possible. Tax-deferred accounts, such as a TFSA can help you put off the tax bill until retirement, when you may be in a lower tax bracket.

### Consolidate investment accounts

If you have one RRSP with one financial services provider, another with a second, and a separate investment account with a third, you may end up paying more in expenses, fees and commissions than is necessary — and since these costs can eat into your investments' “real” rate of return, this scattershot ownership method may be inefficient. You may be better off by consolidating all your investment accounts with one provider.

Seek to become an efficient investor. You may be pleased with the results.

Member — Canadian Investor Protection Fund

## FOSTERING POTENTIAL AND WELL-BEING

Any number of social issues can leave children and youth unable to live at home. Enter Mark and Nancy, foster parents who have cared for more than 65 children in their home over the past 15 years. Children in their care have stayed for a few days, up to a few years, depending on the circumstances, with Nancy and Mark providing each child with support until they are able to return home, are adopted, go live with family, or an alternative permanency plan is in place.

These experiences have proved rewarding not just for Nancy and Mark but for their whole family. “Each of these children have become a member of our family,” says Nancy. To this day they have a number of their foster children come back to visit as adults.

Over the years, Nancy's philosophy and reasons for wanting to help have remained the same: “Mark and I believe it takes a village to raise a child and we just want

to do our part.” Time and again, Nancy has seen that the more individuals who support a child and contribute healthy experiences, the more these children have thrived, preparing them to make a positive impact on the next generation. Even though the youth and children in her care have come and gone, Nancy feels that the connections formed last a lifetime. “I have often said that when a child leaves, they leave a bit of themselves with us, and take a bit of us with them.” Now that seems like a fair trade.

The third week of October each year is Foster Family Appreciation Week: a week dedicated to celebrating the commitment of individuals, like Mark and Nancy, who open their hearts and homes to children in need.

Tenchoe Dorjee works with community to share the positive impact of Foster Care in supporting vulnerable children and youth in Calgary and area.

# BUSINESS CLASSIFIEDS

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## SNEEZE AND BE MERRY!



In a number of cultures around the world, the response to a sneeze is typically to wish God would bless the sneezer, or to wish the sneezer health and long life. And the usual responses are to say thank-you or to excuse oneself for the sneeze.



To the folks in "Foothills" division 5,

Thank you for your enthusiastic calls confirming that I should run for my seventh term. Your votes will ensure that you have the most dedicated and experienced voice protecting your property values and quality of life for the next few years.

"If you ever need to be heard, you can count on me!"

- Ron Chase



## TAKE ON WELLNESS

# Impacts of Blue Light and Screen Time

## What is blue light?

By Dr. Dianna Leong, Optometrist

### Impacts of Blue Light and Screen Time

#### What is blue light?

Blue light is also known as high energy visible (HEV) light. Aside from sunlight, the most common sources of blue light today come from digital devices such as smart phones, tablets, computers and TVs. Other sources include fluorescent lamps, and LED lights. Blue light's high energy penetrates into deeper layers of the eye compared to other colours of lower energy.

#### How does blue light impact you?

1. Digital eye strain may develop gradually. Increased problems with blurred vision, dryness, slow focusing between near and far objects, headache, neck and shoulder pain are symptoms of computer vision syndrome. Research indicates that eye coordination disorders and increase in myopia (nearsightedness) are linked with prolonged digital eyestrain.
2. Studies suggest long term exposure to blue light and UV light from a young age may increase risk of cataracts and age related macular degeneration later in life.
3. The natural release of melatonin is suppressed by blue light, thus increasing alertness to the brain and disrupting sleep patterns. Limiting screen time before bed may help those who have problems sleeping.

#### Device advice

Since digital screens are unavoidable for many in the schools and workplace, eye doctors and Canadian pediatricians provide guidelines to parents and children:

- Limit screen time for children to 2 hours per day and follow the 20/20/20 rule.
- Infants and toddlers under 2 years of age should have zero screen time.
- Avoid "text neck." Children unknowingly bring the screen too close when concentrating.
- No digital devices in the bedrooms, to avoid affecting sleep patterns.
- Visit your optometrist to determine if glasses with blue blocker filters are needed to ease digital eyestrain.
- Develop ground rules with your family to keep digital device use at safe levels.

Dr. Dianna Leong, Optometrist  
[www.healthychildren.org/mediauseplan](http://www.healthychildren.org/mediauseplan)

## BRAIN GAMES SUDOKU

3	1	6	2	7	5	8	4	9
2	4	5	8	9	1	7	3	6
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6	9	8	1	2	3	4	5	7
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9	3	4	6	1	7	5	8	2
8	6	1	5	3	2	9	7	4
5	7	2	9	4	8	6	1	3



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