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in fo@spring bank church.com

# **Mountainview Lutheran**

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#### First Lutheran

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http://www.first-lutheran-calgary.org/web2/index.html

# COMMUNITY

Elbow Valley Visitor Information Springbank Park Recreation Centre Signal Hill Library Newsletter Advertising Sales 403.949.4261 403.242.2223 403.260.2600 403.720.0762

# NOVEMBER MOON CALENDAR



Nov. 2 First Quarter



Nov. 10 Full Moon



Nov. 18 Last Quarter



Nov. 24 New Moon



In a small apartment on the 10<sup>th</sup> floor there sits an elderly woman named Helen gazing out the window at the snow covered street below. She's thinking about what she might find for supper...perhaps a bit of canned meat and toast. The rent is coming due and she can't afford to buy any groceries until her pension cheque arrives. Days have passed, and weeks too, without a single phone call or visitor. With the weather being poor and the sidewalks icy, she hasn't bothered to leave her suite. In fact, she's lost track of how much

time has gone by since she saw or spoke to another person.

Suddenly, there is a knock at her door. As she makes her way slowly to answer, she wonders who it could possibly be. She doesn't have any family and most of her friends have passed away or are too ill to go visiting. Helen unlatches the door and opens it a small crack... on the other side stands a festively dressed woman and her young daughter, who is wearing a Santa hat. They are holding out a giant holiday gift bag that is filled to the brim. Helen doesn't recognize them, but they know her name and say they are there to deliver her stocking from Adopt-a-Grandparent put on by Calgary Seniors' Resource Society.

Helen remembers then that she received a phone call some time ago, asking if she'd like to be a recipient of an Adopt-a-Grandparent program. She'd forgotten all about it. She smiles widely at the pair and invites them in for a cup of tea. They gladly accept. Helen and her visitors spend a pleasant couple of hours chatting and getting to know one another. The young girl exuberantly helps unpack all the goodies and Helen exclaims over each and every one. There are bottles of lovely smelling shampoo, chocolates, cookies, crackers, granola bars, hot drink mixes, a colourful knitted blanket and some small gifts, including a gift certificate to the grocery store and a beautiful set of embroidered kitchen towels.

Helen is overwhelmed by the generosity of strangers and as she bids her new friends goodbye, a tear slides down her cheek. As she settles herself back in her chair, Helen glances out the same window she had been looking through moments before the knock at her door and watches as the mother and daughter make their way across the snowy street. "What a blessing," she whispers to herself, "what a wonderful blessing."





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We are currently recruiting Girl Guide Leaders, volunteers and girl members, ages 5-17 for the 2011/12 year.

Come see us at the Sprinbank Fall Fair on Saturday, September 10. Current members can register along with new girls and leaders.

Come by and learn about the great program and opportunities we have for both girls and Guiders. Brownie and Guide units will meet on Tuesdays at Springbank Middle School.

To register your daughter for any level of Girl Guides, or to volunteer as a leader/parent helper, email marion forguides@gmail.com.

See you at the Fair or send us an email!





The Springbank Garden Club invites you to join us for a special presentation on Tuesday, November 15 at 7:30 PM at the Springbank United Church.

We are pleased to feature Lyndon Penner a horticulturist with Plantation Garden Centre in Calgary, and well-known speaker on CBC radio. This will be a fun and entertaining evening as Penner lends his unique take to the gardening challenges in our area.

The Springbank Garden Club meets every third Tuesday of the month when a speaker/presenter is arranged to talk about their special expertise within the gardening world. We also share any gardening concerns and ideas among our gathered group. Whether you are a novice or a long-time devotee to creating or designing your landscape, garden patch or perennial beds, please join us for a fun and informative evening.

We always welcome non-members.

For more information, feel free to contact us at bdsweetsmith@gmail.com or call Barb at 402-286-1605.



# 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



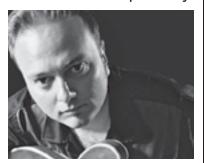
# NOVEMBER 23 - DEC. 31 THE WIZARD OF OZ

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 – 0h 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

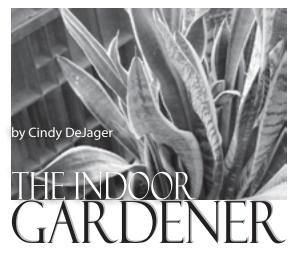


Choices. It is something we parents face from the moment we discover a baby is on the way. Even before conception, our choices affect our health and the health of our children. One of the big choices we must make in pregnancy is where the birth will occur. For the vast majority of Calgary mothers, delivery takes place in a hospital with a physician, nurse, and a support person or two. The majority of those mothers do so because they decide that the hospital is where they are most comfortable giving birth. But some mothers do so because they do not realize there are other options for giving birth in Calgary.

Expectant mothers in Calgary may plan to give birth in one of three locations: at home, in a birth center, or at a hospital. Although all women may deliver at a hospital, there are certain requirements for a woman to deliver at home or at a birth center. The main requirement is to be under the care of a registered midwife. There are several midwifery practices in the city, but waitlists are common so plan to contact potential midwives as soon as possible. In addition, the pregnancy must be considered low-risk. If you are generally healthy with no chronic health conditions or pregnancy-induced complications, you will most likely be considered low-risk. Finally, the location of birth should be within 30 minutes of a hospital in case of rare complications that require further medical attention.

A safe and satisfying birth experience can positively impact early mother-infant bonding, breastfeeding, and the mother's mental and emotional health. A healthy birth can safely occur at home, a birth center, or in the hospital. Take the time early in your pregnancy to research your options, and decide where you will create your birth story.

Lisa Baker B.Sc. B.Ed. is a Lamaze Childbirth Educator in Calgary



# **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.



# **CHRISTMAS CRAFT SHOWS**

#### 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 – 24<sup>th</sup> Street SW

# November 19th

18<sup>th</sup> 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 – 5<sup>th</sup> Avenue NW

## December 2<sup>nd</sup>

7:00 pm – 10:00 pm *HSCA Holiday Gift Market* Hillhurst-Sunnyside Community Hall 1320 5<sup>th</sup> 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

## December 3rd

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

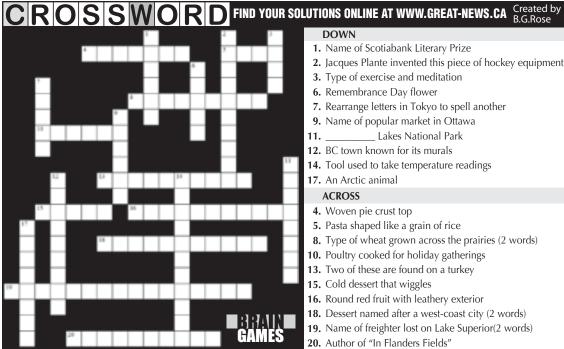
#### December 3<sup>rd</sup>

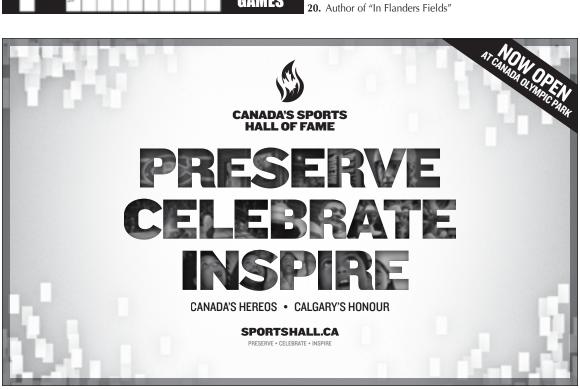
5<sup>th</sup> Annual Christmas Cookie Walk beginning at 10:00 am McDougall United Church 8516 Athabasca Street SE

#### 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







Created by B.G.Rose

On the Road to **Responsible** 



Patricia Cameron, Executive Director Calgary Humane Society

A companion animal is described as "a domesticated animal that has been selectively bred to live and thrive in a mutually beneficial relationship with humans." The welfare of a companion animal lies solely with humans

and we must ensure, in every way, they are taken care of. Their quality of life depends on us.

Every year the Calgary Humane Society (CHS) sees over 8,000 animals that are the victims of human circumstance –moving, allergies, lack of forethought, new baby – yet each of them deserves a safe and loving home. As a society we need to realize the responsibility we hold when we decide to welcome an animal into our home and remain accountable for that decision. A responsible pet guardian will

- 1. ensure that your pet is spayed or neutered to decrease the problem of pet overpopulation
- 2. provide them with permanent ID such as a microchip and tattoo and appropriate municipal licensing
- ensure your pet has access to lifetime regular veterinary care, nutritious fresh food, water, shelter, love and companionship, exercise, training, grooming and nail care

When you decide to adopt an animal from the Calgary Humane Society, you are not only giving a deserving animal a second chance but you are also a part of solving the real issue – animal homelessness. Our dream is to envision a world in which the CHS is no longer needed. Be a part of this dream.

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A PASSION FOR MUSIC & TEACHING

- 12 All

Webber Academy is pleased to announce the appointment of Mrs. Lorna MacLachlan to our wonderful team of teaching professionals. After 25 years in the music business, composer, arranger, pianist, vocalist and educator, Lorna MacLachlan has honed her skills in all of these areas and more. A sought after lecturer, clinician, teacher she brings a diversified approach to her music and her teaching at Webber Academy.

Ms. MacLachlan has inspired students to gain admission into some of the most competitive and prestigious post secondary schools in North America including McGill, University of Toronto, North Texas State University, Berklee school of Music and Boston's New England conservatory of Music.



# PASTA CASSEROLE

Comfort and convenience go hand in hand with this dish, especially if you double the recipe. It freezes well, and the second casserole tucked away in the freezer becomes a great time-saver on busy weeknights.

Serve with a fresh tossed salad and a slice of artisan bread...and dinner is served!

# Ingredients

2 cups rotini or fusilli pasta

1 lb lean ground beef

1 Italian sausage, casing removed, and crumbled into small pieces

1 small onion, chopped

1 clove garlic, minced

1 orange pepper, chopped coarsely

1 yellow pepper, chopped coarsely

1 dozen large mushrooms, quartered

16 oz. pasta sauce

½ can (small) tomato paste

1 cup 4-Cheese Italiano shredded cheese

#### **Directions**

Preheat oven to 350°F / Makes 4 servings

Cook rotini until "al dente". Drain, and place in a large casserole dish.

In a large frying pan over medium heat, brown the ground beef and sausage with chopped onion, garlic, peppers, and mushrooms. Drain any excess fat.

Stir meat, sausage, vegetables, pasta sauce and tomato paste into the pasta.

Bake at 350°F for approximately 30 – 40 minutes, to heat through thoroughly, and then top with shredded cheese. Bake for an additional 10 -15 minutes, until cheese begins to bubble and brown.

## **Freezer Tips:**

Label and date all containers of food before freezing. Being able to identify them means you'll likely use them

Remember to transfer frozen foods/casserole from the freezer to the fridge the night before, so you're not facing a block of frozen food at the last minute

BG Rose

# COMMUNITY READERS RECOMMEND...

# Fiction

- The Cat's Table Michael Ondaatje
- Half-Blood Blues Esi Edugya
- Juliet Anne Fortier
- The Help Kathryn Stockett
- The Dovekeepers Alice Hoffman
- Dreams of Joy: A Novel Lisa See

# **Non-fiction**

- The Wealthy Barber Returns David Chilton
- Persuasion Arlene Dickinson
- Cold Hard Truth Kevin O'Leary
- Vinyl Tap Stories Randy Bachman
- The Eighty Dollar Champion Elizabeth Letts
- Sleeping With the Enemy: Coco Chanel's Secret War Hal Vaughan

# Classics

- Oliver Twist Charles Dickens
- The Three Musketeers Alexandre Dumas
- Heart of Darkness Joseph Conrad



With the onset of Calgary's winter, it is time to remind ourselves how the buildup of ice and snow on city sidewalks can literally leave some people housebound. Older adults, those with mobility issues or parents wheeling strollers or walking with young children, may find it too treacherous to venture out if neighbours are not diligent about clearing the ice and snow. All of us can help make walking in our communities safe for everyone if we work together and follow the regulations set out in Calgary's Street Bylaw.

Property owners are responsible for clearing all side-walks adjacent to their property. This means removing all snow and ice down to the bare concrete within 24 hours after the snow stops falling. If, as a property owner, you do not live at the residence, it is important to work with tenants or arrange for a contractor to clear the snow. The property owner is ultimately responsible for snow clearing under the bylaw. For any ice that is difficult to remove, a de-icing mixture is available at fire halls or Roads depots. Please bring your own container.

When clearing the snow from your sidewalk, please remember that snow from a public sidewalk can be put onto the road or boulevard, but snow from private property cannot. Large mounds of snow in the street can impede the flow of traffic, limit driver and pedestrian visibility and hinder Blue Cart and Black Bin collection.

Sidewalks also need to be clear of obstructions such as electrical cords. When plugging in your vehicle, make sure you don't place an electrical cord on or over any portion of a street.

Have you considered being a Snow Angel? It can be a challenge for some residents to shovel and clear their

sidewalks. The Snow Angel campaign encourages Calgarians to be good neighbours by helping older adults and others in need with their snow removal. All you have to do is adopt someone's sidewalk this winter and keep it clear.

Let's remember that snow, ice and obstructions on our sidewalks can result in serious injuries and can cause those with limited mobility to be confined indoors. Be a good neighbour and clear the snow.

# BRAIN SUDOKU

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FIND YOUR SOLUTIONS ONLINE AT WWW.GREAT-NEWS.CA



Emergency Medical Services

# Yielding to emergency vehicles



Time is the enemy in any emergency. You can help police, fire and EMS get to the scene quickly and safely by following the rules of the road. It's important for motorists to understand how to safely yield right of way to emergency vehicles with lights and siren activated so that everyone stays safe.

# What to do when an emergency vehicle approaches with lights and siren activated

- If you're in the middle of an intersection when an emergency vehicle approaches with lights and siren activated, clear the intersection.
- On a one or two lane road, motorists should move to the right side of the road and stop. Remember to signal.
- On a road with three or more lanes, motorists should move to the nearest side of the road and stop. If driving in the centre lane, move to the right side of the road and stop. Remember to signal.
- Come to a complete stop and wait for the emergency vehicle to pass.
   Shoulder check for more emergency vehicles (there is often more than one) before re-entering traffic flow.
   Remember to signal.
- Remember, emergency vehicles may need to use any available road space to maneuver. This may include the use of shoulders and left hand turning lanes to pass other traffic.

# While driving on the road

- Drive defensively at all times. Be attentive to sirens of emergency vehicles and be prepared to yield the right of way.
- It is the law for motorists to slow down to at least 60 km/hour (unless a lower speed is posted) when driving in the lane next to where an emergency vehicle is stopped.
- Do not break the rules of the road in order to give right of way to an emergency vehicle. This could include proceeding through a red light or making an illegal turn. Actions such as these jeopardize all motorists in the area.
- Do not drive on or block the shoulder of highways if emergency vehicles require it for access. Instead, wait for the emergency vehicle to pass before merging safely back in to the flow of traffic.
- Always leave plenty of space between your vehicle and an emergency vehicle in case it should stop suddenly.



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



# **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



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.



Michael Martin, CFA, MBA

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) x \$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.

This article is for information purposes only. Please consult with a professional advisor before taking any action based on information in this article.





WinSport Canada, the legacy organization from the Calgary '88 Winter Olympics who owns and operates Canada Olympic Park, has been busy this past off season with numerous upgrades to its iconic facility. The main purpose of these upgrades is to propel more Canadian athletes onto the international podium, and hopefully encourage more Calgarians to get actively involved in winter sport.

This past season has seen millions of dollars invested into new upgrades that have our Canadian athletes grinning from ear to ear. These include the completion of the new world class 4 rink ice complex that will act as Hockey Canada's new home, upgrades to the hill's large half pipe (making it 30 meters longer, and 2 degrees steeper) matching the exact specs our athletes will face at the 2014 Sochi Winter Olympics, 30 meters of height and 65,000 cubic meters of land fill have been added to the East side of the hill which now qualify it for the internationally recognized competition standard for Alpine Slalom, the opening of the sledding track a full month earlier in the season enabling our bobsleigh/skeleton and luge athletes to have more prep time leading into their world cup season, the relocation of the National Sports School to Canada Olympic Park, the addition of a brand new high speed chair lift and upgrades to the ski jumping training centre!

The reason for all this effort is simple. Leading-edge facilities help our elite athletes reach podiums; creating positive role models who inspire communities across Canada and encourage participation in sport – especially for young Canadians.





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# IF YOUR TRAINER ISN'T FLEXIBLE.... WALK!



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 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.

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