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IMPORTANT CHANGES TO TAX-EXEMPT WEALTH TRANSFER STRATEGIES

On January 1, 2017, the federal government is amending regulations that will significantly decrease the tax efficiency of current "wealth transfer" strategies.

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TAX-SMART INVESTMENT AND ESTATE STRATEGIES

GUEST SPEAKERS:



PETER BOWEN, B.A.(Econ), CA
Vice-President, Tax Research and Solutions



M.C. (MIKE) MACOUN, CLU, CHS, TEP
Vice-President, Estate Planning Specialist



DATE: Tuesday, August 30, 2016
3:00 pm - 5:00 pm

LOCATION: **Canada's Sports Hall of Fame**
169 Canada Olympic Road S.W.
Canada Olympic Park
Calgary, AB T3B 6B7

RSVP: Kara Weber
(403) 299-7374
kara.weber@rbc.com

All guests must be registered to attend. (Space is limited.)

Refreshments will be provided
Complimentary parking on site
Includes access to interactive sports,
Hall of Fame Gallery & Museum Tour

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President@elbowvalley.org
www.elbowvalley.org

CONTENTS

Be the king of the (healthy) grill	4
Springbanl Ladies Time Out	5
At A Glance	6
Real Estate Update	8
Your Babysitter List	10

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Be the king of the (healthy) grill

By Paula Trotter
The Canadian Cancer Society,
Alberta/NWT Division

Canadians love to grill.

And rightfully so – there’s nothing quite like a summer barbecue with family and friends.

So I know being told to limit barbecuing meat can be tough to hear. But studies have shown that eating a lot of well-done and charred meat cooked at high temperatures may increase your risk of developing certain cancers, such as colorectal cancer.

That’s because cooking meat, poultry and fish at high temperatures – including barbecuing, broiling and frying – creates chemicals that are associated with an increased risk of developing cancer.

I’m not telling you to stop grilling outright – instead, cut back on how much barbecued meat you eat.

And when you do fire up the barbecue, follow these Canadian Cancer Society tips to safely prepare your grilled food:

- Marinate meat, poultry and fish in vinegar or lemon juice and your favourite herbs before cooking. This will reduce the formation of the chemicals that increase the risk of cancer.
- Choose lean cuts of meat, poultry and seafood over higher-fat meat, and trim off any visible fat (including the skin from poultry). This will reduce the amount of harmful chemicals from the smoke created by burning fats.
- Barbecue slowly and prevent charring by keeping the food away from the hot coals so that flames are less likely to engulf the food.
- Skewer a kebab. Smaller cuts of meat cook faster, which means there is less time for chemicals to form.
- Partially cook your meat before throwing it on the grill. The less time your meat is on the grill, the less it will be exposed to chemicals.

Bonus tip: Learn to enjoy slow cooking. Choose to cook your meats at lower temperatures by braising, stewing, steaming or roasting more often. Then serve with a side of barbecued vegetables – most experts agree plant-based foods do not form cancer-causing chemicals when cooked at high temperatures. Grilled fruit is also delicious for dessert.

SPRINGBANK LADIES Time Out



Springbank Ladies Time Out invites new and returning members of all ages in the Calgary area to meet new people, to socialize, and to participate in a wide variety of registered classes. Classes and events are held on Monday mornings at the Eden Brook Reception Centre located on Lower Springbank Rd. and 17th Ave SW. We are a not for profit club supporting our community.

The Fall 2016 Registration for September to December classes will be held Monday, September 12 at 9am at Eden Brook Reception Centre on a first come, first served basis. Some of the activities available this fall include: floral arrangements, cooking, yoga, art, knitting, book club, and essential oils, just to name a few.

Please visit our website at www.springbanklto.com for a complete list of class offerings and our fall events calendar. You can also follow us on Facebook at www.facebook.com/springbanklto to see photos of some of our past activities and to learn more about upcoming events. Any questions can be sent to our email at springbanklto@gmail.com. We look forward to seeing you in the fall!



Springbank

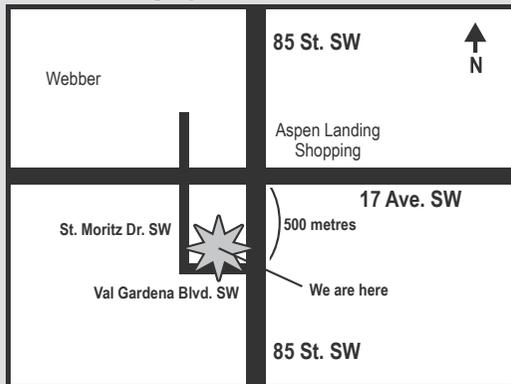
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Insects & Technology

Fleas Knees

Scientists have been studying a resilient protein that makes up the joints of many insects, including fleas. This protein allows fleas to leap 100 times their body length in a single bound (that would be 600 feet high for a human). A manufacturer has produced a near-perfect rubber with 98 percent resiliency which could improve the responsiveness from heart valves to the bounciness of running shoes.

Discovery Magazine

**SEPTEMBER 3
CALGARY HIGHLAND
GAMES**

Anyone can come out to the Springbank Park For All Seasons for a day of highland dancing, piping, heavy lifting and plenty of tartan. www.calgaryhighlandgames.org



**SEPTEMBER 16 TO 18
CALGARY GREEK FESTIVAL**

During the course of the weekend, Calgarians are invited to drop by the Calgary Hellenic Society and enjoy traditional Greek food, entertainment and culture. www.calgaryhellenic.com



**SEPTEMBER 21 TO 25
HERITAGE INN INTERNATIONAL
BALLOON FESTIVAL**

Balloons from across Canada and from all over the world will be in High River air space, and many of the pilots flying these balloons will be competing in the Canadian Balloon Championship. www.heritageinninternationalballoonfestival.com



**YOUR COMMUNITY/CITY EVENTS
AT A GLANCE...**

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August 26 to September 5 - Calgary Pride Parade and Festival: Celebrate Calgary's LGBTQ community and attend events during the Calgary Pride Festival. After watching the parade, head to Shaw Millennium Park for the free Pride In the Park festival. www.calgarypride.ca

September 1 - Easter Seals Drop Zone: On the first day of September, 120 brave Calgarians are facing their fear of heights. They'll rappel down the 30-storey Sun Life tower in support of the Easter Seals. www.thedropzone.ca

September 3 to 4 - X-Fest Calgary: This year, X-Fest has an impressive lineup of contemporary musicians. Headliners at the festival include Twenty One Pilots, The Lumineers, Halsey, Vance Joy and Arkells. www.xfestcalgary.com

September 9 - Calgary Night Market: Running roughly every second weekend, this night market is a chance to sample local food, shop at vendors' booths and listen to buskers and other live performers. www.facebook.com/events/1104858596212708

September 10 to 11 - One Love Music Festival: The One Love Music Festival is Western Canada's Largest Hip Hip Music Festival! Featuring Big Sean, Lil' Wayne, Tyler, The Creator and more. www.onelovefestival.ca

September 13 to October 1 - Waiting For the Parade: Waiting For the Parade is a Canadian production that centres around five Calgarian women living during the Second World War. www.atplive.com

September 14 to 18 - Beakerhead: Science and engineering meet art and design when Beakerhead takes over the city for its fourth year. There are going to be more than 60 events that combine science, engineering and art. www.beakerhead.com

September 20 - The YWCA Walk a Mile In Her Shoes: Each September, more than 200 men strap on high-heeled shoes to help raise awareness of family violence. Money raised supports the work that the YWCA of Calgary does to help break the cycle of domestic violence and keep women and children safe. www.ywcaofcalgary.com

September 21 to October 2 - Calgary International Film Festival (CIFF): The Calgary International Film Festival (CIFF) is a 12-day showcase of up to 200 multi-genre films from Canada and over 40 other countries. The festival hosts gala events, screenings, award ceremonies and special presentations. www.calgaryfilm.com

Cottage Hand-off

Suzanne Smith-Demers – Consultant

The hand-off. It's the simplest play in a football coach's playbook. But as any sports fan knows, even the simplest play can go wrong for any number of reasons. The same could be true of your family cottage hand-off.

To help you avoid potential obstacles like excessive taxation and maybe even some surprising opposition, here's how to perform a cottage hand-off that ensures it will stay in your family's hands for a long time.

Call the right play

A successful hand-off starts with everyone on your "team" being on side. Talk to all of your family to see if there are those who do not want ownership responsibilities, you can help avoid future family squabbles by solving them now.

Elude potential blockers

Plan now to manage future tax liabilities. When you die, you're deemed to have disposed of your capital assets at fair market value – meaning that your heirs could face significant tax on the appreciation of the cottage.

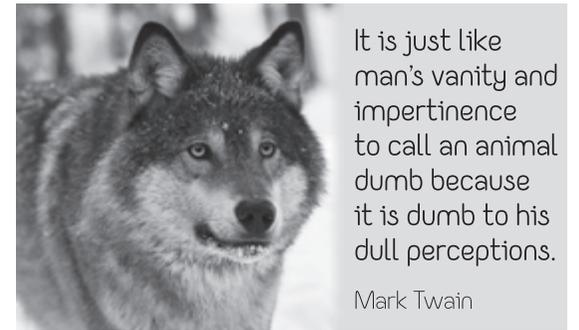
A less-taxing hand-off

Transfer the property to your kids while you are alive, either as an outright gift or by selling it to them at fair market value. Payments can be made receivable over a five year period and claim the capital gains reserve, so that only 20% of the capital gain is taxable in any one year. Also, consider using the principal residence.

Alternatively, transfer the property to a trust to trigger an immediate capital gain. Future capital gains on the property will then accrue and not be payable until the property is sold.

Insure your hand-off

Cover cottage capital gains – and other estate debts – with permanent life insurance. A tax-free death benefits can provide an essential source of cash so your family won't be forced to sell assets, such as your cottage.



It is just like man's vanity and impertinence to call an animal dumb because it is dumb to his dull perceptions.

Mark Twain

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Elbow Valley

Real Estate Stats

Last 12 Months Elbow Valley
 MLS Real Estate Sale Price Stats

	Average Asking Price	Average Sold Price
July 2016	\$1,188,000.00	\$1,079,000.00
June 2016	\$1,085,000.00	\$1,050,000.00
May 2016	\$1,149,900.00	\$1,100,000.00
April 2016	\$1,295,000.00	\$1,225,000.00
March 2016	\$944,450.00	\$877,500.00
February 2016	\$972,000.00	\$944,500.00
January 2016	\$0.00	\$0.00
December 2015	\$1,299,900.00	\$1,285,000.00
November 2015	\$349,000.00	\$305,000.00
October 2015	\$699,000.00	\$685,000.00
September 2015	\$819,450.00	\$795,000.00
August 2015	\$1,100,000.00	\$1,060,000.00

Last 12 Months Elbow Valley
 MLS Real Estate Number of Listings Stats

	No. New Properties	No. Properties Sold
July 2016	9	5
June 2016	8	5
May 2016	15	9
April 2016	7	5
March 2016	7	2
February 2016	23	2
January 2016	7	0
December 2015	4	3
November 2015	4	1
October 2015	5	3
September 2015	7	2
August 2015	8	6

To view the specific SOLD Listings that comprise the above MLS averages please visit elbow_valley.great-news.ca

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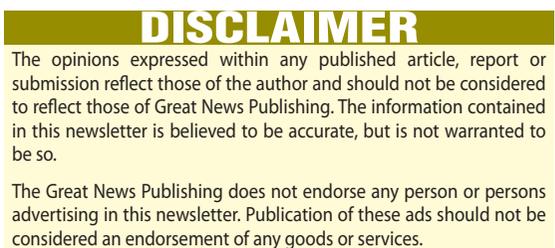
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Editorial Content 1st of each month for the next month's issue
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Calling All Neighbours!



To have your Family profiled (Story and Professional Pictures) in the next edition of this Community Newsletter, please send us an email to EV@great-news.ca

Elbow Valley mybabysitterlist

Name	Age	Contact	Course
Abby	15	403-455-2556	Yes
Anna	15	587-284-1954	Yes
Jenna	14	403-242-1605	Yes
Mackenzie	14	403-208-2122	Yes
Michaela	15	403-630-7348	Yes

Calling All BABYSITTERS Enroll free at mybabysitter.ca and choose the Calgary communities you would like to babysit in.

Calling All PARENTS Visit mybabysitter.ca and find available babysitters in and around your community.

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.

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