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President@elbowvalley.org
www.elbowvalley.org

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GREAT NEWS PUBLISHING HAS BEEN PROUDLY SERVING ELBOW VALLEY AND BRAGG CREEK FOR 6 YEARS!

**AUGUST 5 TO 7
EXPO LATINO**

Each year, Expo Latino brings a variety of talented Latino performers to Prince's Island Park. This is a three-day celebration of Latino music, dance and culture. www.expolatino.com



**AUGUST 13
CALGARY JAPANESE
FESTIVAL OMATSURI**

The one day festival has plenty of fun, cultural activities appropriate for the whole family, including galleries of Japanese arts and crafts and food kiosks selling Japanese food. www.calgaryjapanesefestival.com



**AUGUST 13 TO 14
CALGARY DRAGON BOAT
RACE AND FESTIVAL**

This is a weekend of dragon boat racing on the Glenmore Reservoir, where Calgary embraces a sport that stems from a 2,000-year-old Chinese legend. www.chinatowncalgary.com/dragonboat



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

- 1
- 2
- 3
- 4 • **August 5 to 7 - Expo Latino:** Each year, Expo Latino brings a variety of talented Latino performers to Prince's Island Park. This is a three-day celebration of Latino music, dance and culture. www.expolatino.com
- 5
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- 7
- 8 • **August 10 to 13 - Afrikadey! Festival:** This year marks Afrikadey's 25th anniversary. That's 25 years sharing the art, music and dance from cultures across the African continent. www.afrikadey.com
- 9
- 10
- 11 • **August 14 - Marda Gras Street Festival:** The neighbourhood street festival includes numerous food vendors, artisan booths and buskers. Also part of the festival is the sixth annual Marda Gras pet pageant, so get your pooch ready to shine. www.mardagrass.ca
- 12
- 13
- 14
- 15 • **August 18 to 20 - ReggaeFest:** According to the organizers of the festival, ReggaeFest will transform you into a "Rastafarian." There's music and there's food, and it's a festival all Calgarians need to attend at least once. www.reggaefest.ca
- 16
- 17 • **August 18 to 27 - GlobalFest:** This annual fireworks and cultural festival includes five impressive shows. The first of the fireworks shows synched to music is from China, followed by the Philippines, Spain and the USA. The finale is by Canada. www.globalfest.ca
- 18
- 19
- 20 • **August 20 to 21 - Antiquing at the Arc:** Spend hours rummaging through everything from furniture to militaria to art deco to toys and more at this annual antique show. www.antiquesbydesignshows.com
- 21
- 22
- 23
- 24 • **August 26 to September 5 - Calgary Pride Parade and Festival:** Celebrate Calgary's LGBTQ community and attend events during the Calgary Pride Festival. www.calgarypride.ca
- 25
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- 29
- 30
- 31

**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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Mark Twain

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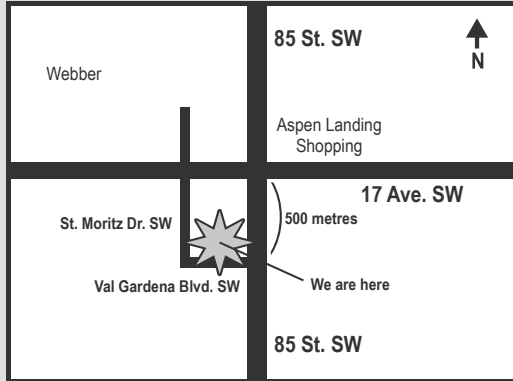
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Elbow Valley



Real Estate Stats

Last 12 Months Elbow Valley
MLS Real Estate Sale Price Stats

	Average Asking Price	Average Sold Price
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
July 2015	\$1,097,500.00	\$1,032,859.00

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

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

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

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How to enjoy the summer sun safely

By Paula Trotter

Do you know what causes more cases of cancer than tobacco? Ultraviolet (UV) rays emitted by the sun, which cause skin cancer.

Despite being largely preventable, skin cancer is the most commonly diagnosed cancer in Canada. Most skin cancers are easy to treat, but they do put you at a higher risk of developing cancer later in life and treatment can include disfiguring surgery.

And rates of melanoma – the most dangerous type of skin cancer – continue to rise in Canada.

As summer is now upon us, we want to remind you that being safe in the sun is the best way to reduce your risk of developing skin cancer.

Sun safety isn't about avoiding the sun. It's about protecting your skin and eyes while you're enjoying the outdoors.

And sun safety includes more than just applying sunscreen. In fact, sunscreen should not be your only defence against the sun. Use sunscreen along with shade, clothing, and hats – not instead of them.

Follow these Canadian Cancer Society prevention tips to safely enjoy the sun this summer:

- **Check the UV index daily.** Use extra precautions to protect your skin if the UV index reaches 3 (moderate) or more.
- **Cover up when the sun is at its strongest.** You need to be extra careful to protect your skin between 11 a.m. and 3 p.m. when the sun is at its strongest (UV index of 3 or more).
- **Cover up.** Wear a wide-brimmed hat and cover up as much of your skin as possible. Clothes generally provide better protection than sunscreen.
- **Use sunscreen properly.** Use a broad-spectrum and water-resistant sunscreen with a minimum SPF of 30. Apply generously – most adults need about two to three tablespoons of sunscreen to cover their body and a teaspoon to cover their face and neck.
- **Seek shade.** Sit under a tree at the park or an awning on a restaurant patio. Bring an umbrella so you can have shade whenever you need it.
- **Wear sunglasses.** Sunglasses (labeled UV 400 or 100% UV protection) can help prevent damage to your eyes by blocking a large percentage of UV rays.

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

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A Safety Management System (SMS) is all about managing the safety interaction you have with your workers. It's an overall strategy to help you communicate information on hazards and best practices in your workplace so you can develop a stronger, lasting culture of safety within all stakeholders in your organization.

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Editorial Content DEADLINE

1st

of each month for the next month's issue

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BY THE LIGHT OF THE MOON

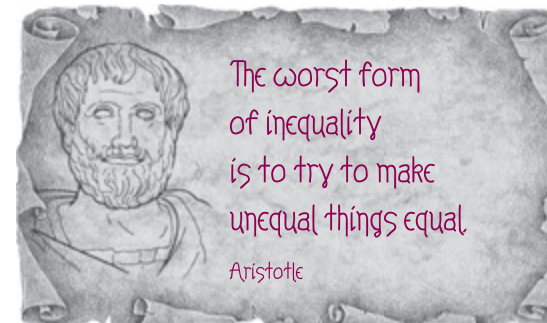
Gardening by the phases of the moon

July 4 New Moon (waxing)
Increasing moonlight, lunar gravity pulls water up encouraging plant growth and proliferation. Grafting, transplanting, re-potting, and watering. Gather herbs used for essential oils. Oil content is more concentrated at this time.

July 12 First Quarter (waxing)
Moonlight is strong, encouraging leaf growth. It is a good time for planting, especially two days before the full moon. Take cuttings from plants you wish to propagate. Fertilize as close to the full moon as possible.

July 19 Full Moon (waning)
As the moon wanes, the energy is drawing down. Strong gravitational pull but moonlight is decreasing putting energy into the roots.

July 26 Last Quarter (waning)
Decreased gravitational pull and moonlight. A resting period. Take cuttings from plants you wish to propagate. Dry herbs, flowers and fruit. If you want to control growth or encourage rooting, perform the necessary activities during the waning moon.



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of inequality
is to try to make
unequal things equal.
Aristotle

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BRAIN GAMES SUDOKU

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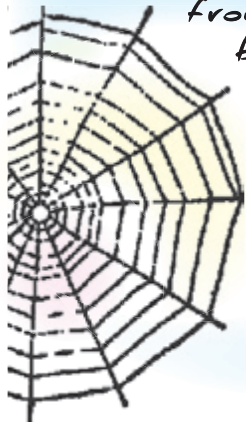
FIND SOLUTION ON PAGE 11

BRAIN GAMES SUDOKU

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

Insects and Technology

The spider's web is the inspiration for a new technology that prevents birds from flying into tall building's windows. Embedded in the glass sheet is a pattern of chaotic UV-reflecting strands that birds can see.



Discovery Magazine

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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

LOCATION: Canada's Sports Hall of Fame
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RSVP: Kara Weber
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kara.weber@rbc.com

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CALGARY



WILDLIFE

Blue-winged Teal a Little Dabbler

By J.G. Turner

Photo credit: Alan & Elaine Wilson of Nature's Pics Online

The Blue-winged Teal's formal name (*Anis discors*) comes from the Latin words for "a duck" (*Anis*) and *discors* or "disc about the mouth" which may refer to the face pattern of the male. The adult male has a rounded slate blue head with a crescent shaped band of feathers behind its black bill and in front of its black eyes. The male has a light brown body with a white patch near the rear and a black tail, and shows a blue patch with a white border on its fore wings, especially when in flight. The adult female is a mottled or scalloped grey-brown with a whitish patch at the base of the tail and bill, and a dark line through its black eye. The bill is quite large. Blue-winged and Cinnamon Teal females and immatures are very hard to distinguish from one another.

This is a small (especially compared to the large Mallards common to Alberta waterways) dabbling duck (meaning that it feeds on the surface on vegetation or water insects just ducking its head under water, or by tipping right up, pointing its tail end upwards while feeding on submerged vegetation). It is only about 16 inches (40 cm) long, with a wingspan of 23 inches (58 cm) and weighing in at only 13 ounces (370 g).

This is the most common teal in Alberta's grassland and parkland areas. The best area for it to live in is likely to have grassy spaces mixed with wetlands. It is most likely found in the calmer waters of marshes, sloughs, ponds and the weedy edges of small lakes. Nests are built in concealing grasses or vegetation on dry land, but near to water. You might see a Blue-winged Teal cruising near the shoreline (rather than out in open water) or resting on logs or rocks sticking above the water, on top of muskrat houses, on bare shoreline or mud flats. In the late summer they undergo a moult (during which they shed their old feathers and grow new ones),

which prevents them from flying so they will spend this time in prairie sloughs or large marshes with good food supplies. Although it is found in the right habitat throughout the province, the Blue-winged Teal is most common in central and southern Alberta.

This little duck hangs out in pairs or small groups spending most of their time foraging in shallow waters. They are described as being "abundant" in North America, with numbers varying in response to water conditions, with drought causing populations to fall. They are the first ducks to go south in the fall and the last ones to arrive north for the breeding season in the spring. It is likely that they leave early and arrive back late because they are long distance migrators, some going as far as South America (a Blue-winged Teal banded in Alberta was found in Venezuela a month later). The oldest recorded Blue-winged Teal was a 23-year-old male, banded in Alberta and found in Cuba. Overwintering in Alberta is not common, but has been recorded in Calgary and at Wabamun Lake.

If you find an injured or orphaned wild bird or animal in distress, please contact the Calgary Wildlife Rehabilitation Society hotline at 403-239-2488, for tips, instructions and advice, or look at the website at www.calgarywildlife.org for more information.

10 Common Questions About Hail Damage

Submitted by Alberta Allied Roofing Association

How I do I know if I have hail damage to my roof? Can I tell from the ground?

If you've had hail in your area, to determine if the shingles have been damaged a close inspection of the shingles has to be made from the roof. Usually you cannot tell from the ground.

If I think I have hail damage what should I do?

Call your insurance company and ask for an adjuster to come inspect your roof for hail damage. Call a reputable roofing company and ask for the same inspection. If there are any discrepancies between the adjuster's findings and the roofer's findings you may call for a "RE-INSPECTION" where your adjuster meets with the roofer to go over the roof together. Re-inspections are very common.

The insurance company must determine two things when assessing the amount of your loss:

- Was there sufficient damage to the roof to declare it a total loss? (Usually determined by 10 verified hail hits per 100 square feet.)
- What is the size of the roof and how many shingles will be needed to replace the roof

What does hail do to a roof?

Shingles are designed so that the granules block the UV of the sun and protect the asphalt underlayment. As the shingles age the granules fall off over time. As the asphalt is exposed the UV, it dries out and the shingle gets a "potato chip" appearance as the corners start to curl up. A shingle at the extreme end of its life is bubbled in appearance and is brittle to the touch. A 20-year shingle is warranted by the manufacturer to have a useful life, under optimal ventilation conditions, of 20 years.

Hail does several things:

- Accelerates granule loss
- Accelerates shingle aging.
- Voids manufacturer's warranties
- Leads to other associated problems

Do I need to get my roof replaced right away?

The insidious nature of hail damage is that it may pose no immediate threat to the structural integrity of the roof. However, many insurance companies have a "statute of limitations" of how long a hail claim is viable. If you have experienced a loss such as hail damage it is prudent to take care of the problem in a timely manner before it leads to other associated problems.

What does hail hit look like?

A hail hit on a shingle looks like a "bruise" or a dark spot where the granules on the shingle have been knocked off and the asphalt underlayment and sometimes the fiberglass mat is exposed. New hail hits will have a shiny appearance because the asphalt has been freshly exposed and has not had time to weather to a dull color.

Why would my insurance company replace my roof?

The purpose of homeowner's insurance is to protect homeowners against losses in their property's value due to damage that is beyond their control. If you have hail damage, you have experienced a financial loss in that your original investment of a 20-year roof (for example) has now been reduced to a 5-10 year useful life span. Your insurance company will compensate you for your loss and replace your roof.

Why does the estimate read that there are more shingles to replace than there are to remove?

The amount of shingles to remove from your roof is the

10 Common Questions About Hail Damage...cont'd

actual amount of square feet that it takes to shingle your roof. However, when putting on shingles, some shingles have to be cut to fit dimensions, ridges, hips and valleys. The insurance company adds 10% to regular ridge roofs and 15% to hip and ridge roofs to account for the loss of shingles.

My gutters and siding were damaged and the insurance company paid me for how many linear feet had to be replaced. When I called a contractor they had a minimum fee that was far in excess of the small amount the insurance company paid me. What can I do?

Your insurance company understands minimum charges such as these and has set prices they are prepared to pay as minimum charges for all trades. They do not give you the minimum charge up front because such a large percentage of their customers never call a contractor and just pocket the money. If you call your adjuster and ask for the minimum charge for the work, they will pay it without any hesitation.

In my adjustment, my insurance company deducted some money for depreciation, what is that all about?

Different insurance companies call the amount that they hold back different things. Some call it depreciation; other companies figure it in as a dump and removal fee. What it represents is the amount of money the company will hold back until they receive a signed contract from you and a contractor for the work. When they receive a signed contract, you will receive another check for the amount they have held back.

My insurance adjuster said there was no hail damage on his first inspection, I asked The Roofing Company, Inc.'s estimator to call him and request to walk through a re-inspection with him. On the re-inspection the adjuster concluded that there was hail damage and "totalled" the roof. Why such a dramatic turn around?

There are many different reasons that this happens so often. Sometimes adjusters get to a roof too soon after the actual damage and the hits haven't had a chance to weather yet. Sometimes the adjusters are inexperienced. Sometimes they were tired after looking at so many roofs that day. Sometimes they just make mistakes. The best results for the benefit of homeowner seem to be obtained when an experienced roofer walks through the inspection with the insurance adjuster and calls to the adjuster's attention any damage that he sees.

IN & AROUND CALGARY

EMS: Heat Related Illness

With the return of summer weather, Alberta Health Services EMS would like to remind everyone to stay safe in the heat and sun this season. While children and the elderly may be more susceptible to the effects of heat and sun, basic prevention measures should be taken by all to avoid a heat related illness during periods of hot and humid weather.

Heat exhaustion

- Heat exhaustion can occur due to excessive fluid loss during periods of prolonged sweating in a hot and/or humid environment (indoors or outdoors).
- Patients may suffer headaches, weakness, fatigue, nausea/vomiting, thirst, chills, and profuse sweating.
- The patient is usually cold and damp to the touch and the skin may appear pale or dusky gray.

Heat stroke

- Heat stroke is a medical emergency which, without prompt treatment, could be fatal.
- It occurs when the body can't cool itself naturally (e.g. perspiration). The body's temperature will continue to rise to dangerous levels.
- Due to severe dehydration and the inability to sweat, the patient may appear flushed, and skin may be hot and dry to the touch.

First aid

- First aid for all heat related illness begins with removing or sheltering the patient from the hot environment.
- Remove excess or tight fitting clothing, and allow them to rest in a cool environment.
- If the patient is conscious and alert, provide suitable fluids such as: water, juice, or a sports drink.
- If you are concerned, seek medical attention or call 9-1-1.

Prevention

- Stay well-hydrated by drinking plenty of water.
- Be aware that excessive alcohol consumption will promote dehydration.
- Always wear a broad brimmed hat to keep the sun off your face and neck.
- Apply waterproof sunscreen with an SPF of 50+, especially for children. The sun's UV rays peak between 10am-4pm, even on cloudy days.

Pet Insurance



is for everyone, including Vets



Twenty-eight years ago as a new veterinarian, I saw the emergence of the pet insurance industry. Premiums seemed high, and I believed a little money put aside each month it would cover most emergencies. As time passed and veterinary medicine made massive advances my opinion reversed and I believe every owner should try to carry some pet insurance. Pet insurance companies have tailored their plans from covering only emergencies with high deductibles and low premiums to plans that offer complete wellness programs for pets.

Today if you acquire a new pet, most shelters, rescue organizations, pet stores, and many organizations will offer free or trial insurance for a period of time. The Canadian Kennel Club offers limited trial insurance to anyone acquiring a purebred registered puppy. In my clinic we distribute several brochures for pet insurance and companies now offer trial insurance to new patients coming in to the hospital within a limited period of time. Some specific breeds and older pets are assessed on an individual basis and companies always require a client release their pet's medical records to assess the pet for pre-existing or genetic conditions. A client recently expressed an intention to start insurance on a pet with severe chronic skin disease; it is unlikely any company will take this pet on without an exclusion for the pre-existing condition. This is not unlike what we would encounter if we were acquiring our own health insurance. My experience has been that most companies with new pets on the books will look at something like a mild ear infection and remove an exclusion if the pet has remained clear of a further ear infection for six months. Insurance companies want to make money, but the benefit of knowing a catastrophic illness or accident is covered is priceless.

My mother's dog is the center of her life in her senior's facility. Last month, on a Saturday night, it became obvious Maggie was critically ill and I took her to the C.A.R.E. Centre for an ultrasound. Two hours later the surgical team led by a board-certified surgeon removed her gall bladder that had ruptured and started to treat her for bile peritonitis. Over the next week she was moved by ambulance to the intensive care at the Western Veterinary Specialty Centre with a central line, nasal cannula, and many other medical interventions, all from which she emerged healed. Few

people would have been in the position to afford this level of care without insurance, and I as a general practitioner could only watch specialists utilize these cutting edge tools and skills to save Maggie's life. That rare case that can only be saved by this level of intervention is why even veterinarians and their families need pet insurance. Insurance plans can cover everything. These comprehensive plans cover all preventative medicine, annual exams, vaccinations, specialized medical diets, and everything else. Today in Calgary your pet can get an MRI, CAT scan, be treated with chemotherapy for cancer, and be referred to as diverse a group of specialists as you will see at the Foothills Hospital. Kidney dialysis is on the horizon. There are alternative practitioners offering acupuncture and homeopathic treatments. Rehabilitation facilities exist with underwater treadmills. Plans are available which include nail trims, dental cleanings, annual blood work, kenneling, the expenses incurred if you lose your pet, and even holiday cancellation insurance if your pet becomes ill.

The least expensive plans only cover emergency accidents. With the advent of urban leash laws and cat bylaws, the frequency of pets being admitted after being hit by cars, something I once saw on an almost daily basis, I now rarely see. Insurance premiums are further lowered by having high deductibles or the company paying a lower reimbursement percentage. Companies assesses every pet and client individually to meet their needs and budget

I overheard a client recently ask for their receipt from my receptionist to make a claim. As I paused to greet the client she told me that she was insured through a company I was unfamiliar with. Her husband's employer has a group health benefit plan for all staff. This plan recognizes that studies show that people with pets are healthier and live longer. Therefore, this group benefit plan covers the veterinary care of the employee's pets. As an ardent believer the Human-Animal Bond, I am absolutely astounded by the evolution of pet insurance in our society. We still can't get insurance for pets other than dogs and cats but I am told it is on the way for birds, and small pocket pets. May you and your pets be safe and well and never need the emergency part of your pet insurance.

Jennifer L. Scott, D.V.M.

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Save with budget-friendly summer family fun



(NC) Who says an amazing, memorable summer with the family needs to cost a bundle? This year, plan to save with these budget-friendly tips and tricks everyone in your gang is sure to love.

1. Stay cool. Does anything say summer more than sun and swim? Playing in the water is a free way to make the most out of those long sunny days you're sure to miss in the fall. Visit the splash pad in your local park, go for a swim in your community pool, or if you live close to a beach or lake, make a day of it and bring a picnic.

2. Do it yourself, literally. Embrace the DIY trend

and spend an afternoon making that antique-look shelf you've always admired on Pinterest. Or grab the little ones and find a kid friendly-friendly project online, like a fairy door they can help decorate or funky animals made out of paper plates.

3. Take advantage of summer promos. Many companies offer great deals so you can enjoy their products and services throughout the season. Get a season pass at your city's amusement park or zoo, or join a hotel rewards program where you can earn points on every last-minute trip and use them for free stays later. For example, the Marriot Rewards program is offering members a summer bonus that lets you earn additional bonus points on hotel stays this summer and enters you into their sweepstakes for a chance to win even more points for future stays. Also good to know: You get the best rates when you book directly on the hotel's website.

4. Check out local events and festivals. Towns and cities love to celebrate with special events, many of which are free or pay-what-you-can. Catch a Shakespeare-in-the-park production, bring your furry best friend to a dog festival, or try your new favourite food at a multicultural celebration.

5. Plan an upcycle swapping party. Invite your friends with kids of any age over for some fun and trading. Trade gently-used toys that have gone out of favour and clothes that don't fit anymore for an affordable way to freshen up their treasure chests and wardrobes. Older kids can swap video games and costume jewellery.

Find more ways to save and earn hotel rewards points this summer at www.marriott.com/rewards/promotion.mi?promotion=SB16.

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Animal Trivia

Brown eggs come from hens with red feathers and red ear lobes; white eggs come from hens with white feathers and white ear lobes. Shell color is determined by the breed of hen and has no effect on its quality, nutrients or flavor.



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