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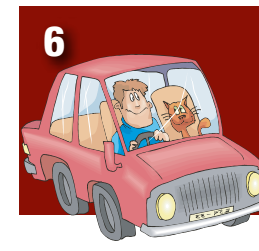
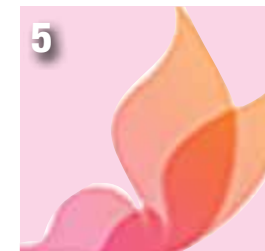
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Springbank LADIES TIME OUT

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.

Registration Day for Fall 2017 classes will be held Monday, September 11th at 9am at Eden Brook Reception Centre on a first come, first served basis. Some of the upcoming activities this fall include: cooking, art, CPR, book club, pedicures, and Christmas wreaths just to name a few.

Join us for a free seminar with Dr. Phil Blustein on Wellness Through Mindfulness, September 25th at 9am. Non-members welcome!

Please visit our website at www.springbanklto.com for a complete list of class offerings and our 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 this fall!

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Summer Safety

Happy August, everyone!

With summer in full swing we hope you have been enjoying long days, warm sun and family holidays! If you are planning to hit the road with your pet here are a few simple tips to make the holidays run smoother.

1. Never, ever, leave an animal in a car. Hot cars are dangerous for pets and people alike. On summer days, the temperature inside a parked vehicle begins to climb immediately and can reach dangerous levels in as little as 10-15 minutes. Even a few moments in a hot car can lead to heat stroke and even death. Cracking the windows or leaving water in the car is not enough to keep the heat manageable. If you know you will be stopping leave your pet at home or bring

someone else along who can take your pet for a walk in the shade while you pick up what you need.

2. Watch out for Fido at the BBQ! As with your kitchen at home, if you are cooking or carrying hot foods it pays to keep your pets out from under foot. In the case of social gatherings, ask your guests not to share food with your pets and to pick up any food that is dropped. Rich summer foods like ice cream, hamburgers, hotdogs and chips can cause digestive upset or even problems like pancreatitis in some pets.

3. Think safety when it comes to social situations! Just like people not all pets are keen to be friends. When out for a walk, keep your dog on a leash and under control at all times. Avoid letting your dog greet other dogs without first asking the owner. When at a location like a dog park, pay attention to the body language of your dog and any other dogs in the area to watch for signs of stress or conflict. Unsure about what to look for? Check out our free animal training resources at www.calgaryhumane.ca.

4. Travelling? Plan ahead! Summer road trips can be fun for both pets and people, but they do require some advance planning. Before hitting the road, visit your vet to update any necessary vaccines or health certificates and ensure your pet's microchip/tattoo information is up to date. Load your pet's information, including a photo or two onto your smart phone just in case your pet gets lost. When you are packing include extra food and medication for your pet in case you are delayed in getting home. Finally, the safest place for your pet in a vehicle will be in a crate or restrained by a seatbelt harness. Bringing your pet's bed or some favorite toys will provide comfort for the ride.

Do you have more questions about summer safety and your pet? Curious about some behaviour you saw at the dog park? Want to find out more about adopting a new family member? Check out our website at www.calgaryhumane.ca for information and resources!

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Ask Charles

I'm selling my house, and the listing agreement says I have to pay my real estate agent commissions if my place sells after the agreement ends. Is that legal?

It sounds like you're referring to the "holdover" clause, which is found in most residential listing agreements (seller representation agreements) in Alberta. And yes, holdover clauses are legal.

A holdover clause permits your real estate brokerage to collect its fee or commission from you if you enter into a purchase contract with a buyer within a specific number of days after your listing agreement ends and that buyer was introduced to your property during the term of the listing agreement. The length of the holdover period is negotiable between you and your real estate professional.

When a real estate professional lists your home, your listing agreement sets out that you will pay your brokerage in the event your home sells.

Imagine you have a 90-day listing agreement. On day 88, your real estate professional arranged for a showing of your

home to a buyer. The buyer liked it, but had to think about it for a few days. On day 91, the buyer decides they want to buy your home. That buyer only knew about your home being for sale because of the listing you had on it with your real estate professional.

Assume you didn't extend your listing agreement, on day 91, your home is no longer officially for sale but you still want to sell. The buyer that viewed your home on day 88 writes on Offer to Purchase for your home, and you accept their offer. Now the holdover clause kicks in.

Because you're selling your home to a buyer who was introduced to it during the term of your listing agreement, the holdover clause requires you to pay your real estate brokerage the commission you agreed to in your listing agreement. Your real estate professional did what they set out to do – they sold your home for a price with which you were happy. They deserve, and have every right, to be paid for their work. The holdover clause also protects a real estate brokerage's commission in the unlikely event a buyer and seller want to work together to get a deal done, but they wait until just after the listing agreement ends merely so they don't have to pay commission. If in such a case the buyer was introduced to the seller's property during the term of the listing, the real estate professional deserves to be compensated for their work. Side deals between a seller and that buyer shouldn't affect the ability of the seller's real estate brokerage to collect its commission.

"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.

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5 Spelling Tips for Summer

Summer's for slowing down, but not for shutting down! We want to keep our kids sharp, ready, and excited for the new school year. Here are five spelling tips you can do with your kids to improve their spelling skills this summer. Remember, all language arts skills – reading, writing, listening, and speaking – are related. When you read, write, speak, and listen with your child, you're strengthening those spelling skills. Try incorporating these five great spelling game ideas into your child's summer routine and watch their spelling skills improve by leaps and bounds!

1. Do a scavenger hunt. Find items that begin with a certain letter. First to find ten items wins an extra ten minutes of bedtime story reading. Bedtime reading is precious.
2. Be an artist. With your children, draw or cut out pictures of people, items, and events that start with a certain letter. Be creative and exaggerated for emphasis and vocabulary-building. "F is for fireworks, fishing, frolicking, fast footraces, freedom, fresh fruit, family, friends, and fields full of flawless flowers." Exhibit these pictures for the whole family to appreciate.
3. Play word games in the car. Kids really don't need to be in front of a screen all the time. For each five minutes on a ride, spot as many items as you can that begin with a certain letter. Make a list. After five minutes, change the letter.
4. Keep a summer journal. Writing helps spelling like no other activity.
5. Have a pen pal. Kids love getting mail. Snail mail is more fun than email, and it gives your children something to look forward to!

Remember, summer is the perfect time to relax, but it's also important to keep your kids on track. There is no reason to be bored this summer when there are endless, fun and educational spelling activities. Enjoy!

Five Strategies for Becoming Mortgage-Free Faster

Owning your home free and clear of a mortgage is a great feeling. If becoming mortgage-free faster is one of your primary financial goals, here are some strategies to help you get there.


- Make a larger down payment. Don't borrow as much money to begin with, and you'll have your mortgage paid off sooner.
- Increase your payment frequency. Make mortgage payments weekly or bi-weekly and pay more toward your principal. You'll save thousands of dollars in interest and shorten the amount of time it takes to pay off your mortgage.
- Increase your payment amount. If your mortgage has an option to increase your payment amount, and you can afford it, boost your payments a little.
- Make lump sum payments. If you have an open mortgage, you can pay money toward your principal any time. If you have a closed mortgage, you may have the option to make annual lump sum payments. You can also make a lump sum payment when your mortgage term comes up for renewal, before your new term comes into effect.
- Choose a shorter amortization period. Decide how much you can afford each month. If you can afford higher mortgage payments, select a shorter amortization and save thousands of dollars in interest.

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Who Am I?

Chugga-chugga-chugga-chugga, swimming in the pond,
Head above the water to see what lies beyond.
Chugga-chugga-chugga-chug... stopping for a bite;
Nibbling on cattails, I'm hidden out of sight.

Tail up, tail down, steering while I swim,
Like a skinny rudder, my tail's long and thin.
Eyes up, eyes down, chugga-chugga, splash...
I dive below the water in an unexpected flash!



Beaver



Muskrat

Turn Page Upside-down for Answer

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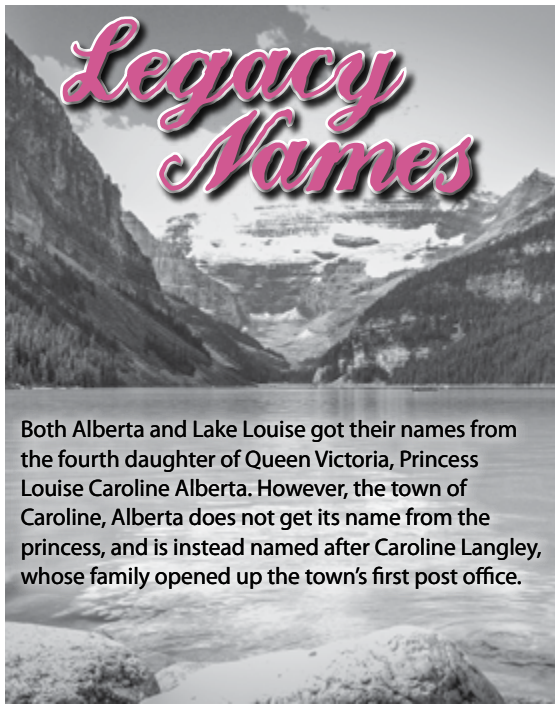
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		6					9	1
		8	4		1	2		
5	1					3		
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		7	5	6		9		
	3	1	7					5

FIND SOLUTION ON PAGE 15

Legacy Names



Both Alberta and Lake Louise got their names from the fourth daughter of Queen Victoria, Princess Louise Caroline Alberta. However, the town of Caroline, Alberta does not get its name from the princess, and is instead named after Caroline Langley, whose family opened up the town's first post office.

Backyard Play Safety

Emergency Medical Services (EMS) would like to encourage parents and caregivers to ensure their backyard play areas are made safe for children. Although direct supervision is the best method to reduce the chance of injury, ensure your play equipment in your yard is in good repair and is suitable for the age and skill of the children using it. Check play equipment often; replace or repair any worn or broken parts. Set up play equipment over top a 9-inch layer of shock-absorbing material such as sand, wood chips, or pea gravel which extends 6 feet out in all directions from the play area.

Water hazards

- Drowning contributes to unintentional injury-related death among children ages one to four;
- Children can drown in just a few centimetres of water if it covers their mouth and nose;
- Ensure all backyard swimming pools are fenced. The fence must be at least 1.8 metres (*) high and have a self-latching, self-closing, lockable gate. (*Alberta Building Code)

Lawn and garden tools

- Keep young children away from outdoor power equipment;
- Serious burns may result from touching hot engine surfaces;
- Ensure that all sharp tools, fuel, chemicals, and other hazardous substances are stored in a secure, locked area. A simple latch may not be sufficient.

Insect bites and stings

- Minimize the risk of attracting insects by not wearing strong perfumes or scented lotions;
- Avoid wearing brightly coloured clothing outdoors;
- Consider destroying or relocating hives and nests situated near your home;
- To avoid injury through inadvertently stepping on a stinging insect always wear footwear outdoors;
- If your child has received an 'EpiPen, Junior' prescription from your physician (for anaphylactic reactions only) ensure they understand when and how to use it;
- If your child experiences a severe reaction to an insect sting, or other environmental cause, seek medical attention, or call 9-1-1.

Keeping Food Safe This Camping Season

So you are hitting the trails and planning on taking some lunch or perhaps you are doing an overnight hike. It's important to pack your food properly, both before you leave and when you're on the trail.

Bacteria that can make you sick (e.g., salmonella) need certain conditions to survive. They grow well in foods that are moist and rich in protein (e.g., meat, poultry, dairy products) and between the temperatures of 4 to 60 °C (40 to 140 °F). In the right conditions, bacteria can multiply every 20 minutes. This can quickly make your food unsafe to eat.

To keep your food cool in the backcountry:

- pre-cook all perishable foods and plan to eat them first
- freeze food before you leave and try to pack it all together
- pack perishable foods in ice or with freezer packs
- store food in lakes or streams when you're at your campsite (remember to use airtight plastic bags to keep the water out)

Other tips about food in the backcountry

- **Always** wash your hands or use hand sanitizer before handling any food.
- **Do not** handle or prepare food if you're not feeling well.
- Bacteria don't grow well on dry or acidic food. Bring dry foods (e.g., nuts, fruit) and packaged foods that can be rehydrated.
- Pack food in reusable containers that can be cleaned and used for repacking (this'll help create less waste).
- If you have to mix ingredients, do it just before eating them.
- Take food that doesn't need to be kept cool (remember that canned food is heavy and the cans will have to be carried back out).
- Ultra High Temperature (UHT) milk doesn't need to be kept cold when it's unopened (but it must be used right away or kept cold after it's opened). You can also use powdered skim milk. Mix the powder with water you've already filtered and boiled. See Drinking Water in the Backcountry to learn how to make your water safe to drink.
- You can buy dehydrated meals in some stores. Plan to eat the whole meal right after you rehydrated it. Don't keep any rehydrated food to eat later.
- Store food away from animals, in food storage lockers, on high platforms, or hung in a tree with rope or cable. Never bring food into tents or sleeping areas.

For more information on staying healthy while in the backcountry visit: <https://myhealth.alberta.ca/Alberta/Pages/packing-food-backcountry.aspx>



Don't Let Your Investments Take a "Vacation"

It's summer again – time for many of us to take a break and possibly hit the open road. But even if you go on vacation, you won't want your investments to do the same – in summertime or any other season. How can you make sure your portfolio continues to work hard for you all year long?

Here are a few suggestions:

Avoid owning too many "low growth" investments

As you know, different investments have different characteristics and can help you in different ways. For example, you typically own stocks because you want the potential for growth. Other investments, such as guaranteed investment certificates (GICs), provide you with a regular source of income and stability of principal – two valuable contributions to your portfolio. However, investments like GICs don't offer much in the way of growth potential. So, if you own too many of them, you might be slowing your progress toward your important financial goals, such as a comfortable retirement.

You can maximize the productivity of your portfolio by owning a variety of investments – domestic stocks, international stocks, corporate bonds, GICs and more. How much of each investment should you own? The answer depends on a variety of factors, including your age, income, risk tolerance, family situation and specific objectives. Over time, your ideal investment mix may change, but you'll likely need at least some growth potential at every stage of your life.

Don't let your portfolio go "unsupervised"

Your investment portfolio can be subject to "drift" if left alone for extended time periods. In fact, without your making any moves at all, your portfolio can move in directions that may not be favourable to you. Suppose you think your holdings should be made up of 70% stocks, but due to strong gains, your stocks now make up 80% of your portfolio. This development could lead to a risk level that feels uncomfortably high to you. That's why you should review your portfolio at least once a year, possibly with the help of a financial professional, to check your progress and make adjustments as needed.

Don't stop at the nearest "resting place"

Some people hope that if they can get that one "winner," they will triumph in the investment arena. But the ability to "get rich quick" is much more of a myth than a reality. True investment success typically requires patience, persistence and the resilience to continue investing even during market downturns.

In other words, investing is a long-term endeavour, and you need a portfolio that reflects this reality. You need to establish your goals and keep them constantly in mind as you invest. And you will never really reach the end of your investment journey, because you'll need to make choices and manage your portfolio throughout your retirement years.

Hopefully, you will enjoy a pleasant vacation sometime this summer. But your investment portfolio shouldn't take time off.



Dogs, Yellow Spots, and Lawns

By Jennifer L. Scott, D.V.M.

When I sold some of my Labrador puppies I was amused by the number of people wanting a male dog, "because girl dogs destroy the lawn with those big yellow spots". Well our male dogs have taken out their share of grass, as well as some trees and expensive perennials of mine. As both an avid gardener and a veterinarian let me pass on what meager advice I can give.

Urine contains nitrogen, potassium, and phosphorus, all three ingredients of fertilizer. Thus, a urine spot with the dead grass is always surrounded by dark green rapidly growing grass, too much of a good thing. Urine would make a great fertilizer if you could catch it and dilute it before spreading it over your lawn. Not me!

The nitrogen content of urine scalds grass more severely than the urine acidity. Nitrogen breaks down to ammonia and "burns" the grass. This is the same as over-fertilizing your lawn. Salinity or salt content of urine rises in concentrated urine. Large amounts of nitrogen and salt are impossible for the natural buffering of the

soil to overcome and the grass dies.

The urine pH or how acid or alkaline the urine is can also kill the grass. This varies with the individual dog's metabolism and diet. Baking soda and commercial products available at pet stores and veterinary clinics will alkalize or acidify the normally slightly acid canine urine. Products include tablets and dog rocks or water pucks to put in the pet's water bowl. These products as a rule are safe in most dogs, but unfortunately some may be harmful in individual dogs inclined to form stones in their bladders. I have not found a product that I think works. Most soils are slightly alkaline and can readily withstand the normally slightly acid canine urine. Certainly, Calgary's clay soil tends to be alkaline as a rule.

Diluting the urine immediately with large amounts of water is effective but impractical if your dog is loose and alone in the backyard. You can build up the soil's natural buffers by leaving grass clippings on the lawn or by spreading compost, peat moss, or wood ashes on the grass.

Train your dog as a puppy to piddle in one place in the yard. It is more difficult to train an adult dog used to using the entire lawn but you can with persistence and patience.

Garden centers have products that may help you repair or prevent those yellow spots. I have found most of these products too labour intensive for my taste.

A friend sent me an e-mail saying Martha Stewart swears that by giving her chows two tablespoons of tomato juice in their food twice daily their urine never causes lawn spots. Never tried it, give me some feedback if you try it and it fails or works. Adjust the amount of juice to your dog's size.

My solution is to train my dogs outdoors like I do indoors. Since I like a nice green lawn, I trained my four large dogs on my last property to use one section of the lawn and I promoted the growth of crab grass in that area. Nothing kills crab grass for long and from a distance it looked same as the rest of the lawn. Now I have trained my dogs to use the gravel dog run and one pees on gravel more readily than grass.

Be positive, it might be possible to have a happy dog and a beautiful lawn. Good luck!



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A total solar eclipse—the aligning of the Sun, Moon and Earth—will occur on August 21. The total phase will not be visible in Calgary, but can be observed as a partial solar eclipse here. It will be at its maximum at 11:33 a.m., so get out your pinhole camera and enjoy the spectacle; the last one was in 1979.

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

Name	Age	Contact	Course
Abby	16	403-455-2556	Yes
Alexander	16	587-436-4809	Yes
Anna	16	587-284-1954	Yes
Mackenzie	15	403-208-2122	Yes
Megan	17	403-968-8187	Yes
Michaela	16	403-630-7348	Yes

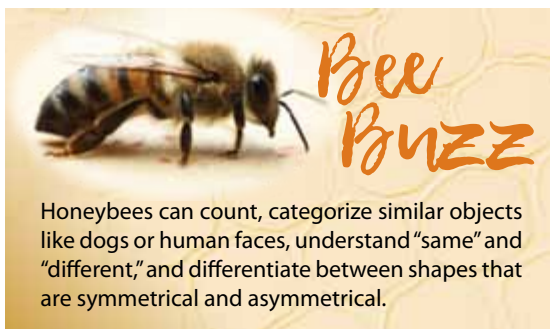
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Honeybees can count, categorize similar objects like dogs or human faces, understand "same" and "different," and differentiate between shapes that are symmetrical and asymmetrical.



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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 2017	\$1,200,000	\$1,165,000
May 2017	\$1,169,500	\$1,100,000
April 2017	\$1,365,000	\$1,295,000
March 2017	\$1,439,000	\$1,367,500
February 2017	\$907,450	\$873,750
January 2017	\$1,369,500	\$1,285,000
December 2016	\$1,289,000	\$1,190,000
November 2016	\$0	\$0
October 2016	\$909,850	\$870,000
September 2016	\$797,500	\$762,500
August 2016	\$752,651	\$689,000
July 2016	\$1,188,000	\$1,079,000

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

	No. New Properties	No. Properties Sold
June 2017	12	3
May 2017	18	10
April 2017	12	5
March 2017	13	6
February 2017	8	4
January 2017	13	4
December 2016	3	1
November 2016	3	0
October 2016	8	2
September 2016	6	2
August 2016	2	2
July 2016	9	5

To view more detailed information that comprise the above
MLS averages please visit elbow_valley.great-news.ca

HOME GARDENING WITH BARBARA

Spring Flowering Bulbs

Gardeners have vision. All gardeners, not just the ones we admire and envy. You, me, the neighbour next door. What else would you call it when an ordinary person buys a bag of bulbs in the fall, buries them in the ground, and believes they will produce amazing blooms in 7 or 8 months?

The garden centres will have an abundance of bulbs in stock soon and your biggest decision is what to choose. There are literally thousands of bulbs on the shelves and most of us have limited garden space. The most common hardy spring-flowering bulbs for a Calgary garden are tulip, narcissus/daffodil, allium, iris, crocus, grape hyacinth and squill. The last three are petite and bloom early in the spring, the others show up later, and the irises finish their display in June. Technically, iris grows from a rhizome, but you can treat it like a bulb when planting in the fall. In addition to this list, you can find many more exotic bulbs, just don't expect them to return year after year in our climate.

There are two kinds of tulips that survive here: species (or native) and hybridized. The species tulips should spread into established colonies, returning every year. The large hybrids are more showy and popular with gardeners, but often are best only their first year. My wonderful show of huge pink tulips a few years ago has never been repeated and I fondly remember them as annuals.

If you wish to have a show of continuous color throughout the spring (of course you do) read the labels carefully, and choose from early, mid and late spring varieties. Then check the labels again for height, as they come in 6" all the way to 28" sizes. How silly to put the tall ones in the front and the short ones behind out of sight. Then there are singles, doubles, lily-flowered, fringed and parrot types, to mention only a few. There are actually 15 divisions of tulip classifications, so it is no wonder the casual gardener gets a bit bewildered. Alliums, likewise, have many varieties, and provide colour between tulips and daffodils and later blooming summer flowers.

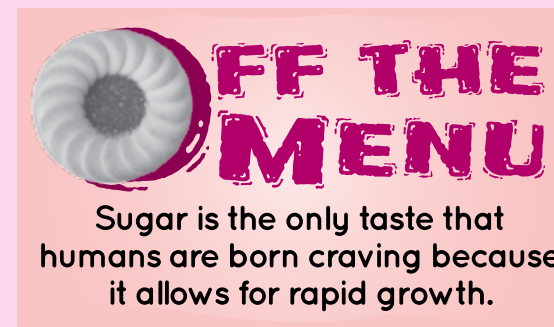
Bulbs of all varieties look best in mass plantings of solid colors or two complementary colors. No nice tidy



rows, please, unless they are being used for cut flowers; a block of color has far more impact. What colors you choose is strictly personal - plant what looks beautiful to your eye. A sunny spot is best, although some varieties are forgiving and will bloom later in partial shade. Because they are among the earliest color in our Chinook gardens, tulips partner nicely with other bulbs like Muscari (Grape Hyacinth), Scilla (Squill) and dwarf Narcissus.

Get your bulbs in the ground in Sept or October; they need some time to root before the ground freezes. If you share your garden with squirrels, cover the new planting with wire mesh secured by stakes or rocks to keep those little paws from digging them up. Squirrels are particularly fond of tulip bulbs. And while you are at it, be sure to add some new ones in your front yard for the pleasure of your friends and neighbours.

Barbara Shorrock is a gardener, retired realtor, traveler, reader, ESL coach and Spanish student. She can be found at the monthly Queensland Garden Club meeting most first Wednesdays.



OFF THE MENU

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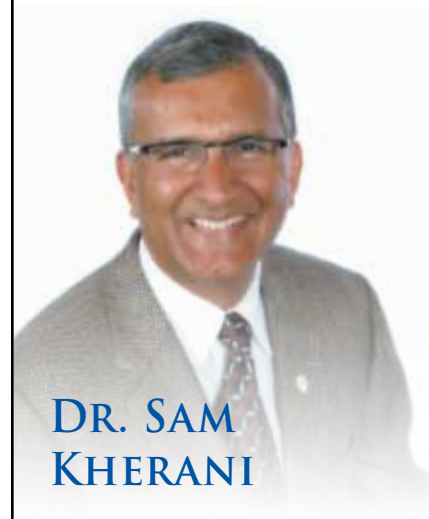
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