

NOVEMBER 2016

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There are three ways to get involved with Movember and support men's health:

| | WHAT | HOW | WHEN |
|----------------|---------------------------------|---|---|
| 01 GROW | Grow a Mo, save a Bro | The moustache is our ribbon for men's health | For the 30 days in the month formerly known as 'November' |
| 02 MOVE | Get active for men's health | Raise funds for men's health while you do something good for your own health | Anytime, anywhere, during the month of November |
| 03 HOST | Throw or go to a Movember event | Any excuse for a good time. Events are a great way to have fun and raise funds for men's health | Anytime, anywhere, during the month of November |



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Embrace Your Community Become a Volunteer!

The Town of Okotoks Volunteer Registry can help connect you to a person or non-profit organization that needs your help. Volunteers complete an application form, are interviewed and then connected with a volunteer opportunity that will fit in with their schedules and utilize their skills. There are many ways to be involved in the community. If you don't see a position under the Volunteer Opportunities section that interest you, call and we will find one to suit you.

Okotoks Volunteer Services can be reached at 403-938-8936 or via email at volunteer@okotoks.ca.

news@great-news.ca
Editorial Content DEADLINE
1st
 of each month for the next month's issue

OKOTOKS CLUBS



Okotoks Newcomers Club

Ladies, are you new to Okotoks in the past three years? Looking for new friends? Monthly evening meeting, monthly lunch outing, walking, coffee, Mah-jongg, Bridge and Canasta groups. Call Trudy 587-364-2278.

October 4, November 1, December 6, January 3, February 7, March 7, April 4, May 2 and June 6.

OkotoksDayhomeProviders.com

OkotoksDayhomeProviders.com offers support to caregivers in the Foothills with the goal of a higher level of quality child care. We organize regular meetings, workshops and children's' events at the library, gymnastics, playgrounds and more. Families seeking care are welcome to contact us also.



It Takes a Village

Do you or someone you know need baby items for an upcoming baby? It Takes a Village offers baby boxes filled with essential baby items to families in the Foothills that are facing hardships. Please visit www.takesavillageokotoks.com for more information.



Town of Okotoks



Last 12 Months Okotoks

MLS Real Estate Sale Price Update

| | Average Asking Price | Average Sold Price |
|----------------|----------------------|--------------------|
| October 2016 | \$519,900.00 | \$504,000.00 |
| September 2016 | \$429,800.00 | \$416,500.00 |
| August 2016 | \$439,900.00 | \$427,500.00 |
| July 2016 | \$467,400.00 | \$459,450.00 |
| June 2016 | \$476,200.00 | \$462,500.00 |
| May 2016 | \$494,900.00 | \$483,000.00 |
| April 2016 | \$474,777.00 | \$465,000.00 |
| March 2016 | \$429,400.00 | \$422,500.00 |
| February 2016 | \$485,000.00 | \$475,500.00 |
| January 2016 | \$439,900.00 | \$422,500.00 |
| December 2015 | \$450,000.00 | \$442,000.00 |
| November 2015 | \$469,900.00 | \$460,000.00 |

Last 12 Months Okotoks

MLS Real Estate Number of Listings Update

| | No. New Properties | No. Properties Sold |
|----------------|--------------------|---------------------|
| October 2016 | 27 | 15 |
| September 2016 | 30 | 17 |
| August 2016 | 36 | 28 |
| July 2016 | 20 | 30 |
| June 2016 | 33 | 38 |
| May 2016 | 55 | 39 |
| April 2016 | 39 | 35 |
| March 2016 | 41 | 26 |
| February 2016 | 46 | 23 |
| January 2016 | 51 | 15 |
| December 2015 | 23 | 17 |
| November 2015 | 22 | 24 |

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

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presents

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For information on our programs and community outreach initiatives visit:
prophetsofmusic.org



Here is what's happening in the library mid-November – December:

Winter Bingo Extravaganza - for Teens and Adults

Ages 12 and Up
Join the fun and play our winter bingo extravaganza! Complete exciting reading challenges and win prizes. Every bingo completed entitles you to an entry for a prize draw. Stop in the library or visit our website at www.okotokslibrary.ca for details on how you can play

Event Date: November 1 – 25, 2016

Play and Chat (Self-led Group)

Ages: 0 - 6 years old with Caregiver
No cost. Drop-in. For more information call the library at 403-938-2220 and speak with Michelle.

Are you a parent who is feeling a little isolated or experiencing cabin fever and you would like to meet other parents in our community? Drop-in on Wednesday mornings and share books and fun with other parents and children.

Event Date: Wednesdays - 11:00am - 12:30pm

Okotoks Chess Club

No cost. Drop-in.
Meets every Wednesday night. All are welcome. This is an unsupervised event. For more information, contact Richard Bradley at Richard.Bradley@shaw.ca.

Event Date: Wednesdays – 6:30pm - 8:30pm

An Enduring Power of Attorney • A Personal Directive • A Will: A Legal Toolkit

Legal Talk: Video Conference Session
Cost: \$5/participant. Pre-registration and payment is required in person at the library.

Planning for disability or death is an important part of identifying what you want done when something happens to

you. It helps those around you carry out your wishes.

- Who will handle your financial affairs and how, if you become mentally incompetent
- If you become mentally incompetent, who will handle your medical and other personal life decisions and the kinds of choices they can make for you
- How you want your estate to be dealt with at your death.

In this presentation you'll learn about these basic legal tools and what's involved in acquiring them. You'll also hear about the Wills and Succession Act, new legislation pending in this area.

Event Date: Wednesday, November 16 - 6:30pm - 8:30pm

Fairytale Storytime

Ages 3, 4, and 5 with caregiver

Cost: \$5/child

Knights, princes and princesses join us for some fairytale fun as we read stories and learn some royal rhymes and songs. We'll make a regal craft and enjoy a noble snack. Come dressed in your imperial best.

Limited space. Fee must be paid at time of registration.

Event Date: Thursday, November 17 - 11:00am - 12:00pm

Computer Café

This program facilitated by the Literacy for Life Foundation.

Drop-in. No cost. Please call 403-652-5090 for more information.

This program is offered as a casual drop-in environment where participants bring their own laptops or tablets. A facilitator is on hand to offer assistance on topics such as Windows 10, Social Media, Internet Security/browsing, Skype and managing photos and files.

Event Date: Fridays until December 09 - 10:30am - 12:30pm

Celebrate Light Up Okotoks at the Okotoks Public Library!

Huge Used Book Sale - Fill a bag for only \$4.00. Free cookies served by the Friends of the Library

Event Date: Friday, November 18 - 5:00pm - 8:00pm

Let's Talk About Books

Drop-in. No cost. To register, call the library at 403-938-2220.

Looking for new members. Come out and join the conversation in the Okotoks Public Library's newest Book Club, Let's Talk About Books where participants come together to talk about books they've read. No required reading list involved, just come and share what you've been reading and hear about what others have read.

Event Date: Monday, November 21 - 1:00pm - 2:00pm

Resume Building and Cover Letters

Career and Employment Workshop facilitated by McBride Career Group Inc.

No cost. To register, call the library at 403-938-2220.

This workshop will help you to:

- Highlight your skills and accomplishments to target the position you want
- Make a good first impression to help you get the interview
- Get the basics of composing a solid cover letter

Event Date: Tuesday, November 22 - 1:00pm - 4:00pm

Feeding Your Baby

Class facilitated by an Alberta Health Services Registered Dietitian

No cost. To register, call the library at 403-938-2220.

Do you have questions about feeding your growing baby? This class will cover when to start solids, managing textures, and other issues related to feeding

your infant in the first year. Babies are welcome!

Event Date: Tuesday, November 22 - 1:30pm - 3:30pm

T.G.I.F. PD Day Movies

No cost. Drop-in.

Drop into the library during the upcoming Friday school PD Days and enjoy some family movies. Bring your own peanut-free snacks and drinks. Youth under 7 years old need to be accompanied by a parent/guardian.

• **The Nightmare Before Christmas(PG)** - Friday, November 25 - 2:00 pm

• **The Muppets Christmas Carol(G)** - Friday, December 9 - 2:00 pm

Storytime for Adults

No cost. To register, call the library at 403-938-2220.

Having a story read to you isn't just for kids anymore. Come and listen to short stories and poetry selections. After the reading, stay for a discussion. Light refreshments will be served.

Event Date: Monday, November 28 - 1:30pm - 2:30pm

Making Baby Food

Class facilitated by an Alberta Health Services Registered Dietitian

No cost. To register, call the library at 403-938-2220.

Interested in making your own baby food? This class is for you. Learn how easy it is to make your own baby food and how much better it is for your baby. Babies are welcome!

Event Date: Tuesday, November 29 - 1:30pm - 3:30pm

Wills, Powers of Attorney and Personal Directives

Session facilitated by Brant Field, J.D. – Southern Alberta Law Offices
No cost. To register, call the library at 403-938-2220.

You'll come away from this free

40 minute workshop with a basic knowledge of what goes into a Will, Enduring Power of Attorney and Personal Directive, some of the decisions and choices you need to make when preparing these documents and the powers and duties each document bestows upon your personal representative(s). We'll also talk about how each document comes into effect and some of the responsibilities of your personal representative(s). And of course, we'll answer as many of your questions as we can.

Event Date: Tuesday, November 29 - 6:30pm - 7:10pm

Administration of an Estate

Session facilitated by Brant Field, J.D. – Southern Alberta Law Offices

No cost. To register, call the library at 403-938-2220.

You'll come away from this free 40 minute workshop with a basic knowledge of the documents required and the process of administering an estate in Alberta. We'll talk about when an estate needs to be probated or not and what happens when someone dies without a Will in place. And, of course, we'll answer as many of your questions as we can.

Event Date: Wednesday, November 29 - 7:20pm - 8:00pm

Helping Yourself Heal During the Holiday Season

Helga Bender, MThS, is a trained and certified life losses and grief coach with a depth of personal experience. She helps others to navigate through the pain and chaos of loss for relief and rebuilding to live an inspired life. See more at her website at www.helgabender.com

No cost. To register, call the library at 403-938-2220.

If you're living in the middle of loss and

bereavement, you know the holidays can be very challenging. Join us whether you or someone you know is newly bereaved or in the last few years. Expert grief coach, Helga Bender (MThS) will offer practical tools and helpful suggestions that have been proven by experience. Get support to help you cope with the holidays while still treasuring the past.

Event Date: Wednesday, November 30 - 6:30pm - 7:45pm

Bedtime Stories with Santa

All Ages

No cost. Drop-in.

Wear your jammies and snuggle in as Santa shares some of his favourite Christmas stories. You can also create a holiday craft and enjoy a small bedtime snack.

Event Date: Thursday, December 1 - 6:30pm - 7:30pm

Okotoks Evening Readers

The evening library book club meets the first Thursday of every month. Questions are found on book lovers lit site. There are many diverse answers and every answer is the correct one. The group is serious regarding the love of reading and having fun. Contact ANNETTE at 403-995-9939.

Event Date: Thursday, December 1 - 7:00pm - 8:30pm

Wintery Wonder

Ages 6 - 12

\$5/child. Limited space. Fee to be paid at the time of registration. No refunds. Registration is limited to only those who have a current library account within the Marigold Library System.

Stop into the library and cozy up in your blanket. Hot chocolate and snacks will be provided. Enjoy winter and Christmas themed stories and crafts.

Event Date: Tuesday, December 6 - 4:00pm - 4:45pm

~cont'd next page~

Healthy Eating and Your Toddler/Preschooler

Class facilitated by an Alberta Health Services Registered Dietitian
No cost. To register, call the library at 403-938-2220.

Do you have questions about feeding your growing child? A registered dietitian from Alberta Health Services will answer your questions, help you to develop a meal plan, give you advice on picky eaters, discuss children with allergies, vegan diets, etc.

Event Date: Tuesday, December 6 - 6:00pm - 7:30pm

Uncontested Divorce

Session facilitated by Southern Alberta Law Offices

No cost. To register, call the library at 403-938-2220.

In this free, 40 minute workshop, we will hopefully dispel some of the myths surrounding separation and divorce. We will discuss the basics of how to obtain an uncontested or joint divorce in Alberta. You will also learn about grounds for divorce, what documents are necessary to be filed in which Court and the general process involved. And of course, we'll answer as many of your questions as we can.

Event Date: Wednesday, December 6 - 6:30pm - 7:10pm

Property and Spousal Support

Session facilitated by Southern Alberta Law Offices

No cost. To register, call the library at 403-938-2220.

In this free, 40 minute workshop, we will review with you the laws regarding property division in Alberta. We will talk about what's divisible, what's not and some of the different ways to divide property. You'll also learn a little bit about spousal support; different types, who's entitled and how it's calculated.

And what's a discussion about money without a discussion about tax. And, of course, we'll answer as many of your questions as we can.

Event Date: Wednesday, December 6 - 7:20pm - 8:00pm

Infant sleep for Parents of Babies 3 to 12 Months of Age

Facilitated by Susan Hass BSN, R.N

No cost. To register, call the library at 403-938-2220.

Learn about normal infant sleep, healthy sleep habits and what you can do to help your baby learn to sleep. Babies are welcome in class but we can't accommodate toddlers. Limited space.

Event Date: Friday, December 9 - 10:30am - 12:30pm

Parenting and Child Support - Making an Application

Session facilitated by Southern Alberta Law Offices

No cost. To register, call the library at 403-938-2220.

In this free, 40 minute workshop, we will discuss the basics of making an application for a parenting and/or child support order. We will discuss the different types of parenting arrangements, more commonly referred to as custody and access. We'll also talk about child support; the different types of support, how it's calculated, what happens when your kids turn 18 and enforcement of child support orders. And, of course, we'll answer as many of your questions as we can.

Event Date: Tuesday, December 13 - 6:30pm - 7:10pm

Parenting and Child Support - Varying an Order

Session facilitated by Southern Alberta Law Offices

No cost. To register, call the library at 403-938-2220.

In this free, 40 minute workshop, we will discuss what needs to be done to vary, or change, an existing parenting and/or child support order when circumstances change. You will learn about the different dispute resolution methods available to you as well as the court process. We will discuss the documents required and the process in general. And, of course, we'll answer as many of your questions as we can.

Event Date: Tuesday, December 13 - 7:20pm - 8:00pm

Creative Mindfulness for Children Ages 7+

Class facilitated by Jessica Badyk
No cost. To register, call the library at 403-938-2220.

Mindfulness Meditation Instructor for Children, Guided Imagery Facilitator for Children and a Vipassana Meditation Instructor, www.onecalmbreath.ca
This is a fun, unique and engaging program that teaches children how to regulate emotions, stay focused, manage stress and become more compassionate and empathetic towards themselves and the world around them. By combining unique child-focused mindful awareness activities, music (drumming, Tibetan bowls etc.), short guided visualizations, unique breath techniques and fun hands-on projects, children learn the skills and tools they need to feel happy, calm and ready to take on each day with confidence!! This is also a wonderful class for children who struggle with anxiety, worry, stress, emotional regulation, ADHD or ASD.

Event Date: Saturday, December 17 - 11:00am - 12:30pm



Should you 'exchange' your shorts for a snowsuit next winter?

Suzanne Smith-Demers - Consultant

For snowbirds who've found a way to enjoy life while avoiding Canada's frosty winters, this coming winter may turn out to be less (financially) relaxing than most.

Around April is the time when many snowbirds make the decision about where they'll be living when they head south. They make their decisions, sign their rental agreements and pay their deposits - in other words, they are locked in. That's exactly what you did last April and then the exchange rate continued to drop. Now, that rental deal that looked quite economical in April will look a lot less attractive this fall and winter.

So, what do you do when April 2017 rolls around? Do you roll the dice and secure a condo rental for winter 2017?

With uncertainty on whether the exchange rate will improve any time soon, you may be inclined to forego your southern sojourn next winter - but you have other options.

- Explore the exchange rates offered by boutique currency exchange companies. The Canadian Snowbirds Association provides a currency exchange program that offers very competitive rates.
- Buy U.S. dollars over the year whenever the loonie goes up.
- Open a U.S. dollar account at a bank that offers no-cost transfers from a Canadian U.S. dollar account to a U.S. dollar account in the United States.
- If you're flying, consider doing so from a U.S. border airport where fares may be cheaper.
- Check out more affordable destinations away from the usual southern hotspots; the exchange rate and cost of living may be more favourable in Mexico, Costa Rica, Panama and other non-traditional southern locations.

It's an unavoidable fact: No one can predict the future with 100% accuracy. The key is to be prepared for whatever comes, planning is key.

MD Foothills No. 31

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

Division 6 Councillor, Larry Spilak
Tel: 403-233-8577
E-mail lspilak@telus.net
Municipal Manager, Harry Riva Cambrin
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The veterans of the Canadian Armed Forces are in the front of our minds this November as we mark Remembrance Day. While we solemnly observe this day of homage; when we wear our crimson poppies over our hearts and attend ceremonies all over Canada and around the globe, “the 11th hour of the 11th day of the 11th month”—marking the end of the First World War—is a time for reflection on all that veterans, and the men and in women in action have sacrificed.

There are numerous ceremonies and charities that observe this day and its honourees, and one such organization, Wounded Warriors Canada, has challenged Canadians in a new way to raise funds and attention to the rate of suicide among our Canadian Armed Forces members, veterans and first responders. In Canada, we lost 160 veterans to suicide between 2004 and 2014 – greater than the total number of Canadian Armed Forces members killed during the war in Afghanistan. The 22 Push Up Challenge is asking that people see these numbers as a call to action, a call to support those who have come home and need our support.

If you frequent Facebook you may be familiar with the campaign, and that is what’s a little different about this charitable challenge, it is intended to encourage participation through social media.

The idea is that the participant will do 22 push ups for 22 days and videotape their campaign, which they can then post to social media each of the 22 days. Participants are encouraged to nominate others to “join the fight” and tell people what this challenge means to

them. Each participant is also encouraged to donate \$22 to Wounded Warriors Canada. According to their website, they’ve had a great response:

“I have a brother in the military and my father also served. I think we all know someone who’s been impacted either directly or indirectly from this. The 22 Push Ups Challenge is such a small way that we can let them know, we’re here for them. We want to help. We’ve had people who can’t physically do the push ups do squats or crunches instead. It’s really about the intention behind the action and making the \$22 donation.”

Charities benefiting veterans are plentiful, so if the 22 Push Up Challenge doesn’t appeal to you, be sure to look into the other ways to give back to this community. For more information on Wounded Warriors Canada visit www.woundedwarriors.ca

- Vanessa Gillard



How To Get Mom To Agree To A Pet Lizard!

I always wanted a pet reptile as a child, but like the myriad of other exotic pets I campaigned for, I was never successful in acquiring a snake or lizard. Now as a veterinarian and Mom of two boys I get to vicariously have all kinds of wonderful pets. “The boys wanted it”; this is the story my husband gets and I’m sticking to it. Fortunately with a little research and the help of a fellow lizard lover we became the proud owners of a Leopard Gecko called “Gecky”.

Gecky, the Leopard Gecko, is a perfect pet in my eyes. He eats mealworms and crickets that are dipped in a calcium powder. He has a little container of a vitamin-mineral mixture he snacks on and a small water bowl. Room light is sufficient with a small heated pad stuck to the tank bottom providing additional heat he can move away or towards as he needs. Leopard Geckos can’t even get out of the tank if the lid is left off by small children. Gecky did have a heat lamp (unnecessary) but that was eliminated when my six-year old tried to burn the house down. This sweet little creature will happily sit on your shirt through an evening of television. A dampened tissue is placed in the corner of the tank Gecky chose to use as his bathroom so cage cleaning is a breeze. This is a fabulous low-maintenance pet for young children with minimal supervision during handling periods. It is really gross when the tail falls off and twitches around for a while but they grow back.

Why did I say fortunately we picked a Gecko earlier? A neighbor asked us to babysit their Bearded Dragon, Steve. I have treated these wonderful attractive lizards but never kept one. Theory is easier than practice!

Steve arrived in his massive aquarium equipped with under tank heater, heat lamp, and two lights on a twelve hour cycle providing full spectrum lighting. There are multiple electronic thermometers to ensure the proper temperature gradients between 85 to 100 degrees F. Not the most attractive setup. Bearded Dragons are omnivores. So in the morning I cut Steve’s veggies and fruit into pieces “smaller than the distance between his eyes”. Then there was his daily quota of mealworms and crickets. Did I mention the cricket tank with over a hundred large live SINGING crickets?

Steve poops. He poops once a day and it needs to be removed immediately. I have treated thousands of animals of many, many species and I have worked in a pathology laboratory with animals in various stages of decomposition. I have to say the stench of Bearded Dragon poops elevate their owners to martyrs. Even after disposal it lingers in your nostrils and sinuses for hours. So Steve, I did like you, especially when you charged around your cage with your tail arched over your back gobbling up crickets. I liked to cuddle you Steve, but I was glad to see you go home.

If you are considering getting an exotic pet don’t limit your research to learning about the care and needs of these creatures from books. Talk to people who actually own the exotic pet you’re considering. Try to get a look at the set-up and even babysit as we did. Join TARAS, the Alberta Reptile and Amphibian Society. We won’t be getting a Bearded Dragon but I hope the boys consider a cockatiel one day, I have always wanted one...

Jennifer L. Scott, D.V.M.

BUSINESS CLASSIFIEDS

For business classified ad rates call Great News
Publishing at 403-263-3044 or sales@great-news.ca

Ask Charles

My real estate professional told me there is a standard rate of commission in Alberta, is that true?

It depends what they mean by "standard". There is no legislative requirement or governing body that specifies the commission rate an authorized industry professional can or will charge.

The fact is, commission is something you can negotiate with your real estate professional. Some real estate professionals aren't willing to negotiate their commission while others are. That's their right. As a buyer or seller, you have the right to work with someone who charges a commission that you're comfortable with.

Before choosing a real estate professional, you'll likely want to compare the services and fees of a few real estate professionals. These interviews can help you understand the range of commission rates available, and the services provided at the various rates.

Typically, professionals calculate commissions by:

- a percentage of the sale price
- a flat fee or schedule of flat fees
- a fee for service
- a combination including any of these

Goods and Services Tax (GST) applies to real estate fees, as they are a "service."

When you're signing an agreement to work with a real estate professional, make sure you understand the commission arrangements. The service agreement you sign is a legal document and it's binding. If you don't understand something in it or you don't agree with something, don't sign. Seek legal advice or find a different real estate professional to work with.

While some businesses or companies may have specific commission structures, extensive changes within the Canadian real estate industry in recent years means there isn't a standard commission rate.

"Ask Charles" is a monthly question and answer column by Charles Stevenson, Director of Professional Standards with the Real Estate Council of Alberta (RECA). 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.

CHARITY CHRISTMAS CONCERT: Big Rock Singers "The Christmas Choir" performances are on December 3 in Okotoks. 50% of ticket sales donated to Rowan House and Western Wheel Cares. Tickets and information available at www.bigrocksingers.com.

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NEIGHBOURHOOD CONFLICT? Community Mediation Calgary Society (CMCS) is a no cost mediation and conflict coaching service that can help you resolve problems and restore peace! We help neighbours be neighbours again! www.communitymediation.ca, 403-269-2707.

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PRECANPOWER: Wed. Nights at Scott Seaman Arena 6:30-7:00 pm
CANSKATE: Tue 5:30-6:15 pm, Fri 12:45-1:30 pm, Saturday 10-10:45 am and 11:15-12pm and Weds. at Scott Seaman Arena 7:00-7:45pm
PRECANSKATE: Wed. Night at Scott Seaman Arena 6:30-7:00 pm
*NEW - Teen & Adult Skate Wednesday evening at Scott Seaman Arena

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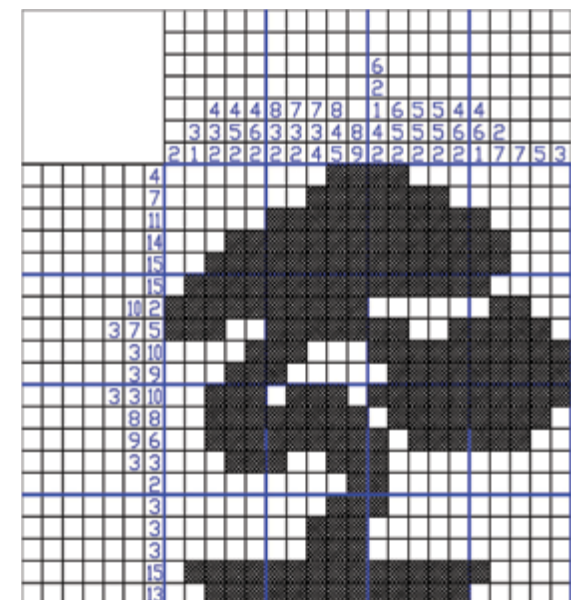
ZANELLA AUTO REPAIR: Dominic and sons Vincent and Charlie - in business since 1986. 258082 16 St. West DeWinton. Family owned and operated. Most makes/models worked on. MC, Visa, American Express, and Debit. Licensed Out of Province Inspection Facility. A member of AMVIC, BBB. Do business where you live. Call 403-938-7937 for an appointment. www.ZanellaAutoRepair.com.

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TRANSFER HOME MOVIES: That's Entertainment Video Productions will convert your 8mm film, video tapes, slides, negatives, photos to digital format on DVD or USB. Since 1978 all work is done here in Okotoks. We do not ship orders East for processing. Please call Manfred: 403-938-7473 or e-mail: manfred@tevideo.ca. Website: www.tevideo.ca.

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It's Okay To "Double-Dip"

Janine Rea, BA Economics

Key Points:

- When we say double-dip, we mean using the tax refund from your RRSP contribution to make an RESP contribution.
- Take advantage of the CESG program, which provides grant money for contributions made for an eligible child.
- Consider monthly Pre-Authorization Contributions instead of annual contributions toward your RRSPs.

If you have any questions about "double-dipping", I would be happy to help.

Help secure your family's future

As a parent, you have to be a terrific juggler. You juggle time to complete all the tasks and chores that fill your day. You juggle responsibilities to ensure your children have the best possible childhood and prospects for their future. Yet the toughest juggling act of all is managing your finances while raising a family. It can be even more difficult to find the extra dollars needed to invest towards a comfortable financial future, including your retirement and the educational plans of your children.

If you're a parent of young children, you are probably struggling with a tough decision: Is it better to first save for your retirement through registered retirement sav-

ings plans (RRSPs), or to save for your children's education through registered education savings plans (RESPs)?

Fret no more because there is a way to do both: Make your RRSP contribution before the deadline each year and use the resulting tax refund to make an RESP contribution. That's the ultimate "double-dip" because your child's RESP can also take advantage of "free" cash from the federal government in the form of a Canada Education Savings Grant (CESG).

Here's why the ultimate "double-dip" works so well:

- When you make your maximum allowable RRSP contribution, you may enjoy tax savings that can be applied towards establishing or adding to your children's RESPs.
- The federal government's CESG program provides a matching grant for each RESP contribution made for an eligible child. The Basic CESG is worth 20 per cent on the first \$2,500 of an annual RESP contribution or \$500 per year. This eligibility accumulates and carries forward, so even if you were unable to make enough of an RESP contribution to access the full Basic CESG money in previous years, you can start to make up for it now and in future years and get the Basic CESG money your child would have received in those earlier years.
- Families with children born after December 31st, 2003 who also receive the National Child Benefit Supplement may also qualify for additional funds through the Canada Learning Bond.

Start now

Finding the funds to make an annual RRSP contribution may seem difficult – especially, with all the daily juggling going on in your life. So why not start now? Talk to me about setting up a Pre-Authorized Contribution (PAC) to make monthly RRSP contributions. Your RRSP will begin to compound on a tax-deferred basis for potentially stronger growth over the long term. You can even arrange for your employer to reduce withholding taxes at source based on your RRSP contribution schedule, so that you can make monthly RESP contributions instead of waiting for your tax refund in the spring to make an annual RESP contribution. It's a win-win situation that will allow you to also capitalize on the ultimate "double-dip".

Let me help you feel more confident about your future – plus make sure you take full advantage of all the tax-saving and income-building opportunities that are available to you.

IMPORTANT NUMBERS

ALL EMERGENCY CALLS 911

| | |
|------------------------------------|----------------|
| Alberta Adolescent Recovery Centre | 403.253.5250 |
| Alberta Health Care | 403.310.0000 |
| Alberta Health Services | 1.866.332.2322 |
| Addictions Hotline | |
| ATCO Gas – 24 Hour. Emergency | 403.245.7222 |
| Calgary HEALTH LINK 24/7 | 403.943.5465 |
| Child Abuse Hotline | 1.800.387.5437 |
| Child Find Alberta | 403.270.3463 |
| Distress/Crisis Line | 403.266.4357 |
| ENMAX Power Trouble | 403.514.6100 |
| Poison Centre - Alberta | 1.800.332.1414 |
| Suicide Crisis Line | 1.800.784.2433 |
| Rowan House Emergency Shelter | 403.652.3311 |

HOSPITALS / URGENT CARE

| | |
|----------------------------------|--------------|
| Alberta Children's Hospital | 403.955.7211 |
| Black Diamond Oilfields Hospital | 403.933.2222 |
| High River General Hospital | 403.652.2200 |
| Okotoks Health & Wellness Centre | 403.995.2600 |
| Rockyview General Hospital | 403.943.3000 |
| South Calgary Urgent Care | 403.943.9300 |
| South Health Campus | 403.956.1111 |

OTHER

| | |
|---|----------------|
| Alberta Fish & Wildlife | 1.877.944.0313 |
| Highway Information | 1.888.877.6237 |
| Okotoks Municipal/Community Services | 403.938.8954 |
| Okotoks Food Bank | 403.651.6629 |
| Municipal Enforcement (Injured & Stray Animals) | 403.938.8913 |
| RCMP Non Emergency | 403.995.6400 |
| Road Conditions – | 1.877.262.4997 |
| Southern Alberta (press 2) | |
| Town of Okotoks | 403.938.4404 |
| Weather Information (press 5) | 403.299.7878 |

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COMMUNITY ANNOUNCEMENTS

- ◆ Free announcements: lost/found, household items for sale, wanted, garage sale, student/senior services, etc.
- ◆ Forty word limit

NOVEMBER MOON CALENDAR

| | |
|-------------------------------|----------------------------|
| First Quarter Nov 7 | Full Moon Nov 14 |
| Last Quarter Nov 21 | New Moon Nov 29 |

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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 OK@great-news.ca

Okotoks mybabysitterlist

| Name | Age | Contact | Course |
|-----------|-----|--------------|--------|
| Kadence | 11 | 403-512-1446 | Yes |
| Carter | 12 | 403-620-8624 | Yes |
| Ethan | 12 | 403-401-4551 | Yes |
| Genevieve | 12 | 403-982-6798 | Yes |
| Dasha | 13 | 587-364-1021 | Yes |
| Tristin | 14 | 403-926-9165 | Yes |
| Piers | 14 | 403-938-4312 | Yes |
| Nikki | 14 | 403-995-9890 | Yes |
| Travis | 14 | 403-464-9036 | Yes |
| Mackenzie | 14 | 403-988-0955 | Yes |
| Amara | 14 | 403-498-6696 | Yes |
| Taylor | 14 | 403-992-9189 | Yes |
| Shelby | 14 | 403-995-3734 | Yes |
| Cassidy | 15 | 403-305-0629 | Yes |
| Aaron | 15 | 403-400-1733 | No |
| Dylan | 15 | 403-995-2540 | Yes |
| Athena | 15 | 403-487-1191 | Yes |
| Scott | 15 | 587-577-8777 | Yes |
| Darby | 15 | 403-939-1013 | Yes |
| Olivia | 15 | 403-336-3490 | Yes |
| Paityn | 15 | 403-995-9489 | Yes |
| Madison | 16 | 403-668-4561 | Yes |
| Holly | 16 | 403-938-8130 | Yes |
| Julia | 17 | 403-464-4074 | Yes |
| Sam | 17 | 403-938-4312 | Yes |
| Shahara | 17 | 403-922-5416 | Yes |
| Belle | 20 | 403-862-5300 | Yes |
| Taylor | 22 | 587-580-5665 | Yes |
| Deidra | 29 | 587-582-0400 | Yes |
| Annette | 46 | 403-938-1068 | 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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