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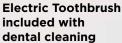
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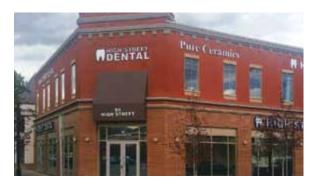
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YOUR NEW BRIGHTON COMMUNITY ASSOCIATION

2 New Brighton Drive SE Calgary, Alberta T2Z 4B2 Phone 403.781.6613 | general.nbca@gmail.com www.newbrightonca.com

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Editorial Submissions

amy.gregson@hotmail.com All editorial content must be submitted by the 1st of the month for the following month's publication.

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Check out our website: www.great-news.ca



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Great News Publishing and New Brighton Community Association does not endorse any person or persons advertising in this newsletter. Publication of any advertisements should not be considered an endorsement of any goods or services.

IMPORTANT NUMBERS

ALL EMERGENCY CALLS	911
Alberta Adolescent Recovery Centre	403-253-5250
Alberta Health Care	403-310-0000
AHS Addictions Hotline	1-866-332-2322
ATCO Gas – 24 Hour Emergency	403-245-7222
Calgary HEALTH LINK 24/7	811
Calgary Police – Non Emergency	403-266-1234
Calgary Women's Emergency Shelter	403-234-7233
Child Abuse Hotline	1-800-387-5437
Kids Help Line	1-800-668-6868
Child Safe Canada	403-202-5900
Distress/Crisis Line	403-266-4357
ENMAX – Power Trouble	403-514-6100
Poison Centre - Alberta	1-800-332-1414
HOSPITALS / URGENT CARE	
Alberta Children's Hospital	403-955-7211
Foothills Hospital	403-944-1110
Peter Lougheed Centre	403-943-4555
Rockyview General Hospital	403-943-3000
Sheldon M. Chumir Health Centre	403-955-6200
South Calgary Urgent Care Health Centre	403-943-9300
South Health Campus	403-956-1111
OTHER	
Calgary Humane Society	403-205-4455
Calgary Parking Authority	403-537-7000
SeniorConnect	403-266-6200
Calgary Kerby Elder Abuse Line	403-705-3250
Alberta One-Call Corporation	1-800-242-3447
City of Calgary	311
Social Service Info & Referral	211
Community Mediation Calgary Society	403-269-2707
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Gamblers Anonymous

403-237-0654

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30 S2G+: WHO IS MY KEEPER?











HIGHER STATES: GLENBOW MUSEUM, OCT. 7, 2017 – JAN. 7, 2018

Over 60 works of art make up this exhibition that shows another side of one of Canada's greatest artists. From mountains to states of mind, Lawren Harris aimed to always go higher. After his soaring depictions of mountains and icebergs made him famous and became quintessential Canadiana, the iconic landscape painter and member of the Group of Seven turned to abstraction, seeking to find or create "the spiritual in art." More info glenbow.org.



DOWNTON ABBEY ROAD – JUBILATIONS DINNER THEATRE,

NOV. 3, 2017 - FEB. 4, 2018

The Crawley family is all abuzz with anticipation for Lady Mary's birthday celebration, the problem with Downton is that everyone has a dark secret. With more drama than you can shake a 20th century riding stick at, this show will make your family look normal. And it's all set to the music of the most British rock band to ever cross the pond—The Beatles. More info jubilations.ca.



VINTAGE REDEFINED MARKET – 1390 17 AVE S.E., NOV. 3 & 4

Vendors from Calgary to various parts of Western Canada bring you everything the vintage and antique market has to offer! Over 25,000 sq ft of vendor space featuring: true vintage, collectibles, re-purposed, reclaimed, oil & gas, jewelry, antiques and more! More info eventbrite.ca.



YOUR COMMUNITY/CITY EVENTS

Peace by Piece Christmas Marketplace – Cormack Hall, 903 75 Ave S.W., Nov. 4

This Christmas market comes just in time to beat the crowds and find interesting gifts to cross off your list this year. Madeby-hand items, home décor, beauty products, tasty treats, paper and fiber arts, hand-made jewellery, and wearables will be on offer. Doors open at 10 am and admission is free. More info facebook.com/peacebypiecemarketplace.

A Night of Chicago Jazz featuring Ramsey Lewis – Jack Singer Concert Hall, Nov.17

Ramsey Lewis is a jazz legend. The iconic jazz star is known for his light swinging jazz that never fails to set the mood, dabbling and shifting through genres and sound through his 50-year career. This prolific artist has recorded over 80 albums, and notably sat in on Earth, Wind & Fire's Sun Goddess. Joined by jazz singer Ann Hampton Callaway and trumpet player Marquis Hill, Lewis will take you on a night of jazz to remember. More info artscommons.ca.

Moscow Ballet's Great Russian Nutcracker – Jack Singer Concert Hall, Nov. 18

Marking the 25th Anniversary tour, Moscow Ballet's Great Russian Nutcracker features over-the-top production and world class Russian artists. Larger than life puppets, nesting dolls and gloriously hand-crafted costumes bring the Christmas spirit to life. More infoartscomons.ca.

Murder Mystery Dinner Theatre: Clue: Murder is NOT a Game! – Fort Calgary, Nov. 17

Murder mystery dinners are an interactive evening featuring fabulous food and entertainment. In the billiards room with the candlestick? In the dining room with the revolver? You are called to Fort Calgary Mansion as a potential witness to the murder of Mr. Boddy. Join Colonel Dijon, Ms. Starlet, Ms. Partridge and Dr. Peach for a full investigation. 18+, 1930s attire (or business casual) encouraged. More info fortcalgary.com.

Professional Bull Riders at the Agrium Western Event Centre, Stampede Park – Nov. 24 & 25

Now slated for an additional night, this event aims to thrill. Featuring Canada's elite cowboys, alongside riders from up to five other countries, squaring off against the rankest bucking bulls from both Canada and the States. Fans will witness exhilarating 8-second rides and wrecks throughout the action-packed event as the PBR's courageous cowboys face off against their 2,000-pound opponents. More info pbrcanada.com.



Dear Great News Publishing,

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NEW BRIGHTON COMMUNITY ASSOCIATION CONTACT LIST

Mailing Address: c/o New Brighton Club, 2 New Brighton Dr. SE, Calgary, Alberta T2Z 4B2 • www.newbrightonca.com



NEW BRIGHTON CLUBHOUSE

2 New Brighton Drive SE, Calgary, AB T2Z 4B2 • www.newbrighton-connect.com Open 9:00 am - 10:00pm Monday to Sunday

EXECUTIVE		
President	Amy Ball	general.nbca@gmail.com
Vice President	Sidra Barkat	
Secretary	Karen Duffy	
Treasurer	Amanda Zarate	
DIRECTORS		
Memberships Director	Trevor McMurtie	members.nbca@gmail.com
Communications Direct	tor Alanna Creagh	communications.nbca@gmail.com
Events Director	VACANT	
Director at Large	Cathy Eastman	
Director at Large	Scott Carriere	
Director at Large	VACANT	
School Committee	Ryan Thompson	info@newbrightonschool.com
SECRS Representative	VACANT	



CALL FOR VOLUNTEERS

We need your help! Volunteering has many benefits and only takes a few hours per month. We have a variety of positions available but would also love to hear a few more voices around the table. We generally meet on the third Thursday of each month at 7:00pm at the Clubhouse. However, please check our Facebook or Twitter for more current information.



Katrina Jackle INDEPENDENT DESIGNER

403-826-4086 **f** Keep with Kate & keepcollective.com/with/katrinajackle

SHARE, HOST, JOIN

NEW BRIGHTON RESIDENTS ASSOCIATION

MEW BRIGHTON

2 New Brighton Drive SE • 403.781.6613

CONTACT US AT:

General Manager

Carla Nikli • gm@nbra.ca Parks & Amenities Supervisor John Riess • maintenance@nbra.ca **Maintenance Foreman & Safety Officer** Kirby Doyle • safety@nbra.ca **Recreation Manager** Tanya Hinchelwood • recreation@nbra.ca **Customer Service Supervisor** Clare Lovely • admin@nbra.ca **Resident Activities Coordinator**

Jennifer Strickland • activities@nbra.ca

Park Hours:

Open daily: 9am – 10pm

Office Hours:

9:00am – 10:00pm Phone: 403-781-6613 Fax: 403-781-6611 www.newbrighton-connect.com



NEW BRIGHTON RESIDENTS ASSOCIATION (RENTING/PROGRAMS) U.

Phone: (403) 781-6613, Fax: (403) 781-6611

NEW BRIGHTON COMMUNITY ASSOCIATION (COMMUNITY ISSUES/SCHOOL BUILDING)

2 New Brighton Drive SE, Calgary, Alberta T2Z 4B2

The New Brighton Club

To stay with the latest "happenings" at the New

Brighton Residents Association, please sign

up for our bi-weekly e-Newsletter on www.

www.newbrighton-connect.com

Email: general.nbca@gmail.com Website: www.newbrightonca.com

Like us on Facebook

newbrighton-connect.com.

C/O New Brighton Club 2 New Brighton Drive SE, Calgary, Alberta T2Z 4B2

c/o New Brighton Club

Missed the Eclipse?

If you missed the solar eclipse in

August, not to worry! The next full

solar eclipse is scheduled to cross

North America on April 8th,

2024, and will cross from

near Mazatlan, Mexico

to Niagara Falls. This

eclipse will also be

partially visible

from Calgary.

4





Rental Rates:

\$135 / FLAT RATE SECURITY CHARGE AFTER 10PM.

BANQUET ROOM			
1300 sqft	\$135 security charge flat rate		
1500 5410	tios security enarge natrate		
Residents	\$75 per hour or a day rate of \$600		
	from 9:00am to 1:00 am		
Non-Residents	\$85 per hour or a day rate of \$800		
	from 9:00 am to 1:00 am		
STUDIO ROOM			
Residents	\$40 per hour		
Non-Residents	\$50 per hour		
BOARD ROOM			
Residents	\$30 per hour		
Non-Residents	\$35 per hour		
Non Residents	\$55 per nour		
	f CEOO is an entire of few all mentals in the		

A security deposit of \$500 is required for all rentals, in the form of a post-dated cheaue for the date of the scheduled rental.





okotoksskatingclub.ca registrar.osc@gmail.com 403-969-5442

Register for Fall/Winter Sessions

PreCanSkate • CanSkate • CanPower • PrePower STARStake 1-6 and STARSkate Competitive (Junior - Intermediate - Senior & Teen - Adult)

Please see our NEW website for brochure and details

NEW BRIGHTON CLUBHOUSE



Fall into Fun and Fitness with NBRA Programs!

It's that time of year again! The leaves are starting to fall, kids are headed back to school and everyone is getting back into their routines! The NBRA has some amazing new and returning favourite programs available to help you find that routine for both adults and kids!

Sign up for one of your old favourites: Yoga, Tennis, Zumba, Hip Hop, Little Ninjas, Drawing with Young Rembrandts or a variety of others...

OR... Spice things up with one of our new additions, such as:

Junior Zumba Kids (2-5yrs):

A rocking high energy fitness party packed with specially choreographed, kid-friendly routines and all the music kids love! Geared towards 2 to 5-year-olds and their parents (if they would like to join), Junior Zumba kids is designed to increase focus and self-confidence, boost metabolism and enhance coordination. The perfect class to do with your child and/or for your child to explore the world of dance and creative movement.

Youth High Fitness (12-17yrs):

HIGH Fitness is a hard-core fun fitness class. It combines FUN (music) with INTENSITY (interval, plyometric's, and cardio) with CONSISTENCY (each song has specific simple moves). HIGH Fitness produces a high caloric burn and full-body toning through its carefully formulated choreography that alternates between intense cardio peaks and toning tracks. There's no better way to describe it than body sculpting fun. Get addicted to being fit! **Jazzercise** (16+): Get ready for a full-body workout that is sure to get your heart pounding with a high calorie burning, hip swing, and dance inspiring training program. This high intensity dance class targets the three major muscle groups (upper body, abs and legs) so you'll feel it where you need it.

Women's Self Defense (16+):

This class is tailored to learn the basic self-defence skills needed when faced in a physically threatening situation. Set in a fun, safe and encouraging environment, that will focus on preventative measures and actions when dealing in these types of scenarios or potential attacks. You will learn effective blocks, strikes and kicks along with many techniques that do not rely on strength when faced with a much larger or stronger opponent. Whilst it may feel or sound intimidating, you can be assured that it will leave you feeling confident and empowered! This class is suitable for all fitness levels and no previous experience required.

Spaces are still available in a variety of classes for session 1, with session 2 beginning the week of November 6th, 2017.

Please visit www.newbrighton-connect.com for complete details and to browse the wide range of this season's program selections! Programs are available for New Brighton residents, and non-residents with a discount offered for Brookfield community residents.

Registration is so easy; simply call 587-393-0441, click on our website (www.newbrighton-connect.com) or visit one of our friendly staff members at 2 New Brighton Drive. Programs which do not meet the minimum numbers of registrants will be cancelled, so what are you waiting for?

NEW BRIGHTON CLUBHOUSE

WANT TO SPICE UP YOUR FITNESS ROUTINE?

TRY PROGRAM PUNCH PASSES!

The NBRA has **Adult Program Punch Passes** available to help you spice up your routine and achieve your fitness goals! This **10 class** pass provides both residents and non-residents the opportunity to try an assortment of the clubhouse adult programs for only **\$125!** Valid for a **full year** (from the date of purchase), the punch pass is the perfect way to find your routine! So grab your friends and visit the main office (located at 2 New Brighton Drive SE) to get your pass today!

FALL FUN IN THE NBRA PARK.

It's Fall again! This means change in the weather, falling of leaves and falling back into your routine, including fun with the New Brighton Park enjoying these last few days of summer!

Gather up your family and friends to enjoy the, tennis and volleyball courts (weather dependant), basketball hoops, ball hockey rink, playground and sandbox!

Each household can bring up to 5 guests per visit! If you are bringing guests, please be sure to sign your guests in with the main office upon arrival.

If you wish to bring more than 5 guests, it is not a problem; however, you will be required to complete a "Park Guest List."The "Park Guest List" can be found on our website: www.newbrighton-connect.com or you can collect a form from the office. The NBRA requires all completed forms to be received in the office at least 1 week before your event date for the General Manager approval.

Once approved, a "Park Guest List" permits residents to bring between 6-20 people into the park. Each home is permitted to submit up to 3 "Park Guest Lists" per year, so celebrate the change in seasons with us and get the most out of Fall!

UPCOMING SPECIAL EVENTS

Our 2017/2018 Events are posted on the NBRA website (www.newbrighton-connect.com) and Facebook page (www.Facebook.com/NewBrightonClub), so be sure to RSVP and save your space for all NBRA events today!

What a fun game!

Thank you to everyone who attended our Tailgate Party and the Labour Day Classic game this past weekend, it was truly a blast to spend the day with everyone. The NBRA is extremely grateful to have such a fantastic community and residents!

A special thank you is also extended to ATB Financial and First Calgary our amazing sponsors for this event. The day would not have been so memorable without all your support and dedication!

Monster Mash Dance

Saturday, October 28th, 2017 @ 7pm-10pm (12-17yrs)

IEnter if you dare, into a ghostly dimension for the dance of a lifetime. Grab your costume and your friends and stop by the clubhouse for some bone-chilling fun.

Entry is free for members and \$2 for guests! Doors open at 7pm so grab your friends and come for the great music, hauntingly good time and prizes!

This event is free of charge for residents, however, space is limited. Therefore, we do require you to RSVP on our website www.newbrighton-connect.com



~continued next page~



NEW BRIGHTON CLUBHOUSE

Spook Up Your Home

Monday, October 30th, 2017 judging begins @ 5pm

It's almost the spookiest night of the year again and we are looking for New Brighton's most terrifying decorations and haunting effects for our Spook Up Your Home contest!

Prizes will be awarded for:

- The Spookiest Home
- The Most Haunted House
- The Most Creative Home

Submit a picture of your home including your address and preferred time for our judges to check out (5pm-6:30pm or 6:30 to 8pm) to recreation@nbra.ca before October 25th, 2017. Prizes will be awarded to the best decorated home in each category

Halloween Spooktacular

Tuesday, October 31st, 2017 @ 5pm-8pm

Double, double, toil and trouble, its time for a trick and a chuckle.

Treats and the tricks will be provided for all the dressedup boys and girls that want a candy fix!

Play Halloween games, take a family photo, and enjoy all the NBRA festivities while the lights are aglow.

For all our ghouls and goblins this event is free, However, space is limited so we will require an RSVP. www.newbrighton-connect.com



Christmas Market

Saturday, November 18th, 2017 @ 10am-3pm

Get into the spirit of the holiday season with our Annual Christmas Market! Browse a wide variety of unique items to find the perfect gift for everyone on your list and some treats for yourself too!

Entry for all shoppers is free however, guests are asked to bring a non-perishable food item to donate to the Calgary Food Bank for those in need.

There will be skate swap on site! Bring your old skates you are longer using in on the day of the market to swap them with neighbours for new ones!

Interested in becoming a vendor? Email recreation@ nbra.ca for an application form. Vendor spaces available for small business, homemade items, crafty businesses and youth entrepreneurs.

RSVP is not required for this event as it is open to the public, so be sure to grab your friends and join us for a day of "treasure" hunting!

Calling all volunteers

The NBRA is always looking for great volunteers like you! If you would like to get involved in one of the NBRA's spectacular events, please contact recreation@nbra.ca, call 403-781-6613 or visit our website www.newbrighton-connect.com for more details!



Sponsorship opportunities

Would you like to get involved in the community by having your company logo and presence in the foreground of everyone's mind while they attend NBRA events?

There are a variety of sponsorship opportunities available! If you are interested in becoming a valued sponsor, please contact the Recreation Manager by emailing recreation@nbra.ca or calling 403-781-6613 extension 1.

UPCOMING WORKSHOPS

Junior Canvas Creations (6+)

Saturday October 14th at 10am-12:30pm: Res: \$25 / Brookfield Res: \$30 / Non-Res: \$35

Kids are invited for a morning of creativity and to learn the techniques behind different painting styles and get in touch with your inner artist while visiting with friends! Create your masterpiece from start to finish and take it home to show off your new skills.

Fundamentals of Money for Kids (5-17yrs)

Saturday October 14th; Res: \$25 / Brookfield Res: \$30 / Non-Res: \$35 Ages 5-9 at 1pm-2:30pm Ages 10-13 at 2:30pm-4pm Ages 14+ at 4pm-5:30pm

In this 90 minute workshop, children are to learn some basic financial literacy concepts to get them started developing a healthy relationship with money. Most importantly, they will leave knowing never to spend the whole dollar!



Halloween Baking (6-12yrs)

Saturday October 28th @ 10am-12:00pm: Res: \$35 / Brookfield Res: \$45 / Non-Res: \$50

Treat your taste buds with some spooky goodies this Halloween! This workshop is designed for children ages 6-12, creating season inspired treats that whole family will enjoy!

CLUBHOUSE VALUE ADD ACTIVITIES

Storytime

Every 2nd Monday from 10:30-11am

October 13th (Friday in lieu of Thanksgiving day Monday) and 23rd

Spend the morning with the Calgary Public Library, listening to stories and singing songs that the whole family can enjoy! Great for ages 0-5 years!! The book truck will also be on site during these mornings from 10am - 12pm.

Mommy & Me Meet Up

Every Wednesday from 9:30-11am, \$2 drop in or \$55 for the year

Bring your little ones and join in for a fun morning of activity, stimulation, and socialization. Children will enjoy games and toys, while parents enjoy coffee, snacks, and great company!

~continued next page~



of historians and scholars, in the margins of several medieval manuscripts are depictions of knights in combat with ...snails. No one knows whether the snails are supposed to be symbolic or if the images are a blizzarre brand of medieval humour.



New Brighton's Seniors Club Every Thursday from 10:30am- 12:00pm

The NBRA is excited to host the New Brighton Seniors Club! Offering a variety of different activities including crafts, games, great conversation and so much more. Spend your time enjoying new activities, meeting new friends, and exploring everything that New Brighton has to offer.

Under 18 Club (12-16yrs)

Friday October 6th, 7pm -9pm Murder Mystery! (\$2 drop in, includes snacks)

Get your glam gear ready for an exciting night at the Teen Idol Awards. The story for the evening will be set at the Awards and VIP After Party in the lovely city of Anonville. Grab your friends of evening of laughs, mystery, murder and few other surprises along the way. \$2 drop in gets you snacks, drinks and admission into the game.

Movie in the Club

Friday September 22nd, 7pm -9pm \$5 per family (2 adults & 3 kids)

It's an exciting evening of family fun! The New Brighton Club offers a cozy space for the kids to get comfortable and plenty of seating for parents to sit back and relax. Check out our website at www.newbrighton-connect. com and browse the "News and Events" tab to find the movie of the month. Spend a great evening with your family and most importantly, enjoy the show!



CLUBHOUSE INFORMATION

Looking for new ways to promote your business?

The New Brighton Residents Association has launched advertising information for upcoming events, programs and local businesses on the monitor located in our skate change room. This fantastic marketing opportunity provides businesses with the ability to reach 700 people (on average) each week, for as little as \$15 a month. We have a variety of sizing options available! For more information and to get your business recognized throughout the New Brighton community, please contact our Recreation Manager at 403-781-6613 extension 1 or via email at rereaction@nbra.ca.

A special space for your special event!

Looking to plan your next event? The New Brighton Clubhouse has rental space available to make that next special event a fantastic celebration! The NBRA Banquet room, Studio Room and/or Board Room could be just what you need to make your next event a truly memorable one! Check out our availability by calling 403-781-6613 ext. 2, to see if we can help make your event dreams a reality.

Want to stay connected?

The NBRA always has new and exciting things to share! Connect with us on Facebook (NewBrightonClub), Instagram (newbrightonclub), Twitter (@NBRA_Calgary), Get Assist (Community of New Brighton) or by joining our mass email to keep up to date on all the latest and greatest news, events and what's happening in the Clubhouse and community.

To join our mass email, visit us at www.newbrightonconnect.com and click the Newsletter sign up button on the right hand side of the page.

New Brighton Swag

Stop in the main office to check out all of the amazing available products! Coffee Mugs - \$10, Yoga Mats - \$20, and Lanyards - \$5 are now for sale!

HAVE YOUR MEMBERSHIP CARD?



All residents ages 12+ must have their membership card to gain access to the New Brighton Club. Those residents under the age of 12 must be accompanied by a parent, guardian or sibling (over 12 years). The NBRA must see a copy of the CERTIFICATE OF TITLE, as well as a piece of ID showing proof of residency, in order to receive your card. A certificate of title can be obtained from any registry if the original cannot be located. The NBRA can also obtain your title for you at a cost of \$20, just come during our office hours, 9am - 4pm, on weekdays for this service. Lost your card? We can replace it for just \$10, visit the main office.

To ensure only New Brighton Residents (in good standing) and their signed in guests are using the NBRA facility, our customer service representatives will conduct numerous card checks daily. All residents in the park must present their cards as proof of residency. All guests must be signed in at the office upon arrival to obtain a confirmation stamp. If you do not provide a card for more than 3 visits a new card must be purchased within the main office for \$10.

GOOD FOOD BOXES!

Next Order cut off is October 10th, order yours today!!

"The Good Food Box (GFB) is a program under the Community Kitchen Program of Calgary whereby you can purchase fresh fruits and vegetables at a very low cost. The Good Food Box is a hands-up program as opposed to hands-out. They offer all Calgarians' sustainable access to nutritious food to ensure that no one has to go hungry. The boxes are put together and delivered by dedicated volunteers who along with The Community Kitchen desire to see individuals and families accessing affordable nutritious food.

Box Options

Small Box: \$25, 20-25lbs of fruits and vegetables Medium Box: \$30, 30-35lbs of fruits and vegetables Large Box: \$35, 40-45lbs of fruits and vegetables" Interested in getting a box? Visit us in the main offer to place your order!!



DOLLARS & SENSE



To retire comfortably, you need to save and invest regularly using an effective savings and investment strategy. Maximizing RRSPs or other retirement accounts will likely be essential to realizing your retirement goals. Once you retire, you'll need to "switch gears" somewhat and begin considering wealth transfer strategies.

An effective wealth transfer strategy can help you accomplish a variety of goals, such as distributing your assets the way you choose, avoiding probate fees and reducing estate taxes. You can explore a variety of wealth transfer tools, including the following:

• Gifting — Gifting your assets to your adult children can help minimize the size of your estate, reducing the tax burden at death. This could also potentially lower probate, executor and legal fees. Be careful when gifting property (including cash and securities) to a spouse or minor child, as income attribution rules may apply, causing income earned on the gifted property to be taxed in your hands.

• If you donate securities with a capital gain to a registered Canadian charity then there is no tax payable on the capital gain, and you get full credit for the donation, up to the standard charitable deduction limit.

• Will — A will is simply a plan for distributing your assets to family members and other beneficiaries. If you were to die intestate (without a will), provincial laws would determine how your assets should be distributed and there's no guarantee that the end result would be what you would have chosen.

 Beneficiary designations — Many of your financial assets — including life insurance policies, RRSPs and

Become Familiar with Wealth Transfer Strategies

by Toddye Kam, CFP®, CFA

TFSAs — allow you to name a beneficiary. Upon your death, your beneficiary will automatically receive these assets, avoiding the sometimes time-consuming, expensive (and public) process of probate. It is essential that you periodically review these designations to make sure they reflect your current wishes and that they do not conflict with the terms of your will.

Trusts — Different trusts can help you accomplish a variety of wealth transfer and estate planning goals. For example, an inter vivos trust can help you leave assets to your heirs without going through probate. You can also structure the trust to stagger payments over a number of years, rather than all at once, or include other restrictions or incentives. A testamentary trust, created in your will, can allow your heirs to effectively income split with the trust, potentially decreasing overall taxation.

• As you can see, trusts are versatile instruments — but they are also complex. Consequently, you'll need to consult with your tax and legal advisors regarding your particular situation.

 Permanent Life Insurance — When building an estate for your heirs, you have typically considered both registered and unregistered investment accounts as your principal sources of accumulating wealth. Permanent life insurance can be used to effectively accumulate wealth and pass it along to children or grandchildren, typically in a very tax-efficient manner.

 All the wealth transfer techniques we've looked at will require some careful thought and preparation on your part — so don't wait too long before getting started.
 Time has a way of sneaking up on all of us — but it's especially sneaky when we're unprepared.



Traci Bannister, B. Juris, LL.B Barrister and Solicitor

Your Lawyers for all your needs in South East Calgary

REAL ESTATE DIVORCE/SEPARATION LANDLORD/TENANT COMMERICAL CORPORATE/TAX MEDIATION FORECLOSURE LITIGATION REINANCE/MORTGAGES WILLS & ESTATES

Want to make
some extra cash
this summer?Tobi Dgunbote
403-719-4536
Ray Matkovich
403-608-5375

The New Brighton Club in partnership with the New Brighton Buzz is excited to announce the grass cutter list!

Submitted your name and contact number to the clubhouse and you will be displayed each month in the Buzz for neighbours and friends to see.

What a great way to make some extra summer money!!!!

HISTORIC CALGARY



Haultain School, est. 1894 – Beltline

Construction on the Haultain School began in 1893, ten years after the Canadian Pacific Railway line had reached Calgary. In the decade following the arrival of the railway, the population of Calgary had grown substantially and the need for new schools became increasingly pressing. Haultain School (originally the South Ward School) was completed in 1894. Students at the new school were an eclectic mix, including the children of railway workers, new immigrants, and some of Calgary's wealthier citizens. During the first ten years that it operated, the school's academic curriculum was complemented by a cadet program and industrial and manual training for boys. With continued population growth, more classroom space was deemed necessary. In 1907, a new ten-room school was built on the site of the South Ward School. Three years later, both schools' names were changed to commemorate the memory of Sir Frederick Haultain, the President of the Executive Council (Premier) of the North-West Territories Legislative Assembly and a prominent voice for western Canadian concerns. Following the construction of the new school, the original ward school (now known as "the Annex") was used as a workshop, office space, classroom space, gymnasium, and auditorium. The school was eventually closed in 1962.

Haultain School is a remarkable architectural statement - an early and small-scale adaptation of the Richardson Romanesque style. This style, made popular in the United States in the late nineteenth century, was typically employed on large-scale civic and religious buildings. The appearance of this style in western Canada in 1894 - only four years after its embodiment in Toronto's City Hall - is surprising, as is its expression in a building of such modest scale. The Richardson Romanesque style derives from, but also expands, the Romanesque Revival architectural vision that was commonly used for western Canadian schools of this period. Elements of the Richardson Romanesque style include the rock-faced sandstone exterior and contrasting elements, the round arched windows, and the horizontal stringcourse at the base of the building. Combined, these features create a sense of weightiness and solidity that is reinforced by the low-pitched roof with wide eave overhangs that imparts the building with a robust horizontality. Calgary's first sandstone school, first school with electricity and running water, and first school embodying Richardson Romanesque architecture, the building was a pioneering construction in the late nineteenth century.

Article and photo provided by Discover Historic Calgary via calgary.ca. Source: Alberta Culture and Community Spirit, Historic Resources Management Branch (File: Des. 907)



In a number of cultures around the world, the response to a sneeze is typically to wish God would bless the sneezer, or to wish the sneezer health and long life. And the usual responses are to say thank-you or to excuse oneself for the sneeze.



Halloween Hazards! Keeping Your Society Correction

Happy October!

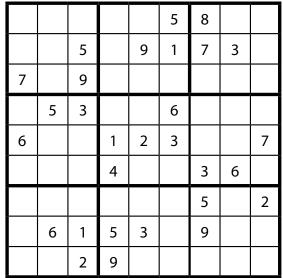
It's hard to believe but Halloween is just around the corner! Soon the streets will be flooded with little ghouls and goblins looking to fill bags full of sweet treats. Halloween is a great opportunity to meet your neighbours, admire some creative costumes and, of course, enjoy some sweet treats!

While Halloween is a fun time for people, it can be a scary time for pets! The strange visitors, ringing doorbell and unusual costumes may cause stress or even frighten a family pet. To make sure Halloween is fun for the whole family, Calgary Humane Society wants to remind you of a few safety tips for your pets!

- **1. Keep candy out of reach of pets!** Chocolate, artificial sweeteners and certain types of nuts are toxic to animals.
- **2. Set up a safe space!** Setting up a room with your pet's favorite items in a quiet area of the house will help to block out some of the stressful aspects of the holiday.
- **3. Leave Fido at home.** Including the family pet on trick or treating may seem like fun, but strange costumes and fast moving children could cause your pooch a lot of stress.
- **4.** Put a sign on the door asking trick or treaters to knock. Many pets may react to the doorbell more than knocking.
- 5. Be cautious with your costume, especially if your pet is easily frightened. Consider setting your pet up in a safe space before getting changed into your festive duds.
- **6. Be careful with Fido's costume.** Keep dress-up sessions short and watch for signs that your pet is becoming annoyed with their costume. Most pets do not like costumes so if you must dress up your pet, consider snapping a few photos and removing the costume right away.
- **7. Do not allow your cats to roam.** A popular myth is that cats can fall victim to foul play on Halloween. While we have not seen that occur in Calgary, roaming cats can fall victim to the increased traffic or may become lost if they are frightened by all the little ghouls and goblins collecting candy.
- 8. Looking for more tools to help a stressed out pet at Halloween? Contact our FREE behaviour helpline at 403-723-6019 to speak to one of our behaviour consultants about different products and strategies that may work for your pet.

From all of us at Calgary Humane Society, have a safe and happy Halloween!





FIND SOLUTION ON PAGE 31



SAFE & SOUND

Halloween Safety

Alberta Health Services EMS would like to remind parents and trick-or-treaters of some Halloween safety tips as October 31st approaches. Take some time to review these simple tips and reminders to help ensure your Halloween is a fun and safe night for everyone.

Trick-or-Treaters

- Remember: all regular pedestrian rules still apply. Be sure to cross the road at marked crosswalks, or well-lit corners only. It is safest to work your way up one side of the street, and then cross once to the other side.
 Stay away from houses that are not well lit. Do not ac-
- cept rides from strangers, or enter any home you feel is unsafe.
- Let your parents know where you are going to be at all times (route) and advise them if you will be late returning.

Parents

- Be certain that young trick-or-treaters are accompanied by an adult. Older children should stay in groups.
- Pre-determine boundaries to trick-or-treat within, and establish a firm time to return home.
- Advise children not to eat anything until they return home. Dispose of any items that appear to have been tampered with, or that are not properly wrapped. Costumes
- Choose bright colored costumes that are highly visible. Adding reflective tape to costumes further increases visibility.
- Consider sending your children with a flashlight for additional safety and increased visibility.
- When purchasing, or making costumes, look for materials and accessories that are labeled flame-resistant.
- All costume accessories, such as sticks, rods, or wands, should be soft and flexible, with no sharp edges.
- Consider using hypoallergenic make-up kits instead of masks that may impair breathing, or vision.
- Be sure costumes are loose enough to be worn over warm clothing, but not so long that they become a tripping hazard. Costumes should not be longer than your child's ankles.
- Ensure your child is wearing adequate foot wear that takes into consideration weather conditions and walking.

YOUR CITY OF CALGARY

What to Do About Unwelcome Junk Mail



While most of us do our best to be good neighbours, sometimes we need a little guidance to do the right thing. That's where the Community Standards Bylaw comes in. Updated at the end of 2016, the bylaw promotes good neighbour relationships and addresses community concerns by regulating noise, fire pit use, untidy properties, weeds and grass, graffiti—and nuisances such as flyers.

One of the areas updated in the 2016 review refers to flyers, including non-commercial flyers. If you have a 'no flyer' sign visibly posted at your home, it's a violation of the bylaw to deliver flyers to your door. With the municipal election just around the corner, you should be aware that election advertising is exempt from this bylaw along with newspaper subscriptions, community newsletters and information provided by government and elected officials.

For more information, visit Calgary.ca and enter Community Standards Bylaw in the search bar. If you do continue to receive flyers despite having a 'no flyer' sign at your home, you can call 311 or submit a service request using our 311 app or on The City's web site.



BUSINESS CLASSIFIEDS

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

NEPTUNE PLUMBING & HEATING LTD: Qualified journeymen plumbers/gasfitters, very experienced in New Brighton and Copperfield. Upfront pricing. Reliable, conscientious, fully guaranteed. Mon - Fri 8:00 am -5:00 pm. 24 hour emergency service call 403-255-7938. "Showering you with great service."

AFFORDABLE DENTAL CARE: Cut through the noise. Message received loud and clear from Albertans. We follow all dental insurance fees. No extra billing, no surprises, no fluff, no frills. All dental plans accepted OAC direct billing. Everyone welcome. Visit calgarydentalcenters.com. Call today 403-272-7272 or 403-287-6453. Save money, live better!

ALL TYPES OF DRYWALL: Boarding, taping, and texturing. Complete basement developments and renovations. Licensed and insured. References. Call Austin Construction 403-852-2785.

HOME BUSINESS OPPORTUNITY: Clinicair is the leading provider of Indoor Air Quality and Medical Grade Duct Cleaning services in Canada. We are looking for a dealer in Calgary to represent our growing company. We offer a royalty free business. Clinicair supplies you with the latest technology, and training. Call Craig: 1-416-277-6067.

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.

YARD BUSTERS LANDSCAPING: Snow removal \$129.95. Some conditions. Landscape construction and yard renovation: stone patios, walks, raised beds and rock walls, synthetic grass, sod and trees and shrubs, landscape lighting, water features and decks and fences and superhero window cleaning. Licensed. Insured. Seniors discount. Phone: 403-265-4769. yardbusterslandscaping.com.

GIBBS ELECTRICAL SERVICES LTD: Family owned and operated since 2010. Offering all residential and commercial electrical services. Master Electrician with over 17 years of experience. WCB coverage, fully insured and bonded. For our current specials and your free estimate please call Chris @ 403-710-4411. Visit us online at www.Gibbs-Electric.com.

THE GUTTER DOCTOR! We install, fix and clean eavestroughs and downspouts. We also install and fix fascia, soffit, drip-edge, siding, roofing, cladding. Over 20,000 happy customers since 2003! Insured and guaranteed work with references. We take pride in doing a good job. A+ rated BBB Member. 2017 Consumer's Choice Award Winner. www.gutterdoctor.ca 403-714-0711.

K2 BOOKKEEPING: Are you too busy to keep up with your bookkeeping? Experienced bookkeeper now accepting new clients. Specializing in small to medium sized business. Twelve years of experience with Quick-Books and Simply Accounting, GST, Payroll, WCB Filing, T4 Filing, and competitive rates. Phone Katie 403-870-0737.

MUSIC LESSONS: KLM Music offers lessons in piano, guitar, drums, voice, DJ, and Ukulele. Let us customize your classes so that you get the most out of them. Register now at klmmusic.ca or call 403-210-3339. In-home or at one of our studios located in the SE and NW.

OFFICIAL PLUMBING & HEATING: Home of the \$25 service fee. Lower service fees, better warranties. Specializing in residential service and installs. Services include furnace service and replacement, hot water tank service and replacement, leaks, clogs. Licensed and insured. Why wait? Call today and get it fixed today! Available 24/7, we accept debit/VISA/MasterCard. Call/text 403-837-4023.





American Kestrel: Small Acrobatic Gliders

Article by Katie FisherPhoto by Andrea HuntGliding to the left and right, the American Kestrel keeps
a sharp eye on the earth below for flickering blades of
grass or the rustling of bushes. A member of the raptor
family, the American Kestrel is easy to identify because
it is the smallest of the North American falcons and the
most colourful. Male and female Kestrels are dressed
in a rusty red but only the males are garnished with a
brilliant slate blue on their head and wings. They are
easily spotted in open grassland areas, such as meadows
and farmer's fields. They also can be seen in city areas
and suburbs.

Fun Facts:

- These raptors rely on abandoned Woodpecker holes, tree hollows and other empty cavities that are found in the environment to make their home.
- Your backyard could become a suitable home for the Kestrel but it won't be in a regular birdhouse. A nesting box, nailed to a tree, high above the yard and away from sources of noise could provide a suitable home for a feathered family.
- They may repay you by keeping pesky rodents out of your yard!
- Like many raptors, the American Kestrel hunts for insects such as grasshoppers, beetles and spiders as well as small vertebrate prey such as mice, voles, shrews, songbirds and occasionally, frogs, snakes and small lizards.

- Some brave Kestrels have been spotted preying on larger creatures, such as red squirrels.
- One characteristic that gives the American Kestrel the upper hand on small prey is their ability to see ultraviolet light. This feature gives them the power to see urine trails created by small rodents and other creatures, leading them to their next meal.
- This raptor can also be the hunted: as the smallest falcon, they become easy prey to other raptors, such as Barn Owls, Goshawks and Red-tailed Hawks. Large reptiles such as rat snakes and corn snakes will also take Kestrels as prey.

When you are out on your next walk, keep an eye to the sky, you may just see the Kestrel gliding through the air or perched on a light post or telephone post. If you come across an injured American Kestrel, or any other wildlife in distress, please contact Calgary Wildlife Rehabilitation Society wildlife hotline at 403-239-2488.



391.000 Households



MLA, Calgary-South East Rick Fraser Suite 202, Building D, 5126 126 Av SE Calgary, AB T2Z 0H2 S 403-215-8930 Calgary.southeast@assembly.ab.ca f RickFraserYYCSE rickfrasermla RickFraserYYC

In August, I organized a meeting with concerned Copperfield residents regarding a wetland that seemed to have dried up. Vesta Properties, Councillor Keating's office, and Alberta Environment were also in attendance. Notes from that meeting can be found on my Facebook page: RickFraserYYCSE. You can also request a copy of the notes by emailing Calgary.southeast@assembly. ab.ca

I had a concerned constituent visit my office about the Alberta Animal Protection Act. I put a call out to constituents for feedback and the message is clear, you'd like me to look at pursing changes to the act. I have created a group attached to my Facebook page where I will be posting frequent updates: Alberta Animal Protection Act. I welcome constituents to join and follow my progress.

I empathize with parents upset about the Calgary Board of Education's new bus routes and scheduling. I ask that concerned constituents contact their school Trustee with feedback. You can also contact my office, so I can provide comments to the Government's Minister of Education.

Events and congratulations

- Silverado Block Party Fundraiser sponsored by Multiply Church to raise funds for the outdoor skating rink (http://silveradoca.ca/)
- Toured Wellspring Calgary's temporary south location. (http://wellspringcalgary.ca/)
- Toured Calgary Wildlife Rehabilitation Society's facility. (http://calgarywildlife.org/)
- Burgers to Beat MS at Glenmore and 130th Avenue locations (https://burgerstobeatms.ca/)

Did you know?

• Our office presents congratulatory scrolls for anniversaries and birthdays. Birthday scrolls are available to constituents celebrating their 65+ birthday, in fiveyear intervals. Anniversary scrolls are available to constituents celebrating their 25+ anniversary, in five-year intervals.

• I will visit your child's school and speak about the role of an MLA, government, and answer students' questions.

- Our office provides free notary service to constituents. Please call to book an appointment.
- I am available to attend constituency events. Please contact my office to schedule.

If you have any questions, concerns or are in need of assistance, please contact my office at 403-215-8930 or calgary.southeast@assembly.ab.ca.



Make an Informed Choice

On October 16, Calgarians will cast votes to elect their mayor, city councillors, and school board trustees. To help you get to know the candidates better, Calgary Public Library has invited all candidates to respond to a few questions about the Library, books, and reading. Visit **calgarylibrary.ca/election** to read candidates' answers. Arm yourself with the information you need to make an informed choice that will help create a strong, vibrant Calgary.

Forest Lawn Library Nature Playground

Calgary Public Library's first outdoor Early Learning Centre is now open at Forest Lawn Library! The nature playground is designed to help Calgary's kids learn and develop foundational skills through play. It's a fully accessible space with special features and movable elements to encourage creative play and exploration.

Early Learning Centres at Calgary Public Library are vibrant and interactive spaces for children ages zero to five to engage in play-based learning. Check out the new Early Learning Centre inside Saddletowne Library, and visit Early Learning Centres at Central, Fish Creek, Shawnessy, Quarry Park, and Village Square Libraries.

Free Access to Newspapers and Magazines

Did you know your Calgary Public Library card gives you free access to thousands of newspapers and magazines? Read more than 7,000 publications from 120 countries in their image-rich original layout at **calgarylibrary.ca/resource/www-pressreader/** or by using the **PressReader** app when visiting any of our Library locations.



If You Walk It, Then You Better Put a Leash On It

by Shalane Friesen, Environmental Educator for Alberta Parks and proud puppy owner

Walking your dog in Fish Creek Provincial Park has physical and psychological health benefits for you and your canine companion. In fact, recent studies show that families that own dogs are more likely to be engaged in physical activity together, increasing youth fitness and maintaining mobility for later in life. To ensure a pleasant park experience for all visitors, please keep your pet on-leash and under control at all times.

By keeping your dog under control, you can avoid costly visits to the vet. Off-leash dogs are more likely to encounter and harass wildlife in the park, and wild animals will defend themselves. When threatened, porcupine will shed barbed quills on contact and these are painful and expensive to remove. Coyotes may stalk small dogs or attack large breeds if they perceive your dog as a threat. Finally, skunks will try to deter your dog from attacking, and it is a smell your dog (and you!) will never forget. Wildlife generally keep their distance from humans, and by keeping your dog under control and on-leash, you can protect your pet from wildlife interactions.

By law, you must have your pet on-leash and all waste must be disposed of in the garbage bins. Always remember your doggy bags and deposit them in the garbage, not on the trails. Fines for violating these regulations range from \$115 to \$2,000. Off-leash pets may annoy or disturb other park users in their activities; if you wish to lose the leash, there are over 150 off-leash dog parks in Calgary. But, for a relaxing and peaceful walk with your dog, nothing beats a stroll through Fish Creek Provincial Park.

STAR NIGHT

A FREE Family event – No registration necessary Date: **Saturday, October 14, 2017**

Time: 7:00 p.m. – 10:00 p.m.

Location: Fish Creek Environmental Learning Centre, 13931 Woodpath Road SW (Access from 37 St SW and 130 Ave SW, west end of Fish Creek Provincial Park) Come and enjoy:

- viewing the night sky through telescopes
- guided night walks
- indoor activities and displays
- learning about local night creatures

For more information contact **Shalane Friesen** at 403-297-7926 or fishcreek.education@gov.ab.ca.

Event runs regardless of the weather, cloudy or clear.

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BEFORE & AFTER RENOVATION PROJECT





BEFORE

AFTER





BEFORE





BEFORE

AFTER

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DOLLARS & SENSE

RESIDENT PERSPECTIVES

Helping Canadians with Disabilities Save

By Suzanne Smith-Demers – Consultant

Thousands of Canadians have opened a Registered Disability Savings Plan (RDSP) since the program was introduced in 2008. Thousands more who gualify have not. Here's what you need to know.

- An RDSP is a federal government savings program that encourages savings for the long-term financial security of an individual who is eligible for the Disability Tax Credit (DTC).
- · Contributions can be made by anyone authorized by the holder of the plan up to maximum lifetime contributions of \$200,000 per beneficiary. Any investment growth and income generated will accumulate on a tax-deferred basis.
- The Canada Disability Savings Grants (CDSG) provide

matching grants of up to 300% of contributions, based on the amount contributed and the family income of the beneficiary. The maximum lifetime grants available are \$70,000.

- The Canada Disability Savings Bond (CDSB) is available to low and modest income Canadians irrespective of plan contributions. The maximum annual bond is \$1,000 per year, to a lifetime maximum of \$20,000.
- When money is paid from an RDSP to the beneficiary, it does not affect the eligibility for federal or provincial social assistance programs (in most provinces). Furthermore, savings within the RDSP will not affect Alberta asset tested benefit programs such as AISH (Assured Income for the Severely Handicapped).

RDSPs are intended for long term savings and certain penalties can occur if the funds are used early in the beneficiary's life. It is important to work with an adviser who is well versed in the program to ensure that you understand the implications to your unique situation.



Compliments of the Friends of the Bowmont Natural Environment Park Area



King of Hobbies and the Hobby of Kings

tamp collecting started with a Young Queen Victoria of England of the British Empire, later the Brit-Jish Commonwealth.

A member of the British Parliament was at a post office, where mail was sent and received with the receiver paying the rate charged to deliver a letter. A woman came in to see if there was any mail for her. The postman found a letter and asked for the money to pay for delivery. She examined the envelope and returned it. The Member of Parliament, Roland Hill, stepped forward and offered to pay the rate, but the woman thanked him, but refused to allow payment.

As she left the Post office, Mr. Hill followed her and asked why she refused his offer. The lady was embarrassed and told him that the letter was a sign that her brother was alive and fine, thus she did not need to pay. Roland Hill then considered that many people probably had some way to not pay for delivery. He then proposed that there should be a better and more efficient system. He researched the system and came up with a plan to have the mail paid by the sender.

He convinced the government and after much discussion it was discussed to use a universal rate inside England for all mail. He devised an adhesive stamp bearing the picture of Queen Victoria to be placed on an envelope for a letter. It was decided that the mail rate would be determined by weight with 1 English penny (about 2 cents) per ounce. The stamps were printed on sheets of 100 which were separated by cutting with scissors. Therefore, the first postage stamps were without perforation. Perforation machines were then developed. The sheets were then changed to be a red color for the penny rate and after that other stamps in different denominations were used to handle larger and heavier mail.

Other countries followed this featuring their monarch/ leader's pictures. Gradually all countries joined a Universal Postal Union to regulate rates between countries. Countries found the opportunity to tell stories on the stamps of their homeland and promote their parks, animals, historic figures and more.

Canada has told the story of our history on stamps. This year we celebrate 150 years as a self-governing country. Our first Prime Minister, John A. MacDonald was first along the Fathers of Confederation.

The Calgary Philatelic Society, and the British North America Society-Calgary are clubs for those who are interested in the wonderful hobby of philately.

A Word from the Wise

Author J.R.R. Tolkien favoured the use of proverbs in his writing and even created a few proverbs himself. The most famous of his proverbs come from The Fellowship of the Ring: "All that is gold does not glitter." and "Not all those who wander are lost". Both lines are from the same poem.





My townhouse is listed for sale. There was a showing earlier today, and I found out those "buyers" just viewed my home to see it as a comparable for their own listing. Is that allowed?

The short answer is, no, it shouldn't be.

When you list your property for sale, you expect that showings of your property are to potential buyers. Unless a buyer or the buyer's representative discloses it to you beforehand, any other reason for a showing is dishonest through omission.

Real estate professionals have a requirement to be honest with their clients and with third-parties. That means that a buyer's real estate professional has to be honest with you and your real estate professional.

It is reasonable for you to expect that buyers booking a viewing of your property are doing so with the potential for purchasing the property. If their reason is different, then it is reasonable for you to expect them, and their agent, to be up front about it.

No one wants to have to keep their house in showhome-ready condition, and vacate the premises for a showing unless there is real potential the buyers are interested in buying. This may be particularly true if you have a young family and leaving at the spur of the moment for last-minute showings or showings at bedtime are particularly inconvenient. There are also things you can do – and discuss with your agent – to lower the likelihood of showings for ulterior purposes. You can ask your agent to not allow viewings from people who don't appear to be serious buyers. For example, this may mean your agent asks buyer's agents to only bring buyers who are pre-approved for a mortgage.

As the seller, you control the process buyers must go through to view your property. If you want to set specific times during which viewings are allowed, you can. If you want to only admit buyers who are pre-approved, you can. Ensure your agent writes those instructions in the listing.

Remember, though, sometimes buyers come when you're least expecting it – and any attempt to reduce showings or limit availability for showings may be detrimental to your listing.

"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.



SUPPORT NEW BRIGHTON COMMUNITY ASSOCIATION Purchase your membership today!

The difference between a Community Association and a Residents Association is:

COMMUNITY ASSOCIATION

- Annual fee is voluntary
- Made up of Resident volunteers who live in the Community
- · LOBBY FOR SCHOOLS IN THIS COMMUNITY
- Act as a political voice and advocate in civic matters
- Manages and directs community sporting leagues
- Works with Block Watch to make our community safer
 Provides articles for the monthly Community Association newsletter, the New Brighton Buzz

• Responsible for working with the City on a wide variety of community issues such as traffic calming, playground zones, city park issues, etc.

RESIDENTS ASSOCIATION

Annual fee is mandatory through an encumbrance filed on each property in New Brighton

 Created and managed by the Developer until the community is substantially built out, fees go towards the operations and maintenance of the land and amenities (assets) that are owned by the Residents Association such as the Club, 3+ acre park (that includes the water splash park, tennis courts, hockey rink), entry features and pond fountains, for the lasting enjoyment of its membership, the property owners. Coordinates a wide variety of programs and events, at the Club and in the park, to residents in the community.

Because You Value Your Community

Be sure to Renew or Purchase your New Brighton Community Membership (NBCA)

Benefit from sports, activities and partner discounts at Trico Centre for Family Wellness - Secure a vote at public meetings, or make a difference by joining the Board - and more! Please fill out the membership request form below and send it to your NBCA today!

Please select the type of membership you that you would like to purchase:

Family (\$20.00) o	Individual / Senior (\$15.00)	
Name(s):		Date:
Address:		Postal Code:
Email Address:		Phone number:

Please mail or drop off this form and your payment (cash, cheque or money order) to the following address: **New Brighton Community Association** C/O New Brighton Club 2 New Brighton Drive SE Calgary, Alberta T2Z 4B2

> Contact your New Brighton Community Association Board at general.nbca@gmail.com visit our website: www.newbrightonca.com



Who Is My Keeper?

By Robin McLeod

If you have been away over the summer months no doubt you may be surprised at the extent of construction occurring west of Calgary on both the Elbow River and Fish Creek. Construction close to town is not all that is happening, however. A trip down the Elbow River is revealing.

You may not agree with my thoughts or my analogy; that's OK. My intent is to provoke thought about the trickle running through the backyards of our City to the meandering blue ribbon travelling 120 km from its source in the mountains, through the foothills, across the prairies, under a dam, past homes, pathways and parks and on to Fort Calgary and the Bow River.

We begin in the headwaters where forest management agreements cover 29% of the Elbow source watershed. Oil and gas operations can be found while off-road vehicles take advantage of bush roads and seismic lines to penetrate deeper into the backcountry. These activities lead to linear fragmentation of the landscape contributing to erosion, increased rates of surface water runoff, sedimentation of rivers and creeks and easier prey access.

Moving further downstream farmland is interspersed with communities relying on groundwater-fed wells and septic fields to deal with the dirty stuff. The proliferation of ranchettes, the 2-to-5-acre homesteads, who bring their urban aesthetic to the country (manicured, herbicided, cut, irrigated green grass) plus a proposed shopping mall create a band around the western edge of Calgary – urban sprawl at its worst.

Overtop of this fragmented landscape are 2 major construction projects; the southwest ring road now underway and the likely-to-be approved Springbank Dry Dam. Both projects include filling in wetlands, channelizing and straightening the Elbow River and adding more riprap.

Once in the City, the flow of the river is managed and is but a trickle currently. Into this shallow, slow moving river 85 storm sewers unload untreated surface water runoff containing all sorts of nasty stuff into the Elbow River. Since August 2016 the Elbow River from below the Glenmore Dam to the confluence with the Bow River has been under an Alberta Health Services

advisory due to bacterial contamination i.e. excessive E. Coli counts. Within the City riverbanks are replaced by riprap, stonewalls and a myriad of bioengineering projects (a mixture of hard and soft river bank protection) while more and more larger developments proceed along the River's edge.

What is the impact of all these incursions on the Elbow River? I would like to imagine the same thing happening to my body. I go to the barber and without my permission and over time up to 29% of my hair is shaved off with a few deep nicks, here and there. The sunburnt, flaking skin, bug bites and winter cold are intolerable. Blood and raindrops dribble off my shiny pate, down my neck, into my eyes and off my nose. The intravenous I receive is contaminated which is particularly serious as my kidneys, the cleaners of my blood, are compromised. I am down to one. Thank goodness for dialysis. My broken bones are slightly offset but the offsets are so minimal that I have been assured that my athletic performance will not be affected. Oh, but my arteries are clogged. A stent and guadruple bypass appear to have solved the problem in the near term, at least. My stomach feels off and my skin so patchy I look like a Mesopotamian mosaic art piece, although not nearly as beautiful. My prognosis is not promising for a long and healthy life.

If we consider all of which is occurring in the Elbow River watershed would the prognosis be similar to the bleak outlook above? Of course, zero development, like youth-for-ever, is not realistic. But if we look at the cumulative impacts of all the completed, yet-to-be completed and proposed projects on the overall health of the Elbow watershed and its river ecosystem would our actions be different? Would our focus be broader and more long-term? Would we have more respect? I would like to think so. We should be honouring the watershed and the river that provides almost half of Calgary with its drinking water. After all, without water we all perish.

Formed in 2004, S2G+ Preservation Society collaborates to enhance the environment and natural history of the lower Elbow River, its valley and contiguous bench lands from the Glenmore Dam to Fort Calgary. To join our stewardship network email us at S2Gplusinfo@gmail.com. Follow us on facebook.com/S2Gplus.

YOUR CITY OF CALGARY

The Responsible Pet Ownership Bylaw

The Responsible Pet Ownership Bylaw 23M2006 enables Animal & Bylaw Services to work with Calgarians to ensure that cats, dogs, their owners and neighbours live together in safety and harmony.

Under the bylaw, both cat and dog owners are responsible for licensing their pets at three months of age and for ensuring the pets remain on the owner's property. Cats are not allowed to roam and must be restricted to their owner's property. When off their owner's property, dogs must be under their owner's control. All areas in Calgary are on-leash except for off-leash areas that are designated by signs.

What is a Responsible Pet Owner?

Animal & Bylaw Services does not advocate limiting the number of pets or breed specific legislation. This is because we believe that poor animal behaviour results from a failed relationship between pet and owner. Therefore, Animal & Bylaw Services advocates responsible pet ownership based on the following five principles:

- License and provide permanent identification for pets.
- Spay or neuter pets.
- Provide training, physical care, socialization and medical attention for companion pets.
- Do not allow pets to become a threat or nuisance in the community.
- Procure your pet ethically and from a credible source.

Adopting a cat or dog

Adopting a cat or dog from Animal Services helps reduce the number of homeless pets in Calgary and provides a loving animal with a forever home. When you adopt a cat or dog you are giving that animal a new start.

Why should I adopt from Animal Services? There are many reasons, including:

• Adoption provides a healthy, loving cat or dog with a home.

- You are reducing the number of homeless cats and dogs in Calgary.
- You get a lot of value for your money (see above).
- All animals are checked by a veterinarian for health and behavioural problems.
- Qualified Animal Health Technologists advise you throughout the adoption process.
- Volunteers work with the animals to keep them happy and socialized during their stay at the Animal Services Centre.

The Animal Services Centre is located at: 2201 Portland Street S.E. To contact us for general information, questions or to report a bylaw infraction by phone, please call 311.

From http://www.calgary.ca/CSPS/ABS/Pages/Animal-Services/ Animal-Services-Centre.aspx

BRAIN GAMES SUDOKU

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



We are a volunteer organization for youth aged 5-26 years. If you are interested in volunteering or registering your child, please visit our website at myscouts.ca for information and group locations. We are an inclusive organization and financial assistance is available.

Helpdesk toll free number: 1-888-855-3336

YOUR CITY OF CALGARY

Subsidies Are Available for City Services

Need help accessing City of Calgary programs, services or facilities? The City has several programs that are offered at a subsidized rate, and some Transit passes are now available on a sliding scale, for Calgarians who may have trouble affording them. The new Fair Entry process makes applying for fee subsidized City-services easier.

One application allows Calgarians to have their income level assessed for several subsidy programs and services. Apply for:

- 1. Calgary Transit Low-Income Transit Pass Program and Low-Income Seniors Yearly Pass
- 2. Recreation Fee Assistance Program
- 3. Property Tax Assistance Program
- 4. No Cost Spay/Neuter Program
- 5. Seniors Services Home Maintenance

For more information or to apply, visit calgary.ca/fairentry.

New Brighton mybobysitterlist

Name	Age	Contact	Course
Andrea	18	403-714-3930	No
Arielle	13	403-305-4704	Yes
Armeen	16 14	587-707-1456 587-893-3788	Yes Yes
Aya Breanna	28	403-862-8392	Yes
Cassidy	14	403-671-0064	Yes
Cate	15	403-720-8180	Yes
Charlotte	14	587-586-3020	Yes
Danielle	17	403-455-4609	Yes
E. Nicholas	14	403-383-5584	Yes
Emily	16	403-437-0956	Yes
Emily Emma	16 14	403-437-0956 403-483-0828	Yes Yes
Eniola	14	403-285-2700	Yes
G. Sophia	16	403-383-5584	Yes
Hala	16	403-455-5004	Yes
Hannah	14	403-207-1794	Yes
Isla	17	403-991-5311	No
Izzy	16	587-350-2080	Yes
Jayden	14	587-353-3145	Yes
Jessica	22	403-808-7353	Yes
	16	587-893-2450	Yes
Jordyn	17	302-726-0000	
Kaitlyn			Yes
Karina	14	403-454-1185	Yes
Katelyn.	22	403-796-7880	Yes
Kiana	17	403-809-4973	Yes
Kristy	21	587-432-1616	Yes
Kylie	18	587-894-0439	Yes
Lauren	19	403-305-0526	Yes
Maia	14	403-474-5102	Yes
Maricel	41	587-435-3382	Yes
Morgan	13	403-257-1614	Yes
Olivia	16	403-605-4908	No
Paula	33	587-899-3250	No
Pia Ginelle	25	778-227-6330	No
Rachel	37	403-835-5582	Yes
Rayna	26	403-809-6986	Yes
Rhem	43	403-606-5551	No
Riley	13	403-968-3994	Yes
Seema	43	587-892-9970	Yes
Shannen	18	403-919-7200	Yes
Sheree	29	403-422-0740	No
Shion	15	403-970-1891	Yes
Takira	14	587-777-3266	Yes
Tracy	34	403-862-7997	Yes
Tyra	16	403-604-0013	Yes
Victoria	14	403-697-3282	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.			



New Brighton Real Estate Update

Last 12 Months New Brighton MLS Real Estate Sale Price Update

	Average Asking Price	Average Sold Price
August 2017	\$422,350	\$415,500
July 2017	\$468,950	\$456,000
June 2017	\$498,500	\$485,000
May 2017	\$454,900	\$448,000
April 2017	\$439,000	\$434,000
March 2017	\$452,400	\$442,250
February 2017	\$479,900	\$473,900
January 2017	\$419,900	\$403,000
December 2016	\$467,450	\$454,500
November 2016	\$467,900	\$458,500
October 2016	\$432,250	\$422,500
September 2016	\$464,900	\$450,000

Last 12 Months New Brighton MLS Real Estate Number of Listings Update

	No. New Properties	No. Properties Sold
August 2017	24	16
July 2017	18	18
June 2017	24	23
May 2017	29	23
April 2017	29	17
March 2017	18	16
February 2017	18	14
January 2017	23	9
December 2016	4	8
November 2016	7	13
October 2016	15	26
September 2016	28	17

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



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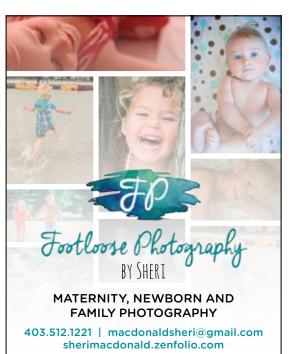
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