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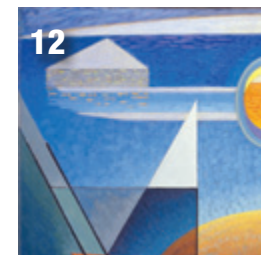
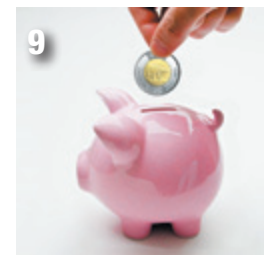
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# ANNUAL FALL/HOLIDAY 2017 CRAFT FAIR

**SATURDAY, NOVEMBER 4**  
**9AM - 4PM**

**RIVERBEND COMMUNITY HALL**  
**19 RIVERVALLEY DR. S.E.**



For more information or to register your table, please contact Holly at [hollyratke@gmail.com](mailto:hollyratke@gmail.com).  
Registration form and taken tables at [www.riverbendcommunity.ca](http://www.riverbendcommunity.ca).



## RIVERBEND COMMUNITY ASSOCIATION

9 Rivervalley Drive SE  
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 info@riverbendcommunity.ca  
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### ELECTED OFFICIALS



**Councillor Gian-Carlo Carra**  
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 P.O. Box 2100, Station M  
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 Web: www.calgary.ca/ward9



**Councillor Shane Keating**  
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 Fax: (403) 215-4383  
 Email: calgary.hays@assembly.ab.ca



**MP Calgary Shepard Tom Kmiec**  
 2784 Glenmore Trail SE, Suite 1220  
 Calgary, Alberta, T2C 2E6  
 Phone: 403-974-1285  
 24/7 Line: 1-855-852-5710  
 Email: tom.kmiec@parl.gc.ca

## 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	
RNR Lockworks Ltd.	403.479.6161	
Road Conditions – Calgary	511	
Weather Information	511	
Gamblers Anonymous	403.237.0654	

## RESIDENT PERSPECTIVES



# FOSTERING POTENTIAL AND WELL-BEING

Any number of social issues can leave children and youth unable to live at home. Enter Mark and Nancy, foster parents who have cared for more than 65 children in their home over the past 15 years. Children in their care have stayed for a few days, up to a few years, depending on the circumstances, with Nancy and Mark providing each child with support until they are able to return home, are adopted, go live with family, or an alternative permanency plan is in place.

These experiences have proved rewarding not just for Nancy and Mark but for their whole family. “Each of these children have become a member of our family,” says Nancy. To this day they have a number of their foster children come back to visit as adults.

Over the years, Nancy’s philosophy and reasons for wanting to help have remained the same: “Mark and I believe it takes a village to raise a child and we just want

to do our part.” Time and again, Nancy has seen that the more individuals who support a child and contribute healthy experiences, the more these children have thrived, preparing them to make a positive impact on the next generation. Even though the youth and children in her care have come and gone, Nancy feels that the connections formed last a lifetime. “I have often said that when a child leaves, they leave a bit of themselves with us, and take a bit of us with them.” Now that seems like a fair trade.

The third week of October each year is Foster Family Appreciation Week: a week dedicated to celebrating the commitment of individuals, like Mark and Nancy, who open their hearts and homes to children in need.

Tenchoe Dorjee works with community to share the positive impact of Foster Care in supporting vulnerable children and youth in Calgary and area.

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# Riverbend

## Real Estate Update

### Last 12 Months Riverbend MLS Real Estate Sale Price Update

	Average Asking Price	Average Sold Price
August 2017	\$474,900	\$465,000
July 2017	\$429,900	\$425,000
June 2017	\$440,000	\$443,000
May 2017	\$449,900	\$449,450
April 2017	\$496,950	\$485,500
March 2017	\$449,900	\$443,888
February 2017	\$429,000	\$411,500
January 2017	\$412,400	\$404,250
December 2016	\$459,950	\$447,500
November 2016	\$419,900	\$410,000
October 2016	\$437,350	\$428,750
September 2016	\$469,900	\$450,000

### Last 12 Months Riverbend MLS Real Estate Number of Listings Update

	No. New Properties	No. Properties Sold
August 2017	15	13
July 2017	13	15
June 2017	16	16
May 2017	21	8
April 2017	9	10
March 2017	13	17
February 2017	11	9
January 2017	11	6
December 2016	2	4
November 2016	4	11
October 2016	14	8
September 2016	8	9

To view more detailed information that comprise the above  
MLS averages please visit [riverbend.great-news.ca](http://riverbend.great-news.ca)

## DOLLARS & SENSE

# Are You an “Efficient” Investor?

By Kevin O'Hagan, PFP, FMA, CIWM

Generally speaking, if you're efficient at a particular task, you'll get good results without wasting effort. As you've already learned from your life experiences, it's usually far better to be efficient at something than to be inefficient — and that's certainly true with investing. So, what can you do to become a more efficient investor? Here are a few ideas:

#### Invest systematically

If you put a few dollars in an investment, such as a stock, that you heard was “hot,” and then a few months later put some more money in another vehicle that strikes your fancy, and you continue this pattern indefinitely, you may not be maximizing your resources. By taking this type of haphazard approach, you could end up owning a bunch of investments without rhyme or reason — a motley assortment that may not help you reach your goals.

Instead of following this route, consider a systematic approach, sometimes known as dollar cost averaging. To do so, you'll first want to identify some investments that are appropriate for your objectives, risk tolerance and time horizon. Then, automatically move the same amount of money each month from your chequing or savings account into the investments you've chosen. When the price of your investments falls, your contribution will buy more shares, and when the price rises, you'll buy fewer shares — in other words, you'll be fulfilling the “buy low” part of the classic investment formula.

Over time, this technique should result in a lower average cost per investment. Keep in mind, though, that dollar cost averaging does not ensure a profit or protect

against loss — and you'll need to have the financial resources available to continue investing, even in “down” markets.

#### Reinvest dividends

Among your investments, you may own stocks that can pay dividends. You can take these dividends as cash, but if you don't need the money to meet everyday expenses, you may be better off by reinvesting the dividends. This is an efficient way to increase your shares — and boosting your share ownership in quality investments can be a key way to help build wealth. (Be aware that companies can increase, decrease or discontinue dividends at any time.)

#### Look for tax-efficient techniques

Another type of efficiency associated with investing is tax efficiency, which refers to your ability to defer taxes as long as possible. Tax-deferred accounts, such as a TFSA can help you put off the tax bill until retirement, when you may be in a lower tax bracket.

#### Consolidate investment accounts

If you have one RRSP with one financial services provider, another with a second, and a separate investment account with a third, you may end up paying more in expenses, fees and commissions than is necessary — and since these costs can eat into your investments' “real” rate of return, this scattershot ownership method may be inefficient. You may be better off by consolidating all your investment accounts with one provider.

Seek to become an efficient investor. You may be pleased with the results.

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## 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](http://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](http://jubilations.ca).



## VINTAGE REDEFINED MARKET

– 1390 17 AVE S.E.,  
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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](http://eventbrite.ca).



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

### 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. Made-by-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](http://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](http://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 info [artscommons.ca](http://artscommons.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](http://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](http://pbrcanada.com).

## TAKE ON WELLNESS



## 5 Simple Ways to Ease Migraine Pain

by Dr. Alma Nenshi, Family Chiropractor

Most people associate migraine headaches with intense throbbing head pain lasting several hours to days, and sometimes accompanied by nausea, vomiting, visual disturbances, vertigo and sensitivity to lights, scents and sounds. Migraines are actually the result of increased electrical activity in the brain. Neurologically, they uniquely affect sensory perception and motor control of the body and can include a variety of symptoms that may or may not even include a headache.

So, what are some common stresses that trigger migraine headaches?

- Neurological stresses like excessive sensory stimulation from glare from the sun, loud noises, certain scents (whether pleasant or unpleasant), neck or head traumas, infections, intense physical exertion and chronic poor posture. Calgarians in particular are prone to headaches when their body can't adapt to the pressure changes from the Chinook winds.
- Chemical stresses include food triggers like red wine, caffeine, aged cheeses, chocolate, monosodium glutamate (MSG), dyes, pickled or fermented foods and nitrates found in deli meats. Skipping meals, fasting and hormone fluctuations may also cause migraines, as do certain medications such as acetaminophen, aspirin, non-steroidal anti-inflammatory drugs (NSAIDs), codeine, hydrocodone and birth control medications, just to name a few.
- Emotional Stress - Did you know over 90 percent of all chronic health challenges including cardiovascular disease, strokes, cancer, hormone imbalances, weight problems, accelerated aging, diabetes and neuro-degenerative diseases, are all related to the inability to deal with stress? Both getting too much or too little sleep can also trigger migraines.

Migraines need to be properly diagnosed by a health care professional. If you ever feel like you are experiencing the worst

headache of your life, it may be a medical emergency. Don't take any chances, contact 9-1-1 immediately.

Here are 5 easy ways to help you manage migraine symptoms at home:

1. Turn off your electronics! Constant, chronic low levels of electromagnetic stress impact brain and nervous system function. Migraine patients will find much relief from completely powering down their electronic devices (cell phones, computers, lights) and relaxing in a dark and cool room.
2. Drink some water! Staying hydrated has many health benefits, and for migraine sufferers, it can mean the difference between a manageable headache and a debilitating episode. Drink half your weight in ounces of water and non-caffeinated beverages everyday and don't forget to add an extra 2 cups of water for every cup of coffee you drink (yes this goes for decaf too!)
3. Smell some peppermint. Whether it's candy, essential oil or a peppermint teabag, a little at the start of your migraine will go a long way in helping to ease your symptoms.
4. Ice versus heat. Use heat to relax tense muscles in the early stages of your migraine before the throbbing starts. For a full-blown migraine, choose icing the affected areas for no more than 10 minutes at a time. Anything longer may trigger a reflex reaction that may increase the throbbing pain.
5. And now the best kept secret of all, when you have a full-blown migraine, soak your hands in hot water! This simple action will trigger your nervous system to direct blood away from your core, thereby easing the pressure and throbbing symptoms in your head and buy you time to get to your chiropractor for a proper assessment and treatment to ease your pain.

NOVEMBER NOVEMBER NOVEMBER



# Ask Charles

**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 show-home-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](http://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](mailto:askcharles@reca.ca).*

## Quarry Park Riverbend mybabysitterlist

Name	Age	Contact	Course
Autumn	13	403-801-8722	Yes
Christina	15	587-433-6962	Yes
Dominic	19	403-926-3399	Yes
Evelyn	56	403-608-1188	No
Franny	15	403-293-8847	Yes
Jessica	26	403-970-5385	Yes
Lauren	20	403-993-4025	Yes
Roman	13	403-464-3696	Yes
Tamia	15	403-477-6605	Yes
Tyanna	13	403-966-4115	Yes

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**Calling All PARENTS** Visit [mybabysitter.ca](http://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](http://mybabysitter.ca).

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## CALGARY PUBLIC LIBRARY

### 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](http://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/](http://calgarylibrary.ca/resource/www-pressreader/) or by using the **PressReader** app when visiting any of our Library locations.

## YOUR CITY OF CALGARY

# You Have Opinions, We Want to Hear Them, Join Calgary's Online Panel, Citizens' View



You're invited to join more than 2,000 people that have signed up for Citizens' View, Calgary's online panel. [Citizensview.ca](http://Citizensview.ca) makes it easier for Calgarians to share their input anytime, anywhere through online surveys and discussions.

As Citizens' View continues to grow, The City is working to make sure that they hear from people of all ages and areas of Calgary.

"Creating an even better Calgary takes all of us—not just government," said Mayor Nenshi. "Citizens are the key to improving our communities and creating the best programs and services for our city. Calgarians are the experts in their lives and I encourage them to share their thoughts about life in Calgary by signing up at [citizensview.ca](http://citizensview.ca)."

The City hopes to attract more than 4,000 people that reflect Calgary's diverse population. Members can expect to receive surveys once or twice a month, join online discussions, and receive information on City events and service improvements.

Calgarians 18 years and older can sign-up for the Citizen's View at [citizensviewcalgary.ca](http://citizensviewcalgary.ca).



MLA Calgary-Hays

**Ric McIver**

Interim Leader of PC Caucus 255, 11488 24 Street SE, Calgary AB T2Z 4C9

☎ 403-215-4380 📠 403-215-4383

✉ [Calgary.Hays@assembly.ab.ca](mailto:Calgary.Hays@assembly.ab.ca)

🌐 [abpcmla.ca/blog-ric-mciver-mla-calgary-hays](http://abpcmla.ca/blog-ric-mciver-mla-calgary-hays)

📘 ricmciver 📺 ricmciver

The kids are back in school, the leaves are falling off the trees and football is back on TV! In the spirit of thanks-giving, I want to express my thanks to all those who reached out and met with me this past summer to let me know about the issues that matter to them. As we start a new session at the legislature in Edmonton I will take those concerns, insights and experiences with me. As you may have heard, the Wildrose and Progressive Conservative parties voted in favour of Unity this past July. This means when the new session starts this month at the Legislature, Her Majesty's loyal opposition will be formed by the United Conservative Party. As a member of the United Conservative Party caucus I am going to continue holding the NDP to account.

### City of Calgary Municipal Election

The City of Calgary will be holding a municipal election on October 16th, 2017. As the former Alderman for Ward 12 I want to wish all candidates the best of luck. I encourage everyone who is able to get out, meet the candidates and vote for the person who you feel will best represent you at City Hall.

### Scrolls

Birthday Scrolls are available to constituents celebrating their 65+ birthday, in five-year intervals. Anniversary scrolls are available to constituents celebrating their 25+ Anniversary, in five-year intervals.

### Keeping in Contact

Please continue to stay in touch with me on issues that affect you and your family. As your MLA, I am your voice in the Alberta Legislature and I am here to help you. My newsletter is written a few weeks ahead of publication, so if you are looking for updated information, or have any questions for me or any concerns that you want to share, I would like to hear them. I also look forward to attending your events in the Calgary-Hays area. Please contact me or my assistants, Tannis Turner and Tyler van Vliet, at

the Calgary-Hays Constituency Office. Call 403-215-4380 or email [ric.mciver@assembly.ab.ca](mailto:ric.mciver@assembly.ab.ca)

So if you are looking for updated information, or have any questions for me or any concerns that you want to share, I would like to hear them. I also look forward to attending your events in the Calgary-Hays area. Please contact me or my assistants, Tannis Turner and Brodie Parker, at the Calgary-Hays Constituency Office. Call 403-215-4380 or email [ric.mciver@assembly.ab.ca](mailto:ric.mciver@assembly.ab.ca)

## YOUR CITY OF CALGARY

### 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/CS/ABS/Pages/Animal-Services/Animal-Services-Centre.aspx>

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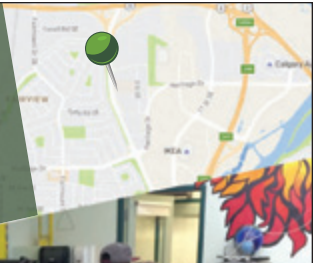
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