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Want to learn to play a new instrument? You can now watch step-by-step video lessons with experts, thanks to a new eResource called ArtistWorks for Libraries. Your free Library membership provides unlimited access to online music lessons for many instruments, including guitar, ukulele, violin, flute, clarinet, and piano. This eResource is funded by Sun Life Financial, and partners perfectly with the Sun Life Financial Musical Instrument Lending Library at Memorial Park Library. Visit calgarylibrary.ca/artistworks to learn more.



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The traditionally tall white chef's hat is called a toque. The many folds in the headwear are said to represent the number of ways a chef can cook an egg.

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- 95% believe newsletter magazines are a credible source of community news.
- 90% read their newsletter magazines and value staying aware of community news.
- 90% believe newsletter magazines strengthen their connection to the community.
- The dominant source for community news awareness remains newsletter magazines.
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Did You Know?

Community associations make up the largest volunteer network in Calgary!

It's true! Calgary is home to 151 community associations. "What's a community association?" you ask. Well, community associations are non-profit organizations in every neighbourhood that offer you endless opportunities right in your own backyard, events that bring you together as neighbours, and a voice on issues that affect you.

This community newsletter is just one of the many ways your community association works to keep you informed on events and issues of interest close to home - written and compiled by your neighbours.

Plus, 100 of these 151 community associations have facilities, or community centres, that are home to many exciting programs, activities, and events all throughout the year.

The best part? This is all done by volunteers. There are over 20,000 volunteers involved in our city's community associations, making it the largest collective volunteer network here in Calgary!

When you add it all up, these 20,000 volunteers donate 2.4 million hours of public service each year, which has a dollar value of over \$28 million! These are your neighbours, friends, family, and coworkers donating their time to work on initiatives throughout your community all year long.

It would be hard to find a single Calgarian who hasn't been positively affected by the work of community association volunteers.

Be part of it! Join the network of over 20,000 volunteers making Calgary a great place to live, work, and play.

Visit calgarycommunities.com to find your community association.



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FOR ARTS' SAKE **New Year Drama in January**

by Aaron Chatha

A new year and a bevy of new theatre to watch!

The biggest event in the arts world this January is undoubtedly the High Performance Rodeo, Calgary's biggest International Festival of the Arts. Running throughout the month, shows include locally produced pieces, like Live Your Prime, with Damien Frost – a hilarious satire about getting old, featuring the award-winning John Murrell - or the French absurdist dance and circus show Cow Love, which "mixes haute couture with the sour taste of milk, with a hint of romance."

Other plays include monologues by a member of Kids in the Hall, Hammered Hamlet and the always popular 10-minute play festival – all part of the Rodeo.

Meanwhile at the Calgary Philharmonic Orchestra, the conductor Sarah Hicks is kicking off the New Year with Music of the Movies – a tribute to great film scores and composers. Timeless tunes from Singin' in the Rain, Ennio Morricone's Once Upon a Time in the West and – of course - Star Wars will be featured in the set list.

At Theatre Calgary, Rick Miller premieres BOOM X, a one-man, multimedia show taking us through media and pop figures from 1969 through 1995. The production follows Generation X as they navigate the tangled legacy of the baby boom.

For a uniquely Canadian tale, Café Daughter at Alberta Theatre Projects takes audiences back to 1950s Saskatchewan, where a half Chinese, half Cree girl struggles to find her place in a small-minded community – until an unexpected ally steps in.

Finally, join The Search for Life Beyond Earth with astrobiologist Kevin Hand in the latest Arts Commons Presents: National Geographic Live series. Hand's job with NASA is to search for life in the stars, but interestingly, his research begins in the extremes of Earth, in places like Alaska and Mount Kilimanjaro.

Start the new year off with a little art Calgary!

This column is provided by Arts Commons. Located in the heart of Calgary's vibrant downtown core, Arts commons is home to six different distinct performance venues.

HOME GARDENING WITH BARBARA



by Barbara Shorrock

Having spent the past couple of years getting nothing I expected, I offer a story taken directly from Rachei Naomi Remen's Kitchen Table Wisdom, because she has said it far better than I could.

I Never Promised You a Rose Garden

My backvard on the slopes of Mt. Tamalpais in Northern California is actually a very small meadow. In the summer and fall of every year, a stag visits at dawn and twilight. This is quite a thing for someone who grew up in Manhattan. This year he has six points on his antlers. Last year five or perhaps four. He is heart-stopping.

Actually, I did not plan to have a stag. I planned to have a rose garden. The year after I moved here, I planted fifteen rose bushes, gifts from my friends. It was a lot of hard work, but I could see

it in my mind's eye. Just like in Sunset Magazine. The roses bloomed in the late spring and for a month the garden was glorious. Then the roses started disappearing. Puzzled, I eventually realized that something larger than aphids was eating them and became determined to catch it in the act. Getting up one dawn and glancing out the window, I was transfixed by seeing the stag for the first time. He looked like an illustration from one of my childhood books. As I watched in awe, he unhurriedly crossed the yard, browsed for a while among the roses, and then delicately ate one of my Queen Elizabeths.

Every year since then I have had to make a difficult choice. Am I going to put up higher fences and have roses, or am I going to have a stag ten feet from my back door? Every year so far, I have chosen the stag. After two years of watching each other through a pane of glass, I can now sit outside as he dines.

If I tell people this, some say in disbelief, "You mean that you are letting this deer eat your roses?" Sometimes I will invite someone like this over to watch. One friend, stunned into silence by the sight, said simply, "Well, I guess we are always doing the right things for the wrong reasons." I had thought I was planting rose bushes in order to have roses. It now seems I was actually planting rose bushes in order to have half an hour of silence with this magical animal every morning and every evening.

We all make plans. Every day, we make choices. Life sends us options we didn't expect. This tale is a modern-day parable that looks at first glance like a gardening story but is really a life lesson.



Meaning: The phrase refers to something that happens very infrequently.

Origins: Confusingly, a blue moon doesn't refer to the actual colour of the moon; it refers to when we see a full moon twice in one month. This happens every two to three years.



I'd like to buy a home; I can afford monthly payments, but I'm working on my credit. I saw an ad for a rent-to-own. Is that something I should consider?

The short answer is maybe. Rent-to-own arrangements sometimes make it easier for someone to buy a home.

A typical rent-to-own is a type of rental arrangement that also contains an option to purchase the property in the future, at a specific point in time, at an agreed-upon price. Rent-to-own contracts give buyers time to save a larger down payment, and time to work on their credit, but there are some risks.

Rent-to-own contracts are very complex. There are many things on which the parties have to agree, for example:

- who arranges and pays for property insurance during the term of the rental?
- · who will pay property taxes and/or special assessments during the term of the rental?
- can the renter complete renovations or improvements before purchasing the property?
- what happens if the buyer cannot close?
- is the accumulated down payment refundable or nonrefundable?

Often rent-to-own contracts will include a base rent for the property as well as an additional monthly payment. Your rent-to-own agreement should stipulate that your additional monthly payment will be held in a trust account until purchase as it will form part of your eventual down payment.

It's not unusual for there to be clauses in rent-to-own contracts that state if the buyer misses a payment, is late with a rent payment, or chooses to back out of the purchase, the property owner is entitled to keep any down payment funds already received. It's a good idea to talk to a mortgage broker because they can help determine if you will qualify for a mortgage at the purchase price. If they have concerns about your ability to obtain a mortgage, whether because of your income or your credit, you may not want to proceed.

Something you also need to consider is that property values change constantly. When you enter into a rentto-own agreement, you agree to purchase the property at a specific price at a point in the future. But there is no guarantee the property will be worth that amount when you go through with the purchase. Are you prepared to take on that risk? Likewise, if the property value drops significantly—and your purchase price is too high—it may be difficult to find a lender.

The best advice I can give you is that before signing anything, it's a good idea to have a lawyer review the contract. While a rent-to-own may make it possible for you to purchase a property, you need to make sure you understand and agree with what you are signing.

"Ask Charles" is a question and answer column by Charles Stevenson, Registrar of 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.



Name	Age	Contact	Course
Autumn	15	403-801-8722	Yes
Bethany	21	403-715-9753	No
Elyse	13	403-203-4454	Yes
Franny	16	403-293-8847	Yes
Jessi	17	403-969-2040	Yes
Jessi	17	403-969-2040	Yes
Madison	14	403-604-8706	Yes
Roman	15	403-464-3696	Yes
Tamia	16	403-477-6605	Yes
Tyanna	14	403-966-4115	Yes

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Safety First: Tobogganing and Sledding

Winter is a great season to get outdoors, especially with the thrill of tobogganing and/or sledding!

Here is a list of helpful reminders if you decide to take part in this fun winter activity.

- Inspect your ride: Inspect all your equipment for any cracks or broken parts, this includes toboggan or sled, helmet and ensure that you can keep your equipment under control.
- Be cautious: Slide during the day time and in well-lit areas, be aware of potential hazards like holes, fences, trees and signs.
- Ready, set, slide: Ensure the path is clear, keep control and kneeling or sitting feet first face is the safest method to ride.
- Maintained hills: Did you know that the Parks and Bylaw don't allow tobogganing or sledding downhill in a city-maintained park? However, there are 20+ hills across the city that have been maintained for your safety. To find which hills are maintained for public use check the City's website at www. calgary.ca.

DOLLARS & SENSE



Say "I Don't" to Bad Habits that Could Ruin the Wedding Day

With June to September being popular months for Canadian weddings, wedding fever has already hit bridesand grooms-to-be. While brides may be eager to say yes to the dress, BBB encourages early and realistic planning to ensure the big day goes off without a hitch.

Use these BBB tips to avoid wedding crashers:

Budget Busters: The most expensive decorations, venue or dress won't make or break your special day. It is important to set a budget early on in the planning process and stick to it along the way.

Corrupt Caterers (and other devious dealers): Be sure to meet with caterers, DJs, photographers and other service providers in person to discuss your wishes in detail. Those who demand payment upfront or only do business over the phone could be a red flag.

Runaway References: Ask the venue owner, caterer, photographer and any other service provider required for your wedding for references from previous customers. Call the references and ask if they were satisfied with the products or services. If they refuse to provide you with references, or you can't reach the ones they give, keep looking.

Internet Interlopers: If you're looking to cut costs by shopping online, never wire money or mail a cheque or email money to someone you haven't met. It's best to use a credit card rather than cash or cheque so that you have some recourse if you are ripped off.

Pushy Providers: Don't give into high pressure planners or salespeople urging you to make your decisions quickly. Insist on written contracts that include timelines, prices and cancellation policies and account for some delays in the process.

For more tips you can trust, visit bbb.org.

SAFE & SOUND



Toboggan Safety

Emergency Medical Services (EMS) would like to remind parents and children of some basic toboggan/sledding safety tips as the winter season continues. Injuries may result from collisions with stationary objects on the hill, such as trees or rocks, or even collisions with other people. Unprotected falls can also result in more serious injury if you lose control at high speeds. However, everyone can be safe and have fun on the toboggan hill by following these simple reminders.

Equipment

- Always ensure your toboggan or sledding device is in good repair. Inspect it for any damaged or missing parts before each use;
- Be certain the operator is fully capable of staying in control of the sled at all times;
- Children should wear a certified, properly fitted helmet designed for other high impact sports such as hockey, cycling, or climbing.

Hazards

- Avoid hills that are too steep or too icy;
- Choose hills free of all obstacles such as trees, rocks, utility poles, or fences;
- · Beware of loose scarves or clothing containing drawstrings which could present a strangulation hazard if they become caught or snagged.

Plan ahead

- Dress warmly in layers and anticipate weather changes;
- Consider bringing extra sets of gloves and toques to exchange wet garments for dry ones;
- Take breaks, out of the cold, to warm up;
- Ensure frostbite hasn't affected any exposed skin;
- Even when properly protected from the elements, the finger tips, toes, ears, the tip of the nose, and other high points on the face such as the forehead and cheek bones can be affected by frostbite;
- If frost bite has occurred, treat it by first removing the individual out of the cold environment. Gently warm the affected skin by placing a warm hand over it, or by placing the affected part in warm, not hot, water, until re-warmed.

TAKE ON WELLNESS



Preventing Injury When Snow Shovelling

Submitted by Fabricio Nucci, Chiropractor

Snow shovelling is one of the most frequent causes of back injuries in the winter months. When done improperly, it can lead to injuries including painful muscle strains or serious conditions such as herniated discs.

Here are some tips to help you avoid lower back injuries and muscle strains during the snowy season:

- The right shovel makes all difference. An ergonomically designed shovel can take some of the strain off of your snow shovelling. Look for ones with a curved handle or an adjustable handle length; this helps to reduce bending over when shovelling.
- Warm up! Flexible, warmed-up muscles are less prone to injury than cold tight muscles. Do a five to ten-minute warm-up by taking a walk or marching on the spot to get your blood pumping before you start to shovel.

If you experience persistent pain after shovelling or other activities and would like further information on a general stretching program, make an appointment with a physiotherapist.

Remember to pace yourself; do not try to shovel everything all at once. Take breaks every 10-15 minutes or if you feel overworked. Stretch your arms and back frequently to help keep them warm and flexible.

- Always face the object you intend to lift
- Bend at your hips, not your lower back. Keep your chest up and bend at the knees while lifting with your legs, keeping your back straight.
- If a load is heavy keep one hand close to the blade and one hand on the handle.
- Avoid twisting your back to move a load. Always pivot and move your whole body.
- When gripping the shovel keep your hands about 12 inches apart. This provides better stability and reduces the chance of injury.

HISTORIC CALGARY







The Hudson's Bay Company **Department Store**

200 8 Avenue S.W., Downtown Commercial Core

Article and images provided courtesy of City of Calgary's Inventory of Historic Resources

The Hudson's Bay Company Department Store (1913), built 1911-13, and significantly expanded in 1929 and 1956-57, is a monumental, six-storey, commercial-style building, clad in ornamented, cream-coloured terra cotta. The store is noted for its elegant arcade which wraps around the east and south facades. With its landmark presence, it is a prominent contributor to the concentration of late 19th- and early 20th-century commercial structures that compose the Stephen Avenue National Historic District.

The store's design was the first of its kind in Calgary - constructed on a monumental scale, incorporating steel and reinforced concrete construction technology that was sheathed in terra-cotta cladding, and banks of elevators allowing it to rise six stories. Reminiscent of the arcades lining the famous Rue de Rivoli in Paris, it is the only known example of its type in North America.

The prototype for the company's expansion programme of new stores, it was repeated in Vancouver (1913-16), Victoria (1913-21), and Winnipeg (1926). With the decline of its traditional role as fur trader, the Hudson's Bay Company greatly expanded its retail operations in Western Canada by introducing this new class of modern department store based on the Calgary example.

Since opening, the store has been a primary hub of retail and social activity in the city. Historically, the store offered 40 departments, including large grocery division, a regional shipping department and myriad of on-site amenities and services. These amenities including public telephones, a telegraph and cable office, post office, bank, travel desk, beauty parlours, circulating library, reading/writing rooms, auditorium, and men's smoking lounge. The sixth-floor, 275-seat dining room, was fitted with high-quality Elizabethan-style furnishings and finishes, making it one of the most attractive restaurants in the city. Such amenities made the store not only a retail establishment but also an important meeting place and social destination.



- . Edwardian commercial style building with a steel-andconcrete frame and terra cotta tile façade. The arcade (covered walkway) is supported by columns of Quebec granite and paved with terrazzo tiles.
- 2. View of the East and North elevations from the corner of 7 Ave S.W. and 1 ST S.W. Part of the Stephen Avenue National Historic District.
- 3. 6th Floor Elizabethan Dining Room, no date, Glenbow Archives NA-2037-25.
- 4. View of the northeast corner of the original 1913 portion of the store, May 1920, Glenbow Archives ND-8-278.



Chinooks and Hibernating Animals

by Jenna McFarland
Photo Credit: Andrea S. H. Hunt

There are so many benefits to living in a beautiful city like Calgary. Most residents will agree the easy access to wild spaces is a driver to living here. Greenspaces that can be used year-round allow us to enjoy sharing spaces with the over 400 species of wild animals that live alongside us. Calgarians also get to experience the rare wonder called a Chinook. Warm, dry winds create a mini oasis in the wintertime giving us a much-needed reprieve from the icy-cold of a prairie winter. Have you ever thought about what this might mean for hibernating animals? What about animals who experience a torpor through the winter? For most animals that are inactive during the cold winter months, hibernation and torpor are stimulated by several factors; photoperiod (daylight hours), temperature and reduction in available resources to use as food. For those animals that are stimulated to sleep by cold temperatures, warm winters or frequent chinooks can wreak havoc on their yearly schedules.

At the Calgary Wildlife Rehabilitation Society, we often see this disruption in the form of unseasonably early babies. In animals such as squirrels, being roused too early from their winter homes can stimulate early breeding resulting in babies being born when the weather is far too cold to support their survival. Lagomorphs such as white-tailed jackrabbits, snowshoe hares and mountain cottontail rabbits have also been known to have early babies with a low survival rate during winters with fluctuating temperatures. While this may not affect their ability to continue breeding through the late winter and spring, it is surely a huge expenditure of energy to experience an unsuccessful litter of young so early in the year.

We often get questions from the media and the public alike about how climate change is affecting our native wildlife. Its difficult to infer, from a wildlife rehabilitation perspective, how populations may be affected by our yearly shifts in climate. We can however expect that there will be changes in the way animals behave as our climate changes, especially when we can see these changes happening with natural weather cycles within our city. When you are out enjoying our outdoor spaces during the next Chinook, look around at the animals sharing those spaces with you. Its worth wondering how climate may be impacting their individual lives.

If you find an injured or orphaned wild bird or animal in distress, please contact the Calgary Wildlife Rehabilitation Society at 403-214-1312 for tips, instructions and advice, or look at the website at www.calgarywildlife.org for more information.

YOUR CITY OF CALGARY

New Year's Resolution - Assemble Important Documents

It's the New Year again; a time when many are making resolutions and taking steps to be better organized. This January, start small with one task: organize your important documents so that you are prepared for anything, including an emergency or disaster.

In a disaster, your immediate concern will be the safety of you and your loved ones. But, once the immediate danger passes, having access to important financial, insurance, legal, medical, and other personal documents will be crucial to help you start the recovery process quickly.

"Trying to gather up all of these documents during or after an emergency can be very challenging," said Tom Sampson, Chief of the Calgary Emergency Management Agency. "Taking time now to safeguard these critical documents will help you avoid additional stress when a disaster actually hits."

What kind of information should you gather?

- Identification: copies of driver's licenses, passports birth certificates, social insurance numbers.
- Household: mortgage records, insurance policies, photos of household contents.
- Medical: health care numbers, insurance/benefit information, copies of prescriptions, names and addresses of doctors and specialists.
- Financial: tax and banking information, credit card numbers and contacts.

Sampson offered the following tips:

- Consider storing paper copies at home in a fireproof and waterproof box or safe, in a bank safe deposit box or with a trusted friend or relative.
- Store electronic copies of important documents in a password-protected file on a flash/USB or external hard drive in a fireproof and waterproof location or consider using a secure cloud-based service where you can always get access.
- Make sure your documents are together, and easy to grab and go if you needed to evacuate your home.

For more information about how to prepare your family and your home for an emergency, visit calgary.ca/getready. Learn what the risks are in Calgary, how to build a 72-hour emergency kit and take the Calgary Emergency Management Agency's Ready Calgary course.

DOLLARS & SENSE

Hiring Snow Removal Contractors

Removing mounds of snow can be a chore. Perhaps your plan is to leave the shovel in the garage this winter and hire a snow-removal contractor instead. Before you do, Better Business Bureau recommends the following tips:

- Ask for references and check them out.
- **Get several estimates.** Prices can vary widely and are usually based on the amount of work, the layout of the property, size of the area to be cleared, and whether the customer requests shoveling or snow blowing, in addition to plowing to remove excess snow from other areas. Remember, the least expensive service is not always the best service.
- Ask the contractor about additional charges and price options. After the snow reaches a certain depth, some snow removal contractors charge by the inch, so you'll want to find out how the company calculates the size of the snowfall. Other contractors may offer a fixed price for an entire season, regardless of the amount of snow.
- Make sure you know what services you're getting. Find out exactly what's included in the estimate. Are the walks and steps included? What about the cost of sand and salt? Will the company clear only after the storm, or during the snowfall as well? If the contractor has to come back, is there an additional charge? Ask if the company will remove heavy snow loads from a building roof and if there is an additional charge?
- Do not settle on an agreement over the telephone.
 A representative should come out to examine your property and make notes about the service requested and potential obstacles. Ask who will be responsible for damages, such as cracked driveways or broken gates. Ask if the contractor is insured or bonded. Also, find out how you can terminate the agreement if necessary.
- Check with BBB. Look at BBB Business Reviews on snow removal contractors at bbb.org.

For more tips you can trust, visit bbb.org.

BUSINESS CLASSIFIEDS

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CODERAD ELECTRICAL LTD: Over 13 years' experience. Quality service and installation for a fair price. Certified Master Electrician, Fully insured and WCB compliant. Call Cody for your free estimate today, 403-333-6344 or email at info@coderadelectrical.com. Is your Electrical up to code? www.coderadelectrical.com.

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.

2018 TAX RETURNS AND REFUNDS: E-filed for \$60 and up. All types of returns (including self-employed, trades, day homes and more) and for any province. Also: accounting, bookkeeping and corporate tax preparation. Accepting new bookkeeping clients. Contact Concept Accounting (Clarence) 403-617-7244 or email clarence-simpson@hotmail.com.

CROWN RENOVATIONS: Quality renovations. Full service custom cabinetry. Kitchens and bathrooms. Oualified trades. Free in-house estimates. Licensed and bonded. Fantastic references. Discount for seniors and veterans. Call Bill 403-819-8588 www.crownrenovations.com.

CUSTOM PHYSIOTHERAPY & ATHLETIC PERFOR-MANCE: One-on-one physiotherapy and personal training in a newly renovated home-based studio located in Riverbend. Direct billing available. We provide acupuncture, IMS, manual therapy, ultrasound therapy, IFC, therapeutic exercise and more. Www.customphysiotherapy. com; 403-726-6900; info@customphysiotherapy.com.

ALTERATIONS & REPAIR: In Riverbend! Hems, tears, seams, buttons, zippers, relining, drapery repair, leather and outdoor wear. Wedding and grad dress needs. Call Deep at 403-837-0337 or 403-686-4752.

HURTING? There's help for your pain and struggles. Celebrate Recovery: Tuesdays year-round. Grief Support: Wednesdays starting January 9. Divorce Care: Wednesdays starting January 23. The Marriage Course: Thursdays starting January 24. Contact First Alliance Church, faccalgary.com / 403-252-7572.

IS THERE MORE TO LIFE THAN THIS? Try Alpha: ask anything about life, faith, and God. Thursdays, 6:30-9:00 pm, starting January 24 at First Alliance Church, faccalgary.com / 403-252-7572.

PRIVATE DAY HOME: I have been running my child day care for 15 years. Full-time, part-time, and before and after school care available. Ages 6 months - 8 years. Very close to the community school. Call Gurinder 403-279-9193, email gurinder283@gmail.com.

K2 BOOKKEEPING: Are you too busy to keep up with your bookkeeping? Experienced bookkeeper now accepting new clients. Specializing in small to mediumsized businesses. Twelve years of experience with QuickBooks and Simply Accounting, GST, payroll, WCB, filing, T4 filing, and competitive rates. Phone Katie 403-870-0737.

For business classified ad rates call **Great News Media** at 403-720-0762 or sales@greatnewsmedia.ca

MONTESSORI CLASSICS: is a home-based preschool for children from 2.5 to 6 years old. We are committed to providing your child with the most positive and enriching educational experience. Morning or afternoon sessions are available. Six children per class. Experienced and devoted teacher. Registration is ongoing. Call 403-249-4815 or visit our website www.montessoriclassics.net to gather more information.

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, gas fitting. Licensed and insured. Why wait? Call today and get it fixed today! Available 24/7, we accept debit/VISA/MasterCard. Call 403-837-4023 or email officialplumbingandheating@outlook.com.

2018 TAX RETURN: Phong's Accounting Service is accepting new clients for all your taxation needs. Please visit us at www.phongsaccounting.services or contact Phong at 403-608-3967. We also offer e-file/pick-up service and special rates for seniors/low income/students. Email us at phongs.acctingservices2014@gmail.com.

QUALITY DAY HOME IN OGDEN: Experienced midwife. caregiver and mother, with childcare first aid/CPR certificate, has spots available for ages 11 months - four years old. Spacious play area, high fenced backyard. Lots of fun, arts and crafts, serves nutritious meal and two snacks. I also offer hemming and alterations. Call Chery: 403-875-8997. Email: chery.roy@hotmail.com.

NON-PROFIT HOUSING AND SERVICES FOR SENIORS WITH LOW INCOMES: For you or a loved one. Come home to a vibrant and affordable Silvera for Seniors community that meets your unique needs and preferences. Choose from 25 locations and independent and supportive options, including meals, housekeeping and active aging programs. Call 403-567-5301. silvera.ca.

PROFESSIONAL ACCOUNTANT: Accepting new clients for those growing businesses that need to keep their accounting in order. I provide small business services accounting, bookkeeping, payroll and taxes. Please contact Wendy CPA, CGA at 403-607-4617.

DOLLARS & SENSE



What to Do with **Old Credit Cards**

Whether your New Year's resolution is to get rid of debt, or simply to de-clutter your wallet, deciding what to do with old credit cards could compromise your credit score, personal information and finances.

BBB recommends the following secure credit card management tips:

- Don't just throw them away. With identity theft a common concern in today's society, anyone could steal your credit card from the trash and use it, or its information, to make unauthorized purchases, drain your account or damage your credit score.
- Shred it and cut it. Just like with any personal information, shred all statements, reports and receipts that include your credit card information after seven years. Be sure to cut your unwanted credit cards multiple times to ensure it can't be taped back together and still used online.
- If you're keeping the card, make sure to use it. Some credit card issuers close cards without any activity, as they aren't making a profit. This account closure lowers your credit report's age and gets rid of the available credit that came with the card, which could hurt your credit score.
- Making small purchases is good. The best way to go is managing some credit activity on all of your cards, whether it's making some small purchases or putting regular subscriptions on your older cards. Showing some credit activity every month is the best way to get the best credit score possible, along with paying the entire statement amount on time for all of your cards.

For more tips you can trust, visit bbb.org.



Councillor, Ward 12 **Shane Keating**

403-268-1698

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www.shanekeating.ca

@CouncillorKeats

f www.facebook.com/ CouncillorKeating

Happy New Year Ward 12! My team and I want to wish you all the best in 2019! I hope everyone had a fantastic holiday season filled with friends, family and lots of good cheer. Here's a few updates from my office:

Notice of Assessments

Notice of assessments will be mailed out to property and business owners in early January. The assessments provide the property value, calculated as of July 1, 2018, that your property taxes will be based on. If you have concerns or don't think your assessed value is an accurate reflection of what your property would have sold for on July 1, 2018, you can make use of the Customer Review Period. The review period will run from January 3, 2019 to March 12, 2019. Changes to your assessment will only be considered if an inquiry is received during this period.

For the exact date and any other information on assessments, please visit www.calgary.ca/assessment.

Business Licenses Go Online

Back in late November, Calgary launched myBusiness which allows Calgarians to apply for and manage their business licenses and related permits completely online. We are the only municipality in Canada to enable customers to start a new business completely online. Existing small business owners are also able to renew their business license or modify their business online. Staff are also available to help with an online chat feature.

For more information, please visit www.calgary.ca/mybusiness.

Snow and Ice Control

City crews have been and will continue to stay busy keeping our roads, pathways and some sidewalks safe for Calgarians. As a reminder, the City can now fine property occupants for failing to clear snow ad ice from their sidewalks. This first year is intended to utilize education before issuing fines, but please make sure your sidewalks are clear. Consider being a Snow Angel and helping your neighbours out, particularly those who may have mobility issues. For more information, please visit www.calgary.ca/snow.

As always, keep an eye on my website for updates through the year: www.shanekeating.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

abpcmla.ca/blog-ric-mciver-mla-calgary-hays

Oil Price Differential

Alberta's Oil and Gas Industry is in a crisis. Currently, Alberta oil is trading at \$45/barrel lower than the West Texas Intermediate price, the lowest since Pierre Trudeau's National Energy Program. Between the carbon tax, Bill C-69, and the West Coast tanker ban, getting our oil into foreign markets is more difficult than ever. In late November, Prime Minister Justin Trudeau came to Calgary and was met with thousands of protesters asking him to help save their jobs. Unfortunately, Justin Trudeau's priority seems to be delivering a \$600 million taxpayer handout to media corporations in an election year rather than supporting the hardworking men and women of Alberta. Until the federal government decides to support the Alberta Oil and Gas Industry with actions rather than words, this situation may only worsen. Our UCP party has pushed for mandatory 10% production decrease in order to save jobs increase prices and bring hope back to hundreds of thousands of Alberta workers.

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Tuition Freeze and Increases to AISH

Alberta public post-secondary tuition rates will be frozen through the 2018/19 school year, keeping the province's tuition rates below the national average. Likewise, AISH and seniors' benefits will see an increase relative to the consumer price index over the coming year. Also, AISH recipients will be able to make \$300 per month more before their benefits get clawed back.

Scrolls

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 guestions 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 at the Calgary-Hays Constituency Office.



About Wine

by Nik Rasula

About Wine features wines not typically on one's shopping radar. Unique wines with a story to tell; of place, process or style. Highlighting artisanal producers making reasonably priced (under \$50 retail) wines, all-the-while demonstrating careful earth consideration.

2017, La Kiuva, Rouge de Vallée, Arnad - Aosta Vallée, Italy

About the Region: High in the Alps of the northwest corner of Italy the Aosta Vallée rests 40 kms from the borders of France and Switzerland. It sits @ 500 metres and is Italy's smallest wine region (250 hectares.) A bilingual commune,

Italian and French are spoken interchangeably.

A picturesque cobblestone village of 1,300, Pied de Ville-Arnad is a UNESCO World Heritage Site.

About the Maker: Founded in 1975, La Kiuva is a cooperative of 60 small growers encompassing a total of only 15 hectares. The largest being 1.5 hectares (the size of a football field,) the smallest consisting of six lonely vines.

About the Blend: Rouge de Vallée is a blend of local grapes, the main (70%) being Picotendro; a Nebbiolo clone partial to the altitude, wind and sparse terrain of the Aosta. Other blending partners include little-known varietals Gros Ven, Neyret, Fumin, and Cornalin.

About Terroir: Arid Continental climactic extremes. steep slopes and thin glacial sandy deposits atop bluegreen granite are typical of the Aosta.

About Sustainability: Family owned vineyards following organic practices.

La Kiuva agronomists conduct bi-weekly vine inspections supporting vineyard health and avoiding synthetic treatments.

About the Wine: An elegant pale ruby in-glass, complex aromas of leather and cherry create anticipation. Lightbodied and refreshing on the palate, crisp cranberry and red fruit flavours highlight the long, clean finish.

About Pairing: Turkey with cranberry, herb-rubbed lamb and cheese fondue.

About Availability: Check liquorconnect.com (call the listed store too) confirming availability.

CSPC# 807762

About Price: \$32

SCHOOL SHOUT-OUTS

Mapleridge Cooperative Preschool

We had wonderful December program learning about holidays, festivals, and winter. We even had a party with a visit from jolly old St. Nick! The children have loved the first half of the year with their wonderful teacher Ms. Marshall.

In January our preschoolers will be travelling back in time and exploring the world of dinosaurs.

We will also be creating some seasonal crafts, along with our usual play stations, stories, and games.

Visit our website at www.mapleridgepreschool. com or our Facebook page for more information on our upcoming open house and to learn more about registration.









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2018 TAX RETURNS & REFUNDS

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