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### On Jan. 5, 2016, The City of Calgary will mail 2016 property assessment notices.

Watch for your assessment notice in the mail it contains important information including:

- Your assessed value
- Your access code to log into Assessment Search
- Dates to contact Assessment if you have questions.

#### Go to Assessment Search to:

- View information about your assessment and other details
- Search for comparable properties
- · Search for sales of similar properties in your area
- View other detailed assessment information.

Assessment Search - getting started

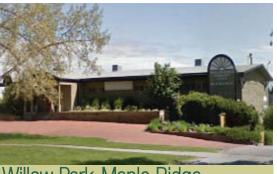
#### First-time users will need to complete a two-step registration process:

- 1. Create a City of Calgary personal mylD account. Visit calgary.ca/myID to register.
- 2. Link your property assessment to your myID account.

When you receive your 2016 assessment notice go to Assessment Search at calgary.ca/assessment:

- Login with your myID account and password.
- Enter the roll number and access code displayed on your notice.

2015-1053



Willow Park-Maple Ridge Community Association 680 Acadia Drive SE | Calgary, AB T2J 0C1

Phone:271-8044 | Fax: 278-3718 info@willowridge.ca | www.willowridge.ca

### **Elected Officials**



**Councillor Peter Demong** Ward 14 Office P.O. Box 2100, Station M Calgary, AB, CanadaT2P 2M5 Phone: 403-268-1653

Fax: 403-268-3823 Email: ward14@calgary.ca Web: www.calgarv.ca/ward14



**MLA Brandy Payne** Calgary-Acadia #10, 8318 Fairmount Drive SE Calgary, AB Canada T2H 0Y8 Phone: (403) 640-1363 Fax: (403) 640-2970 Email: calgary.acadia@assembly.ab.ca

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### Make Sure You Have an

# **Emergency** Fund

In Case the Unexpected Happens

There's no doubt that saving for retirement is extremely important, but it shouldn't be your only priority when it comes to putting money aside for the future.

It's also wise to have an emergency cash fund. From major home repairs to an unexpected job loss, you never know what life might bring.

If something unforeseen does happen, you want to have enough in your emergency fund to avoid "maxing out" your credit cards. With annual interest rates on retail credit cards ranging as high as 29 per cent, you could find yourself quickly into debt problems if you choose that option.

It's just as important that you not tap into your retirement savings or you could put your retirement plans in jeopardy. That's because Registered Retirement Savings Plan (RRSP) withdrawals come with significant tax consequences. What's more, having to sell your investments earlier than anticipated might not allow them to generate the returns that were expected.

Instead, you should have a separate emergency fund that contains the equivalent of six to nine months of living expenses. Of course, that's just a general rule of thumb. You may need more, depending on factors such as lifestyle, financial commitments and spending habits. For example, if you have a large mortgage or other debts, you should consider a larger emergency fund.

A key element to consider with your emergency fund is that it should hold liquid assets. You need guick and easy access to cash if there's an emergency. That rules out instruments such as locked-in GICs.

While stocks are guite liquid, they may not be appropriate either. Even high-quality stocks will have their value fluctuate substantially. Not only may it be inopportune to have to cash out when stock prices are down, but if they fall greatly enough there may not even be enough value to cover your needs.

There are a few viable options to consider, including money market mutual funds and cashable term deposits. The most common solution is a savings account. Unfortunately, while this certainly hits the mark on liquidity and safety, you are often faced with an unattractively very low interest rate.

This is a particularly relevant point for small business owners, who understand the importance of having access to emergency funds for a range of needs, including potential payroll shortages. But their business savings accounts tend to have among the lowest rates available - commonly even zero per cent.

Another option for small business owners - and everyone else - is a high-interest account. Check with your financial advisor about what's available.

A good way to build up an emergency fund is through monthly or weekly savings. You can set up a periodic investment plan at a financial institution to automatically divert part of your income to your fund. Figure out how much you need and then put away a regular amount to get you there. And once you have money in an emergency fund, make sure it stays there. Resist any urges to spend any of it.

You may have to look at ways to pare your expenses to free up cash for your emergency fund. A family budget can help you identify savings opportunities.

Speak to your financial advisor to learn more about how you can best plan for financial emergencies.

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Website: http://www.cbe.ab.ca • Email: boardoftrustees@cbe.ab.ca

#### Focusing on the future

The 2015 calendar year has come to an end, but the Calgary Board of Education school year is in full swing and it's a great time to reflect on the year so far.

#### More students

This fall the CBE welcomed a record number of students in our schools, bringing our total enrolment to 116,987 students. We are proud to be the dynamic learning community of choice for students from kindergarten to adult education.

#### **Great results**

We are also proud of the academic results our students are achieving. In the 2014-15 Grade 6 and 9 provincial achievement tests and diploma exams, CBE students continued to outperform the province in most subjects, particularly at the excellence standard.

#### **Building for student success**

The CBE continues work on an unprecedented 31 capital projects including: 21 new schools, three re-

placement schools, six major school modernizations and one modular extension. We are currently on schedule to open 15 new schools during the 2016-17 school year. For information on these projects, visit cbe.ab.ca/ schools

#### **Working together**

The CBE is committed to involving people in decisions that affect them. To do this more effectively, we are developing a new system-wide approach to public engagement.

This approach will help people understand how their contributions influence decisions within the CBE, clarify roles and responsibilities and allow us to have a consistent approach across our system.

If you are interested in participating in this process, please sign up online at cbe.ab.ca, under Get Involved.

The Board of Trustees would like to wish you and your family a happy holiday season and wish you all the best in the new year. We always welcome your comments, feedback and questions. You can contact the Board of Trustees at boardoftrustees@cbe.ab.ca.

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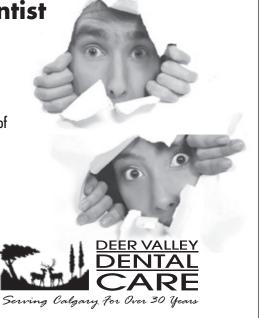
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- February 1 to 29 YYC Hot Chocolate Fest: Participating restaurants and cafes across Calgary each create a signature hot chocolate and try to win Calgarians' hearts — the hot chocolate with the most votes takes home the title of Calgary's Best Hot Chocolate. www.yychotchocolate.com
- February 3 Calgary Flames vs Carolina Hurricanes at the Saddledome 7:30 pm. www.calgaryflames.com
- February 5 to 20 Lord of the Flies: Remarkably true to the novel in spirit... the theatre lends itself particularly well to the ritualistic aspects of the story - chanting, dancing, marching, forming a circle round the victim, stamping out a fire. You end up feeling you have seen a fable of infinite implications enacted in a little room. www.storybooktheatre.org
- February 12 Calgary Hitmen & Red Deer Rebels face off at 7:00 pm at the Saddledome. www.hitmenhockey.com
- February 12 to 14 Block Heater: A Winter Music **Extravaganza:** There's a new music festival in Calgary over the Family Day long weekend. More than 20 artists perform at three Inglewood venues over three days. www.calgaryfolkfest.com
- February 12 to April 17 Suite Surrender: Mistaken identities, overblown egos, double-entendres, and a lap dog named Mr. Boodles round out this hilarious riot of a love note to classic farce. www.stagewestcalgary.com
- February 21 to 22 Spinosaurus: Lost Giant of the **Cretaceous:** Meet Spinosaurus, the largest predatory dinosaur yet discovered and hear the incredible story of how this prehistoric giant was almost lost to science, before being brought back to light with the help of a remarkable young paleontologist. www.artscommons.ca
- February 26 Calgary Hitmen vs Royals at the Saddledome 7:00 pm. www.hitmenhockey.com
- February 27 Calgary Flames & Ottawa Senators face off at 8:00 pm at the Saddledome. www.calgaryflames.com
- February 28 Night With the Stars: This year, Theatre Calgary's annual fundraiser has an otherworldly theme. This gala takes participants to a different galaxy. www.theatrecalgary.com

#### **FEBRUARY 16 TO 21** THE WIZARD OF OZ

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~continued next page~

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Residents of partnered communities' pay 20% less for memberships than those who reside outside partnered communities. Phone: 403-278-7542 or see www.tricocentre.ca to find out more.

#### **January at Trico Centre**

Trico Centre for Family Wellness is a non-profit, community-owned and operated recreation facility. Our memberships are affordable and our programs are family-friendly. With a membership, you can work out in the fitness centre, take more than 70-drop-in fitness classes a week, use the gymnasium, swim, skate, or play shinny, plus you get 20% off our fun, active registered programs.

Residents of communities partnered with Trico Centre (yours!) pay 20% less for a Trico Centre membership with presentation of a community association membership or payment of the Community Support Fee (which is sent to your community association.)

#### A new session of registered programs starts in January 9 check the Program Guide or www.tricocentre.ca. **Price Freeze**

• Breathe a big post-holiday sigh of relief: recession-busting price freeze in effect at Trico Centre on memberships, admissions, and program fees. No increase until September 2016.

- Registered adult programs starting in January: Cardio Dance, Barre Stretch & Release, Core Fusion Barre, TRX Flow, Mindful Relaxation, Trim and Tone, Strong is the New Skinny: Weight Training for Women by Women, Fit 101 for the Absolute Beginner. Workshops include Foam Roller Workshop, Peek Week what? Strength & Conditioning Clinic: Jumps, Throws, and Agility, Yoga Nidra.
- Cool new program: Strike It Cardio Drumming: Free Demo class on January 6 from 7:30-8:30pm.
- January is a great time to get back to the fitness centre more than 70 drop-in fitness classes every week included in membership.

#### **Older Adults**

• Registered multi-week programs starting in January include Balance Builders, Bone Builders, Chair Yoga, Sore Joints Training. Workshops and clinics include Foam Roller Workshop and Strike It for Seniors!

#### **Families**

- Registered family programs; Family in Motion, Family Yoga, Mindfulness for Youth & Parent, Family YogArt, Prenatal Fitness, Mommy & Me Barre, Mommy/Daddy & Me Aquafit, Mommy & Me Fitness.
- Family Night: Sunday Night is Family Night swim from 6 to 8pm and/or gymnasium from 6-7pm. Free for members; nonmembers \$3 per person.

#### **Children & Youth**

· Registered programs including skating lessons, swimming lessons, dance, sport, gymnastics, active play, and yoga for tots to teens.



#### **COUNCILLOR, WARD 14 PETER DEMONG**

www.calgarv.ca/ward14 eaward14@calgary.ca or 403 268-1653

Hello Ward 14!

No matter what your 2015 was like, I hope your 2016 is even better. This year a Ward 14 tradition will be getting a fresh start—or a fresh name at least.

#### Counciltalk

Aldertalk finally has a name that fits with the title of Councillor. I've had reservations about leaving the old name behind. It fit so perfectly. But Aldertalk is a name for an Alderman, and I am a Councillor now. Counciltalk is a name for a Councillor.

I will now be using the name Counciltalk when referring to my monthly discussions, and if you have never attended one I sincerely hope that you will join on at least one occasion in 2016. In short, it is a chance to sit down with me—and your neighbours from around Ward 14—to talk about whatever municipally related topic you choose. It has become so popular that even some other Councillors are implementing their own versions of the idea.

It is very fitting that the first Counciltalk session will take place in Parkland. It was at the Parkland Community Hall on January 14, 2012 that a group of Ward 14 residents gathered for the very first Aldertalk. Since then residents of Ward 14 have been joining me regularly to engage in meaningful dialogue.

I want people to feel like they can always communicate with me. Aldertalk has been a powerful tool in my strategy for ensuring that they can. Because of the generosity of Ward 14's community associations it is also a low-cost tool. It is held about six months out of the year, and rotates location between communities in Ward 14. People only have to go as far as their local community hall to speak with me, but have been known to travel much further. We sit in a round-table configuration and go through each attendee individually to discuss the topic of their choice.

The 2016 Counciltalk season will begin in Parkland on January 16. It will be at the Parkland Community Hall (505 Parkvalley Road SE). The discussion will run from noon to 2.p.m., but I would love to have you there at noon so that we can get a head start on things, and so you are assured of some coffee.

For upcoming dates and details you can visit calgary.ca/ward-14counciltalk, but I also send email reminders about upcoming Counciltalk sessions, among other things. You can sign up for them at calgary.ca/ward14connect.

#### **Property Assessment Notices**

Before I sign off until February let me remind you to inspect your property assessment notice carefully this year. It will be in your mailbox shortly, if you don't have it already. Following the instructions on the notice and contacting the Assessment Department about errors could save you the cost of making an unnecessary appeal.



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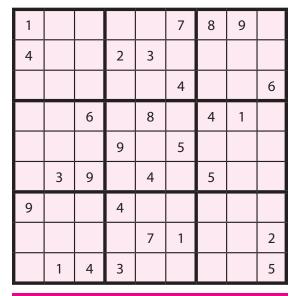
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# - BANK SUDOKU



FIND SOLUTION ON PAGE 14



# **Keep Your Paws Warm!**

walks rinse and dry your pet's feet if you suspect he has walked through chemicals.

Some dogs just can't tolerate cold paws no matter what you do. Consider booties for these individuals. Booties and mukluks come in all shapes and sizes for dogs. It is important that the boot breath and not compromise the blood flow to the paw. Most animals readily tolerate comfortable well-fitted boots. Online pet stores and local pet stores carry an array of boots for dogs. If you have a large active pet that will need heavy-duty boots you may want to consider custom-made footwear.

Along with their fur keep your pet's nails clipped. In our winters nails may split as your pet goes in and out from the cold and damp and nails may benefit from supplements such as omega fatty acids or fish oils.

My old Labrador would push through the roughest ground cover on the scent of a bird, but in the city he had very sensitive feet and could not tolerate rock salt on his paws at all. Nor would he tolerate boots. I used a paw wax on his feet. Applied to the pad these waxes seal the paw and protect the skin from ice and chemicals. They also protect the pads from cracking with dryness as the dogs go in and out. As long as your dog tolerates his feet touched the paw waxes are very easy to use. Vaseline is a cheap alternative but lasts only a short time outside and can pick up unwanted dirt adhering to the paw.

New products are always coming on the market. Check with your veterinarian and don't forget to protect the rest of your pet from the cold by keeping them well groomed. A clean well-groomed coat insulates from both cold in winter and heat in summer better. Finally remember, like us, as dogs become elderly or arthritic they may require more protection from the elements than they did in their prime. Be as conscious of a senior pet potentially slipping on the ice as you would be of an elderly relative.

Jennifer L. Scott, D.V.M.

Well we are about to enter the heart of winter when we see temperatures of minus 20 degrees and lower outside and I don't want to walk my dog, although he is always ready and willing. Most dogs are amazingly well equipped to deal with the cold weather, but not every breed or individual can deal with this kind of cold without precautions.

When dogs first walk on the cold snow you often see them limp or hold a paw up as they run around. Then given some time they seem to become more comfortable. A dog's pads are equipped with a very effective heat exchange system. Once the paw's blood vessels adjust to the cold, and as long as the pad is dry and healthy, the average dog can tolerate most very cold surfaces. Smaller dogs tend to be less tolerant than large breeds. There are exceptions. Dogs with long guard hairs and thick downy undercoats like shepherds and huskies do fine, but dogs with short fine fur like Dobermans have little tolerance for cold. Fortunately stores now stock doggie coats from your basic knitted sweater to fine sartorial splendour depending on the taste of the human companion.

Some people believe a mat of hair over the dog's foot pads will protect them. Not true. Matted fur and excessive hair tends to stay wet, collect ice balls, and hold chemicals such as de-icing agents and salt against the skin. A dog's paws will adjust to the cold more effectively if the hair is kept reasonably short and clean. After

# IN & AROUND SCHOOLS

### St. Bonaventure **Junior High School**

1710 Acadia Drive S.E., Lake Bonavista

Happy New Year!

St. Bonaventure continues to embrace the school maxim of spirituality, citizenship, and excellence. In terms of spirituality, the entire school community has had the opportunity to join in several liturgical celebrations including the Advent Masses and the St. Bonaventure Feast Day. Additionally, thanks to the entire school community for contributing to the Christmas Hamper Food Drive. Once again, the students and staff at the school embraced service learning. Your donations have helped many individuals in need within Calgary. What a great example of humility.

Our athletics and fine arts programs continue to provide opportunities for student engagement. Congratulations and thanks to the coaches, athletes, and parents who supported our wrestling program this year. The team had a strong showing in the city championships held at Notre Dame High School in late December. Basketball season is now underway and everyone involved is looking forward to the St. Bonaventure Sr. Basketball Tourney (final week of January). Moreover, the fine arts programs enjoyed a splendid night at the Winter Fine Arts Gala. What a showcase of talent! Thanks to everyone for supporting this spectacular event.

Academically, engaging all students for success continues to be a focal point each and every day at St. Bonaventure. A number of Grade 9 students are participating in the University of Waterloo Math competition. Furthermore, each and every student had the chance to participate in a lacrosse unit that was delivered by two professional players from the Calgary Roughnecks.

St. Bonaventure would like to extend best wishes to each and every member of the community for 2015!

### **Mapleridge Cooperative** Preschool

December was a very exciting month for all the children at MCP. Our class Christmas parties were a big success, filled with songs, treats and a special visit from dear old Santa Claus. This month, our children will learn about the wonder and beauty of winter!

### École St. Cecilia School

New Year means new activities for École St. Cecilia School students.

Christmas may be over but students at École St. Cecilia School are geared up for our Epiphany celebration. Students from each class will share a 'Galettes des Rois', or Kings' Cake, which is a French tradition where students select a piece of pie and hope to find a figurine which will make them 'King for a day'.

Later in the month, our grade 2 students will take a field trip to Telus Spark while our grade 6 students will be part of an experiential learning project focused on the Mars Landing. Students in kindergarten to grade 2 will 'lace-up' for our inline skating unit.

The end of the month will see École St. Cecilia School transformed into a dance hall for a glow-in-the-dark Family Dance. The annual dance is a favourite event for students' families to get together and catch up after the holidays, as well as mark the half-way point of the school year.

Interested in having your child attend École St. Cecilia School?

Mark your calendar for our Information Evening on March 1, 7 p.m. and our Open House on March 8 from 1-3 p.m.

École St. Cecilia School is a French Immersion Catholic Elementary School for children from Kindergarten to Grade 6. The school serves most communities south of Glenmore Trail and east of McLeod Trail.





## MLA CALGARY - ACADIA BRANDY PAYNE

#10, 8318 Fairmount Drive SE Calgary, AB, Canada T2H 0Y8 Phone: (403) 640-1363; Fax: (403) 640-2970 calgary.acadia@assembly.ab.ca

Happy New Year everyone!

I hope you had a wonderful holiday season and had a chance to spend time with friends, family and loved ones.

Recently, our government announced Alberta's Climate Leadership Plan. The Plan, based on the advice of the energy industry, experts and real Albertans, puts a prices on carbon, phases out coal pollution, and limits pollution from the oil sands.

This climate leadership plan is important for many reasons:

- We are doing the right thing, showing leadership to protect our health, environment, and economy for future generations.
- We are creating a more stable, diversified economy that will create good jobs in the renewable sector.
- Our plan is bringing people together to strengthen our economy, with the support of the oil and gas industry, environmental groups and First Nations.
- Our approach will improve Alberta's reputation and access to new markets, and protect jobs in our largest industry.
- A made-in-Alberta plan means we won't have climate change programs imposed on us from outside our boarders.
- This plan works for our province and our industries, and keeps our capital here in Alberta.

The price on carbon will be revenue-neutral, with investments in new technology and infrastructure, as well as adjustment funds for low and middle income families, small businesses and families who work in the coal industry.

Some of our communities rely heavily on the coal industry, and we have been faced with increasing pressure on our way of life as the health effects of this industry become more widely known. More and more, we see coal mines and coal-fired plants closing in Alberta and beyond our borders as well.

Our Government is committed to work with communities and businesses that rely on coal to develop community-specific adjustment plans to make the inevitable transition work in a way that supports families.

The road ahead is a challenging one, but one we have known is coming. This Plan will make Alberta one of the most environmentally-responsible energy producers in the world and enable us to create a more diversified economy.

I bet you are wondering what you can do at home to save on your energy bill, reduce household waste and lower your water usage. Green Calgary is a wonderful not-for-profit with a mission to engage and empower Calgarians to create healthy homes, communities, and businesses by providing environmental education, products, services and hands-on support. Get together 4 or 5 of your friends and host a Green Tea - enjoy an evening facilitated for you and your guests and learn about simple, practical and affordable ways to maintain a greener household. Green Calgary offers a variety of other programs. Contact Green Calgary at 403-230-1443 and check out their website at www.greencalgary.org.

Mark your calendars: my office is hosting another Open House! On Thursday January 28, 2016 between 5-8 pm, stop by the office to have a coffee, ask questions and join in the conversation.

# GAMES SUDOKU

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



# BLACKFOOT DISTRICT

#### **Happy New Year One And All**

2016 marks the 103rd anniversary of Girl Guides in Alberta and you might want your daughter to try something new. Think about joining this long standing program aimed at promoting self development and friendship in women. Guiding is a great place to learn new skills, experience new adventures and build lasting friendships.

Guiding welcomes girls of all ages from kindergarten through to high school and beyond.

Sparks	ECS & Grade 1	or	(5&6 year olds)
Brownies	Grades 2 & 3	or	(7&8 year olds)
Guides	Grades 4, 5 & 6	or	(9 to 12 year olds)
Pathfinders	Grades 7, 8 & 9	or	(12 to 15 year olds)
Rangers	Grades 10, 11 & 12	or	(15 to 17 year olds
Leaders	(18 years and over)		·

The Spark units will be visiting the fire hall, making birthday boxes for the food bank, learning about our feathered friends and making a bird feeder.

The Brownie units will be skating, learning some camp skills at Brownie Academy at Camp Jubilee and working on badges.

The Guide units will be sledding, having sleepovers and snow shoeing.

The Pathfinder units will be skating, going to camp, volunteering at Brownie Academy and attending a Hitmen hockey game.

The Ranger and Trex units will be snowshoeing, winter camping and volunteering at Brownie Academy.

Upcoming District activities include roller skating at Lloyd's in early February.

The 24th Pathfinders and 17th Rangers would like to thank everyone who supported their bottle drive in December.

Registration is on going. Guiding is a great place to grow lasting friendships and experience new opportunities. Why not give us a try!

If you have any questions regarding Guiding or registration please contact Calgary Area Girl Guides at ggcinfo@calgarygirlguides.com or call 403-283-8348.

Girl Greatness Starts Here!









#### PRE-KINDERGARTEN EDUCATIONAL SERVICES

St. William School ·11020 Fairmount Drive S.E.
Kindergarten Enhancement and Out of School Care
REGISTRATION FOR FAIL 2016-2017

Come to the OSC classroom, submit a form and 11 cheques.

#### PRE-REGISTRATION: JANUARY 18<sup>TH</sup> -22<sup>TD</sup>, 2016 FROM 7-9 A.M. OR 12:30 – 6 P.M.

For current or past students of the school or our program.

GENERAL REGISTRATION (for remaining spots):

MARCH 17<sup>™</sup> FROM 5-6 P.M.

#### KINDERGARTEN ENHANCEMENT PROGRAM (KE) - \$500.00 / month

Program includes Lunch Care supervision and 5 half days per week literacy focused program. Half day Kindergarten students can stay at school for the full hours of the regular school day. Nurture emergent literacy with an environment that fosters language development and encourages interest in reading and writing. Centers and activities include music, yoga,arts and crafts, fine motor work, circle time, center play, field trips. This program may be combined with the Out of School Care program (See below)

#### **OUT OF SCHOOL CARE (OSC) Grades K-6**

Kindergarten children may combine this program with Kindergarten Enhancement (See above)

Operating hours: 7:00 a.m. - 6:00 p.m.

Before care only / \$275.00 per month

After care only / \$325.00 per month

Refore AND After Care / \$450.00 per month

Before AND After Care / \$450.00 per month

To register for an available spot in any of our programs for the remainder of this current school year, please contact our Registrar.

Registrar: Melanie at (403) 605-2988 / RegisterPreK@gmail.com Website: www. Pre-KindergartenEd.com



### ACADEMY DENTURE CLINIC

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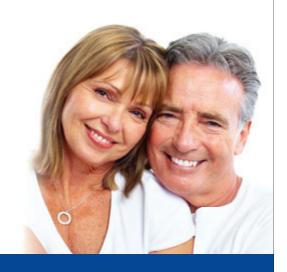
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- Being self-conscious of your smile
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#### **Southcentre Mall**

Suite 126A, 100 Anderson Rd SE (403) 269-8308

Mon - Thur 8:30 am - 4:30 pm Fri 8:30 am - 12:00 noon