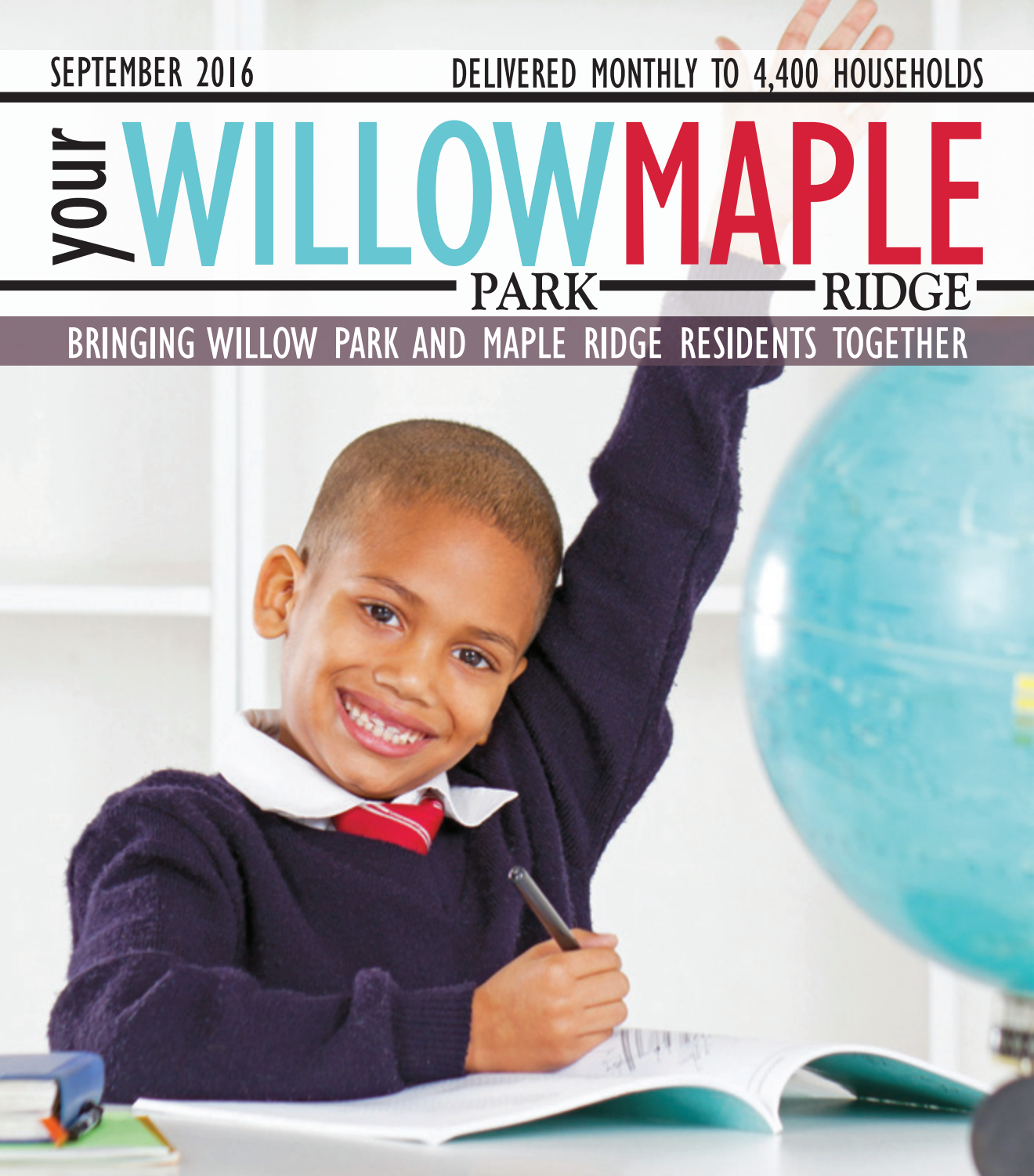


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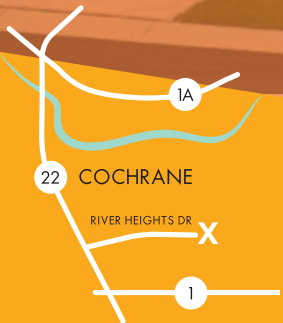


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# Saving Is Good ... but It's Not Investing

Jason Kruse, Financial Advisor

It's a good thing to have some savings. When you put the money in a low-risk account, you can be pretty sure it will be readily available when you need it. Nonetheless, "saving" is not "investing" — and knowing the difference could pay off for you far into the future.

Think about it this way: Saving is for today, while investing is for tomorrow.

You need your savings to pay for your daily expenses, such as groceries, and your monthly bills — mortgage, utilities, and so on. In fact, you might even want your savings to include an emergency fund containing six to 12 months' worth of living expenses to pay for unexpected costs, such as a new furnace or a major car repair.

These are all "here and now" expenses — and you could use your savings to pay for them. But in thinking of your long-term goals, such as post-secondary education for your children and a comfortable retirement for yourself, most indi-

viduals typically can't simply rely on their savings — they'll need to invest. Why? Because, quite simply, investments can grow — and you will need this growth potential to help achieve your objectives.

To illustrate the difference between saving and investing, let's do a quick comparison. Suppose you put \$550 per month into a savings account that paid hypothetical 2% interest. After 35 years, you would have accumulated about \$330,000. Now, suppose you put that same \$550 per month in a diversified investment portfolio that hypothetically earned an average of 6% a year. At the end of 35 years, you would end up with about \$785,000. (These hypothetical examples are for illustrative purposes only and do not reflect the performance of a specific investment. They also do not include any transaction costs or fees.)

This enormous disparity between the amounts accumulated in the two examples clearly shows the potential difference between "saving" and "investing." Still, you might be thinking that investing is risky, while savings accounts carry much less risk. And it is certainly true that investing does involve risks — investments can lose value, and there's no guarantee that losses will be recovered.

Nonetheless, if you put all your money in savings, you may actually incur an even bigger risk — the risk of not achieving your financial goals. In fact, a low-rate savings account might not even keep up with inflation, which means that, over time, you will lose purchasing power.

Ultimately, the question isn't whether you should save or invest — you need to do both. But you do need to decide how much of your financial resources to devote toward savings and how much toward investments. By paying close attention to your cash flow, you should be able to get a good idea of the best savings and investment mix for your particular situation. For example, if you find yourself constantly dipping into your long-term investments to pay for short-term needs, you probably don't have enough money in savings. On the other hand, if you consistently find yourself with large sums in your savings account even after you've paid all your bills, you might be "sitting" on too much cash — which means you should consider moving some of this money into investments with growth potential.

Saving and investing — that's a winning combination.



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# WHEN A CHILD FALLS BEHIND:

TIPS FROM A PSYCHOLOGIST & FORMER TEACHER

Photograph: www.alamy.com

By Joyce Achtnig BEd, MC, CCC, Provisional Psychologist & Canadian Certified Counsellor

## What Can You do if Your Child is Struggling in School?

Is your child underachieving academically? Or do you think your child may be gifted and is underachieving due to boredom and lack of challenge? Parents and teachers are often the first to voice concerns regarding a child's struggles and need for help. When teachers suspect that issues like Attention-Deficit/Hyperactivity Disorder (ADHD), Autism Spectrum Disorder (ASD), or a learning disability may be at the root of a child's challenges at school, they will often recommend a psycho-educational evaluation. Current research demonstrates that early identification, understanding, and appropriate intervention is the key to a child's success.

## What are School Psycho-educational Assessments and What Benefits do They Offer?

It is understandable that many parents are unclear about exactly what a psycho-educational assessment is when school staff or a physician recommend it. A psycho-educational assessment will evaluate your child's thinking/reasoning abilities and underlying psychological processes (e.g., attention, processing, fluid reasoning, memory). It also assesses academic achievement (e.g., expressive and receptive language, reading, writing composition, math), social development, emotional functioning, and behaviour. This is generally accomplished through standardized testing, informal assessments, interviews, questionnaires, observations, and review of previous records or reports.

The end result is a rich and comprehensive assessment that helps parents and educators by making sense of a child's struggles and uncovering his or her strengths. A psycho-educational assessment is a powerful tool because it creates a more accurate and complete picture of your child that can change the way your child is perceived and ensure that appropriate resources, educational programming, and accommodations necessary for success are recommended. In addition, information in the assessment may also be used to qualify the child for disability services, or to guide physicians in choosing appropriate medication, etc.

## How Can Parents Obtain a Psycho-educational Assessment?

Parents may ask the school to complete a psycho-educational assessment; this is done by school board psychologists, at no cost to parents. Unfortunately, there are waitlists and only the most severe or in need students will qualify for the few assessment opportunities that have been allocated to each school for that year. The fastest way to obtain an assessment for your child is to use a psychologist in private practice; we can usually book an appointment in less than a month, and have the report completed between four to six weeks after testing. In Calgary, the cost for a psycho-educational assessment ranges from approximately \$1,400 to \$2,800, depending on the psychologist you choose and the assessment tools and time required. In many cases, a parent's insurance plan through work can pay for at least some of this expense.

## Maple Ridge



## Real Estate Update

Last 12 Months Maple Ridge  
MLS Real Estate Sale Price Update

	Average Asking Price	Average Sold Price
August 2016	\$0.00	\$0.00
July 2016	\$0.00	\$0.00
June 2016	\$557,450.00	\$520,000.00
May 2016	\$599,900.00	\$587,500.00
April 2016	\$564,900.00	\$551,250.00
March 2016	\$539,900.00	\$525,000.00
February 2016	\$619,839.00	\$595,000.00
January 2016	\$532,400.00	\$518,750.00
December 2015	\$532,400.00	\$518,250.00
November 2015	\$460,000.00	\$434,000.00
October 2015	\$539,700.00	\$542,250.00
September 2015	\$568,500.00	\$549,000.00

Last 12 Months Maple Ridge  
MLS Real Estate Number of Listings Update

	No. New Properties	No. Properties Sold
August 2016	3	0
July 2016	2	0
June 2016	3	2
May 2016	3	1
April 2016	3	4
March 2016	5	3
February 2016	5	3
January 2016	0	2
December 2015	2	2
November 2015	5	4
October 2015	2	6
September 2015	6	4

To view the specific SOLD Listings that comprise the above MLS averages please visit [maple\\_ridge.great-news.ca](http://maple_ridge.great-news.ca)

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# Willow Park



## Real Estate Update

Last 12 Months Willow Park  
MLS Real Estate Sale Price Update

	Average Asking Price	Average Sold Price
August 2016	\$574,900.00	\$580,500.00
July 2016	\$587,450.00	\$569,000.00
June 2016	\$459,000.00	\$439,000.00
May 2016	\$496,200.00	\$491,250.00
April 2016	\$694,000.00	\$667,250.00
March 2016	\$542,000.00	\$524,000.00
February 2016	\$599,700.00	\$580,000.00
January 2016	\$519,000.00	\$516,937.50
December 2015	\$514,850.00	\$500,500.00
November 2015	\$492,444.00	\$482,944.00
October 2015	\$599,450.00	\$590,000.00
September 2015	\$499,500.00	\$490,500.00

Last 12 Months Willow Park  
MLS Real Estate Number of Listings Update

	No. New Properties	No. Properties Sold
August 2016	8	6
July 2016	9	8
June 2016	8	5
May 2016	7	4
April 2016	7	2
March 2016	7	2
February 2016	7	8
January 2016	5	3
December 2015	2	2
November 2015	3	2
October 2015	3	6
September 2015	7	2

To view the specific SOLD Listings that comprise the above  
MLS averages please visit [willow\\_park.great-news.ca](http://willow_park.great-news.ca)

## Willow Park Maple Ridge mybabysitterlist

Name	Age	Contact	Course
Alissa	15	403-542-6142	Yes
Alysha	12	403-254-8539	Yes
Kaley	16	587-998-2190	Yes
Mackenzie	15	403-452-6992	Yes
Rachael	41	403-701-2647	No

## Calling All BABYSITTERS

Enroll free at [mybabysitter.ca](http://mybabysitter.ca) and choose the Calgary communities you would like to babysit in.

## 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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## Calling All Neighbours!



To have your Family profiled (Story and Professional Pictures) in the next edition of this Community Newsletter, please send us an email to [WR@great-news.ca](mailto:WR@great-news.ca)



Jazz Combo. Also new is Nature Wonders, Bricks 4 Kidz & Sportarama. Late registration is allowed.

#### Children & Youth

Check out the Fall Winter Program Guide for what's new for Fall: Registered programs, Just for Girls, Try it Tuesdays, Badminton Club, Dodgeball for Teens, Gym n' Swim Fridays, Sportball: Basketball & Ball Hockey, Sports Extravaganza (9-12 yrs) & Tumbling for Beginners (9-12 yrs). Youth Night is Saturdays, 6:30-9pm. Youth aged 10-17 can drop in for floor hockey, dodgeball, basketball, and other fun activities.

#### Adults

The Fitness Centre is waiting for you with friendly staff, lots of equipment, no line-ups and, with membership, more than 70 drop-in fitness classes. Drop-ins like adult shinny and leisure skate. Registered programs: fitness options, Mommy & Me series, plus the NEW: Focus Series: Small Group Training – Fat-Burning, Healthy Back & Joints, Learning the Basics, Power Lifting & Strength Training Design. Wellness workshops including Straighten Up, a posture workshop for adults and youth (12 yrs +).

#### Older Adults

Lots of older adults exercise in our fitness centre – drop by and check it out. Registered classes include Balance Builders: Fall Prevention Program (65+ yrs), Bones and Balance, and Chair Yoga. Lots of drop-in fitness for older adults plus drop-in pickleball!

Trico Centre is located at 11150 Bonaventure Drive SE. Residents of partnered communities like yours pay 20% less for memberships than those who reside outside partnered communities. Phone: 403-278-7542 or see [www.tricocentre.ca](http://www.tricocentre.ca) to find out more.

#### September 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 (more than 55 in the summer months), use the gymnasium, swim in our newly refurbished pool, skate, or play shinny. 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.) Plus with a membership you get 20% off hundreds of fun, active registered programs.

#### Fall/Winter Program Guide and Registration

Online registration is open and ongoing! We have something for everyone: swimming lessons, skating lessons (and NEW learn to figure skate program), adult fitness, older adult fitness and wellness, and programs for parent & tot, preschool, and children & youth. Lots of new programs; see [www.tricocentre.ca](http://www.tricocentre.ca) for our Fall/Winter Program Guide or pick up a copy in facility. You can register online or by calling Guest Services at 403-278-7542.

#### Aquatics Programs & Pool Refurbishment Celebration

Our newly refurbished pool is open NOW – come and check it out. We will be celebrating on September 24, 2-9pm. Swim lessons for all ages (including adult.) Canadian Swim Patrol. Private Swim lessons are also available.

#### Parent & Tot & Preschool

Lots of parent & tot registered programs. New combo classes for Fall: Bubble Buddies, morning of songs, rhymes & action games – then blow bubbles in a parent & tot swim lesson. Also new, Dance with Me! Messy Masterpiece & Tiny Tot Sports n' Play. Also check out our parent and tot drop-ins – free with membership. Thirty different registered preschool options: art, dance, active movement, sports. New for Fall: Registered programs, ABC-123, combo classes: Art N' Gymnastics, Funky Fridays (each week focuses on a different theme) & Ballet/

*Councillor Peter Demong*

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**OCTOBER 27 TO 29  
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The Alberta Ballet presents the classical ballet Dracula at the end of October. Special effects, impressive costumes (Dracula wears a 23-foot-long cape) and exquisite choreography bring this horror story to life. [www.albertaballet50.com](http://www.albertaballet50.com)



OCTOBER

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

**September 21 to October 2 - Calgary International Film Festival (CIFF):** The Calgary International Film Festival (CIFF) is a 12-day showcase of up to 200 multi-genre films from Canada and over 40 other countries. The festival hosts gala events, screenings, award ceremonies and special presentations. [www.calgaryfilm.com](http://www.calgaryfilm.com)

**October 1 - A Little Light Music:** This is a chamber music concert with a special focus on well-known Canadian composers. There will be a fun, playful line-up of music in this concert with everything from A Little Light Music to Viva Gershwin. [www.scpa.ucalgary.ca/events/little-light-music](http://www.scpa.ucalgary.ca/events/little-light-music)

**October 6 - An Evening With Bethany Hamilton, Soul Surfer:** Bethany Hamilton has become a source of inspiration to millions through her story of determination, faith and hope. Hear Hamilton discuss her surfing career and her charitable contributions in this inspirational talk. [www.ticketmaster.ca/event/110050A6A6225E87](http://www.ticketmaster.ca/event/110050A6A6225E87)

**October 7 to 8 - Disney In Concert: Tale As Old As Time:** Start Thanksgiving weekend with some classic Disney tunes performed by the Calgary Philharmonic Orchestra. The popular Disney songs from these films are played alongside clips from the movies. [www.calgaryphil.com](http://www.calgaryphil.com)

**October 11 to 29 – Boom:** Using images and video, the show explores the musicians, politicians and cultural icons around from 1945 to 1969 that shaped the baby boom generation. [www.theatrecalgary.com](http://www.theatrecalgary.com)

**October 12 to 15 - Intensional Particle + Split Flow:** Hiroaki Umeda is a Japanese multi-disciplinary artist. He's a dancer, a sound, image and lighting designer, and a choreography. He brings two new solo shows to Theatre Junction. [www.theatrejunction.com](http://www.theatrejunction.com)

**October 14 to 29 – Fluid Festival:** This year marks the 11<sup>th</sup> Fluid Festival, and just like the inaugural event, this year's Fluid Festival will celebrate dance and physical performance. [www.springboardperformance.com](http://www.springboardperformance.com)

**October 15 - Calgary Stampeders PinkPower Game:** This football game joins in the fight against women's cancers. Arrive early to the game to purchase limited edition PinkPower merchandise, then watch the Calgary Stampeders take on the Montréal Alouettes. [www.stampeders.com](http://www.stampeders.com)

**BRAIN GAMES SUDOKU**

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

FIND SOLUTION ON PAGE 17

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**Mandatory bylaw for  
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What goes up shouldn't come down.

In the last few years, there have been several incidents of materials and debris falling off tall buildings, particularly in the downtown core. City of Calgary investigations into these events revealed that there's more to be done to prevent potentially hazardous situations and protect public safety. That's why the Building Maintenance Bylaw was developed.

It will require buildings that are five storeys or higher and 10 years and older to complete visual exterior assessments every five years.

The bylaw comes into force on Jan. 1, 2017. To learn more, visit [calgary.ca/buildingmaintenancebylaw](http://calgary.ca/buildingmaintenancebylaw).



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# Do you tip the pizza delivery guy or gal?

If so, how much? Below are some facts and figures to help you out.

Tom Allum

If you get food delivered, whether it is Chinese, pizza or your standard fare, there normally is a delivery charge. The amount of the delivery charge varies from each establishment but is normally between three and four dollars per trip. This amount usually goes to the driver at the end of each shift. The driver supplies their car, fuel and insurance and maintenance. 99% of drivers are on contract basis only. They average 12 trips per shift. This equals \$42.00 for a five to 10 hour shift. Not including tips if any.

Most pizza places have a defined area of delivery which is about eight kilometres to the furthest delivery point. With an average of five kilometres one way per trip, and round trip equals of 10 kilometres. The government (CRA) allows independent contractors a 0.54 cent per kilometre allowance. At 120 kilometres per shift this equates to the driver going into the red for about \$20. So why do it? Most do not make enough to pay rent or even claim the 0.54 cent allowance. Most drivers pay out approximately \$15 for gas per shift which to them equals a positive cash flow of \$27 per shift. (Not including tips, if any.)

Which brings us to the question of do you tip or not and, if you do, how much? There are of course no set guidelines, established rules or common practices such as in



sit down restaurants. (Restaurant staffs expect 10 to 20% of your total bill as a tip which they normally share.)

So what should you tip? But, before we get to that, let's explore some of the demographics regarding pizza deliveries and how different groups tip.

Office staffs ordering during the day often tip a minimum of 15% or \$10. I am sure they do not want to look cheap in front of their coworkers and most can expense this. Senior citizens always tip (there are a few exceptions) normally \$5 and sometimes as little as \$2. Low income do not tip well at all although some do make an effort. People who live in million dollar homes are normally not good tipppers. Working class people normally are the best tipppers. College and high school students are very poor tipppers (unless ordering from a party). **And the big one - women are better tipppers than men (although there are exceptions).**

A decent tip would be minimum of \$5 -\$10 for orders up to \$50, \$10 to \$15 for orders up to \$100, anything over a \$100 a minimum of \$20 would be nice.

So they do it for the cash and the tips. Some are retired and cannot live on the amount they receive; others cannot find a steady job or are limited due to personal circumstances that prevent full time employment.



Trivia

## EDIBLE SIX-PACK RING

The first fully edible beer can packaging has been made from by-products of the brewing process such as wheat and barley, their six-pack holders are fully biodegradable and completely digestible. Rather than ensnaring curious animals in a corset of litter, the company's six-pack rings could serve as a satisfying snack. And if nothing is biting, the rings quickly decompose.

-Discover magazine

## IN & AROUND SCHOOLS

### Mapleridge Cooperative Preschool

As we begin another exciting school year, we extend a big welcome to both new and returning students. Our wonderful teacher, Mrs. Killam, is looking forward to her 34th year with Mapleridge Cooperative Preschool! We also have a new teacher join us this September, Mrs. Sue Marshall, and we are so happy to have her as an integral part of our team!

September is a month of getting acquainted with the new students, rekindling old friendships, making new ones, and establishing preschool routines. Mapleridge Cooperative Preschool has a bright and cheerful atmosphere that creates a wonderful environment for learning, playing and having fun.

Parents please mark your calendar for the Parent Orientation Night: Tuesday, September 6 at 7:00 pm.

It is not too late to enroll your child in our student-centered preschool. We still have a few spots available. For more information, please contact us at 403-278-9594, send us an email at mapleridgepreschool@hotmail.com, or visit our website at www.mapleridgepreschool.com

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6	7	9	2	3	8	4	5	1
4	8	5	7	1	9	6	2	3
3	1	2	5	6	4	7	9	8
9	2	7	3	5	1	8	6	4
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**Words & Wiggles**  
 A brand new Library program for preschoolers that uses the six types of play to build confidence, vocabulary, creativity, problem-solving skills, coordination, socialization, and movement. You and your preschooler will love the stories, songs, and fun-filled activities! For details, visit [calgarylibrary.ca](http://calgarylibrary.ca).

**Get Inspired with Micheline Maylor**  
 Micheline Maylor starts as Calgary Public Library's 2016 Author in Residence on September 1.

She will deliver programs and act a mentor to writers in the community, reviewing manuscripts, and providing critiques and advice during individual consultations. Join us as we welcome Michele Maylor and launch the Author in Residence program at the Nicholls Family Library, September 16 at 6:30 pm. For details, visit [calgarylibrary.ca/author-in-residence](http://calgarylibrary.ca/author-in-residence)

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**BLACKFOOT DISTRICT**

**SEPTEMBER-Get into the Guiding Action!**

We are looking for new and returning girls and women to join us for "fun and adventure". Guiding provides all girls with an opportunity to learn new skills, try new activities, to develop self esteem and leadership skills. Some Blackfoot units will be camping in September, planting trees for TD Tree Day, having outdoor campfires in Fish Creek Park, learning new songs, crafts and games. Blackfoot District will host a swim night for all units in October. Join a unit in your community to be a part of all the action!

Guiding is also a great place for women to connect with other women and to share their talents and knowledge with the youth of our community. We are looking for women aged 18yrs and older who would like to experience mentorship and friendship by volunteering a small amount of their time to becoming leaders. No previous experienced required!

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 communities within Blackfoot District are:

Acadia	Elboya	Meadowlark Park
Britannia	Erlton	Mission
Bel-Aire	Fairview	Parkhill
Beltline	Haysboro	Ramsay
Canyon Meadows	Highfield	Rideau
Chinook Park	Inglewood	Roxboro
Connaught	Kelvin Grove	Southwood
Downtown	Kingsland	Stanley Park
East Village		
Downtown West	Manchester	Victoria Park
Eagle Ridge	Mapleridge	Willowpark
Elbow Park	Mayfair	Windsor Park

If you live in one of these communities we can find a unit near you!

Registration for the 2016/2017 season can be done online by going to [www.girlguides.ca](http://www.girlguides.ca)

**Units are accepting girls and leaders!**

Guiding is a great place for girls of all ages to build new friendships and experience new challenges.

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# How Accurate Is Your Body Image?

By Carol Fredrek, Registered Psychologist

Do you measure your self-esteem by how you look or find yourself preoccupied with your weight, letting the numbers on the scale define who you are? Do your relationship to food and your body interfere with your life or prevent you from enjoying everyday activities?

Body image and weight obsession in our culture is rampant. According to the article 11 Facts About Body Image "91% of women are unhappy with their bodies and resort to dieting to achieve their ideal body shape". [www.dosomething.org](http://www.dosomething.org)

## Body image exists on many levels:

- 1. Visual** – how you see yourself when you look in the mirror or when you picture yourself in your mind.
- 2. Mental** – what you believe about your appearance.
- 3. Emotional** – how you feel about your body, including your height, shape and weight.
- 4. Kinesthetic** – how you sense and control your body as you move.
- 5. Historical** – a lifetime of experience including pleasure and pain, praise and criticism.

Your body image is always changing as your body changes with age or illness, hunger or fatigue. Your feelings, attitudes and values are so easily shifted by external factors. A slight comment by someone such as "You look great today. Have you lost weight?" or "Perhaps those black pants would be more slimming" can alter your body image. Stepping on the scale in the morning can determine how you feel about yourself for the day.

## Negative Body Image: Body Loathing

- You have a distorted perception of your shape.
- You are convinced that only other people are attractive and that your body size or shape is a sign of personal failure.
- There is a feeling of preoccupation and dissatisfaction with your appearance.

- You feel ashamed, self-conscious, and anxious about your body.

## Positive Body Image: Body Love

- You have a clear, true perception of your shape.
- You experience a mixture of emotions, attitudes and actions that let you enjoy the way your body looks and the way it feels.
- You celebrate and appreciate your natural body shape.
- You feel proud and accepting of your unique body and refuse to spend an unreasonable amount of time worrying about food, weight and calories.
- You feel comfortable and confident in your body.

## Body Loathing to Body Love

First it is important to understand the relationship between body image and self-esteem. Poor body image has very little to do with how you actually look. Studies have shown that there is very little connection between a woman's actual physical attractiveness (as rated by others) and her satisfaction with body image. In addition, there is little connection between physical attractiveness and feelings of self-worth.

A self-esteem survey was given to both attractive and unattractive people and their scores were very similar; however, there is a strong relationship between body image and self-esteem. What this means is that despite appearance, people who view their bodies positively also tend to have higher self-esteem. On the contrary, those who see their bodies negatively are apt to have lower self-esteem. (Freedman, R. 1988)

**Body Love** is not about making a perfect body but rather about being in this world contentedly in an imperfect one.

*Carol Fredrek, MA, R. Psych. is a Registered Psychologist that has worked in the areas of women's issues, disordered eating and body image for over two decades.*



## Writings about Reading

### Parents as Partners

It's 'back to school' and the perfect time to revisit how you can be the best partner in your child's education. You, as parent, grandparent or caregiver have been helping your child to learn since they were a tiny baby . . . and your role continues. Here are ways to help your child build their language and reading skills:

### Get to know your child's teacher

You'll build a connection and be able to ask questions. The teacher will suggest ways you can help your child at home.

### Read aloud with your child every day

In order to read fluently, your child needs lots of practice with hearing how good reading sounds. Take turns reading aloud a story; the more familiar the words become the easier it will be for your child to read.

### Incorporate literacy activities anywhere

Literacy skills are used in all kinds of situations. Encourage your child when reading food labels, talking with other children, discussing a movie with the family, or when writing lists to be posted on the refrigerator.

### Teach phonemic awareness and phonics (letter names and their sounds)

Young children hear "dog," but not the "duh"- "aw"- "guh." To become readers, they have to learn to hear these sounds (or phonemes). And, a child can't sound out words or write them without knowing the letter sounds. There are lots of websites and ABC books to help.

### Keep the fun and encouragement flowing!

Write notes to your child in their lunch kit so they feel supported during the first days of school. Ask specific questions at the end of their day: what games did you play today? Who is in your class? Did you teacher read a great book today, what was it about?

**For resources to help your child develop critical literacy skills and the joy of reading, visit [calgaryreads.com](http://calgaryreads.com).**

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# The Course of the Elbow River

Ever wonder where the water in our Elbow River comes from and where it goes? A new map developed by Canadian Geographic Education and the Lake Winnipeg Foundation under the OPEN Water Program answers that question.

The meandering Elbow River is just 120 km long but is part of the vast, million square kilometer, Lake Winnipeg watershed that spans 4 provinces and 4 states. The river and its valley was formed toward the end of the last ice age, some 12,000 years ago.

The source of the Elbow River is the Rae Glacier, so named for Dr. John Rae, a Scottish explorer hired by the Hudson Bay Company to survey 2500 km of arctic coast. In 1847 Rae discovered the fate of the Franklin Expedition, and it was Rae, not Franklin, that found the final link to the North West passage. In 1864 Rae's last main survey was for a route for a telegraph line through the Rockies.

About 600 meters downslope from the glacier, sits the pristine Elbow Lake in the upper Elbow Valley below Elpoca Mountain. Here the Elbow River watershed is 40 km wide, narrowing to 5 km past the Glenmore Dam and just 1 km where it empties into the Bow. The glacier is retreating at a rate of 6 meters per year, but the river is fed by snow melt and storm water; sometimes extreme, like we saw in 2013.

The Elbow's water joins with the Bow River at Fort Calgary, then the Bow joins the Oldman River from the south, just west of Medicine Hat, forming the South Saskatchewan River. The South and North Saskatchewan Rivers merge near St. Albert, Saskatchewan, ultimately flowing into the north eastern region of Lake Winnipeg.

So untreated water moving over inner-city Calgary roads and properties, can reach Lake Winnipeg, more than 1,800 kilometres away, in as little as two to three weeks. After that it moves north, ultimately mixing with the salt water of Hudson Bay.

Lake Winnipeg is the 10th largest freshwater lake in the world. Threatened by the waste of millions of people, agriculture and industry in the watershed, symptoms of the lake's ill health are toxic algae blooms, invasive species, impacts on the fishery, beach closures, drinking water advisories and so on. Hands-on citizen science and education initiatives like this new map, supplement research and efforts to clean up the lake.

Sources: lakewinnipegfoundation.org, cangeoeducation.ca, and "Mountains to Metropolis" by Diane Coleman (2014).

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



Quinine, one of the most important drugs known to man, is obtained from the dried bark of an evergreen tree native to South America.

## IN & AROUND CALGARY

### Urban Planning Made Fun and Easy!

Are you curious about the urban planning process in Calgary? Do urban planning terms make your head spin? Do you want to know what a development permit is? If you've answered "yes" to any one of these questions, we have the right tool to help you!

The Federation of Calgary Communities is pleased to introduce our newest resource: Planning Cue Cards. Planning Cue Cards are the absolute beginners guide to the urban planning system in Calgary in fun and easy way! The cue cards will help you understand planning acronyms, the hierarchy of planning policies, implementation tools, and more.

These versatile cue cards are great for both the beginner to jump right into, or for the mature planning representative who needs a brush up on their knowledge. They are available for purchase at the extremely affordable price of only \$5 a set, and can be purchased in sets of one, five or ten in our online store at calgarycommunities.com/online-store.

Need a bit more convincing? Read a testimony from Bryan Ellert of the Downtown West Community Association:

*Thank you for developing the Planning Cue Cards! I think you did a great job of making the planning hierarchies more understandable. In my view, the cards help make it a lot easier for members of communities to understand the "big picture" planning policies and where their work needs to "fit in" to help them achieve their goals.*



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-Discover magazine

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# Maximize Your Mental Performance With Water!

We would often rather 'hydrate' ourselves with anything but water!

Angela Villavicencio-Requis

Feeling tired and groggy and you don't know why? You may just be dehydrated! We have all heard about the importance of drinking water - as kids, we were told over and over again to drink 8 glasses per day. But even then, not many of us are actually doing it. We would often rather 'hydrate' ourselves with anything but water! But, if nourishing your body with some water doesn't seem that important to you, then maybe you should consider learning how to maximize mental performance through proper hydration.

Although it may sound odd, water is a lot more important to mental function than we may have thought. Recent research studies have shown that acute dehydration can actually cause brain shrinkage, which in turn causes negative effects on mental performance. This is

due to the generation of an osmotic gradient that provokes water to flow outside of the cells resulting in their shrinkage. This obviously doesn't happen overnight, but reduced water intake over a long period of time may adversely impact your ability to do certain things such as plan or process information. This is definitely a problem none of us want to have! But if you are anything like our typical modern-day human, you are probably wondering how you'll ever increase your water intake. Changing habits isn't easy, so below we've created some fun tips to help you stay hydrated and mentally sharp!

### 1) DRINK WATER BEFORE AND AFTER MEAL

This is probably the easiest way for you to stay hydrated. It's a simple way to get more water into your day and keep your brain happy. As simple as it may sound, this

is also a great way to eat less! That's good news for those who are looking for easy ways to lose some pounds!

### 2) CHOOSE QUALITY WATER

Drinking tap water? Unfortunately, there are many harmful contaminants present in tap water that could make us ill. Installing a good-quality water filter or gathering water from a spring provides some options to obtain quality water.

### 3) SAY NO TO SPORTS DRINKS

Although sports drinks may seem like a good idea, the truth is the ingredients present in these drinks may actually be detrimental to your health. Many of them contain high amounts of sugar or artificial sweeteners that don't actually quench our thirst.

### 4) SPRUCE UP YOUR WATER

Forget plain old water! Adding herbs, fruit, or veggies are great ways to make water taste better. Try out the recipe below for a little motivation!

### WHY YOU NEED A WATER BREAK?

This natural flavored water recipe infused with

herbs and fruits is not only healthier but a whole lot more exciting! It'll make you want to drink more of the good stuff without you realizing it. So what are you waiting for?

## Lime and Mint Flavored Water

### Ingredients:

- 8 ounces of lime
- 4 ounces of mint
- 2 quarts of water

### Directions:

Place lime and mint in a pitcher and add filtered or spring water. Refrigerate 2 to 4 hours to allow the ingredients to infuse. Stir well and strain. For serving, add fresh lime and mint for garnish and plenty of ice. The infused water will keep refrigerated for up to 2 days. You can replace the lime and mint with raspberries and basil or cranberries and rosemary!



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## Living In A Man's World

by Elisabeth Fayt

One thing I look forward to each year is the annual Book Fair in a little lake town where I spend my summer vacations. They cram the local town hall with used books at bargain prices, so I always manage to fill two boxes or more. I figure, if I get at least one good life-changing quote, I've gotten my money's worth. And there it was, a self-help book for women on "How to Thrive in a Man's Environment" filled with pointed advice on how men would like women to communicate with them, such as this nugget: "Spare me the pain, just give me the baby."

What a message, loud and clear. Men just want the facts, Jack. The problem is, as women, we love to do this seductive pole dance around the punch-line, keeping our listener captive with every detail before we get to the point, if we ever get there. Shocker, ladies, this drives our men crazy!

Let's face it, men and women are different. The good news is, we weren't designed to drive each other crazy. What I've learned spiritually is that our goal is to find a balance between our two natures. For men, it means loosening the grip on *reason* long enough to *feel*, and for women it means getting off the emotional train ride long enough to *reason things out*. It's a delicate juggle between heart and head.

It can be done, and we grow spiritually the more we're able to combine the two. It happens with practice, with of our bosses, partners and friends, so bring on those relationships that push your buttons and take you to the next level.



### CULINARY FILE:

## Feta Turkey Burgers with Sautéed Red Pepper and Onions

Written by Rae-Ann Hagen, Registered Dietitian

Turkey Burgers have become a family staple over the past couple of years. This recipe was originally my husband's creation that has since evolved into this quick and easy meal. Not only is this super quick but they always make for a delicious healthy meal which makes this recipe perfect for both a weeknight family meal or a weekend BBQ with friends. To make these burgers I recommend you start with your favourite fresh whole wheat bun. Follow the recipes for the feta turkey burger patties and sautéed red pepper and onion topping listed below. I find that fresh arugula adds a nice peppery flavour but any green will compliment these turkey burgers well. I love to serve these with a yummy summer salad on the side to keep it light and fresh.

#### Feta Turkey Burger Patties

Ingredients:

1 package of ground turkey  
1/4 cup of feta cheese  
1 tsp dried oregano  
freshly ground pepper to taste

Directions:

1. In a medium bowl, combine all ingredients. Divide into 4 equal parts and form into patties. If time allows

let the patties rest in the fridge for an hour prior to cooking.

2. Cook the patties on a medium grill. Cooking time can vary but is typically around 20 minutes. Check the internal temperature is at least 165 °F to ensure the patties are fully cooked.
3. Serve on a fresh bun, top with the red pepper onion topping and fresh arugula.

#### Sautéed Red Pepper & Onion Topping

Ingredients:

1/2 red pepper thinly sliced  
1/4 white onion thinly sliced  
1 tbsp. canola oil  
sprinkle of Montreal Steak spice

Directions:

1. Put red peppers, onions, canola oil and Montreal steak spice together in a pan. Cook on a medium heat until soft, around 5 minutes.
2. Place on top of your grilled feta turkey burger.

Enjoy these with family and friends during this fabulous barbecue season!

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

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**GARDENING:** Fall is the perfect time to renovate your flower beds - remove overgrown shrubs, improve the soil, split those enthusiastic perennials, add new plant material. We design, install and renovate gardens, and do weekly flower bed maintenance as well. Call Garden-Wise Renovation & Design. 403-278-6109.

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**ADDITIONS, RENOVATIONS:** Design, drawings, engineering, building permits vitdot@shaw.ca; 403-804-9283.

**E.G.K. GENERAL CONTRACTING / RESIDENTIAL & COMMERCIAL:** For the best in quality and service try us today! Renovations / developments, drywalling, taping, texturing, tile work, painting, t-bar ceilings, carpentry, flooring, window and door replacements, plumbing and electrical, decks, fences, roofing, all handyman services and more! Serving Calgary and area for over 30 years! Licensed and insured. Contact Erich at 403-606-2493.

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**RENOVATIONS - DECKS, GARAGES, BASEMENTS:** We are locally and provincially licensed, bonded, insured, with an A+ BBB rating. We would love to work with you to renovate your home! Please visit www.bigcitydevelopments.com to view some of our completed projects, then call 403-612-8220 for a free consultation.

**FLO'S VOCAL ARTS STUDIO:** Contemporary singing lessons, comprehensive vocal performance coaching, exceptional individualized mentorship, outstanding experiential opportunities and professional affiliated associates. Beginner to advanced. Thirty-five years in the performing arts industry with thirty years as an occupational therapist. Member of the Calgary Musicians Association. Flo Shustack, 403-397-6737, florencesinger@shaw.ca Braeside S.W.

**CAR TRANSFER:** Attention Snowbirds! Responsible business professional is available to drive your vehicle to the Southern USA. Daily rate, plus reasonable travel expenses and return airfare. Please contact: mggservicesltd@hotmail.ca or please call 403-714-1256, between 9am-5pm Mon-Fri for further details.

**MINI BOBCAT SERVICE 36" WIDE:** Seven days a week. Excavating, patios, hot tub pads, driveways, lawn replacement. Deliver gravel, loam, garden mix, cedar mulch up to four and a half yards. Can haul away and remove general garbage as well as appliances. Call or text Barry at 403-714-7417.

**NEW, RENO AND REPAIRS:** Stucco, siding, stone, soffit and fascia, gutters, painting. 40 years' experience, insured and guaranteed work. Many local neighbourhood references and examples to look at. Call Poldom Construction - Julian at 403-804-0974.

~continued on page 31~

# Deer Park Winter Clothing Event

Need winter clothes for you and your family?  
**The Annual FREE Clothing Give-A-Way  
is happening again this year,  
for one day only!**

\*Clothing is donated and is gently used.

**When: Saturday, Oct. 1<sup>st</sup> from 10am-1pm**  
**Where: Deer Park United Church, 77  
Deerpoint Road SE**  
**Who: Everyone!**

**Do you have WINTER clothing to give away?**  
We will be accepting clean, gently-used winter  
clothing on the following days only:

**Day Time Drop-offs:**

Sept. 26, Sept. 27, Sept. 28, and Sept. 29 from 9  
am-noon and 1 pm-4pm

**Evening Drop-off:**

Wednesday, Sept. 28 from 5 pm-8 pm

Winter Clothing can be dropped off  
at Deer Park United Church  
(77 Deerpoint Road SE)

If you have any questions or would like to volun-  
teer, please call Deer Park United Church at  
403-278-8263.

**We are always looking for volunteers to help  
organize and sort clothing for the event!**



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calgary.acadia@assembly.ab.ca

Hi friends and neighbours,

I hope that you had a fun and relaxing summer and had the opportunity to take in some of the many community activities and festivals in and around our beautiful city. A special shout out to Willow Ridge Community Association and President Roger Crowe for co-hosting our annual Pancake Breakfast. Roger's experience in hosting this event was invaluable. Also thanks to the Acadia Community Executive members who flipped pancakes, made coffee and lent much needed hands to this successful event attended by so many great members of our communities. We look forward to spending more time with so many of you at future events.

September marks the return to routines. Back to school for the kids and adults alike, and our valuable community association meetings are back up and running. Community associations are such an impactful way to support and sustain vibrant communities. Volunteering creates connections with neighbours and there are so many opportunities - events staff, fundraising and committee work. Calgary-Acadia is lucky to have strong active community associations - Willow Ridge, Acadia, Fairview, Southwood, and Riverbend - and they would love to have you join them.

We welcomed Cassidy Eleanor Payne on July 23rd and I'm thrilled to be able have her join me in my duties. While her office skills may be lacking, I'm sure that she will be valuable contributor to our team.

As always, my staff and I are here to help and hear your feedback. If you need assistance accessing government programs, want some support for a community event or initiative or just want to say "Hi," you can reach us by email at [Calgary.Acadia@assembly.ab.ca](mailto:Calgary.Acadia@assembly.ab.ca), by phoning 403-640-1363 or visiting #10, 8318 Fairmount Dr SE. We are open Mondays 10-3 and Tuesday - Friday 10-4.



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## Insect Trivia







## COUNCILLOR, WARD 14 PETER DEMONG

[www.calgary.ca/ward14](http://www.calgary.ca/ward14)  
[eaward14@calgary.ca](mailto:eaward14@calgary.ca) or 403 268-1653

Hi Ward 14! I hope you had a great summer!

### Ward 14 Communities BBQ

You are invited to my Ward 14 Communities BBQ. I hope to see you there.

The BBQ is on Saturday, September 24 in the Southcentre Mall Parking lot. It will run from 11 a.m. to 2 p.m. but you might want to get there during the first couple of hours in case supplies dwindle. I encourage you to visit [calgary.ca/ward14bbq](http://calgary.ca/ward14bbq).

As I write this some of the fine details of what you will see at the BBQ are still yet to be determined. Fear not! I can assure you that you will not be disappointed!

Here is a description of how your trip to my Ward 14 Communities BBQ might go.

The first thing you might do is pick up your free community association membership. One of the main purposes of my BBQ is to raise money for the community associations of Ward 14. This is a win/win situation. The community association gets a new member, you get a free membership, and hopefully people learn more about what their community association does. Your community association will have their own table at the BBQ. Find them, say hello, and pick up your free membership.

Of course giving away memberships does not raise any money for the community associations. That is where the sponsors of the BBQ come in. Mattamy Homes, Great News Publishing, No Bull Bookkeeping, Qualico, United Communities, Jack Carter Chevrolet Cadillac Buick GMC, Genstar, Southcentre Mall, Progressive Waste Solutions, Calgary Co-op, Safeway, and Southgate Chevrolet Buick GMC are the ones who are supporting Calgary communities by buying you a free membership.

When you're picking up your membership you will likely notice all sorts of exhibitors. The other main purpose of the BBQ is to give you an opportunity to visit with representatives from the City of Calgary's various departments, its partners, and other community groups. We have had everything from horses to helicopters at the BBQ in the past. While those things can't be planned in

advance, I can promise that you will see something relevant to you. Apart from every customer facing department in the City of Calgary organization, there will also be representation from local scout groups, local MLA's, local school board trustees, and other community organizations like the Trico Centre, the South Calgary Primary Care Network, and the Friends of Fish Creek.

Finally, it wouldn't be much of a BBQ without food so you will want to get in line for a free burger and beverage at some point. You will pass the Ward 14 booth along the way where you can get some free swag and enter the prize draw.

Don't hesitate to approach me at the BBQ. I will be running around and making announcements, but always have time to chat.

### Macleod Trail & 162 Avenue Interchange Update

Free-flow traffic on Macleod Trail is coming soon. The next major phase of detour for construction of the interchange—which includes free-flow traffic on Macleod Trail—is set to begin at the end of September. I do not have details on the exact date, but you will soon be able to find them at [calgary.ca/macleod162ave](http://calgary.ca/macleod162ave).

Please don't hesitate to contact me about the interchange, or anything else.

See you at the BBQ!

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## IMPORTANT NUMBERS

ALL EMERGENCY CALLS	911
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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	
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Deadline – 1<sup>st</sup> of each month for the next month's publication

Contact [news@great-news.ca](mailto:news@great-news.ca)

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

## IN & AROUND CALGARY

### Citizen Dashboard gives Calgarians insight into City performance and Calgary's quality of life

The City of Calgary's Citizen Dashboard is an online tool that provides Calgarians with access to information about The City's performance and how City services contribute to Calgary's quality of life. Available at [calgary.ca/citizendashboard](http://calgary.ca/citizendashboard), the tool displays performance measures and data using interactive graphs, charts and maps.

"It's a great example of our efforts to be more open and accountable to Calgarians for the programs we offer at The City," said Jeff Fielding, City Manager.

Powered by The City's Open Data Catalogue, the Citizen Dashboard pilot currently displays performance measures for:

- 311
- Calgary Fire Department
- Civic Census
- Water Sustainability
- Transit Safety & Security
- Calgary Transit Access
- Building Regulations
- Waste Management
- Roads Maintenance

Additional services and performance measures continue to be added on a regular basis.

Check out the Citizen Dashboard at [calgary.ca/citizendashboard](http://calgary.ca/citizendashboard).

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