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Please submit your best captioned photos along with your name for the photo credit and where the photo was taken to news@great-news.ca.

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Smart Use of “Variables” Can Lead to Right Answers for Retirement

Jason Kruse, Financial Advisor



If you think back to your math classes in school, you may remember that many of the problems involved the use of variables. Changing these variables around in any fashion would change the outcome of the problem. Similar situations occur in life all the time. To illustrate: If you look at the need to manage your retirement income so that you can't outlive it as a “problem” to be solved, you will need to adjust some variables to arrive at the solution you seek. That's why it's so important you be aware of the key variables involved in your retirement income planning.

What are some of these variables? Consider the following: *Your investment mix* — You might think that once you reach retirement, you can invest solely in income-producing vehicles, but you can't forget about inflation. Even a low rate of inflation, such as we've had for a number of years, can seriously erode your purchasing power over time — which is why you need to consider owning at least some investments that provide growth potential. Of course, you can change your investment mix at any time: For example, you might want to shift to a greater percentage of income-oriented investments as you move deeper into retirement.

Your withdrawal rate — You'll need to calculate how much you can afford to withdraw from your investment portfolio each year without depleting it prematurely. Your annual withdrawal rate will depend on a few different factors — such as your projected longevity, your investment mix and your other sources of income — but you'll want to be careful not to take out too much too soon. As was the case with your investment mix, you have the flexibility to adjust your withdrawal rate during your retirement years.

Your earned income — Just because you've retired from one career, it doesn't mean you'll never again earn some income. Many retirees take part-time jobs, do some consulting or even open a small business. Whether you feel that you need to work, or you just want to work, the

money you earn from employment can be an important component of your overall retirement income.

As you can see, all these variables involve choices on your part. And how you choose to exercise each variable will affect all the other variables. Consequently, as you manage and monitor your retirement income, you'll need to make many important decisions. Still, this doesn't have to be a scary prospect — because the very fact that you have choices means you also have a great deal of control over your situation.

So, study your choices carefully, as you work toward achieving the income you need to enjoy the retirement you want.

NO TIME LIKE THE PRESENT TO KEEP YOUR FUTURE ON TRACK

A portfolio review will help ensure your investments are keeping pace with your goals. Call or visit our office today.



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IMPORTANT NUMBERS

ALL EMERGENCY CALLS	911
Alberta Adolescent Recovery Centre	403-253-5250
Alberta Health Care	403-310-0000
AHS Addictions Hotline	1-866-332-2322
ATCO Gas – 24 Hour Emergency	403-245-7222
Calgary HEALTH LINK 24/7	811
Calgary Police – Non Emergency	403-266-1234
Calgary Women's Emergency Shelter	403-234-7233
Child Abuse Hotline	1-800-387-5437
Kids Help Line	1-800-668-6868
Child Safe Canada	403-202-5900
Distress/Crisis Line	403-266-4357
ENMAX – Power Trouble	403-514-6100
Poison Centre - Alberta	1-800-332-1414
HOSPITALS / URGENT CARE	
Alberta Children's Hospital	403-955-7211
Foothills Hospital	403-944-1110
Peter Lougheed Centre	403-943-4555
Rockyview General Hospital	403-943-3000
Sheldon M. Chumir Health Centre	403-955-6200
South Calgary Urgent Care Health Centre	403-943-9300
South Health Campus	403-956-1111
OTHER	
Calgary Humane Society	403-205-4455
Calgary Parking Authority	403-537-7000
SeniorConnect	403-266-6200
Calgary Kerby Elder Abuse Line	403-705-3250
Alberta One-Call Corporation	1-800-242-3447
City of Calgary	311
Social Service Info & Referral	211
Community Mediation Calgary Society	403-269-2707
RNR Lockworks Ltd.	403-479-6161
Road Conditions – Calgary	511
Weather Information	511
Gamblers Anonymous	403-237-0654

YEAR OF THE ROOSTER

Chinese New Year celebrations are Jan. 27 – Feb. 2 and this year is the year of the Rooster. Roosters are born 1921, 1933, 1945, 1957, 1969, 1981, 1993, 2005, 2017. Their personality is observant, hardworking, courageous, talented, frank and honest. Lucky numbers are: 5, 7, and 8.

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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 passes are affordable and our programs are family-friendly. With a pass, 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 pass with presentation of a community association membership or payment of the Community Support Fee (which is sent to your community association.)

Recession Busters

- The Trico Cares program offers fee assistance for passes and admissions. Plus, we have partnered with organizations that offer fee assistance for programs (Canadian Tire Jumpstart, KidzFirst, KidsSport). See www.tricocentre.ca for details.
- Affordable swim specials: 8:30-9:30pm Monday to Saturday, just \$3/person. Sundays 6-8pm, Family Night Swim, \$3/person.

Register for Winter Programs

It is not too late to register for January-start programs for children, adults, and older adults.

Adults/Older Adults

- Amp up your fitness with registered adult programs starting in January: Cardio Kickboxing, Cardio Dance,



Ballet Barre Blast, DancePL3Y. Improved strength and wellness with Myofascial Stretch and Release and Straighten Up!

- 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 with your pass.
- Small Group Training: personal training made affordable. Maximum of 4 participants in each focused group. Choose from fat burning, healthy back and joints, learning the basics, power lifting, and designing your own strength program.
- For older adults: registered multi-week programs starting in January include Balance Builders, Bone Builders, Chair Yoga.

Families

- Registered family programs: Mommy & Me Fitness, Mommy & Me Barre, Mommy/Daddy & Me Aquafit, Pre-Natal Aquafit.
- Family Night: Sunday Night is Family Night – swim from 6 to 8pm. Free for pass holders; general public is \$3 per person.

Children & Youth

From “just learning to walk” to teenagers: swim lessons, skating lessons, dance, gymnastics, creative, sports/active, karate, mind/body - programs for every age.

Students

High School Student January Exam Stress Release Pass, January 1-31 just \$22.

Trico Centre is located at 11150 Bonaventure Drive SE. Residents of partnered communities' pay 20% less passes than those who reside outside partnered communities. Phone: 403-278-7542 or see www.tricocentre.ca to find out more.

Maple Ridge

Real Estate Update

Last 12 Months Maple Ridge MLS Real Estate Sale Price Update

	Average Asking Price	Average Sold Price
December 2016	\$850,000	\$771,800
November 2016	\$569,000	\$550,000
October 2016	\$499,900	\$487,500
September 2016	\$537,450	\$518,500
August 2016	\$0	\$0
July 2016	\$0	\$0
June 2016	\$557,450	\$520,000
May 2016	\$599,900	\$587,500
April 2016	\$564,900	\$551,250
March 2016	\$539,900	\$525,000
February 2016	\$619,839	\$595,000
December 2015	\$532,400	\$518,250

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

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

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

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Happy New Year One And All

2017 marks the 105th 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, sledding, 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 having sleep-overs, visiting 4 Cats studio and snowshoeing.

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

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

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

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!

BRAIN GAMES **SUDOKU**

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

FIND SOLUTION ON PAGE 23



Learning Opportunities Ahead

Talking About Dementia with Dr. David Hogan

Gain a better understanding of Alzheimer's disease and related dementias. Dr. David Hogan will lead an informative presentation and answer some questions from the audience. As a local expert on dementia, Dr. Hogan is the Medical Director of the Cognitive Assessment Clinic and holds the Brenda Strafford Foundation Chair in Geriatric Medicine at the University of Calgary. The Alzheimer Society of Calgary will also share information on the programs and services available to help you.

This is a fantastic opportunity for people looking to learn some excellent, introductory information about Alzheimer's disease or related dementias, or who may be searching for additional support, resources, hope and inspiration. There is no cost to attend but registration is required.

Saturday, January 28th 10 a.m. – 12:00 p.m.
Delta Calgary South (135 Southland Drive SE)

Register today

Visit www.alzheimercalgary.ca
Call (403) 290-0110
Email info@alzheimercalgary.ca

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IN & AROUND SCHOOLS

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! Please mark your calendars! Our wonderful teacher Mrs. Marshall brings over 8 years of teaching experience and is adored by the children and their parents. We also want to take a moment to thank Mrs. Killam for her 34 years of faithful service to Mapleridge Preschool. Mrs. Killam will be retiring at the end of this year and we wish her the best in her new adventure. For more information about school enrollment please contact us at 403-278-9594, send us an email at: info@mapleridgepreschool.com or visit our web site at www.mapleridgepreschool.com

St. Bonaventure Junior High School

What a great celebration of fine arts hosted in December. The drama students displayed mini skits highlighting what they have learned thus far this year, while the band students played festive music between the drama skits. The art students sold adult style coloring books and Christmas cards which were designed by the students themselves. Money from the sales was donated to Project Tanzania. If you missed this evening of celebration there will be another one hosted in the spring. Thank you to those of you in the community that purchased poinsettias and Christmas wreaths as those funds help support the various band festivals that the students will attend in the spring. The funds raised also pay for professional clinicians for our budding musicians. Academically, the grade nine students are in the midst of registering for high school. Besides attending various open houses, the students will make informed decisions about the high school they will be attending next year.

St. Bonaventure will be hosting an information night featuring the Spanish bilingual program on Wednesday, January 18th. All potential students are welcome to attend. In the middle of April, the school will host an open house for all the programs offered at the school. Check the school website for details about any of our information or open house evenings.

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**For God so loved
that He gave** John 3:16

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The Indoor GARDENER

by Cindy DeJager

PRAYER PLANT

(marantaceae leuconeura erythroneura)

Origin: Brazil

In the evening the leaves stand up facing each other, like praying hands, and lay flat during the day.

This is one of my favourite house plants! I love a plant that has something special about it – and this one certainly does.

HOW DOES A PRAYER PLANT PRAY

Circadian rhythm, the change in light from day to night, triggers water to move in and out of the plant cells causing them to fold up at night, hence the name, Prayer Plant.

The most popular are the colourful marantaceae leuconeura erythroneura (Herring bone, Red-nerve plant, Red-veined prayer plant) with its burgundy veined leaves (pictured above), and the green m. leuconeura kerchoviana (Rabbit track).

These plants don't like the cold – so a windowsill in the winter may cause the edges of the leaves to brown. Browning of the leaf edges may also indicate low humidity.

Maranta loves humidity but not wet soil – make sure that your tropical potting mixture has some vermiculite or perlite in it for good drainage.

Feed it every 2 weeks with a 10-10-5 plant food.

Moderate lighting; no direct sunlight for this beauty; otherwise you will notice the color fading from the leaves.

As a matter of fact, most vibrant and colourful foliage does not need direct sunlight at all; rather, pale foliage and variegated houseplants require brighter or direct sunlight to produce photosynthesis.

The secret to success with the Prayer Plant is high humidity.



The Boreal Chickadee

by JG Turner

The Boreal Chickadee is a typical member of the chickadee family: noisy, active and highly social. Although considered 'large' by chickadee standards, the Boreal Chickadee is a very small bird (weighing in at .2 - .4 oz or 7-12 g, 4.7-5.5" or 12-14 cm long). It has a dull brown cap, rufous (rich brown) sides and flanks and whitish cheeks, wears a black bib and has a tiny dark bill and short dark tail. All members of the Boreal Chickadee family share the same brown toned colouring. The Boreal Chickadee has the same flight pattern as its other chickadee relatives: it makes short flights from place to place on rapidly beating wings, alternating a few quick shallow strokes then pulling its wings to its sides to glide briefly before beating them again.

Fun Facts:

- This little bird is a year round resident in boreal forests in its range, which goes all the way up to the Arctic Circle, all across Canada.
- In Alberta, the Boreal Chickadee can be seen in the mountains, foothills, northern parklands and boreal forests. It is the most common chickadee found in the extreme northeast and northwest of the province. The Black-capped Chickadee is more commonly found in Calgary.
- Its habitat is coniferous forests, but it can also be found in mixed woods forests, where it can be seen foraging for seeds, insects and their pupae and larvae, in the foliage of coniferous and deciduous trees, even hanging upside down to access a food source!
- Pairs remain together and they nest in holes in trees or stubs, such as in a natural cavity or old woodpecker holes.

- The Boreal Chickadee has several survival strategies for living in a cold climate:
 - it hides food in the fall;
 - it has denser feathers than most other birds and puts on heavier plumage in the fall, creating a comfortable 'parka' for itself; and
 - in cold weather, it can lower its body temp at night from 42C to 29C (108F to 85F) which conserves stores of insulating fat.

The Boreal Chickadee often flocks with other bird species in the winter and will visit backyard feeders, where they can be seen squabbling amongst themselves over access to the feeder. They are attracted by suet, raw sunflower seeds and shelled peanuts.

If you find an injured or orphaned Boreal Chickadee or other wild bird or animal, please contact the Calgary Wildlife Rehabilitation Society at 403-239-2488 for tips, instructions and advice, or look at the website at www.calgarywilodlife.org for more information.

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Hi, I'm Doctor Doig. After 20 years of practice, Dr. Chores and I have opened Doig Optometry in the Heritage Professional Centre. Our new Optometry Clinic is located in Suite 102, 8180 MacLeod Trail, and you can find us on the internet at www.doigoptometry.com



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YOUR COMMUNITY/CITY EVENTS AT A GLANCE...

Feb. 8 This Is That Live at Jack Singer Concert Hall

Hot on the heels of a new season of radio and a string of viral videos Pat Kelly and Peter Oldring are hitting the road with a new version of their popular live show - This Is That LIVE! If you have ever been curious how just two guys provide all the voices for this completely improvised radio comedy, well this is the show for you. Tickets and info www.artsccommons.ca

Feb. 11, 25 D&D Meet-up at The Sentry Box, Upper Mezzanine, 10 am – 5:30 pm

Whether you're a seasoned player or just curious about this type of role playing game, this D&D meet-up could be for you. Join this group who are dedicated players and welcome everyone, and with multiple ongoing campaigns new dungeon masters are encouraged to step up as well. More info <http://dnd.meetup.com/157/about/>

Feb. 14 – 25 Skylight at Theatre Calgary

On a crisp London evening, two former lovers from vastly different worlds find themselves locked in a dangerous battle of opposing ideologies and mutual desire. At times deeply personal, at times shockingly confrontational, this is one of the greatest intimate plays ever written. Watch, up close, as the embers of a broken relationship spark, ignite, and illuminate exciting possibilities. Tickets and info www.theatrecalgary.com

Feb. 24, 25 Winefest at Stampede Park BMO Centre

2016 Winefest Calgary was a delicious success! Attendees were afforded the opportunity to sample hundreds of red, white, port, sparkling, fruit and dessert wines from 15 different countries! To complement the delicious sips a selection of palate pleasing hors d'oeuvres will be served, along with a variety of tantalizing bites available from local businesses! Tickets and info www.celebratewinefest.com

Feb. 25 Coldest Night of the Year Walk Fundraiser at various Canadian cities

Walk with us on the Coldest Night of the Year, a super-fun, family-friendly fundraiser that raises money for the hungry, homeless, and hurting across Canada. Coldest Night of the Year 2017 officially launches on December 1, 2016, but you can register now! You'll see more and more features magically appear on the site as we get closer to launch. More info and registration www.canada.cnoy.org

FEB. 9 – 12 CALGARY BOAT AND SPORTSMEN'S SHOW AT STAMPEDE PARK BMO CENTRE

The Calgary Boat and Outdoors Show is Southern Alberta's Biggest and Best Boat and Outdoors Show! More info www.calgaryboatandsportshow.ca



FEB. 25 – 26 2017 ISU WORLD SPRINT SPEED SKATING CHAMPIONSHIPS AT OLYMPIC OVAL

The Organizing Committee Calgary will be hosting the 2017 ISU World Sprint Speed Skating Championships at the Olympic Oval from Feb. 25-26. More info www.speedskating.ca



UNTIL APRIL 30 SHOWCASE: TOM COCHRANE AT NATIONAL MUSIC CENTRE

See important artifacts in Cochrane's acclaimed career, including the 1963 Gretsch guitar, used by Cochrane in the music video for 1988 single "Big League". More info www.studiobell.ca



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Alissa	16	403-542-6142	Yes
Kaley	16	587-998-2190	Yes
Rachael	41	403-701-2647	No

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Calling All PARENTS

Visit mybabysitter.ca and find available babysitters in and around your community.

Disclaimer: We recommend for your own peace of mind that references be checked when choosing your babysitter. This babysitter list is provided as a service to the community and is governed by the terms & conditions outlined at mybabysitter.ca.

IN & AROUND CALGARY

EMS: Sledding Safety

Alberta Health Services EMS would like to remind parents and children of some basic sledding safety tips as the winter season continues. Sledding injuries can result from collisions with stationary objects, such as trees and rocks, or with other people on the hill. Unprotected falls can result in injury if you lose control at high speeds. Everyone is at risk – especially children. Have a fun and safe trip 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 damage, 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 properly fitted helmet designed for other high impact sports such as hockey, cycling, or climbing.

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 to warm up out of the cold;
- Attempt to cover exposed skin from the elements;
- 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 cheeks may be affected by the cold;
- If a cold-related emergency has occurred, treat it by first removing the individual from of the environment;
- Gently warm the affected skin by placing a warm hand over it or by placing the affected part in warm water (~41°C max.) until re-warmed.

Hazards

- Avoid hills that are too steep, or too icy – you can lose control very quickly;
- Choose hills free of all obstacles such as trees, rocks, utility poles, or fences;
- Beware of loose clothing (i.e. scarves), or clothing containing drawstrings which can present a choking hazard if they become caught or snagged.



Top 4 New Year's Resolutions for a Better Neighbourhood

A message from the Federation of Calgary Communities Building Safe Communities Program

Happy New Year! A better neighbourhood starts with you - start 2017 by being a good neighbour!

Here are 4 initiatives you can do to improve your neighbourhood:

- 1. Don't be a stranger** - Make it an objective to say "hello" to at least three neighbours that you don't know by name. Who knows maybe you'll make new friends!
- 2. Experience the great outdoors** – Plenty of neighbourhoods across our city have access to parks and pathways. Make it a point to be outside more often. Not only is getting outside good for your mental and physical health but it can build a greater appreciation for your neighbourhood.
- 3. Look out for one another** – Creating a safer community requires doing 1) and 2) on the list. When you're connected to your neighbours a sense of safety can be achieved. The more often you're outside, you can readily identify any unsafe aspects in your community.

- 4. Purchase a membership** – Obtaining or renewing an annual membership to your community association can offer social, recreational opportunities and community life.

For more resources check out our website at www.calgarycommunities.com under the Building Safe Communities tab.

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IN & AROUND CALGARY



Women's English and Social Group

Improve your spoken English and meet new women in your community with the New Friends and Neighbourhood Groups program. Drop in at one of our weekly groups throughout the city. No cost, no immigration requirements and no minimum English requirement. Free childcare provided for children 6 months to 6 years old. Visit www.ciwa-online.com for group locations and times or contact Debra Colley at 403-444-1752 or debrac@ciwa-online.com.

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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
December 2016	\$744,950	\$713,389
November 2016	\$435,000	\$430,000
October 2016	\$482,400	\$457,500
September 2016	\$579,900	\$567,000
August 2016	\$574,900	\$580,500
July 2016	\$587,450	\$569,000
June 2016	\$459,000	\$439,000
May 2016	\$496,200	\$491,250
April 2016	\$694,000	\$667,250
March 2016	\$542,000	\$524,000
February 2016	\$599,700	\$580,000
December 2015	\$514,850	\$500,500

Last 12 Months Willow Park

MLS Real Estate Number of Listings Update

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

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

REAL ESTATE COUNCIL OF ALBERTA

Ask Charles

I'm selling my home, and the potential buyers also want to use my real estate professional to represent them. Is that allowed?

To submit a question, email askcharles@reca.ca.

Yes, that's allowed. The situation you're referring to is called transaction brokerage. Transaction brokerage is a service option when your real estate professional represents a buyer client interested in purchasing the property in which you are the seller client. The reverse is also true – transaction brokerage is a service option when you're interested in buying a property and the property's seller is also represented by your real estate professional.

When a real estate professional works on behalf of only one client in a transaction – the buyer or the seller - they have legal responsibilities, which include:

- undivided loyalty to their client
- acting in their client's best interest at all times
- the duty to avoid conflicts of interest
- the duty to disclose conflicts of interest when they arrive.

Transaction brokerage changes the services your real estate professional is able to provide to you and to the other party in the transaction. A real estate professional who is working with both the buyer and the seller in a transaction cannot fulfill all of their legal responsibilities because there is a conflict between the best interests of the buyer and those of the seller. The buyer wants to pay as little as possible for the property, while the seller wants to sell their property for the highest possible price. It is impossible for a real estate professional to advocate for and represent the best interests of a buyer client AND seller client in the same transaction.

This is when and why transaction brokerage becomes an option. In transaction brokerage, the real estate professional will provide facilitation services to you and the other party. These services include:

- helping the buyer and seller negotiate an agreement
- giving the buyer and seller property statistics and information, including comparative information from listing services and local databases
- providing and preparing agreements of purchase and sale, and other relevant documents according to the buyer and seller's instructions

A transaction facilitator has to treat both parties in an even-handed, objective, and impartial manner. They must remain neutral, not advocate for either you or the buyer, and they cannot provide confidential advice.

Before a real estate professional proceeds with transaction brokerage, both the buyer and the seller need to provide their informed consent by signing an *Agreement to Represent both Buyer and Seller*. Informed consent means each client understands the facts, implications, and future consequences of providing their consent. You do not have to consent to transaction brokerage. If you don't consent to it, or the other party doesn't, there are other options available to you such as seeking representation from a different real estate professional.

"Ask Charles" is a monthly question and answer column by Charles Stevenson, Director of Professional Standards with the Real Estate Council of Alberta (RECA), www.reca.ca. RECA is the independent, non-government agency responsible for the regulation of Alberta's real estate industry. We license, govern, and set the standards of practice for all real estate, mortgage brokerage, and real estate appraisal professionals in Alberta.

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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.

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



Councillor, Ward 14
Peter Demong
www.calgary.ca/ward14
eaward14@calgary.ca or
 403-268-1653

Hello Ward 14.

I hope you had a chance to spend some quality time with friends and family over the holiday season. 2017 will bring new opportunities along with new challenges, as the future tends to do. First, though, I would like to speak about cleaning up after last year.

Christmas Tree Recycling

This is a VERY important update. Like many, City landfills have seen a significant drop in revenue because of the economic situation that we find ourselves in. Calgary's Waste & Recycling Services has had to adapt by implementing with cost-cutting measures to bring its budget back in line.

For one thing, landfills will move to four-day per week operations (and I am happy to announce that Council has frozen the tipping fee rate for 2017). Off days will be staggered so that there is always a place to take waste. *But the VERY important point is another cost-cutting measure.* There will be no door-to-door Christmas tree collection this year. You will be able to drop off your tree at one of 15 designated locations between December 26 and January 31 instead. Not collecting trees door-to-door will save about \$100,000.

For more information about the landfills you can visit calgary.ca/landfill, and for more information about the Christmas tree recycling you can visit calgary.ca/christmastree.

Customer Review Period – 2017 Property and Business Tax Assessments

This is another important tidbit, but it isn't much different than previous years. Only the dates have changed. On January 5, the City will mail the 2017 property and business assessment notices. What you need to do is review it—carefully. Make sure your details are accurate and the assessed value is a fair reflection of the value of your property as of July 1, 2016. If you have any questions contact Assessment at 403-268-2888 during the Customer Review Period which runs from January 5 to March 6. The Customer Review Period is your only chance to make a case that your assessment is incorrect, so don't take it for granted. It will have a big impact on the property tax bill you get in spring.

The City has some very helpful online tools to help you decide if you think your assessment is fair. I strongly suggest checking them out. They will be at calgary.ca/assessment, but you will also need a City myID account (calgary.ca/myid). You will find all the information you need to get started with all of it in the assessment notice you receive after January 5.

Counciltalk

As you may have read in my December column, the first Counciltalk of the year will be at the Lake Bonavista Community Centre in the multi-purpose room on Saturday, January 28 from noon to 2 p.m. I hope you can come!

If not, the rest of the schedule is now set and can be found at calgary.ca/counciltalk. You can sign up to receive important updates about things like Counciltalk at calgary.ca/ward14connect.

Let's make this year a great one, Ward 14!

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

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

Hi friends and neighbours,

As we usher in the New Year, our thoughts are turning to the new Carbon Levy and ways we can save on our energy bills. I'm NOT going to tell you to put on a sweater, take transit and get rid of your car but there are so many small things that can be done around the home to reduce our personal environmental impact.

1. Purchase magnetic vent covers for heating vents. These covers block out air for floor, wall and ceiling metal vents. We all have those vents that heat areas that we don't use often. Available at hardware stores and online for less than \$20 and can be cut to size.
2. Deal with drafts at electrical outlets. Most of the drafts in our homes come in around electrical outlets. Electrical outlet insulation solutions are available in a number of forms depending on your level of handiness. Available in hardware stores and online for less than \$20.
3. Unplug your gadgets when you aren't using them. Unplug the tv or computer when you are away. Don't leave things charging overnight. Or purchase a power bar to plug in to, which you can easily switch off at night or when you're not using those devices.
4. Choose energy efficient bulbs for your lighting. Great advances have been made in the last 10 years so energy efficient lighting is reliable and cost effective. Many retailers in Calgary-Acadia have great affordable range of LED and CFL (compact fluorescent light) bulbs.
5. Buy local. We are so fortunate to have the Calgary Farmers Market located in Calgary-Acadia. Purchasing from local producers supports the economy and reduces the impact of shipping on the environment. And some of the carrots from the market are the best around, so sweet and yummy.

These are small, low cost changes, many of which I've adopted in my own home. While the Carbon Levy is not applied to electricity, small changes can add up to big results, and I would love to hear some of your energy-saving tips.

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, by phoning 403-640-1363 or visiting #10, 8318 Fairmount Dr SE. We are open Mondays 10-3 and Tuesday – Friday 10-4.

COMMUNITY ANNOUNCEMENTS

Deadline – 1st of each month for the next month's publication

Contact news@great-news.ca

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

FLC SENIORS CLUB – TAI CHI 55+: Study of Cai's Tai Chi, based on the Traditional Yang Style. Our Winter Session starts January 5th, with Thursday classes at the Trico Centre and the Lake Bonavista Community Association. Please call Juliette at 403-225-1593 or Christel at 403-271-1289. www.flcseniors.ca.

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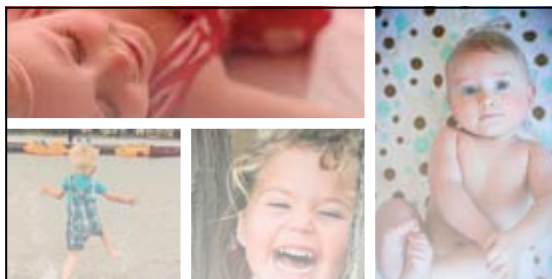
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