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DOLLARS & SENSE



Raise Your "Awareness" of the Benefits of Life Insurance

By Kevin O'Hagan, PFP, FMA, CIWM

September was Life Insurance Awareness Month in the U.S. When you consider the benefits you and your family may receive from life insurance, you might agree that Canada should also have a month focused on this important part of your overall financial picture.

According to the 2012 Insurance Barometer Study, published by the non-profit LIFE Foundation and LIMRA, a research and consulting organization that specializes globally in insurance and financial services, too many North Americans are uninsured or under-insured. In fact, nearly a third of all consumers think they need more life insurance. And it appears that one of the main reasons so many people lack sufficient life insurance is their perception that they can't afford it. Yet, the cost for basic term life insurance has fallen by about 50 percent over the past 10 years, according to the LIFE Foundation.

The cost — financial, emotional and psychological — of not having adequate life insurance certainly outweighs the expense of carrying the proper coverage. You'll hear about many things that are designed to "last a lifetime," but in the case of life insurance, that expression is appropriate. Consider the various times in which you should look at the need for life insurance:

When you're married

Many married couples assume they won't need life insurance until they have children. But if you or your spouse died, would the surviving spouse's income be sufficient to pay off the mortgage, or even the rent? How about credit card balances, car loans, or student loans?

When you're married...with young kids

Now, in addition to having to pay off the mortgage if anything should happen to you, your surviving spouse will have to find the money to educate your children — and that's a big challenge, given the rapidly escalating expenses associated with post-secondary education. But with sufficient life insurance in place, your spouse can deal with the high costs of higher education. Furthermore, if you have permanent life insurance, such as whole life or universal life, you have the potential to build cash value, which you may be able to tap to help pay for school — while you're still alive. (Keep in mind, though, that using some of your cash value could lower your policy's death benefit.)

When your children are grown

Even with your children grown and gone, you can benefit from life insurance. For example, if your spouse outlives you by a decade or more, will he or she have enough money to enjoy a comfortable lifestyle?

When you're retired

Your need for life insurance doesn't retire when you do. For one thing, you may be able to access the cash value of your permanent insurance to help meet your retirement expenses. (Keep in mind this may affect your death benefit.) And your policy's death benefit could help your children or other heirs deal with estate taxes, if any exist. Furthermore, if you'd like to be able to pass on something to your children or grandchildren, life insurance may be an ideal vehicle, because the proceeds are typically income tax free and can avoid the timeconsuming process of probate.

Life insurance can offer a lifetime of benefits. So, make sure you get the coverage you need.



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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 Weather Information	511
Gamblers Anonymous	403-237-0654

SCHOOL SHOUT-OUTS

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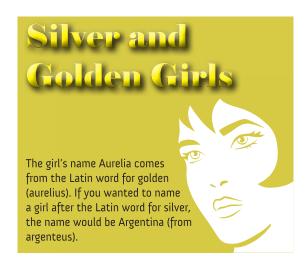
School motto: spirituality, citizenship, and excellence.

The St. Bonaventure school community looks forward to a number of exciting November events that are representative of spirituality and citizenship.

Liturgically, the Remembrance Day Liturgy of the Word will remind each of us that peace is a responsibility that we all share. Looking back, our Thanksgiving Food Drive provided the student body with the opportunity to perform the corporal work of feeding the hungry. Through this, students were able to gain a sense of the true meaning of service learning. A special thanks to St. Bonaventure Parish for supporting our efforts.

Athletically, the volleyball and cross country running seasons have concluded. Sincere thanks to athletes, coaches, and parents for their contributions. It is greatly appreciated. The next sport on the athletic calendar is wrestling. The team will aim to build toward the city championships in December.

In the fine arts department, our band students attended a band bootcamp with Monsignor J.S. Smith and Father James Whelihan. In addition, the music ministry practices weekly in order to enhance our school liturgies. Parents are always welcome to our liturgy celebrations.







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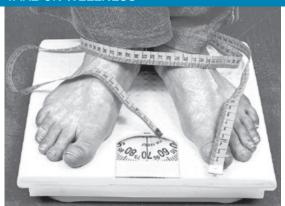
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TAKE ON WELLNESS



The Three **Biggest Mistakes**

People Make Trying to Lose Weight, Increase Energy, and Get Fit — And What to Do Instead

Bv Kirei Yasunori

We have covered why burning fat, not sugar, for fuel is important. Last month we discussed how weight lifting is the keystone component of exercise. Have you tried moving the weights slowly up and down to a ten count to eliminate momentum and increase the effectiveness of vour workout?

This month I will talk about goal setting and implementing new small daily behaviors that achieve the larger dream.

What is your health goal?

Ask yourself why this goal is important. Imagine yourself having achieved this goal. How do you feel and look? What is your energy level? Do you walk taller? Are you proud of your body? Do you feel attractive in your clothes? Can you do the things that are important to you?

Now consider how this person that you have imagined yourself being moves through his or her days. What are the behaviors that created this person? What choices does this individual make around food, movement, stress? What support does this sort of person seek to achieve goals?

Start to act like this person. Be this healthy human that vou are becoming!

Will Durant summarizes the ideas of Aristotle as: "We are what repeatedly do. Excellence is not an act but a HAB-IT." Commit to the process of becoming that healthy, fit person, not to the goal. Repeat small, healthy behaviors over and over to achieve your dream. Reward yourself for sticking to the process and have patience for your achievements to arrive. Google healthy habits and add one to your life every week. They may be as simple as drinking a glass of lemon water every morning or taking a deep breath and rolling your shoulders once a day. Just keep adding the behaviors that will create the person that you intend to become.

Good luck on your journey to be a healthy, fit person.

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Match Short and Long-Term Goals with the Right Investments

By Jason Kruse, Edward Jones

Not all investments are created equal. Some are better suited for short-term goals, while others can help you build resources for objectives far in the future. As an investor, then, one of your biggest challenges will be to match your short- and long-term goals with the appropriate investment vehicles. How should you proceed?

For starters, identify your short- and long-term goals. Your shorter-term goals will change throughout your life. When you are starting out in your career, for example, you might aspire to purchase a home in the next three to five years. Later on, though, your biggest short-term objective might be to save enough money for a long tour of Europe – without racking up credit card debt.

As for long-term goals, your biggest one likely will be to enjoy a comfortable retirement. But you may well have other long-term plans, too, such as sending your kids to post-secondary school in 10 or 15 years.

After you have a clear sense of your short- and long-term goals, you can choose the right investments to help you meet them. Let's start with the shorter-term ones. When you're saving for a down payment on a home or for an expensive European vacation, you want to make sure that a certain amount of money will be available to you at a certain time. Consequently, you may want to avoid stocks or stock-based vehicles, which will constantly fluctuate in price, because you don't want the value of your investment to be down at the moment you need the money. Instead, for short-term goals, you may want to consider a fixed-income vehicle, such as a bond, which is designed to provide reqular interest payments and return your full principal upon the bond's maturity (providing the issuer doesn't default, which, with investment-grade bonds, is generally unlikely).

For longer-term goals, such as education for your kids and a comfortable retirement for yourself, it's a different story. To achieve these goals – and especially for retirement – you generally need to accumulate as much as you can. As a result, you need investments with growth potential, which means vou will need to consider stocks and stock-based instruments. As mentioned above, stocks will always fluctuate in value, and they may be worth more or less than your original investment when sold. However, building a portfolio with an investment mix that's appropriate for your risk tolerance, and that contains a reasonable amount of growth-oriented vehicles, can potentially help you overcome short-term volatility and continue making progress toward your long-term goals.

Plus, you have some attractive long-term options available. With a Registered Education Savings Plan (RESP), you can save for your child's education and possibly achieve tax benefits, too. And by contributing regularly to your RRSP or TFSA, you can take advantage of tax benefits while spreading your dollars among a wide range of investments. But there's one thing all long-term investments have in common: You need patience and discipline to stick with them.

So, there you have some ideas on short- and long-term investing. Keeping this distinction in mind when you invest can help boost your confidence that you're making appropriate moves for all your goals.

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.



Jason R Kruse, CFP, CIM

Financial Advisor 10333 Southport Rd. Suite 507 Calgary, AB T2W 3X6 403 225-0011 Member - Canadian Investor Protection Fund iason.kruse@edwardiones.com www.edwardjones.com

> Edward Jones MAKING SENSE OF INVESTING

THE SANTALAND DIARIES – LUNCHBOX THEATRE, NOVEMBER 27 – DECEMBER 23

This is one elf that won't make the nice list. His name is Crumpet and he'll tell you the truth about Santaland. An out of work and broke actor in New York city takes a job as an elf in Macy's Santaland Village. The behind-the-scenes reality of holiday cheer is not the blissful peppermint dream that he had imagined. Based on David Sedaris' hilarious book chronicling his outlandish experience working as an elf in a Macy's Santaland. The Santaland Diaries is a one-man riff on one elf's truly odd encounters with his fellow man. More info: lunchboxtheatre.com/the-santaland-diaries/



TREES WITH TEA – YYC BEESWAX HO. **DECEMBER 5**

Join us for a fun evening of candle making fun! We'll have hot tea for you to enjoy as you learn about bees and beeswax. After that, we'll celebrate the season by making some adorable beeswax tree candles. This is a perfect workshop for kids to make Christmas gifts! Instruction and all materials are included. More info: https://www. eventbrite.ca/e/trees-with-tea-tickets-36255478111?aff=es2.



A CHRISTMAS TALE CARRIAGE HOUSE INN, DECEMBER 17

An incredible event for the whole family in Calgary! Beautiful, full of fun and magic Christmas show with Santa will take you into the world of music and dance. Magic tricks and games with Santa and his friends will provide you and your family with an unforgettable experience of the Christmas spirit and fill your holidays with joy. Children under 2 years old are free. More info: artstarcreations.net/ category/news/.



YOUR COMMUNITY/CITY EVENTS AT A GLANCE...

International Christmas Market -Spruce Meadows, Dec 1 - 3

This final weekend of the International Christmas Market invites you to take in over 250 vendors in the indoor comfort of Spruce Meadows. Take in the lively, festive atmosphere while crossing those last few gifts off of your list. Live entertainment, dining, choirs, and much more. More info: sprucemeadows.com.

Boy film screening - Esker Foundation, Dec. 7

Boy is a dreamer who loves Michael Jackson. Boy's other hero, his father Alamein, is the subject of Boy's fantasies, and he imagines him as a hero and a close relation of Michael Jackson. In reality Alamein is an inept, wannabe gangster who has been in jail for robbery. When his father returns home, Boy is forced to Sidewalk Citizen will be providing complimentary treats for this screening. Dir. Taika Waititi, 2010, 87 mins. Event is free, registration essential. www.eventbrite.ca/e/boy-registration-37158757845?aff=es2.

A Cowtown Christmas by Cowtown Opera Company - Central United Church, Dec. 9

Do you hear what I hear? It's your annual get-together with your opera-singing relatives! This year dress in your pajamas and most festive onesie receives a prize. Baby, it's cold outside and Cowtown is the musical equivalent of a warm cup of cocoa. You'll laugh, sigh, and singalong (of course!) to your favourite Christmas tunes. Hosted by Calgary's beloved Heebee-Jeebees, and featuring Calgary's top musical talent, come celebrate the most wonderful time of the year. More info: cowtownoperacompany.com.

The Brick Teddy Bear Toss -Scotiabank Saddledome, Dec. 10

The annual Teddy Bear Toss is hosted by the Calgary Hitmen in support of children in need in Calgary. Bring a teddy bear or plush toy of your choice and at the end of the first period all in attendance will toss their toys onto the ice. Last year almost 24,000 toys were collected to put under trees all over the city. This year the hitmen will square off against the Moose Jaw Warriors. Tickets and info: hitmenhockey.com/teddy-bear-toss.

TAKE ON WELLNESS



For those of you who missed the beginning of September to start, or stick with your self-care routine and rituals, you are not alone. So many women struggle to make time for themselves, and they put their needs at the bottom of their never-ending to do list. One of my biggest "A-ha's" was the realization that I am always going to feel like I have too many balls in the air. The never-ending chore list is never going to be done. So why wait until everything else is done, before I start taking better care of myself? Life is not going to get easier. My responsibilities are not going to go away, so how can I learn to manage my life experience without constantly feeling like I am barely able to keep my head above the water?

The only way we make our experience of our lives better is by becoming curators of our own wellness. We make taking care of ourselves a priority within our lives and we practice self-care. I am not talking about "lavish" self-care. Manicures, pedicures, shopping...all of those things are fantastic and fun and but what I am really referring to when I speak of self-care is daily rituals and routines that promote the nourishment of our bodies, minds, and spirits. They are the practices that help us tune into and keep in touch with ourselves; our needs, our wants and our dreams and our desires. Most women are very in-tune with what the people they care for in their lives need, but at times they are so focused on everyone else that they lose touch with themselves. To reconnect internally, I recommend that women invest one hour per day, on herself, by herself, with herself. And that she uses that time to listen to her own voice, to hear her own thoughts, to own her feelings and emotions and decide from a place of calm and clarity what she is going to do about all of it.

Self-care is about making time and space for yourself, amidst all of your other roles and responsibilities. For myself and my clients, one of my favourite exercises is what I refer to it as the "Power Hour." 20 minutes of moving your body, 20 minutes relaxing or meditating and 20 minutes doing something you love. A daily practice like this restores your reserves and puts you back in touch with your own experience. When we are more connected to ourselves, we are less reactive. We have more clarity about our priorities and values. We are more focused on what really needs to get done and what can wait.

When we create a time and space to breathe, to be ourselves, to be with ourselves every single day, we learn to care for ourselves. And when women practice excellent self-care, they feel more centered and in touch with themselves and thriving becomes the life experience instead of surviving. The more we learn to fill our own buckets, the more our overflowing buckets fill others' buckets. For this next month, I challenge you to practice excellent self-care and start your own "Power Hour" rituals, and become a curator of your own wellness!







Lest We Forget

November is a time when we reflect on the sacrifices our men and women in service made and continue to make fighting for the rights and freedoms of all people. We must never forget.

We would like to thank everyone who supported Guiding by buying a box of our yummy mint chocolate cookies. Cookies help support our many activities throughout the year.

Spark units have been going on nature walks and learning about animals. They have held enrolments, sold cookies, went on scavenger hunts, learned about healthy lifestyles and are making poppies for Remembrance Day.

Brownie units are working on their program, going to camp and learning about Canada 150. Some held Halloween parties, enrolments and will have a visit from a Girl Guide music trainer.

Guide units went to camp, sold cookies and will be having a fabulous bridging Laser Quest outing. Some girls will be volunteering at Remembrance Day ceremonies at the Jubilee Auditorium and the Military Museums.

Pathfinder & Ranger units had a campfire in Fish Creek Park, volunteered with the CIBC Run for the Cure, volunteered at community Halloween parties, went to Nite Trek camp and will be having a bridging Laser Quest outing.

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

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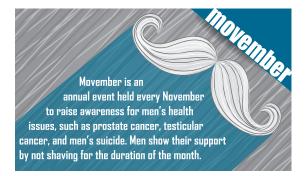
November is Adopt-a-Senior-Pet Month

The City of Calgary's Animal Services is proud to feature their Seniors-for-Seniors adoption program during 'adopt-a-senior-pet' month. The program's focus is to connect mature dogs and cats with owners who are 60 and over. Through this, a 60% adoption fee discount is offered to seniors when adopting a senior animal (age 7 or order).

Senior cats and dogs, while mature and well-socialized, are often overlooked by adopters because of their age. However, when well cared for, senior animals can be a source of love and companionship for many years to come. Ideally, the owner and pet will complement the lifestyle and pace of each other.

The program's goal is to enrich the lives of both pets and people. The adopter can benefit from reduced loneliness, increased opportunities for exercise, socialization and companionship. Owning a pet also has added health benefits (such as lowering blood pressure and cholesterol).

To inquire about adopting a senior pet, please visit www.calgary.ca/adoptapet.



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WANTED - GUITAR TEACHER: Looking for a guitar teacher with 3+ years of teaching experience, willing to teach in a group setting. Must be available Sundays from 11:45-12:45 and able to commute to Church location in Lake Bonavista. Contact Darcy at dvanh88@shaw.ca.

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KEENLINE DESIGN: Overwhelmed by a disorganized home? We specialize in creating organized, simple, beautiful spaces for everyday living. Services include interior redesign, home organization, one-day room makeovers, downsizing, holiday decorating. Visit our website at keenlinedesign.com. Contact Megan at 403-993-1249, megan@keenlinedesign.com.

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

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The sprawl of Calgary covers roughly the same area as New York City, but only has about 10% of the population.



Influenza Season

It happens every fall: influenza arrives in Alberta, and takes a serious toll on our communities.

Influenza is a real threat. It's also preventable.

Influenza immunization were made available, starting October 23, free of charge, to all Albertans six months of age and older.

It's the single most effective means of reducing your risk of influenza, particularly when you receive it as early in the season as possible. By getting immunized early, you will give your body the opportunity to respond to immunization, and produce antibodies that will arm you against the influenza viruses you'll be exposed to again throughout the season.

Each year, influenza vaccine is developed to protect us against the strains of virus likely to circulate in our community. Though vaccine effectiveness may vary, know this: last season, influenza vaccine cut Albertan's risk of influenza by about 40%. Without immunization, Albertans were completely at risk.

And we do mean all Albertans.

Although some individuals (pregnant women, seniors, children, and individuals with underlying health conditions or compromised immune systems) are at greater risk for severe complications, without immunization, even healthy Albertans are at risk of severe illness and even death.

64 Albertans died with influenza last season, and more than 1,600 Albertans were hospitalized.

Let's do better this year.

Prevention is your protection. Get immunized this season.

For more information on the influenza program, including local clinic locations and schedules, visit ahs.ca/influenza or call Health Link at 811.

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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

ACOUSTIC MUSIC NEIGHBORHOOD JAM: Come on out to a circle jam if you play guitar, mandolin, banjo fiddle or bass. Bring your favorite gospel, folk, bluegrass, country songs, or a song you've written yourself. Dates set by interested participants. More info: beabrightlight@yahoo.ca.

FLC SENIORS CLUB 55+:(Based out of Trico Centre SE) Tai Chi, call Juliette 403-225-1593 or email taichi@flcseniors.ca. Line Dancing, call Ann 403-254-9181 or email linedancing@flcseniors.ca. Winter session starts January 2018. For more activities, visit www.flcseniors.ca.

SCHOOL SHOUT-OUTS

Mapleridge Cooperative Preschool

Another school year is underway and we are excited to see so many new and returning students. September was a busy month as students got acquainted with each other, rekindled friendships and learned about preschool routines. In October, our morning and afternoon classes enjoyed learning about the season of Autumn, Harvest and Thanksgiving traditions as well as celebrated Halloween. Highlights of the month included field trips to Kayben Farms and the Calgary Corn Maze where the children learned about pumpkins, visited with farm animals and enjoyed a fun-filled autumn adventure. In November, our classes look forward to immersing themselves in fairy tales and nursery rhymes in the classroom as well as exploring the world of Dinosaurs.

If you are looking for more information about Mapleridge Preschool, please contact us at 403-278-9594 or visit our web site at www.mapleridgepreschool.com.



MLA Calgary - Acadia **Brandy Payne** #10, 8318 Fairmount Drive SE Calgary, AB, Canada T2H 0Y8 **4**03-640-1363 **1** 403-592-8171 ≤ calgary.acadia@assembly.ab.ca

Hello friends and neighbors,

I hope you've enjoyed our lovely fall and had a wonderful Thanksgiving with friends and family.

The month of November is a time for remembering those who sacrificed for our freedoms. I am extremely grateful to all the men and women who showed courage, determination, and bravery when they were called upon by their country to serve. It is important for us to share our veteran's stories and experiences with the vounger generation so they their brayery and sacrifice is not forgotten. During the month of November, I ask you to join me in wearing a poppy to honor and remember those who fought to protect the freedoms and values we Canadians hold dear.

Our Provincial Government is working to make life better for Albertans. Our economy is recovering, with economists across the country predicting that Alberta will lead the way in economic growth in Canada this year.

Still, we know many families are facing financial challenges, which is why we're committed to making life more affordable for Albertans. We froze tuition fees at Alberta's universities, colleges and post-secondary institutions - for the third year in a row.

Through Energy Efficiency Alberta, we have helped thousands of Albertans save money on their electrical bills with instant savings and online rebates on energysaving products like LED light bulbs, programmable thermostats, tankless hot water heaters, and much more. You can learn more and sign up for updates on the program at www.efficencyalberta.ca.

As we move through the Fall Legislature Session, our government will continue to make improvements to modernize Alberta laws and make life better for all Albertans. I look forward to hearing your thoughts, insights and opinions of the proposed legislation by email at Calgary.acadia@assembly.ab.ca, by phone 403-640-1363, or I person at #10, 8318 Fairmount Dr. S.E





\$75 Alcohol Ink Sampler Sun, Nov 5 (1-4pm) Intro to Drawing Manga Wed, Nov 15 (6-9pm) \$65 Watercolour Sampler Sun. Nov 19 (1-4pm)

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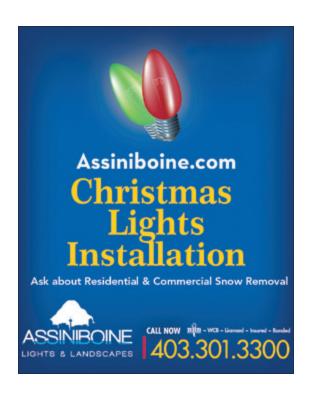
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