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HOLD A FUNDRAISING EVENT

Explore the fun and easy ways you can help raise funds for diabetes.



DONATE

Text "Diabetes" to 587-600-6088 or honour someone online at diabetes.ca/donate.

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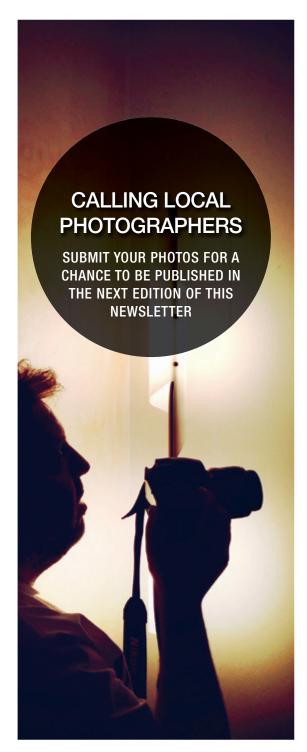














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Happy Holidays

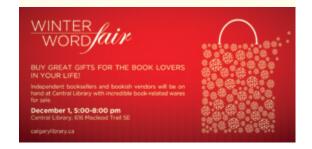
Calgary Public Library will be closed Christmas Day, Boxing Day, and New Year's Day. The Library is open until 4:30 pm on Christmas Eve and New Year's Eve.

Free Presents!

Need a last-minute stocking stuffer? Give everyone on your list FREE books, movies, magazines, eBooks, programs that teach and entertain, and so much more when you give the gift of a FREE Library Card!

The 2017 Reading Guide

The Library is excited to announce that the 2017 Reading Guide will be in community libraries this January! The Reading Guide has an amazing selection of books chosen by Librarians to keep everyone in your family reading all year long.





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ELECTED OFFICIALS



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Fax: (403) 541-9106
Email: calgary.buffalo@assembly.ab.ca

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 Weather Information	511
Gamblers Anonymous	403-237-0654



'Tis the season for lavishing your loved ones with good tidings and gifts — tidings may be free but gifts come at a cost. Keeping a cap on holiday bills may be easier than you think. Follow these simple tips to help you stay on track with your holiday budget:

- 1. Get on the nice list. Sign up for retailer emails. Many of your favourite brands share deals and discounts via email, especially during the holiday season. Sign up to get the inside scoop on promotions and first dibs on discounts.
- 2. Budget your spending and bag a deal. Many retailers offer online exclusive products and sales. Shop online during your lunch break or even from your mobile phone on your commute home to snap up holiday sales as they happen. Have a clear budget and keep it handy for quick reference to make sure you don't blow it on an impulse buy.

 3. Look for free shipping. Many of your go-to holiday shopping destinations offer free shipping within Canada when you make purchases over a certain amount. If you

plan on sending gifts to loved ones in a different city, take advantage of free shipping to save yourself time and money.

4. Don't pay for return shipping. The turkey has been carved and the gifts unwrapped. Once the tissue paper has settled, there is time for you and your loved ones to reflect on your holiday gifts. If you purchased a sweater for your dad and it doesn't fit or the game you bought for your nephew wasn't exactly what he wanted, send the gift back. PayPal's newly launched Return Shipping on Us service will foot the bill for return shipping costs on eligible items, saving you up to \$30 per claim. Register here: www.paypal.ca/returns.

Don't let the holidays take control of your wallet. Become a bargain hunter, shop at your convenience, and hit the shops ahead of the crowds to take advantage of deals this season.

www.newscanada.com





Happy Holidays from Calgary Humane Society!

December is always a time filled with a lot of festivity at the shelter and we hope you are enjoying your own holiday traditions at home. As always, we are starting out the season with our Christmas Party for the Animals, a free family event, on December 3, 2016. All December long we will also be collecting treats and toys for the shelter pets to enjoy on Christmas morning, as part of our "Stuff a Pooch Pad" campaign. At Calgary Humane Society we believe that every pet should have a special festive season, so with that in mind we are bringing you our top suggestions on how to make the holidays fun and safe for you and your pet!

- 1. Distract Fido with special treats! Having family and friends join you for a meal is a fantastic holiday tradition, and with a little creativity your pet can also join the dinner fun. Freezing hard rubber "Kong" toys stuffed with soft food is not only a delicious indulgence, it can also distract Fido while you enjoy dinner in peace!
- 2. Choose "Fluffy friendly" wrapping and decorations! Many pets, especially cats, love to investigate holiday décor. Put plastic or metal decorations towards the bottom of the tree and consider skipping ribbons and tinsel as these could be dangerous if swallowed. If you have a wrapping paper scraps left over you can create a fun diversion for your feline friend by hiding a treat or two inside a crumpled paper ball.
- 3. **Secure the tree!** If you have pets (or small children) visiting your house over the holiday season you can safeguard your 'silent night' by securing your tree to the wall. A strategically placed pet exercise pen can also

provide protection for your tree and presents.

Holiday baking? Yes please! Looking for a great way to amuse younger houseguests AND include your pet on

the fun? Bake and decorate delicious dog cookies with pet-friendly ingredients like cheese powder, yogurt 'icing', flax seed and carob chips. Need a recipe? Email humane.education@calgaryhumane.ca and we'll be happy to share our favorites!

- 5. Put Santa's cookies on the mantle, not the floor! To keep your pet from getting a lump of coal (or a pricey vet visit) for Christmas, store Santa's cookies and other holiday goodies up and away from curious noses. Better vet? Keep a bowl of approved treats on hand for houseguests that want to share the holiday cheer.
- 6. Spend some quality time together! Holidays are a busy time, but they are also a great chance to spend some quality time with your pet. Bundle up Fido and head out to check out the holiday light displays or curl up on the couch with Fluffy to enjoy your favourite festive film.
- 7. Give your pet a space of their own. When houseguests come calling some pets may prefer to sneak off for some relaxation. Providing a 'safe haven' in your house is as easy as placing a comfy bed and some of your pet's favorite items in a room that company will not be spending time in.
- 8. **Spread some holiday cheer!** Drop by the shelter to find the 'purr-fect' gift at our Pet Gear Store or drop off a pet toy for our "Stuff a Pooch Pad campaign". We're all decked out for the holidays and we would love to hear from you!

From all of us at Calgary Humane Society, have a safe and happy holiday season!

YOUR COMMUNITY/CITY EVENTS

January 10 - January 21 All The Little Animals I Have **Eaten by One Yellow Rabbit:** Set in an unusually modern bistro, this latest of Karen Hines' darkly hilarious comedies embraces everything from plagiarism and insurance crimes to Golden Retriever conventions and lonely trolls to existential struggles and the transcendence of the human soul. Scenes are performed by well-heeled diners, glowing ghosts, tiny vertebrates, and other unexpected voices. More info www.oyr.org

January 13 Pop Fridays at Calgary Philharmonic Orchestra: Known as "The Ambassador of Soul" Ellis Hall is a master of classic R&B in the style of the genre's greatest legends. With an incredible career as former lead singer in Tower of Power and a protégé of the legendary Ray Charles, Soul Unlimited's hits include the music of Stevie Wonder, Marvin Gaye, The Temptations, Earth, Wind & Fire and more. More info www.calgaryphil.com

October 6 - January 8 ATB Storytellers Exhibition at National Music Centre: Discover Alberta's rich music history at the new ATB Storytellers Exhibition. Explore the untold history of some of Alberta's music pioneers and icons through artifacts, film and interactives. Free and accessible to the public inside Studio Bell's Drop-In Zone. The exhibit will feature a collection of artifacts and recorded oral histories with iconic Albertans. More info www.nmc.ca

January 5 – February 2 High Performance Rodeo mul**tiple venues:** Offering all types of theatre over the course of almost a month, the High Performance Rodeo can feel as exciting as its namesake if you are trying to fit all the great performances in from this annually jam-packed schedule. To keep up-to-the-minute informed check the Facebook page www.facebook.com/HPRodeo or more info and tickets www. hprodeo.ca

January 29 Bridal Fantasy at the Telus Convention Centre Brides can expect to see a dramatic fashion show and theatrical production featuring the latest trends in flowers, tuxedos, gowns, destination wear, hair and make-up. Brides have the opportunity to win over \$75,000 in prizes and the chance to win the Fantasy Wedding Package - Including prizes from all of the sponsors. More info www.bridalfantasy.com

NOVEMBER 25, 2016 - JANUARY 8, 2017 ZOOLIGHTS AT THE **CALGARY ZOO**

6:00 pm - 9:00 pm everyday, experience over 1.5 million lights, 200 displays, crackling fire pits, steamy hot chocolate and four fun-filled activity zones (with many new additions!), transforming the Zoo into a magical winter wonderland. More info www.calgaryzoo.com



EVERY SATURDAY IN JANUARY CRAFT BEER TOURS BY **CALGARY BEER TOURS**

The Calgary Craft Beer Tour is all about spirited craftsmanship but more importantly it's about the delicious, refreshing beverages produced through the creativity of locals brewers. Experience the city's good-natured, welcoming breweries, including tastings at Village Brewery, **CRAFT Beer Market, The Dandy Brewing Company, Tool Shed Brewing Company and Last** Best Brewing and Distilling. More info www. calgarybeertours.beer/tours/



JANUARY 6 - JANUARY 8 THE MOTORCYCLE SHOW AT BMO CENTRE

Featuring brands like Vespa, BMW, Victory, Harley Davidson and many more, this exhibition is sure to blow your hair back. Regular admission is \$15 and kids under 5 get in free. More info www.calgarymotorcycleshow.ca





Does Your Puppy Have A Good Bite?

Throughout my veterinary career there have been months when one problem appears again and again in my patients. Recently, I have seen one case after another of puppies with malocclusions or teeth coming in incorrectly causing developmental problems. Also, many of these cases have been in dog breeds such as Labrador retrievers and beagles that typically have normal bites. A normal bite is when the bottom and upper teeth of the carnivore interlock properly and the mouth can be opened and closed without the teeth striking each other or being stuck in the soft tissue of the mouth. There are many types of veterinary pediatric dental issues these are just two of the most common.

Every puppy and kitten should have the mouth looked at as part of its routine examination during vaccinations and other procedures. Problems are much more frequently seen in puppies. Facial changes are less exaggerated in cats; therefore, problems are infrequent. A carnivore's teeth interlock from the big canines or fangs back through the premolars and molars. This is to allow them to bring down prey and tear into bone and muscle. Like us, carnivores have baby teeth or deciduous teeth that fall out and are replaced by permanent teeth. This ends in our pets by about six months of age. When we look at the dental arch we want to see the bones of the upper and lower jaws growing in unison as the pet grows and the face and jaw elongate without impediment by teeth locked in tissue or hitting each other.

The most common problem in dogs is the big canines, the fangs, sometimes are directed too far inward towards the middle and the canines from the bottom grow into soft tissue of the mouth at the top and this stops the lower jaw from growing properly. This occurs in domestic dogs because we have bred them to exaggerate certain traits, to get the appearance we seek in a particular breed, or sometimes it's just bad luck. When this happens, we recommend immediate removal of the baby teeth so the puppy's lower jaw can grow properly. Sometimes in mild cases we might ask to repeatedly see the young puppy so we can monitor whether interference is necessary. I love to speculate what a human orthodontist might do when faced with children with big fangs that will mature in six months.

Sometimes the puppy's baby teeth looked perfect but the adult teeth start to emerge in an abnormal position, usually inside the baby teeth, again necessitating early removal of baby teeth to open the normal pathway for the permanent teeth in the growing puppy. In the most extreme cases we are unable to correct the bite or the window of opportunity was missed and, yes, veterinarians refer dogs for root canals and crowns to specialists.

We see puppies with missing teeth, malformed teeth, teeth with extra crowns, teeth coming in at wrong angles, and extra teeth. Decisions are made based on whether we need to take advantage of the growing the pet will still do and the long-term risks to the pet going forward. Veterinary dentistry has come a long way in the thirty years I have been a veterinarian. We use equipment comparable to that used by your own dentist and take radiographs or x-rays to guide our decisions. We have specialists to refer to if the equipment and skills required are beyond those of us in regular practice. Just like with our own health and that of our children, your pet's health is intertwined with their dental health in the long haul. Make sure your puppy and kitten has its mouth checked in its early check-ups.

Jennifer L. Scott, B.Sc., D.V.M.



Snow White: The Snowy Owl

Article by Cheryl Bowman Photo by Andrea S. H. Hunt

The Snowy owl, a majestic bird, is the largest owl in North America by weight. The Snowy owl is 52–71 cm long, with a 125-150 cm wingspan. The adult male is completely white while females and young birds have some dark spots. Snowy owls migrate to Alberta during the winter months, after spending the spring and summer in Alaska. The Snowy owl is the provincial bird of Ouébec.

Fun Facts:

- The Snowy owl is an exceptional hunter:
- The Snowy owl can fly silently due to the fact that its flight feathers are tipped with soft down, allowing this predator to swoop down silently on its prey.
- The Snowy owl has exceptional hearing and sight, allowing it to capture its favourite prey, lemmings, as lemmings are unable to hide under the snow to avoid capture.

- · Snowy owls are crepuscular, which mean they hunt and are active both day and night, whereas other owls are nocturnal and hunt at night.
- Snowy owls form a monogamous pair and vigorously defend their territory, even against large carnivores such as wolves.

On average, the Calgary Wildlife Rehabilitation Society (CWRS) receives 4-6 Snowy owls per year. These birds have a well-known migration pattern in Alberta and because of this, treatment must be administered quickly to avoid the Snowy owl being 'over summered' (whereas the risk to other migratory birds is being 'over wintered'). Releasing the Snowy owl in time for their regular migration allows this majestic bird a greater chance of survival.

Should you discover an injured Snowy owl, please visit our website at www.calgarywildlife.org for more information or contact the CWRS at 403-239-2488 for assistance.





With its cold winds, long nights, and merciless snows, winter can be an ordeal for both you and your car. But beyond all the extra windshield washer fluid and maintenance your ride will need, your fuel budget will likely see the biggest bump — gas use can spike by over 25 percent, adding more to an already-too-large chunk of your budget.

This is because the cold winter air puts more aerodynamic drag on your vehicle and your engine has to work harder to plow through all that snow and slush. But you can fight back with a few surprisingly simple tricks:

- 1. Chill out and go easy. Aggressive driving uses much more gas than you'd expect. Speeding up and slowing down suddenly makes your engine work harder than it should, so take it smooth and steady behind the wheel to see some savings.
- 2. Plan ahead. Beyond driving more gently in general, you can cut down on gas use with some simple planning. By keeping a careful eye on traffic ahead and keeping your speed down, you can save yourself the painful start-stopping that drives up your gas use, and still arrive on time. Working to curb those bad habits can save you time at the pump and aggravation on the road. And whenever possible, plan your route ahead of time using radio traffic alerts or a smartphone app that

helps you avoid any gas-guzzling jams.

- 3. Don't idle to start up. Are you using a remote starter or starting your engine then running back inside to let your vehicle warm up? Don't fall for the driveway-idle trap — not only does it suck up gas and increase emissions, idling for more than 30 seconds doesn't give any extra benefit. All you need to do to warm up your car is to drive it gently for a few minutes. You'll be warmed up and on your way in no time.
- 4. Keep an eye on your tires. Tire pressure changes with air temperature, so check your tires at least once a month to make sure they're inflated correctly. Driving on tires that are under-inflated by as little as 8 psi can cut their life by more than 10,000 km and drive up your gas use to boot.
- 5. Use a block heater. Block heaters warm up your car's engine before you start and can cut down on gas use dramatically by eliminating the need for you to warm up the engine at all. Use a timer on the block heater for added convenience; just set it to turn on about 2 hours before you need to drive, and you're off to the races with a pre-warmed engine, gas in your tank, and money in your pocket.

Find more information online at vehicles.gc.ca. www.newscanada.com

FORCING BULBS

Barbara Shorrock

After a brief bout of snow during the first week, we have experienced quite

a decent October and most gardens are in excellent shape with warm days encouraging us to get out and do a thorough fall cleanup. We are not so lucky every year, as early snow and wind often discourage this task.

So, now what? A very satisfying project during the winter is the forcing of bulbs for indoor bloom. It sounds aggressive but "forcing" is merely a term for encouraging growth of a bulb indoors that would normally emerge from the ground in spring. You can do this with many different varieties, such as crocus, tulip, muscari, amaryllis, and hyacinth. The easiest, however, is the Narcissus Paperwhite. Because Paperwhite bulbs do not need the weeks of cold temperatures some of the others do, you can pot them up for instant gratification almost any time. This member of the daffodil family requires no chilling, no soil, and will grow in any container in moderate light. What you need are some containers (minimum 3" deep), a bag of stones, marbles, beads or sand, and some raffia to tie them up when they get tall. For a great display, plant one bulb per inch of pot diameter (ie: a 10 inch round pot needs 10 bulbs.)

Fill your container with stones, placing the bulbs just below the surface with the tips up and covered with more stones. Put enough water in the container to just touch the bulbs' roots. Bulbs sitting in water will rot. Place in a well lit window and you should have growth in a few days. Once they come into bloom, they will last longer in a cool spot.

For constant bloom, plant a new pot once a week for several weeks. With careful planning you will have blooms for weeks and weeks during the darkest part of winter. Some sources say to simply throw out the bulbs when they have finished blooming, but others suggest tucking them into the garden to enjoy again another spring. They all agree that you cannot force a bulb twice. That sounds too hostile for my kind of gardening anyway. A recent magazine article suggests a bit of alcohol in the

water (gin? vodka?) will make the growth shorter. I don't know if that works, but will maybe try it this year - perhaps a purpose for that Tequila that no one likes.

If you crave dramatic color, go for Hyacinths. The bigger the bulb the better. Place several snuggly in a pot, cover with sterilized soil, dampen, and put in a cold place such as the basement refrigerator or a garage that does not freeze. They need to be chilled for several weeks, then brought out into the bright light gradually. Once you see green growth, you are set, and Mother Nature will take over from here. I tried this with some yellow crocuses one year. They were charming, and have been blooming under the ornamental crabapple tree ever since, competing with the Siberian Squill for first appearance through the snow in the spring. (My apologies for mentioning "spring" in November).

Imagine your Christmas Poinsetta surrounded by pots of creamy Paperwhites in January - that makes a very satisfying picture.

Barbara Shorrock is a gardener, writer, retired realtor, traveler, ESL teacher and avid reader. She can be found most first Wednesdays at the Queensland Garden Club.



In Spain, December 28th is 'Día de los santos inocentes' or 'Day of the Innocent Saints' and is very like April Fools Day in Canada and US. People try to trick each other into believing silly stories and jokes. Newspapers and TV stations also run silly stories.



Calgary FirefightersMessage

Christmas Trees

Many Calgarians put up Christmas trees to celebrate the holidays. To prevent a fire in your home, remember to:

- Get a freshly cut tree. When a tree is green and well watered, it is less likely to catch on fire.
- Get a tree that is moist and green. You can tell if a tree is moist because very few needles fall off when the butt of the tree is tapped on the ground, needles bend instead of break, and the tree stump is sticky with resin.
- Use a tree stand with a broad base for good balance and a large water reservoir to ensure that the tree is ALLWAYS in water.
- Do not set your tree up near a heat source such as a radiator, television, fireplace or heating register.
- Ensure when selecting a tree location that it does not block exits, doors or windows.
- Never use lit candles on your tree.
- Always choose flame-resistant or flame-retardant and non-combustible decorations for your tree and elsewhere in your home.
- After the holidays, properly dispose of trees as soon as possible using the city of Calgary's Christmas tree recycling program.

Candles

Just like indoor and outdoor holiday lights, we use candles during the holidays to make our homes beautiful and celebrate the season. To help prevent a fire started by a candle;

• Keep candles away from curtains, paper, furniture or anything that can easily catch fire.

- Adults should always supervise when a candle is being lit. Children should never be left alone to light a candle or use matches.
- Keep candles in sturdy, stable holders and place them on stable surfaces away from drafts, children or pets.
- LED candles are safe alternative to burning candles

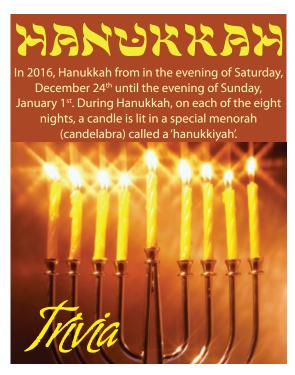
Kitchen fires

During the holidays, we often celebrate by inviting friends and family over to enjoy a meal. Cooking fires are the leading cause of house fires and fire injuries. Learning how to prevent cooking fires is important during the holidays and all year. Remember to NEVER leave cooking unattended.

Home escape plans and holiday visitors

If you have family, friends or guests staying with you over the holidays, be sure to share your home escape plan with them when they arrive.

DID YOU KNOW: Since 1967 your Calgary firefighters union has been hosting An annual Christmas party with gifts in the corral for over 1800 financially challenged families.



BUSINESS CLASSIFIEDS

For business classified ad rates call Great News Publishing at 403-263-3044 or sales@great-news.ca

BMP MECHANICAL LTD: is a professional mechanical company offering plumbing, heating, air conditioning and drain cleaning services for Calgary and area homeowners. Our services include: repairs and installation of new furnaces; hot water tanks and air conditioning systems; regular maintenance and emergency drain cleaning - including drain video inspections. Contact us at 403-816-4409 or service@bmpmechanical.com.

CONCRETE CUTTING FOR BASEMENT WINDOWS, DOORS & FLOORS: New openings or enlargements cut into foundation for basement windows and doors. Enlarge your existing basement windows to meet fire code for bedrooms. From cutting basement windows, doorways to supply and install quality windows, window-well, weeping-tile, core drilling, excavation and anything concrete cutting. Call 403-570-0555 or text 403-680-0611. Email: info@asapconcretecutting.com.

HOME BUSINESS OPPORTUNITY: Clinicair is the leading provider of Indoor Air Quality and Medical Grade Duct Cleaning services in Canada. We are looking for a dealer in Calgary to represent our growing company. We offer a royalty free business. Clinicair supplies you with the latest technology, and training. Call Craig: 1-416-277-6067.

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.

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

Xmas mince pies

Mince pies - a traditional holiday meal from the UK - were originally filled with meat, such as lamb, rather than a dried fruit mix as they are today. They were also first made in an oval shape to represent the manger that baby Jesus slept in, with the top representing his swaddling clothes.



GAMES SUDOKU

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FIND SOLUTION ON PAGE 16

Help Those in NeedThis Holiday Season

with The Calgary Food Bank

Every year Calgary's 150 community associations, the Federation of Calgary Communities, and other community partners across the city join Mayor Naheed Nenshi in the Mayor's Annual Christmas Food Drive, in support of the Calgary Food Bank.

Last year, over 40 community associations participated in the event and with their residents helped raise more than \$16.000 in food and funds!

We invite YOU to help us raise even more this year by donating non-perishable food items at your local community association throughout the month of December!

Items on this year's "Holiday Wish List" include canned fish, vegetables and fish, soup, rice, pasta, pasta sauce, peanut butter, fruit juice, baby food and formula, and diapers.

In addition to your local community association donations can also be made at any of the Calgary Food Bank partners including Safeway, Co-op, Superstore, Sobeys, Costco, and many more. Visit www.calgaryfoodbank.com for more information on items to donate and drop-off locations.





BRAIN SUDOKU

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9	3	4	6	1	8	5	7	2



I saw an ad saying a real estate professional will buy my house if it's not sold in 90 days. Should I be wary?

Wary might not be the best word, but you do need to make sure you understand the details of the offer. This type of offer is a guaranteed sales agreement, and while there is nothing illegal or wrong with a real estate company offering this kind of arrangement, it is rarely the best option for consumers.

In a guaranteed sales agreement, a real estate brokerage agrees to buy a piece of real estate from a seller at a previously agreed upon price, if it hasn't sold to someone else before a certain date. Only real estate brokerages can offer these agreements, not individual real estate professionals.

If you're selling your home to buy another one, you may be interested in a guaranteed sales agreement for the home you own now. It could help you avoid owning two homes and paying two mortgages. A guaranteed sales agreement might give you the confidence to proceed with your new home purchase before selling your current one

What sellers need to keep in mind in these arrangements is that the real estate brokerage wants to minimize its risk.

For example, it's rare that a guaranteed purchase price will be based on the property's listing price or the property's market value. In most cases, the brokerage calculates the guaranteed purchase price using a formula where legal fees, carrying cost, and commission on the resale are subtracted from the purchase price. This minimizes the brokerage's risk, but it can also greatly reduce how much that seller receives for their home.

Brokerages that offer guaranteed sales programs are required to have policies for those programs. Those policies should include how the brokerage sets the guaranteed sales programs are required to have policies and the programs are required to have policies are required to have policies for those programs are required to have policies for those programs.

teed sales price and who is in control of the property's listing price during the listing period; it may not be the seller. It's not unusual for a guaranteed sales agreement to include a clause that requires a seller to lower their listing price during the term of the listing. Remember, your real estate brokerage wants to minimize its risk. It prefers to sell your property to a buyer rather than to use the guaranteed sales agreement, and lowering the listing price can sometimes help that happen.

If your real estate brokerage offers you a guaranteed sale agreement, it's up to you to decide whether you're interested. Before you do, make sure you read and understand all of the fine print.

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

COMMUNITY ANNOUNGEMENTS

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







Last 12 Months Eau Claire
MLS Real Estate Sale Price Update

	Average Asking Price	Average Sold Price
November 2016	\$492,200.00	\$469,500.00
October 2016	\$0.00	\$0.00
September 2016	\$649,000.00	\$620,500.00
August 2016	\$980,000.00	\$925,000.00
July 2016	\$351,400.00	\$321,450.00
June 2016	\$957,000.00	\$910,000.00
May 2016	\$284,900.00	\$274,000.00
April 2016	\$444,500.00	\$422,500.00
March 2016	\$0.00	\$0.00
February 2016	\$419,900.00	\$403,000.00
January 2016	\$0.00	\$0.00
December 2015	\$684,450.00	\$658,750.00

Last 12 Months Eau Claire
MLS Real Estate Number of Listings Update

	No. New Properties	No. Properties Sold			
November 2016	5	6			
October 2016	5	0			
September 2016	6	1			
August 2016	6	3			
July 2016	8	2			
June 2016	8	8			
May 2016	6	4			
April 2016	13	4			
March 2016	7	0			
February 2016	8	3			
January 2016	11	0			
December 2015	8	2			

To view the specific SOLD Listings that comprise the above MLS averages please visit **eau_claire.great-news.ca**





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