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Preparing or Updating Your Will



Vilma Mydliar, LLB

It is important for everyone to have a will—people often have more assets than they think. An important part of estate planning is having a will along with an *Enduring Power of Attorney* (EPA) and a *Personal Directive* (PD).

To prepare a will you need to decide who your executor(s) will be, name a guardian for your children if they are under the age of 18, and who will benefit from your estate. You can prepare a will at any time and existing wills should be updated especially if there are major changes in your life, such as getting married, starting a family, the death of a

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NOLAN HILL



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GAMES & PUZZLES

Guess That Book!



1. A nurse accidentally time travels to the 18th century.
2. On Long Island, a bond salesman rents a bungalow next to a wealthy man.
3. Humans are artificially bred and sorted based on intelligence.
4. A former physics postdoctoral student goes on a road trip with his girlfriend.
5. A forbidden romance ruins the lives of two close-knit Yorkshire families.
6. The 200-year-old protagonist is interviewed by a reporter.

**SCAN THE QR CODE
FOR THE ANSWERS!**



Cats, Canines, & Critters of Calgary



Squeeks, Mount Pleasant



Ravioli, Lower Mount Royal



Tegan, Bowness



Umer, Calgary

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PRESIDENT'S MESSAGE

In March, we attempted our 11th Annual General Meeting at State and Main but were unsuccessful in obtaining Quorum. A second attempt was scheduled virtually for May 3 and thankfully after an hour we did meet Legal Quorum. Thank you to everyone who put their name forward for nomination and election. We still have several vacancies on our board and would like to fill them so that we are capable of providing a higher level of service to our community and a more respectable line-up of social events. If you or anyone you know may be interested in volunteering for our board, please email info@sagehillcyc.com and we can discuss the rewarding opportunities available. Also, we are in need of members and funding! If you can, please purchase a \$25 membership off our website at www.sagehillcyc.com so we are able to operate and provide more for our community. Membership is the lowest it's been in 12 years currently and at this level of community support we are heading down an unsustainable path.

In May we participated in the Ward 2 bus tour, this was the fourth year this event has been operated, and we have been present every year. We are thankful Councillor Wyness chose to continue on the tradition created by her predecessor. Essentially, the Ward 2 Councillor and office staff, Calgary Police, Transit, Roads, Bylaw, Parks, Mobility, and other city staff tour the various communities in Ward 2 with us and we can raise concerns and ask questions to the various department managers present. Sage Hill raised a number of concerns and as a group we were able to show and discuss issues like traffic lights/traffic control devices, concrete curb design, crosswalks, medians, temporary street sign bylaws, use of community underground sprinklers, truck routes, transit safety, development permits, city recreation, HOA/RA design, Glacier Ridge growth, sidewalks, airborne dust, weeds, urban wildlife, road line markings, and future developments such as schools and subdivisions. This tour is the best method for community associations to get face time with department heads and to get clarity and discuss a wide range of community concerns, and we are thankful to Councillor Wyness and the City of Calgary for continuing on this tradition and maintaining these types of grassroots communication.

Our new Board will be meeting the last Monday of the month going forward, and if anyone has concerns involving our community, email info@sagehillcyc.com

as our mandate is to be the voice of the community to our three levels of government (and stakeholders), as well as enhance daily life for all Sage Hillians through social events, sports, and programs. We do recognize due to lack of volunteers it is hard to meet much of this, so again if anyone wants to get involved within the community please reach out as we have several openings available to volunteers.

Thank you,

Ross Utigard

President, Sage Hill Community Association



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Father's Day Trivia

by Shelly Smith

Here's to all the fathers, and father figures, in our lives. Enjoy the quiz!

1. Who is the woman credited for the creating the first Father's Day?
 - a. Jeanette Rankin
 - b. Sonora Smart Dodd
 - c. Elizabeth Kenny
2. Is Father's Day celebrated on the first, second, or third Sunday of June?
 - a. The first Sunday
 - b. The second Sunday
 - c. The third Sunday
3. When was Father's Day first celebrated?
 - a. 1910
 - b. 1900
 - c. 1880
4. What is the official flower of Father's Day?
 - a. Daisy
 - b. Carnation
 - c. Rose
5. Who is Luke Skywalker's father in the *Star Wars* trilogy?
 - a. Bon Jovi
 - b. Darth Vader
 - c. Charlie Chaplin
6. What was the name of the father in the TV show *The Brady Bunch*?
 - a. Tom Brady
 - b. Mike Brady
 - c. Joe Brady
7. According to Hallmark, where does Father's Day rank, in comparison to other holidays, for the most cards sent?
 - a. Fourth
 - b. Fifth
 - c. Sixth
8. According to Stats Canada, how many fathers (including biological, foster, and stepdads) were there in Canada in 2011?
 - a. 7.9 million
 - b. 8.2 million
 - c. 8.6 million
9. What was the average age of dads in 2011 according to Stats Canada?
 - a. 27.5
 - b. 28.3
 - c. 31.2
10. What cartoon bear was invented by a father for his son?
 - a. Winnie the Pooh
 - b. Yogi Bear
 - c. The Boss



Courtesy of Springbank Hill Community Association

SCAN THE QR CODE FOR THE ANSWERS!



How to Spot an Out-of-Stock Scam Before It's Too Late

from the Better Business Bureau



Scammers claim a product you purchased is out of stock, but they never process your promised refund.

How the Scam Works

You see a product online that you want to purchase. Many shoppers report encountering this scam through social media ads. You click on the link to the company's website, find the product, and check out. Shortly after your card is charged, you receive an email saying the product is out of stock and they will refund your money. You wait several days for the refund to post to your account, but it never does. Then, when you try to contact the online shop, no one responds.

One shopper told BBB Scam Tracker, "I placed an order and received a confirmation and was charged \$15.98. A few days later, I received an email saying that due to low stock, I was being refunded. I never received a refund, so I emailed, but the email continuously failed to deliver. I have disputed the charge with my bank."

The truth is that the product never existed in the first place, and scammers hope you'll never notice you didn't get your refund. However, if you used a credit card, you should be able to contest the charge and get your money back.

How to Avoid Online Shopping Scams

Research before you buy. Always research businesses before you purchase, especially if you aren't familiar

with the company. Read consumer reviews on other websites and do a quick online search for the business name along with the word "scam" to rule out any suspicious activity spotted by other consumers.

Watch out for social media scams. Con artists love using social media to promote their scams. Some red flags include deals that seem too good to be true, phony personalized products, fake coupons, and product links that lead to questionable websites.

Make sure the website is secure. Don't make purchases from a website that isn't secure. How can you tell if a website is secure? It should have a tiny lock symbol in the browser bar and start with HTTPS, not just HTTP.

Keep records of your purchase. Keep receipts, order confirmations, and any other correspondence you have with a company that has promised to deliver a product. These documents will come in handy later if you need to contest the purchase.

Use your credit card. It's always best to use your credit card instead of a debit card to make online purchases. Credit cards offer more protection if you need to report a fraudulent charge.

Read more at [BBB.org](https://www.bbb.org).



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AURORA SKY DISTRICT

(Edgemont, Evanston, Hamptons, Hidden Valley, Hanson Ranch, Kincora, Nolan Hill, Sherwood, and Sage Hill)

New Aurora Sky District Crest

Formerly known as Nitanisak District, we changed our name to better reflect Girl Guides of Canada's commitment to Truth and Reconciliation.

Aurora Sky District serves the communities of Edgemont, Evanston, Hamptons, Hidden Valley, Hanson Ranch, Kincora, Nolan Hill, Sherwood, and Sage Hill.

Aurora is a mystical and romantic name that means "dawn" in Latin. An aurora also refers to a natural light display in Earth's sky called the aurora borealis, or northern lights, visible only in high-latitude regions like the north and south poles.

Being one of the most northern districts in Calgary, when the conditions are right, we are able to see the polar lights in the northern night sky during the summer.

Camp Skills Day

We were very fortunate to have beautiful weather on our inaugural District Camp Skills Day on April 29. We were also very lucky to have a great venue at Charles Butler Memorial Park just north of the city. Being that our district is on the north edge of town, it made for very easy access. We had 97 girls attend the event. The stations were run by the older girls for the younger girls, a wonderful way for older girls to show leadership and teach skills to the younger ones.

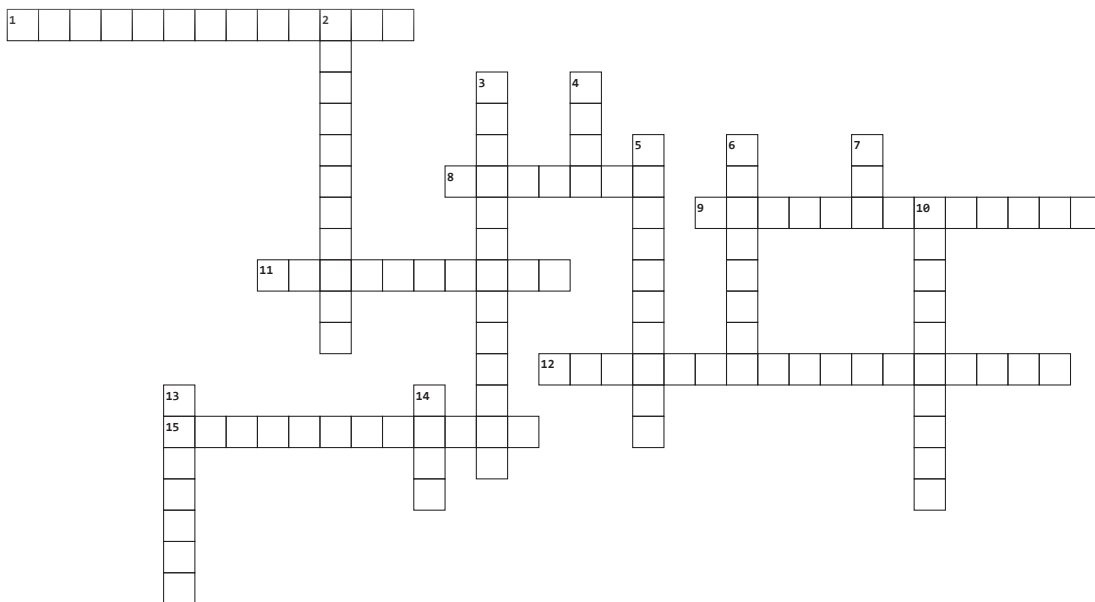
Activities included tent setup, making fire starters, creating their own camp snack, and Camp Jeopardy. At lunchtime, one of the highlights was an impromptu gathering of 50 girls or so all around the parachute. This was all rounded out with a traditional campfire – an actual fire (despite the wind) and singing songs around it.

With all of the fun that was had, we will definitely be holding this event in future years.





June Crossword Puzzle



Across

1. Born on June 27, 1859, Mildred J. Hill composed this song, which is considered to be one of the most well-known songs in the English language.
8. In Sweden and Finland, Midsummer Day is traditionally celebrated by singing and dancing around this.
9. Canadian singer-songwriter Alanis Morissette wrote this breakup song in about 30 minutes.
11. Midland, Ontario holds an annual festival in honour of this classic Canadian pastry every June.
12. Canadian author Lucy Maud Montgomery's debut novel, which was released in June of 1908.
15. This Calgary landmark was opened to the public on June 30, 1968.

Down

2. The song "I Will Always Love You," first recorded on June 12, 1973, by _____ gained renewed popularity with a re-release by Whitney Houston.
3. 43 years ago, this NHL hockey team relocated to Calgary.
4. The month of June is named after this Roman goddess.
5. In North America, National _____ Day is celebrated on June 8.
6. 29 years ago, this popular Disney movie, based on Shakespeare's play, *Hamlet*, was released.
7. The first Friday after Father's Day is National Take Your _____ to Work Day.
10. On June 2, 1967, this band released their iconic album, "Sgt. Pepper's Lonely Hearts Club Band," in the US.
13. This European country experiences the longest summer solstice due to its geographical location.
14. The official Father's Day flower.

SCAN THE QR CODE FOR
THE ANSWER KEY



Teaching Financial Literacy to the Next Generation

by Jon Lambe



In the coming years and decades, it's estimated that approximately \$400 billion will be passed down to inheritors in Canada. It's a powerful statistic that carries with it many underlying questions and considerations for both the giving and the receiving generations, a common one of which being whether inheritors are prepared. With this historical wealth transfer on the horizon, and considering its significant impact on individuals and families, taking proactive steps to strengthen and ensure younger generations have the resources and tools needed to be confident and capable in becoming financially independent is all-important.

When it comes to financial education, it's never too late or too early to start. Below are a few key considerations for your child's financial understanding, based on their age.

Ages 6 to 13

Instilling a sense of money with your child begins with:

- Establishing chores to encourage responsibility and a strong work ethic.
- How to make the most of their allowance based on the save vs spend concept.
- Budgeting and saving strategies for the something special purchases (bike or video game).

Ages 14 to 17

During the early teenage years, it's important to:

- Continue with allowance and increase based on growing responsibility.
- Build on budgeting and savings strategies.
- Starting to invest savings and different savings options.
- Begin to discuss the use of credit and using credit responsibly.
- Introduce the concept of compound interest.
- Educate your child on the role interest plays on their savings plans as well as credit.

Ages 18 to 23

Your young adult's, intermediate financial education should include knowledge of:

- Savings/Investment options such as stocks, mutual funds, GICs.
- Importance and risks of credit.
- Importance of compounding interest and benefit of time.

To continue your young adult's financial knowledge, you can educate them by:

- Opening them an investment account to teach about safety, income, and growth of different investment options.
- Suggesting setting up an automated monthly savings contribution (to reinforce the compound interest concept).
- Comparing monthly spending vs budget to help understand wants vs needs.

Cooking Basics for Beginners

from Alberta Health Services

There are many benefits to cooking. It can save you money because you may order out less. It can also help you manage how much salt, sugar, or saturated fat you eat. If you are a beginner at cooking, here are some tips. Keep reading to learn a few cooking terms, how to measure ingredients, plus some tips on kitchen and food safety.

Common Cooking Terms:

- Pre-heat – Turn on the oven so it reaches the required temperature before baking.
- Beat – Stir quickly.
- Blend – Stir until all ingredients are mixed evenly.
- Dash – Very small amount, measured by pinching an ingredient between your thumb and finger.
- Dice – Cut into small cubes.
- Fold – Gently stir two or more ingredients to combine.
- Grease – Put oil or cooking spray on pan or baking sheet to prevent sticking.
- Mince – Cut into very small pieces.
- Simmer – Cook on a stove top at a low temperature (one to three on the range), below the boiling point.

Measuring:

- Use measuring spoons for spices, baking powder, and oils typically used in small amounts.
- For dry ingredients used in large amounts, such as flour or sugar, scoop into a measuring cup.
- For dry ingredients used in large and small amounts, level each measurement with the back of a knife to ensure you get the exact amount needed.
- For yogurt, nut butters, and cottage cheese, use dry measuring cups.

Safety Tips:

- Open pot lids or tinfoil away from you to prevent burns.



- It may be beneficial to purchase a meat thermometer to cook foods to the proper internal temperatures.
- After handling raw meat, wash your hands with hot soapy water for 15 seconds.
- Use separate cutting boards for raw meat and vegetables or fruits.
- To prevent the growth of bacteria that can cause food poisoning, keep cold foods cold and hot foods hot.



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This Stampede, stay safe and have fun!

Sometimes, the best way to avoid the crowds and enjoy the Stampede is by using taxis and rideshare apps like Uber. Here are some things you can do to stay safe while having a good time.

Passengers should make some checks before they get into any vehicle, during Stampede and throughout the year. Apps like Uber provide a photo of the driver, the licence plate number, the make/model of the vehicle, and GPS tracking. If you're hailing a taxi, make sure to check that the driver and vehicle are both licensed. A taxi plate verifies these on the car's rear bumper, and the driver's ID must be posted in a visible location. Also, make sure to take note of the taxi number, company, and colour of the vehicle. For more information and safety tips, visit calgary.ca/taxi.

Preparing Your Property for Rain

Along with warm weather, Calgary summers can also bring heavy rainfall. Here are some tips to help you prepare:

- Be sure to clean out eavestroughs, downspouts, and any storm drains near your house.
- Extend downspouts away from your home. Direct them onto your garden or lawn so the water can soak into the ground.
- If you have a swale on your property, remove yard debris to ensure water flow.
- If you have a sump pump, check to make sure it's working. Consider adding a circuit breaker alarm to the pump to notify you if the power supply is lost.

During intense rainfalls, storm drains can become overwhelmed and may take time to drain. If you see water pooling around storm drains and it hasn't drained within 90 minutes, take a photo and submit it at calgary.ca/stormdrains. If immediate safety is a concern or water is entering a building, call 311.



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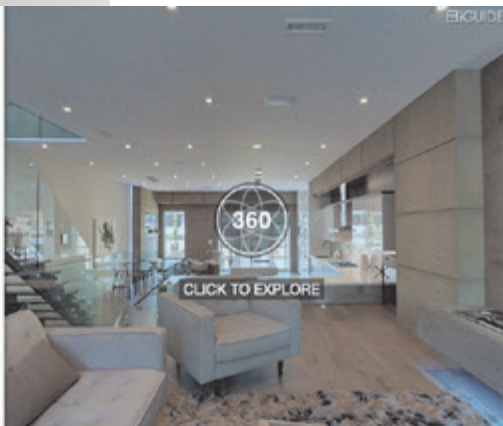


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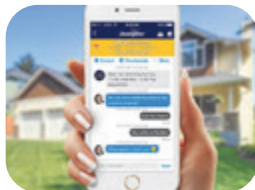
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