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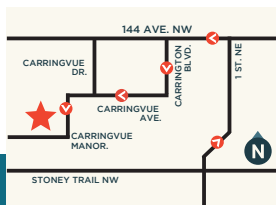


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## Preparing or Updating Your Will



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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# CONTENTS

- 7 DOLLARS AND SENSE: A SHOPPER’S GUIDE TO PREMIUMIZATION
- 10 SYMONS VALLEY PARK UPDATE
- 12 TAKE ON WELLNESS: STARTING FALL SMART
- 15 BUSINESS CLASSIFIEDS



**SCAN HERE TO VIEW ADDITIONAL CONTENT: NEWS, EVENTS, CRIME STATS, REAL ESTATE STATS, & MORE**

**NOLAN HILL**



**SAGE HILL**



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## A Shopper's Guide to Premiumization

by the Better Business Bureau



Premiumization is when companies offer higher-end products and services for a premium price. Airlines selling both business class and economy seats is a classic example. Another is car manufacturers offering a standard model and one featuring heated seats and leather trim.

While these two examples have been around for decades, premiumization has expanded since the COVID-19 pandemic. Now, businesses selling everything from beauty products to booze are adding new premium options and services. As a consumer, evaluating premium options can be tricky. Here are BBB's tips for weighing new premium options and ensuring you get the promised value.

### Tips for Navigating Premiumization as a Shopper

**Do Your Homework.** Brands that offer premium products or services may look like luxury, but as with any purchase, doing some research is vital. Before paying a premium price, ensure the vendor is a trustworthy business with a reputation for good customer service. Look up businesses online to review business ratings and comments from customers.

**Understand What Makes a Product Premium.** Many business owners are working to maintain profit margins by offering their clients added value in a premium package. However, if a product or service claims to be premium, find out why. Specifically, what makes it better than the basic option? If a vendor can't give you a good answer, skip the premium price and shop elsewhere.

**Comparison Shop.** To get the best deal on anything, comparison shopping is a must. This is also true when considering a company's premium offerings. Find out what similar companies offer and their price point to see if you are really getting added value for the higher price.

**Watch for "Greenwashing."** Many companies promote premium options as more sustainable, lower waste, or all-natural. But be wary of misleading green marketing claims. The Federal Trade Commission advises consumers to look for specific information on packages and products that explain why the product is green.



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**F**ace
 is it drooping?

**A**rms
 can you raise both?

**S**peech
 is it slurred or jumbled?

**T**ime
 to call 9-1-1 right away.



**heartandstroke.ca/FAST**

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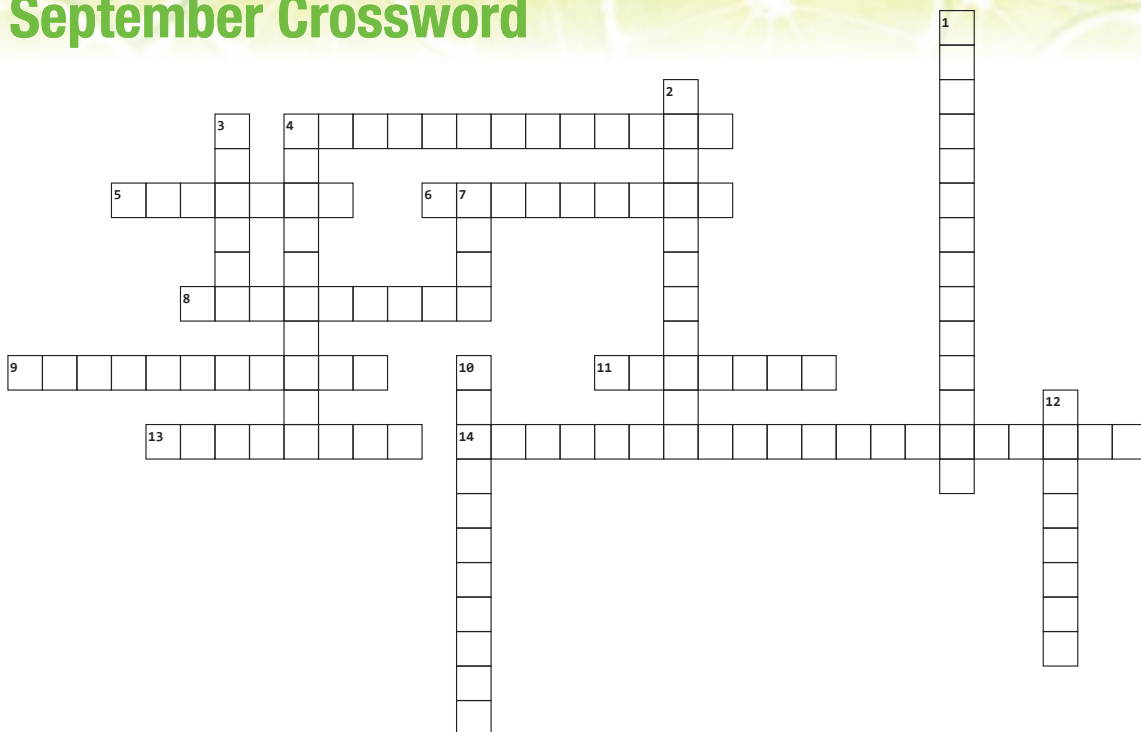
Visit [sagehillyyc.com](https://sagehillyyc.com) to purchase an annual Sage Hill community association membership for only **\$25** so we can fund events in the community, as well as tackle community improvement projects.

## Improvement Plans Are:

- Sage Hill skating rink
- Community garden project
- Trash can vinyl decals wrap project
- Future playground lifecycle replacement



# September Crossword



## Across

4. On September 23, 2023, also known as the \_\_\_\_\_, night and day are approximately the same length.
5. On September 1, 1905, this Canadian province was named after Queen Victoria's daughter.
6. Published by John Ronald Reuel on September 21, 1937, this novel is a prequel to one of the most popular fantasy series of all time.
8. On September 13, 1969, CBS aired this cartoon mystery series, and as a result, this day is known as \_\_\_\_\_ Day.
9. Born on September 21, 1947, this well-known horror author's work has been adapted over 50 times for film.
11. Once called the Mayor Daley Marathon, this marathon, which first took place on September 25, 1977, is one of the world's six major marathons, the others being Berlin, Boston, London, New York, and Tokyo.
13. This Kyoto-based company was founded by Fusajiro Yamauchi on September 23, 1889, and originally produced handmade Japanese playing cards.
14. Published by Gaston Leroux on September 23, 1909, this novel was originally published in segments in a French newspaper called *Le Gaulois* but has also been adapted into a film and musical.

## Down

1. Set in the Stone Age, this popular animated family show premiered on September 30, 1960.
2. On September 12, 1970, the \_\_\_\_\_ was the first to launch a robotic probe that brought back rock samples from the Moon to Earth.
3. The Battle of the Plains of Abraham, which lasted 15 minutes and took place on a farm, led to the surrender of this city.
4. On September 13, 1899, the first ever recorded fatal \_\_\_\_\_ crash occurred in the United States.
7. This iconic Enrique Iglesias song was released on September 3, 2001.
10. This coming-of-age novel, set in 19th century Massachusetts and written by Louisa May Alcott, was published on September 30, 1868.
12. International \_\_\_\_\_ Day is observed on the third Saturday of September and is intended to bring awareness to this endangered, ring-tailed mammal.



**SCAN THE QR CODE  
FOR THE ANSWER KEY**



## Symons Valley Park Update

Hello from Symons Valley Park,

We hope that your summer in Symons Valley has been spent enjoying the community and outdoors. We've been spending time outdoors as well, attending the events hosted right in our home communities. We hope you attended one of the Stampede events hosted by our local Community Associations, as these were great opportunities to reconnect with your neighbours, along with enjoying some food and fun in the sun. If you see us at an event, be sure to come say hello and learn more about our project.

In the coming months, we are working on some exciting relationship building and collaboration with stakeholders in government and business to work together on advancing our project. We're also developing a fundraising strategy to help us raise the first \$250,000 of our project finances. While we work through these critical activities, we wanted to reach out to our biggest stakeholders in the community, you.

We are asking you to consider donating to our project today, so that we can begin to fund the development of our park. Donating to an outdoor park project can be a wonderful way to contribute to the community and support the development of our local public space, along with these other great benefits:

- **Make a difference in the lives of others:** By donating, you can contribute to our efforts aimed at improving the well-being and quality of life for the residents of Symons Valley and beyond.
- **Create positive social change:** By donating, you support our initiative to build a space that will make a lasting impact on the community.
- **Tax benefits:** By donating to our project through our partner, Parks Foundation Calgary, it could allow you to reduce your taxable income and potentially receive tax credits.
- **Personal fulfillment and happiness:** By donating to a non-profit, it allows you to contribute to something larger than yourself, and we hope that our cause resonates with your values and gives you fulfillment and satisfaction.
- **Strengthen our communities:** By donating, you can support a project that will strengthen and improve the overall well-being of the community.

If you agree that the benefits of donating to Symons Valley Park are significant, then we ask you to give today. Please go to [www.symonsvalleypark.ca](http://www.symonsvalleypark.ca) to learn more about donating or reach out to us directly by email at [hello@symonsvalleypark.ca](mailto:hello@symonsvalleypark.ca).

Stay cool and enjoy the outdoors,

*Kris McPherson*

President, Symons Valley Park

## CRIME STATISTICS

### Nolan Hill Crime Activity was Up in July 2023

The Nolan Hill community experienced 4 crimes in July 2023, in comparison to 2 crimes the previous month, and 6 crimes in July one year ago. Nolan Hill experiences an average of 3.9 crimes per month. On an annual basis, Nolan Hill experienced a total of 47 crimes as of July 2023, which is down 16% in comparison to 56 crimes as of July 2022. To review the full Nolan Hill Crime report visit [nola.mycalgary.com](http://nola.mycalgary.com).

### Sage Hill Crime Activity was Up in July 2023

The Sage Hill community experienced 7 crimes in July 2023, in comparison to 4 crimes the previous month, and 7 crimes in July one year ago. Sage Hill experiences an average of 8.8 crimes per month. On an annual basis, Sage Hill experienced a total of 105 crimes as of July 2023, which is up 6% in comparison to 99 crimes as of July 2022. To review the full Sage Hill Crime report visit [sage.mycalgary.com](http://sage.mycalgary.com).

*How To Report Crime In Nolan Hill | Sage Hill: Dial 911 for emergencies or crimes in progress. For non-emergencies dial (403) 266-1234. To report a crime anonymously, contact Crime Stoppers at 1-800-222-8477 (Talk, Type or Text), submit tips online at [crimestoppers.ab.ca](http://crimestoppers.ab.ca), or text ttTIPS to 274637.*



Dr. Michael Massie

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## Starting Fall SMART

from Alberta Health Services



Fall is the time to set goals! Goals help us make positive changes in our day-to-day lives that move us towards our hopes for the future. Goals are like a map – they guide us. They provide us with a sense of ease and comfort knowing that we have a plan. Setting them gives us an opportunity to reflect and prioritize what we find most meaningful. Goals that we share and work on with our family, friends, or colleagues can also build stronger relationships and closer connections.

Goal setting should not have to be overwhelming or leave us feeling trapped, which is why many reframe it and call it “intention” setting. Intention is rooted in our beliefs and values but focuses on present actions rather than far-off outcomes. Whether we set goals or intentions, we need to give ourselves the freedom to change our minds and adjust our goals as we move towards them.

One tool that can support your process in setting goals is using the SMART strategy.

**Specific** – What exactly would you like to do? What is your aim?

**Measurable** – How will you know if you are moving towards your goal? What will you see?

**Achievable** – Can you act to reach your goal? Is it something you can do?

**Relevant** – Does this goal have meaning for you?

**Time** – When would you like to reach this goal?

All parts of our lives can benefit from setting meaningful goals. Here are a few ideas on where you could get started today:

**Attitude** – Being positive, hopeful, and grateful or seeing the good.

**Physical Health** – Being active, eating healthy food, sleeping, and drinking water.

**Relationships** – Spending more time with family and friends.

**Public Service** – Volunteering, helping your community.

Taking the time to write, type, or vocalize our goals will set the stage for us to reach them! Another important piece of the puzzle is to celebrate our successes along the way. Focus on all that you have done rather than on things that you still need to do.

Remember to be kind to yourself. This is a good year to think about what is important and fall gently back into our routines again!



**BRAIN  
GAMES**

# SUDOKU

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

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The parliamentary session is on break until mid-September. I enjoy spending summertime in Calgary where I see many people at community events. Thanks to the local organizations for inviting me to participate, I had fun serving breakfast and engaging in conversations about issues that matter to you.

The current government continues to add fuel to the inflationary fire by increasing the carbon tax which raises the price of just about everything. On July 1, a second carbon tax called the Clean Fuel Regulations came into effect. These regulations will cause the cost of fuel to increase. There's no rebate for this new tax.

According to the Parliamentary Budget Officer, the tax will hit lower income families hardest, because people with lower incomes spend a higher proportion of income on necessities like home heating, transportation, and transported goods (such as food), making it a regressive measure.

There are better, more effective ways to reduce emissions than a tax plan, including Carbon Capture, Utilization and Storage (CCUS), hydrogen, nuclear, new emissions control technologies, and globally replacing coal with responsibly produced Canadian resources.

A Conservative government would repeal both carbon taxes and focus on better technology and displacing higher foreign emissions to meet Canada's global responsibilities.

Constituents are welcome to contact me with concerns related to federal policy. Feedback from constituents is critical and helps me know what constituents think about matters under federal jurisdiction.

If you are experiencing a delay in government services, and your application has passed the current processing time, my staff may be able to assist. The service standards vary over time, particularly for immigration-related applications, so please check processing times online.

It remains my honour to represent you at the House of Commons as your Member of Parliament.

*Pat Kelly*



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Welcome back to school! If you're a parent like me, you know that September can be a busy but exciting time of year. This month, we're offering tips on preparing for school and launching new projects for your business.

### **Catch up on Our Home and Small Business Webinar Series**

Are you looking to renovate your space, but don't know where to start? Maybe you want to start a home business, but all the regulations are making your head spin. Not to worry! We have a library of webinars to help you navigate the permits needed to get your project up and running. New webinar topics will be launching this month, so visit our video series and stay in the know by visiting [calgary.ca/webinar](http://calgary.ca/webinar).

### **Tips for Preparing Children for Emergencies**

With kids returning to school, now is the perfect time to review your home emergency preparedness plan so that your family is ready for anything. As parents, there are lots of things that we can do to prepare our little ones and keep them safe. Here are four key steps that we can all take to help prepare for an emergency:

1. Talk to your kids about disaster risks in Calgary.
2. Include them in your household's emergency planning.
3. Look for opportunities to learn more about emergency preparedness.
4. As a family, walk through how to prepare your home for an emergency.

The Ready Squad e-course was designed to teach kids about Calgary's disaster and emergency risks, how they can prepare, and how to stay safe during an emergency. Children can also download the Junior Weather Forecaster's Challenge – a fun and creative way for everyone to learn more about the weather and its effects in Calgary.

Visit [calgary.ca/ReadySquad](http://calgary.ca/ReadySquad) to find out more.

Let's keep in touch! You can contact my office at [Ward2@calgary.ca](mailto:Ward2@calgary.ca).

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## Nature's Ottoman

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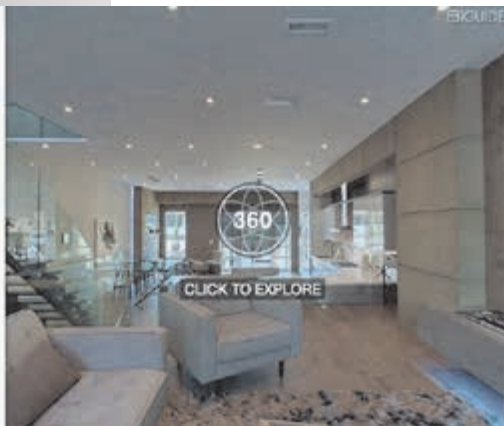


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