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A Shopper's Guide to Advent Calendars

by the Better Business Bureau



Advent calendars have become a fixture of the holiday season. Once a religious tradition for children, these calendars are now big business. They are targeted at all ages and contain anything from luxury beauty products to Lego sets to a variety of wines. With so many options, some costing hundreds of dollars, what should you know before purchasing one?

BBB recommends the following.

Shop early. Due to their growing popularity, the best advent calendars tend to sell out early. If an advent calendar is on your list, especially if you want one with a coveted brand or product, make your purchase early.

Compare calendars. Bundled products, such as advent calendars, are hard to compare across retailers. However, do some comparison shopping first to make sure you are getting a good deal on the type of calendar you want (for example, chocolate or toys). Consider what's inside each calendar to determine which company offers the best deal.

Don't expect a bargain. If you already buy something frequently, such as coffee or cosmetics, an advent calendar can be a fun, festive way to sample new flavours or products from a favourite store. However, retailers love advent calendars because they have high-profit margins, so don't expect a good deal.

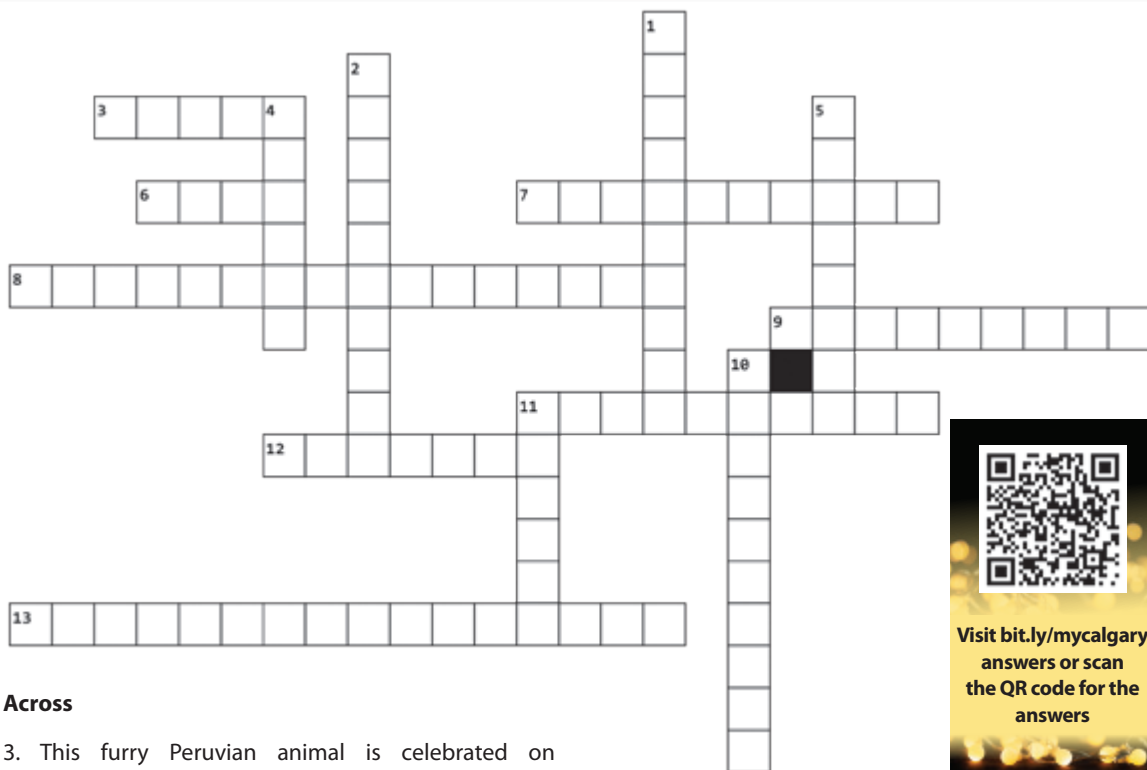
Buy from a reputable company, especially if you want to buy an advent calendar online. Make sure the online store has a reputation for good customer service, quality goods, and reliable shipping and handling. If customer reviews reveal that a company is struggling in any of these areas, make your purchase elsewhere.

Be wary of misleading ads. Scam e-commerce websites often promote advent calendars through enticing social media ads. Just because something looks good in the photo doesn't mean it's real. The same goes for glowing customer reviews. Always research a company before you do business with them to avoid falling victim to a scam.

Count the cost. Watch out for overpriced advent calendars. In recent years, some consumers have called out luxury brands on social media for not delivering adequate gifts in expensive calendars. Before you purchase one, find out what it contains. Consider whether the gifts are miniature or full-size and what each product might be worth individually. Then, decide if the calendar is worth its overall asking price.

Watch out for scams. BBB gets dozens of reports each year about advent calendar scams through the BBB Scam Tracker. Deals that seem too good to be true are often a telltale sign of a scam. Be very wary of products that sell for significantly more money elsewhere or are sold out on well-known sites. Read more about advent calendar scams.

December Crossword



Across

3. This furry Peruvian animal is celebrated on December 9 every year.

6. The Canadian Soccer Association formally became a member of this important sporting organization in December of 1912.

7. This sweet Canadian export has its own national day on December 17.

8. In December of 1982, TIME Magazine named this popular object Man of the Year.

9. This famous holiday candy is made to resemble a shepherd's staff.

11. This Schitt's Creek star was born on December 17, 1946.

12. This romantic New Year's Eve tradition originated from the Roman's Saturnalia festival.

13. This book concerning two rival families living in the moors of England, written by Emily Brontë, was published in December 1847.

Down

1. These prestigious awards celebrating and honouring academics and philanthropists, were first awarded in December of 1901.

2. Sint Nikolaas, one of the most popular saints in Europe during the Renaissance, is better known as _____.

4. The highest grossing film of all time was released on December 18, 2009.

5. On December 17, 1903, the Wrights' first powered _____ was successfully used.

10. This Canadian singer won the 1998 Billboard award for 'Hot Soundtrack Albums' for her work on Titanic.

11. Canadians drink just under six million litres of this beverage in December.



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The Prairie Winds 4-H club is back up and running, and is ready for a fun new year of 4-H. We had lots of new members join us this year! Our club is offering numerous projects, such as: explore, canine (our first meeting will be at the end

of October), health and fitness, foods, photography, and creative options. We had our first two meetings already and the second one was an executive election meeting. The elections meeting took longer than it usually does because a lot of members were interested in sitting on the executive this year.



Our club started the month of October with a few project meetings including lawnmower maintenance, Day at the Races part one, bat box building, and event planning. During the lawn mower maintenance project, the members learned how to maintain a lawn mower, how to change the oil and filter

your mower, and how to sharpen the blade. Day at the Races part one included a behind the scenes tour of the Century Downs racetrack and stables, lunch and we were able to watch the races. We were so fortunate to be given that opportunity.

In November, we are going back to clean out the horse stalls for them. During the bat box building project our members built bat boxes for the Cochrane Ecological Institute. They are building bat boxes to save the decreasing bat population. The last project of the month was event planning part one, where members learned how to plan an event from a professional event planner. These members don't just get to learn how to plan an event but will also host a Christmas party for the club in December!

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Winter Car Seat Safety

by Alberta Health Services



Bulky winter clothing can impact the effectiveness of car seat harnesses and can significantly compromise your child's safety when traveling. The force of a car crash can cause puffy winter coats and snowsuits to suddenly flatten, creating a gap between your child and their car seat harness. When this happens, your child is no longer properly secured and is at risk of being partially or fully ejected from the car seat. This can cause serious head or spinal injuries.

It is crucial to dress your child in thinner layers and adjust straps snugly to ensure their protection. Bulky clothing, including winter coats and snowsuits, should not be worn underneath the harness of a car seat.

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Tips to keep your kids safe and warm in their car seat during the winter:

- Place a blanket over the straps after they are buckled up.
- Put your child's coat on backwards after they are strapped into their car seat.
- Don't forget hats and mittens. These keep kids warm without interfering with the car seat harness.
- Pack an emergency bag with extra blankets, dry clothing, hats and gloves, and non-perishable food.

Always remember these rules for car seat safety:

- Follow the car seat manufacturer guidelines. The car seat must be correctly installed in the vehicle.
- The shoulder harness should be snug enough that you cannot pinch the strap fabric at the collarbone.
- Infants and young children are safest riding in a rear-facing car seat until they reach the maximum height or weight limit for rear-facing use allowed by the seat's manufacturer.
- Your child is safest riding rear-facing until two, three, or even four years old.
- When your baby outgrows their infant seat, move them into a larger rear-facing seat.
- When a child outgrows their larger rear-facing car seat (by height or weight), they should move into a forward-facing car seat with a harness.
- When a child outgrows their forward-facing car seat (by height or weight), they should move to a booster seat. Use a booster seat until the seat belt fits properly; this is typically when your child is 145 cm (4 ft. 9 in.) tall and between 8 and 12 years of age.

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8 Tips for Beating Holiday Stress

Nancy Bergeron, R.Psych. | info@nancybergeron.ca



Whether your holidays are celebrated in a secular way or are steeped in traditional religious meaning, they are meant to be filled with love, laughter, fun, and family closeness. However, for many of us, this can be a time of extreme stress. What we envision in our minds, see on social media, and depicted in holiday movies, can be truly unattainable. Trying to get everything just perfect to match our expectations evokes visions of the movie classic Christmas vacation. So much is well intended, however, the execution falls short at each turn. Making lists for gifts and groceries, cooking/baking, house guests, planning for celebrations, and family obligations can add up to stress for most people at holiday-time. Help prevent holiday stress with the following tips.

1. Plan ahead. You know how it goes with procrastination – Christmas Eve spent scrambling through shopping malls and madly wrapping gifts. Plan your shopping list a month ahead and schedule time to shop early. Prepare any meals or holiday treats a few weeks before the holidays.

2. Make time to relax. Take time for activities you enjoy and find relaxing. For example, enjoy reading in front of a fire, or go skating with a friend or the family. Don't compromise a relaxing winter evening for another night in the shopping mall. Stay home with the family having a hot chocolate creation day, holiday movies, and popcorn night or a family and friend potluck.

3. Put expectations in check. If you're hoping for perfection (from yourself or your holiday experience), you might be setting yourself up for disappointment. Be realistic in your holiday preparations and the holiday experience itself.

4. Look for help. Do not try to take it all on yourself. Connect with your spouse, family, and friends and share the responsibilities for holiday shopping, preparing, and

cooking. Perhaps a cookie exchange or a potluck style traditional dinner where you are only responsible for the turkey and the guests all bring another part of the feast.

5. Set limits. Commit yourself to a budget to alleviate post-holiday financial stress. Stick to a certain number of gifts purchased and/or money to be spent. Say "no" to extra holiday work and be honest with yourself about the amount of energy and time you can devote to holiday events and guests. If your social calendar is over-booked, say "no" to an extra pre-Christmas party.

6. Eat and drink but be healthy. Holidays are usually full of all your favorite things – including sweets, treats, and cocktails. Practice moderation while enjoying parties and holiday meals. This is the time of year, we need to get sufficient rest, healthy foods, and hydration to ward off colds and flus.

7. Let things go. If family and relative interactions this time of year tend to turn into blow-ups and unmet expectations, the holidays are not the time to resolve old issues. We've had 11 months to confront these challenges with others in a more controlled, respectful, and healthy way. Write your grievances down to address in the early new year to allow time to work through or resolve some of these ongoing issues.

8. Don't forget the fun! Remember the reason for all your holiday planning, a season for celebration and time spent enjoying your family and friends. Take the time to remember what this holiday season means to you and enjoy it! This is where mindfulness comes in, be present and take in all the wonder of the season with all your senses.

Wishing you and yours, good mental health and all the joys of the season.

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Tuscany Real Estate Update

Last 12 Months Tuscany

MLS Real Estate Sale Price Update

	Average Asking Price	Average Sold Price
October 2023	\$ 675,000	\$ 687,350
September 2023	\$ 649,900	\$ 648,000
August 2023	\$ 675,000	\$ 680,000
July 2023	\$ 629,900	\$ 642,893
June 2023	\$ 629,900	\$ 650,000
May 2023	\$ 641,950	\$ 634,200
April 2023	\$ 622,400	\$ 623,750
March 2023	\$ 590,000	\$ 592,500
February 2023	\$ 609,900	\$ 595,000
January 2023	\$ 689,900	\$ 692,550
December 2022	\$ 639,900	\$ 600,000
November 2022	\$ 499,450	\$ 512,500

Last 12 Months Tuscany

MLS Real Estate Number of Listings Update

	No. New Properties	No. Properties Sold
October 2023	25	22
September 2023	20	17
August 2023	26	33
July 2023	28	26
June 2023	30	37
May 2023	48	34
April 2023	27	34
March 2023	34	28
February 2023	18	17
January 2023	15	8
December 2022	5	13
November 2022	14	16

To view more detailed information that comprise the above
MLS averages please visit tusc.mycalgary.com

Turning a Home into a Business While Moving at the Same Time

by Kelsey Higgins

Starting a business can be an exciting time, but it can also prove to be challenging when you don't have enough space for both living and working. If you're in this situation, combining your living and workspace by moving is one solution that can help make the process easier. Here are some tips to consider when starting a business and relocating simultaneously.

What to Look for in a New Home

When looking for a new home, make sure it has the necessary space for both living and working. Additionally, decide if you'd like any features such as extra bedrooms or bathrooms, parking spots, or a backyard – all of which could increase the value of the property later on if needed. Having a list of must-haves will help ensure that you do not waste time viewing properties that don't fit your needs.

The Homebuying Process

Once you find the perfect spot for your business and residence, review all documents associated with the sale carefully before signing anything. Keep in mind that real estate transactions can take weeks or even months to complete so starting early is essential. Additionally, meet with lenders or mortgage brokers as soon as possible to discuss loan options so that you are prepared when it comes time to purchase the property. It is also important to keep in mind taxes associated with buying property as this could impact budgeting decisions down the line.

Consider Buying a House "As-Is"

Purchasing an existing property "as-is" may be a viable option for those who are looking to save time and money while still having enough living or working space. Consulting with experts such as realtors is essential so that everyone knows what must be done to complete the sale before closing on the property purchase. Doing research ahead of time can help you make the best decision for your needs.

Updating Information on Your Website and Social Media

Once you've settled into your new home or workplace, don't forget to update contact information on your website and social media platforms. Having current details such as addresses is essential to let potential customers know where they can find you. Taking the time to update these components of your online presence will ensure that customers have access to accurate information when visiting (or calling) during regular hours of operation.

Go Back to School

If starting your own business sounds a little intimidating right now, you could also consider going back to school first – perhaps for a degree in accounting. This will give you an edge over the competition, and you can always take advantage of the flexibility afforded by online learning platforms. That way, you can work toward your degree without having to take too much time away from work, and you'll also have the benefit of being able to implement what you learn into your own business in real time.

Make a Detailed Plan and Timeline

Crafting detailed plans and timelines can help ease the transition period by keeping everyone organized. Doing so will prevent any tasks from slipping through the cracks, particularly when trying to manage multiple tasks such as finding appropriate properties, obtaining financing (if needed), dealing with legal paperwork, and other related matters. Proper planning helps ensure that all these goals are achieved in an efficient and timely fashion.

Create a Budget

Moving can be a daunting task, especially when it comes to budgeting. To make sure that all the associated costs – from moving and renovation expenses to staffing needs – are taken care of without too many surprises, setting up and managing a budget ahead of time is essential. That way, everything will run more smoothly when you begin operations in your new space.

Starting a business and relocating at the same time may appear overwhelming. However, these tips will help you plan effectively so that neither task is neglected

during the transition period between the current and future location. With proper preparation, tasks involved in relocating and setting up operations in a new environment will be relatively smooth. Without adequate planning in advance, these tasks would be more challenging.



Hello, Ward 1! The holiday season is almost here. I'm wishing you and your family a fun-filled month and all the best for the coming year.

Budget adjustments update

Council concluded its deliberations on the 2024 City budget in November. These deliberations affect the services that The City delivers, and the taxes required to deliver them. You can find the latest information on what Council decided by visiting [Calgary.ca](https://calgary.ca) and by subscribing to the Ward 1 newsletter at calgary.ca/ward1.

Snow and ice

Winter in Calgary means snow and ice on roads and pathways. Last year, Council approved additional funding to help get major routes clear of snow and ice faster, within 36 hours after snowfall. City crews work 24 hours a day during winter to make it easier for you to get around. You can learn more about The City's approach to snow and ice control at calgary.ca/snow.

A reminder also that sidewalks must be cleared by property owners or occupants within 24 hours after a snowfall. Be a Snow Angel! Consider helping a neighbour by clearing their sidewalk.

Food Bank Challenge

This month, members of Council are participating in a challenge with the Calgary Food Bank to see which ward can donate the most amount of food. While the official challenge is just a few days, the Calgary Food Bank welcomes donations all year round. Visit calgary.ca/Ward1 for details on how you can participate.

City facilities and programming over the holidays

Some City programs and services will have reduced or modified hours during the holiday season. Visit calgary.ca for the latest information on schedule changes or call 311 for more information.

Engagement opportunities

The City is always looking for feedback from Calgarians on future programming, policies, and City spaces. Visit engage.calgary.ca to learn about the online and in-person opportunities for engagement happening right now.



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MAKING THE RIGHT CHOICE FOR OUR PENSIONS

The Government of Alberta is considering whether we should withdraw from the Canada Pension Plan and administer our own Alberta Pension Plan (APP).

Alberta has a younger workforce earning higher salaries, so we contribute more to CPP. We also have fewer retirees, so receive fewer benefits. That results in a net over-contribution to the national plan. If we administered our own plan, the premiums could be lower, or the benefits higher, or a bit of both.

I understand pensions are very personal. Many people have confidence in the CPP, which has been stable since 1965, and has a good record of earnings. Be assured no change will be made without the public making the decision in a referendum in 2025.

There is discussion about how much Alberta could withdraw from the CPP. The formula in the Act is subject to interpretation. An independent study estimated we could withdraw \$334 billion, but even if that number is adjusted, our share of the accumulated assets will form a solid foundation for a stable and secure new plan.

Please participate by learning more and filling out the survey at www.albertapensionplan.ca/ before Dec 10.

From My Family to Yours in December

Whether you celebrate Christmas, Hanukkah, Kwanzaa, another holiday, or simply a chance for family time, please accept my best wishes for a joyous December.

Meet MLA Rajan Sawhney

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