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THE OFFICIAL DOUGLAS QUARRY COMMUNITY NEWSLETTER



Cover Photo by Marni Cain



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Green Line LRT moves forward with a revised Phase 1 project

The City is moving forward on construction of the Green Line LRT by "Building the Core" from Eau Claire to Lynnwood/Millican. The project was planned to be executed in phases, and with the cost and schedule pressures on all infrastructure projects across Canada, the financial constraints, and competing priorities of our funding partners, it means a change to how those phases will be constructed.

Completing the vision of the full 46-kilometre line, from Seton in the southeast to 160 Avenue in the north, remains a City priority. Building the core of the project will enable the future phases to be constructed more rapidly as additional funding sources become available.

The Green Line team strives to be a good neighbour and is thankful for the support from the Douglasdale, Douglas Glen and Quarry Park communities as we complete early works such as utility upgrades and new bridges ahead of main construction. That work will still help advance future stages.

As progress or decisions are made on future phases, we will continue to share information.

For the latest project information: Calgary.ca/GreenLine



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	DouglasGlen Maintenance Association	info@dqca.ca				
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4

Tom Kmiec tom.kmiec@parl.gc.ca 403-974-1285





Events Planner(s)

Duties include:

- Attend monthly board meetings (in person).
- Coordinate and collaborate with other board members to achieve goals.
- Organize community engagement events such as: 5k community fun run, skate events, etc.
- · Lead coordination of 2025 Casino volunteers.

Timbits Soccer Coordinator

Shared Duties include:

- Managing player and team equipment, booking fields, managing picture vendor, forming teams, setting schedules, organizing volunteers, responding to inquiries, etc.
- This is a team effort we need several volunteers to help manage the responsibilities together.

If you would like to get involved in our Community contact us at: **info@dqca.ca**



Disclaimer: The opinions expressed within any published article, report, or submission reflect those of the author and should not be considered to reflect those of Great News Media or the Community and/or Residents' Association. The information contained in this newsletter is believed to be accurate but is not warranted to be so.

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- 1. Save, Save, Save \$\$\$ by showing your card at the vendors participating in the Benefit Partner Program. Visit www.dgca.ca and click on Business Partners.
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- 3. Be an active contributor and supporter of your community.
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- 5. Sit on the board, or become involved in regional committees and initiatives.
- 6. Be aware of planning and development issues.
- 7. Maintain and improves outdoor rinks and shacks.
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- 9. Pay-it-forward bottle drive program.
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Navigating Your Mortgage Renewal with Confidence

by Arefa Kachwala, CFA



As your mortgage renewal date approaches, it's a perfect time to reassess your financial situation and explore options to enhance your financial well-being. Here are key tips to make the most of your mortgage renewal:

Shop Around for Rates and Offers

Don't settle for the first renewal offer. Compare rates and cash back offers from different lenders. A bit of homework could save you money over the term of your mortgage.

Review Terms and Conditions

Carefully review the renewal terms, including interest rates and amortization periods. Ensure they align with your long-term financial goals to avoid surprises.

Assess Your Financial Situation

Take this opportunity to evaluate your overall financial health. Review all debts, such as credit cards and personal loans, and consider debt consolidation. Combining high interest debts into your mortgage could simplify payments and reduce interest costs.

Consider Penalties for Mid-Term Changes

Life is unpredictable, and you may need to change your mortgage mid-term. Review the penalties for breaking your mortgage early to make informed decisions and avoid financial pitfalls.

Optimize Your Mortgage for Faster Payoff

If your goal is to pay off your mortgage faster, consider:

- Making Lump-Sum Payments: Apply any bonuses or tax refunds as lump-sum payments.
- Increasing Monthly Payments: Adding \$100 monthly can save thousands in interest and shorten your mortgage term. For example, on a \$400,000, 25-year mortgage at 4.5% interest, this could reduce your mortgage period by around 22 months and reduce total interest paid by \$23,500.
- Bi-Weekly Payments: Switching to accelerated bi-weekly payments results in an extra payment each year, reducing your mortgage term.

Evaluate Cash Flow and Savings Goals

Assess how your cash flow aligns with your financial goals. Optimize spending and saving strategies. Consult a qualified financial advisor to identify opportunities to increase your net worth and ensure your mortgage renewal supports your broader strategy.

Know Your Options

Being informed about your options - whether switching lenders, adjusting terms, or exploring different mortgage types - empowers you to make the best financial decisions.

Key Takeaways:

- 1. Shop around for rates and offers.
- 2. Optimize for faster payoff.

3. Review your overall financial goals and consult with a financial professional.

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- Supply & install new toilet with soft close seat
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- Supply & install new mold-resistant board
- Supply & install new tile to ceiling

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- Supply & install one corner caddy & soap dish
- Supply & install new subfloor
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Embrace Dental Care



Welcome Dr. Galina Bogdanova

Dr. Galina Bogdanova holds her DDS and Masters of Dental Medicine from Sofia University in Bulgaria. Dr. Galina has decades of experience and is a big advocate of the importance of oral hygiene and working collaboratively with patients to establish the best treatment outcome. Throughout her career, she has worked extensively with children and adolescents, as well as those that experience dental anxiety. Calgary has been home to Dr. Galina and her family for many years, and she enjoys spending time out in nature for walks in the park or hikes with friends and family in Canada's national parks. In her spare time, Dr. Galina loves to travel and explore new cultures, paint on canvas, and learn new languages.

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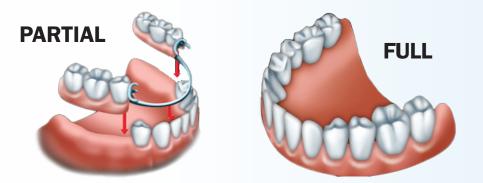


Dental Implants

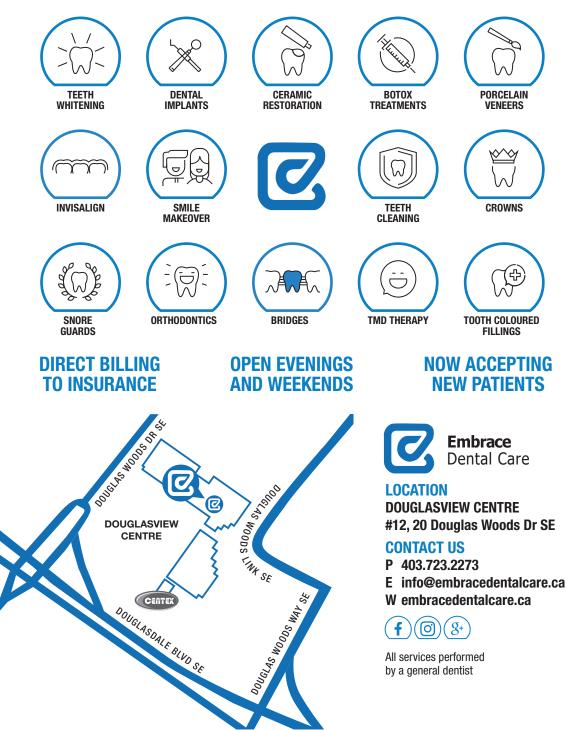
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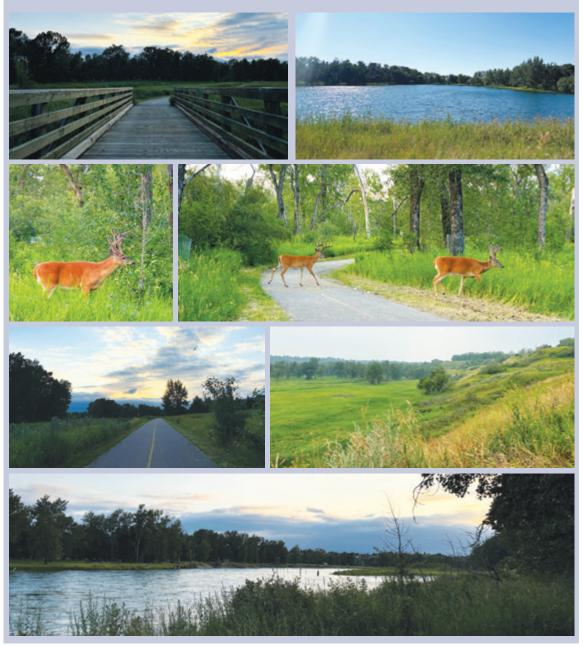
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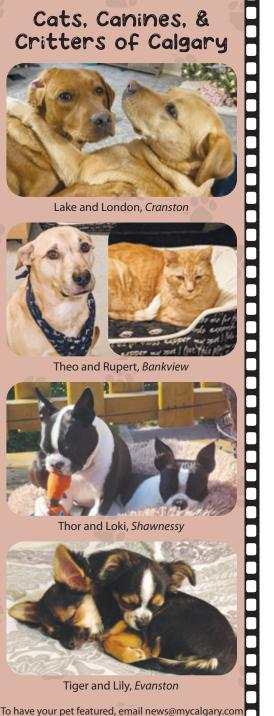
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Saturday, September 28

9:00am-1:00pm Hillhurst-Sunnyside Community Centre 1320 - 5th Avenue NW

> The Samaritan Club of Calgary's Super Thrift Sale is the oldest, largest, single day 'thrift' sale event in the city. Great deals on collectables, clothing for all, books, toys, art, shoes, jewelry, linens, household goods and more.

For More Information: samaritanclub.ca All proceeds will benefit Calgarians in need

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