

## Chatter -IN THE WOODS-

Read the CHATTER online at www.redwoodmeadows.ab.ca
Let's get social!

Follow us on: | @Redwood Meadows





## JOIN THE RMCA BOARD!

Let's do it

Yes, I'm in

- ✓ Are you passionate about living in Redwood Meadows?
- ✓ Do you love the events and activities in our community?



AGM and ELECTIONS: November 9th, 6:30pm Email volunteerarmca.ca for more information

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Hello Redwood,

The Redwood Meadows Community Association AGM and elections are coming up on November 9th.

If you have been thinking about volunteering or getting more involved in the community, now would be a great time to get started. We would love to have you join the team. There will be vacancies for President, Vice President, and Secretary.

RMCA cannot operate if these positions are not filled. That means events like Santa in the Woods, Canada Day, Spring Sports and Movie in the Meadows (just to name a few) are at risk for the upcoming year. If you love these events then we need your help!

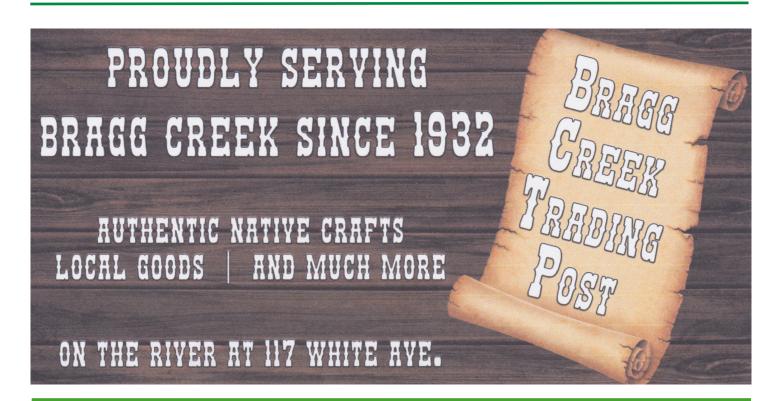
The commitment is to attend monthly meetings. You will have lots of support from an experienced Treasurer and Directors, the outgoing RMCA board, as well as Townsite. These are fun positions and it feels great to make a positive impact in our community.

If you are considering running for an RMCA position or if you would like more information, please reach out to volunteer@rmca.ca.

It has been our pleasure to serve the community this past year. Thank you for your support.

Sincerely,

Your Friendly RMCA



#### A MESSAGE FROM REDWOOD MEADOWS MAYOR & COUNCIL



#### $\mathcal{D}$ ear friends and neighbours,

I'm pleased to report that your new Council just had their first meeting. After some updates from Townsite and a bit of business, we all took some time to get acquainted. We have another fine group of engaged residents passionate about our community. I'm very optimistic for the future of Redwood as each new and old Councillor took time to discuss many of the things they love about Redwood and the diversity their backgrounds bring to the table. I'm very confident we have a strong Council that will seek consensus and move vision and ideas into our realities. We all look forward to introducing ourselves in the near future.

This November 1st is an historical one. As our relationship with Tsuut'ina Nation grows and we continue on our journey of truth and reconciliation, Tosguna will formally begin policing Redwood Meadows. The Nation now has the honour of being the first to police a primarily non-Indigenous community. Please take a moment to complete the policing survey in the Updater, and when you see members of Tosguna, offer a warm welcome.

This November also marks the return of Social Nights! Watch for details as we endeavour to better utilize our indoor/outdoor space in Redwood House to create an inclusive social atmosphere we can all be proud of.

Preparations are also now underway for recreating our beloved skating Oval.

Our RMCA is, as always, hard at work. Thank you for the most enjoyable Movies in the Meadows and the beautiful space and mural in our Community Garden!

Planning of Santa in the Woods and Photos with Santa is well in the works. November 13-14 marks the return of the Kananaskis Christmas Market.

All of this wonderful programing would not be possible without the generous gift of time volunteers give to our community. RMCA AGM and elections are November 9th. If you have ever considered volunteering, they could use your help! It's all these events and activities that make living and growing up in Redwood magical!

Enjoy the best of the fall.

In your service,

Mayor Ed Perkins, on behalf of Council



#### RMCA EVENTS AND PROGRAMMING

#### RMCA AGM AND ELECTIONS

#### November 9th | 6:30pm | virtual meeting

Do you love Redwood? Have you been thinking about getting involved? Well, now's the time! We are looking for executive and board members. All positions are open for nominations. Contact volunteer@rmca.ca for more information or to make a nomination. Zoom Link: https://us02web.zoom.us/j/87159639018

#### KANANASKIS CHRISTMAS MARKET

#### November 13-14th | 10am-5pm | Redwood House

We are so excited to be back and to welcome a full slate of talented and diverse craftspeople. You will find a list of vendors on the back cover of the Chatter. Please note: The market will be operating under the Restrictions Exemptions Program. See details in the ad below.

#### PHOTOS WITH SANTA

#### December 5th | 12-4pm | Redwood House (back patio)

Book your 5 minute time slot in advance for a \$20 fee (website link to come). Take your own photos or one of our elves can use your camera to take a family picture. Concession will be open with a warm fire and other activities and goodies to be announced. XC Bragg Creek will host this event and benefit from the proceeds. Non-perishable food items will be collected for our local food bank.

#### SANTA IN THE WOODS

#### **December 11th | Evening**

We've set the date for arguably Redwood's favourite event! More details to come.



#### REDWOOD MEADOWS TOWNSITE UPDATE

#### **COUNCIL EXECUTIVE**

Redwood Meadows' Council Executive has been determined. Administration would like to congratulate the following Councillors on their four year Executive appointments:

Mayor: Ed Perkins | Deputy Mayor: George Allen | Treasurer: Scott Winograd | Secretary: Mike Decore A sincere thank you to the three new Councillors Darci Nelson, Glenn Dzus, and Dan Foster.

#### FRIDAY NIGHT SOCIALS AT REDWOOD HOUSE

#### Fridays | 4pm to close | Redwood House and patio

Friday Social Nights have come back to the Wolf Willow Room in Redwood House! All residents and guests are welcome (families included). Purchase and enjoy burgers, Korner Kitchen pizza, and other "pub" style food and beverages. Sports (NHL) games will be on TV. Please Note: Redwood House is operating under the government Restrictions Exemption Program for everyone's safety. If you wish to attend indoors, please provide proof of vaccination or negative COVID test. Masks must be worn when not seated and consuming food or beverages. Thank you for your patience while we navigate the pandemic challenges.

#### GARBAGE AND RECYCLING

BluPlanet operations has requested residents to note proper positioning of carts for collection days:

- Have the cart facing out towards the street. That is, wheels at the back and lid opening towards the front. Placing the cart backwards can break the lid during deposition.
- Ensure there is at least 3 feet distance between any other objects (e.g., neighbouring carts).
- Ensure cart is on the roadway and not on your driveway. Mechanical arms are not equipped to reach carts that are too far back from curb/road.

#### **TOWNSITE OFFICE**

The Townsite Office has returned to COVID protocols. As such, the office will be closed and accessible by appointment only until further notice.

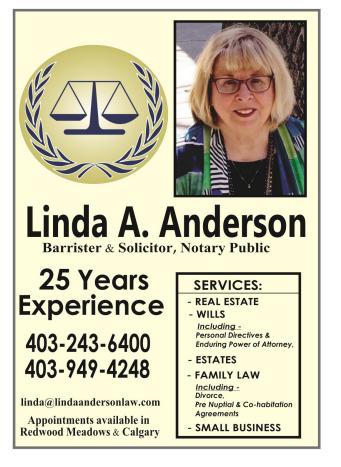
Phone: 403-949-3563.

Email: admin@redwoodmeadows.ab.ca

#### TSUUT'INA NATION POLICE SERVICE

Redwood Council and Administration are happy to confirm TNPS (Tosguna) will be taking over Townsite policing services from Cochrane RCMP effective November 1st. Please Note: There will be no change to process in calling 911 for emergencies. In collaboration with Townsite, Tosguna has created an online community survey that can be completed by scanning the QR code on the poster with your mobile phone. All responses will remain anonymous and will be invaluable feedback for Tosguna to set priorities.





#### **CHATTER IN THE WOODS**

Chatter in the Woods is a volunteer-run newsletter with all advertising proceeds supporting the Redwood Meadows Community Association (RMCA). The Chatter is published the first day of every month except July and August. It is distributed electronically to more than 300 email addresses, posted online at <a href="https://www.redwoodmeadows.ab.ca">www.redwoodmeadows.ab.ca</a>, and a link is posted on several community Facebook pages. Print copies are available at the mailboxes in Redwood Meadows, at Redwood House, and at the Bragg Creek Community Centre.

Receive a link to the Chatter on the first day of each month by emailing us at: theredwoodchatter@gmail.com

#### **ADVERTISING RATES**

Business Card \$30/month
Quarter Page \$44/month
Half Page \$63/month
Full Page \$120/month

Business Listing \$50/year (10 months)

#### **ADVERTISEMENT SIZES**

Business Card: 2 ½" h X 3 ¾" w

Quarter Page (vertical): 4 7/8" h X 3 ¾" w

Quarter Page (horizontal): 2 ½ " h X 7 ½ " w

Half Page (vertical): 9 ¾ " h X 3 ¾ " w

Half Page (horizontal): 4 7/8" h X 7 ½ " w

Full Page (vertical): 9 ¾ " h X 7 ½ " w

PDF and JPG files reproduce best in print and online.

Discount rates are offered for five-month or ten-month commitments.

#### Send your advertisement to:

theredwoodchatter@gmail.com

Send your payment to:

E-transfer: payment@rmca.ca (subject: Chatter)

Cheque: Drop off at Redwood House

The deadline for submission is the 20th of the month prior to publication. All articles and photograph submissions must be signed or credited.

Chatter in the Woods is not responsible for the content or accuracy of articles printed. The views reflected in this newsletter do not reflect the views of the editors.

## Calling All Chatter Enthusiasts:

We are looking for contributors (yes, YOU!) to make the Chatter the best it can be. Make a submission once or commit to a monthly article. If you are looking for a topic here are some ideas:

**Recipes** - Do you have a favourite family recipe (or one you just came across) that you'd like to share?

**How-To Article** - This could range from a small building project to making an origami crane to practicing mindfulness. You choose!

**Top Ten List** - Another open-ended one...movies from the '80s, poisonous spiders, vacation destinations. So many possibilities!

**Get to Know Your Community Volunteers** - Any aspiring journalists out there? Interview our wonderful community volunteers and write a monthly article on a different person doing amazing things in Redwood Meadows.

**Creative Entries** - Are you a poet or artist? Send your work in and we'll share it with the community.

**Kids Entry** - KIDS, the Chatter is for you too! Write a story, draw a picture, come up with anything creative you would like to see published!

Please help make the Chatter the best it can be and fun for the entire community to read! Email submissions and inquiries to theredwoodchatter@gmail.com





We want what you have to say!!!!

Contribute to the chatter today

#### REDWOOD MEADOWS—LOCAL BUSINESS LISTINGS

Anita Curle, Facilitator and Brain-based Coach	403-560-4505	anita.curle@elevatingpotential.ca / www.elevatingpotential.ca
Ann Sullivan, SafariWorks Fitness Classes	403-689-4835	anns@safari.ca / Fit.safari.ca
Bragg Creek Community Centre	403-949-4277	program@braggcreekca.com
Blinda Bilou - Interior Design & Renovation	403-461-9748	bdbilou@gmail.com / BlindaBilouInteriors.ca
Bragg Creek Community Church	403-949-2072	braggcreekcommunitychurch@gmail.com
Candace Perko, Countryside Financial	403-560-6016	cperko@countrysidefinancial.ca
Cochrane Public Library	403-709-0346	Andrea.Johnston@cochranepubliclibrary.ca
Deborah Clark, Century 21 Bamber Realty Ltd.	403-835-3385	dclark@realestatewestofcalgary.com / realestatewestofcalgary.com
Dieter Hendrickson, Re/Max Real Estate	403-612-7849	dieter@remaxbraggcreek.com / www.remaxbraggcreek.com
KarmiK Sport & Personal Development	403-408-6998	karmikathletics@outlook.com
Kamp Kiwanis	403-686-6325	general@kampkiwanis.ca / www.kampkiwanis.ca
Ken Barrie, Century 21 Bamber Realty Ltd.	403-974-0334	ken@newdirectionrealestate.ca / realestatewestofcalgary.com
Leader Service and Renovations Ltd.	403-996-0192	chris@leaderservice.ca / 35 Sleigh Dr.
Linda Anderson Law	403-243-6400	linda@lindaandersonlaw.com / 403-949-4248
Maverick Law	403-949-3339	admin@mavericklaw.ca / www.mavericklaw.ca
Mountain's Edge Renovations	403-949-7727	4wolves@persona.ca / www.mountainsedgerenovations.com
Redwood Meadows Emergency Services	403-949-2012	www.rmesfire.org Call 911 in an Emergency
Redwood Meadows Tae Kwon Do School		redwoodtaekwondo@gmail.com / redwoodtaekwondo.com
Refining Fire Metalworks (comm & res welding)	403-589-6594	bdbilou@gmail.com
Resource & Support Services in Bragg Creek	403-851-2286	wendy.farnsworth@cochrane.ca
Skywalker Electrical Systems, Robert Cordsen	403-804-8072	info@skywalkerelectrical.ca / www.skywalkerelectrical.ca

<sup>\*\*\*</sup>List your business for only \$50/year. Contact theredwoodchatter@gmail.com \*\*\*



#### REDWOOD MEADOWS EMERGENCY SERVICES

One of the most common calls we receive is for traumatic injuries. **Traumatic injury** is damage to the body caused by external force such as accidents, falls, hits, weapons, etc. One of the most preventable of these, traumatic head injuries, are a result of a blow or jolt to the head or a penetrating head injury.

#### General prevention tips

- Buy and use helmets or protective head gear approved for specific sports. In addition to other safety apparel or gear, helmets or head gear should be worn at all times for softball, cycling, football, hockey, horseback riding, skateboards/scooters, skiing and wrestling.
- Supervise young children and don't let them use sporting equipment or play sports unsuitable for their age.
- Follow rules and warning signs at water parks and swimming pools.
- Wear appropriate clothing for the sport.
- Don't wear clothing that can interfere with your vision.
- Don't participate in sports when you're ill, tired, or under the influence of drugs or alcohol.
- Obey all traffic signals and be aware of drivers when cycling or skateboarding.
- Avoid uneven or unpaved surfaces when cycling, skateboarding, or in-line skating.
- Replace sporting equipment or protective gear that is damaged.

#### Preventing other head injuries

- Wear a seatbelt every time you drive or ride in a motor vehicle.
- Never drive while under the influence of drugs or alcohol or ride as a passenger with someone who is under the influence.
- Keep firearms unloaded in a locked cabinet or safe and store ammunition in a separate, secure location. Remove hazards in the home that may contribute to falls. Secure rugs and loose electrical cords, put away toys, use safety gates, and install window guards. Install grab bars and handrails if you are frail or elderly.

Until next month, stay safe!





Emergo Counselling ... for compassion to action

Helping Individuals and Couples



403- 390-1815 www.emergo.ca

www.FB.com/DrKarenMassey www.Twitter.com/DrKarenMassey



# NEED HELP?

REDWOOD MEADOWS RESOURCES	PHONE NUMBERS	
FOOD		
Cochrane Activettes Food Bank	403-851-2250	
Bragg Creek Community Centre	403-949-4277	
TsuuT'ina Food Bank	403-252-5884	
EMPLOYMENT SUPPORT		
Rocky View / Wheatland Employment Centre <a href="https://rwemploymentservices.com/">https://rwemploymentservices.com/</a>	403-709-0010	
TsuuT'ina Nation Official Website <a href="https://tsuutinanation.com/jobs/">https://tsuutinanation.com/jobs/</a>	403-281-4455	
FINANCIAL SUPPORT		
Alberta Income Support <a href="https://www.alberta.ca/income-support.aspx">https://www.alberta.ca/income-support.aspx</a>	1-877-644-5135	
Money Mentors – Alberta Debt Relief <a href="https://moneymentors.ca/">https://moneymentors.ca/</a>	1-888-294-0076	
TsuuT'ina Income Support department	403-238-6406	
SUPPORT LINES:		
Access Mental Health - Alberta Health Services	1-844-943-1500	
Boys and Girls Club of Cochrane and Area - Youth Support, ages 12-22	403-618-3149	
Calgary Youth Drug Line	403-269-3784	
Child Abuse Hotline	1-800-387-5437	
Cochrane & Area Family and Community Support Service (FCSS)	403-851-2250	
Cochrane & Area Victim Services <a href="http://www.cochranevictimservices.ca/">http://www.cochranevictimservices.ca/</a>	403-851-8055	
Cochrane Family Resource Network	403-851-2265	
Distress Centre Crisis Support (24hr)	403-266-4357	
Domestic Violence Support – Big Hill Haven, Cochrane	403-796-6564 or 403-437-4636	
Domestic Violence Support – TsuuT'ina Spirit Healing Lodge	403-852-9929	
Domestic Violence Support – Rowan House, High River	1-855-652-3311	
Indigenous Crisis Support (24hr)	1-855-242-3310	
Kids Help Phone (24hr)	1-800-668-6868	
RCMP Non-Emergency	403-932-2211	
Rural Outreach Support Worker (Information, Resources and Support)	403-851-2286	

The Rural Community Support Program provides rural residents in West Rocky View County with direct access to free and confidential meetings in Bragg Creek offering: support and problem-solving options, resource information, and referrals and help navigating government systems. If you or someone you know, has a problem and you're not sure what to do, please contact the Rural Community Support worker. Together, we can discuss solutions, options and first steps. For more information about this program, please contact: Wendy Farnsworth, 403-851-2286.

#### BRAGG CREEK COMMUNITY ASSOCIATION

#### **UPCOMING EVENTS**

#### Remembrance Day Service – November 11

Due to the pandemic this year's service will once again be held virtually. Details will be posted on our website and social media channels.

#### **Bragg Creek Christmas Market -** November 19 – 21

Shop for everyone on your Christmas list from local artisans, makers and foodies! Friday: 5:00 pm – 9:00 pm, Saturday: 10:00 am – 6:00 pm, Sunday: 10:00 am – 5:00 pm *Vendors wanted! Email info@braggcreekca.com for details and registration forms.* 

#### **Bragg Creek's Spirit of Christmas** – December 4

A Christmas celebration with FREE family-friendly activities including a horse drawn wagon ride, princesses, hot chocolate, cookies, and storytelling. The outdoor Light-Up Market is a perfect place to find one-of-a-kind Christmas gifts. Official Tree Lighting Ceremony followed by lantern walk through town.

#### PROGRAMS AND SERVICES

Visit www.braggcreekca.com for additional programing and services details and full schedules.

#### **Adult Pickleball**

Date(s): Tuesdays (Drop-in) Time(s): 12:00 – 2:00 pm

7:30 - 9:30 pm

Cost: Members \$5 | Non-Members \$8

#### Yoga - All ages and abilities welcome-

Date(s): SaturdaysTime: 9:00 – 10:15 am Cost: \$18/session or \$150 for a 10 pass email: info@braggcreekca.com to register

Artsy Afternoon - All ages and abilities welcome

Date(s): Thursdays 1 - 4 pm

Drop-in Fee: Members - Free | Non-members \$5

#### Rumble & Roar (Indoors!) - Ages 0 - 5

Date(s): Thursdays Time: 9:30 - 11:30 am

Drop-in Fee: Members - \$2/child | Non-members - \$5/child

#### Co-Workspace

Working from home? Struggling with unreliable internet? We've got you covered! Shared and private workspaces with power and internet available daily, weekly, and monthly. Call 403-949-4277 or email info@braggcreekca.com to book a space.

#### **Bragg Creek Satellite Library**

Visit our take-one, leave-one library or use the online services to borrow books, audiobooks, DVDs, video games, and much more! Local pick up from our Lending Lockers. Visit www.braggcreeklibrary.ca for information.

#### COVID-19 AND OTHER SUPPORT SERVICES

#### **Bragg Creek Ladies Auxiliary COVID-19 Relief Fund**

Confidential support is available for residents of Bragg Creek and Area who have an urgent need because of the pandemic. Contact braggcreek.ladiesauxiliary@gmail.com.

#### **Food Insecurity Support**

If you are a family or individual needing emergency food support, please reach out via email at either info@braggcreekca.com or braggcreekcommunitychurch@gmail.com or by calling 403-949-4277. All information will be kept strictly confidential.

Follow us on Facebook and Instagram and visit our website at www.braggcreekca.com for news and updates.

#### EXERCISE AND OTHER TIPS TO KEEP YOU YOUNG

Don't you love those days when you feel young and fit and energetic? Wouldn't you love to feel like that all the time? From everything I've heard and read recently, the best way to age gracefully and to feel great is to exercise. If you've found a way to move your body every day, great! Keep it up. If you can combine exercise with time outside or time with friends, even better!

Here are a few other recommendations for keeping brain, body and soul young. These tips are taken from a variety of places, including several interviews with people over the age of 100.

- Go for it! Don't listen to people who tell you to slow down, take it easy or stop trying so hard.
- Keep stress to a minimum by doing hobbies and activities that you love and learning to relax with meditation, yoga and positive thinking.
- Wear lace-up shoes, and put them on without sitting down to do so. For extra challenge, stand on one foot to put on and take off your shoes. In fact, stand on one foot whenever you think of it. Good balance can help decrease your likelihood of falling.
- Pay the grocer, not the doctor. In other words, eat well. You might pay more today for organic, locally grown, unprocessed food, but the payoff comes over the long term, when you'll enjoy better health from a good diet.
- Set some fitness goals. If you're motivated by numbers, a fitness tracker can be a great investment in your health.
- Make time to connect with family and friends. Develop a network of good friends that you know you can rely on. Is there someone you could call at any hour of the day or night?
- Be helpful and positive. Ever thought about volunteering? There are tons of ways to help, from the quick (donating blood) to the longer term (joining the Redwood Meadows Community Association).
- Get a good night's sleep. Never underestimate the power of a solid sleep. Restful sleep can help you improve your athletic performance and your memory, spur your creativity, lose weight and improve your outlook on life. A positive outlook alone can go a long way to making you feel younger, which leads me to one final point:
- Try to laugh at least 20 times a day, preferably not just at your own expense.

#### Ann Sullivan

Ann leads fitness classes at Redwood House MWF from 9 to 10 am. All participants much show proof of full COVID vaccination. anns@safari.ca



## There's a new kid in town!

Ok, so I'm not new (Bragg Creek resident 5 years) and I guess only a kid at heart! It would be my pleasure to assist you with your real estate needs. Call or email today to start the conversation!

## Sherri Olsen

403-519-5998 | realtor@sherriolsen.com

### COMMUNITY GARDEN-GARLIC PLANTING

October 17<sup>th</sup> was a perfect morning to plant some garlic in our community garden! We had wonderful turn out from our friends from Bragg Creek as well as Redwood, a great talk by Redwood resident and Garden Committee member Hanna Noecker, and lots of interesting questions and discussions.

We planted the tried-and-true Red Russian seed garlic, as well as a few "experiments" including grocery store garlic (will the cloves from China that have been treated with sprout inhibitor grow? Will the heirloom variety from Canada grow?) and replanting garlic (music variety) that was harvested at the end of this summer. We also planted some cloves 4 inches deep and others 6 inches.

Thank you to Hanna for running the session, and all the helping hands that put the cloves into the soil.

Would you like to get involved with the community garden in Redwood? We'd love to have you! Email us at communitygarden@rmca.ca.

## Jessica Smid Redwood Meadows Community Garden Coordinator







#### COMMUNITY GARDEN—MURAL



My name is Gary Sutton, I am a Metis artist and a resident of Redwood Meadows. I generally paint in the woodland style particularly known for its two-dimensional imagery, symbolisms and the exploration of the relationships between the natural world; plants, animals, humans and the spirit world.

The design for the Community Garden Mural is loosely based on the floral patterns of Metis beadwork. The fox in the bottom left corner of the first panel represents the idea of community. There are three plants native to Alberta also represented in the painting. Some are used for herbal medicines including:

• Rosehip – Rosehips are used in bread and pies, jam, jelly, marmalade, syrup, soup, tea, wine, and other beverages. Rich in antioxidants, rosehip tea can be used to help support a healthy immune system, is high in Vitamin C and there are claims it may protect against heart disease.

• Arnica – The benefits of arnica extract include treating muscle aches, improving joint pain, reducing inflammation, treating burns, bruises and insect bites.

• **Wood Lily** - Wood lily is North America's most wide-ranging true lily, but it has been declining in the northeast as prairie habitat has disappeared, and as populations of white-tailed deer, that favor it as food, have increased. - *gobotany.nativeplanttrust.org* 

The actual painting of the mural was a community effort where numerous people showed up to pitch in and finish the first panel for the community garden shed over a few weeks.





The entire mural will cover all four sides of the shed once complete creating an endless pattern of brightly coloured flowers that flow from one side to the next. The piece will be complete summer of 2022.



Other flowers represented in the whole piece – left to right: Fleabane, Skull Cap, Prairie Smoke, Mountain Death Camas, Honey Suckle, Prairie Fire, Wild Rose

#### Gary Sutton

www.garysutton.ca | gary@garysutton.ca | Instagram: g.sutton.artist

The sound of my voice is noticeably different this morning compared to yesterday. As the sun creeps up over the horizon and contours the clouds with shadows of pink, I lift my head to sing. I'm the first of my colony to announce the break of day and once I do, the others join to harmonize along with me. What a glorious noise.

The frigid air transforms our melodic notes into something crisper and sharper than what warm air does. Hearing this change ruffles something within me, a knowing that it's time for my colony to fall in formation and move on to honour others with our acclaimed performance.

Beaming light from the sun illuminates my surroundings, making the water glimmer with radiance. I glance around at the many heads of the others, looking for my life-mate. Once I spot her, I lift my head proudly and deliver our personalized call; a signal that we need to come together for our next adventure. She hears me, and soon, we're off and chasing the sunrise.

As we move, we sing. Although I can't see what's behind me; intent on focusing forward and not backward, I hear several others from my home. They're following me. We synchronize, a collaboration of movement and voices coming together as one. Sure, there's a hint of competition between us, which is only natural, each of us keen to feel as though we are seen and heard. Even so, we still find moments to cheer one another on. This always helps us to keep the momentum going and, in the end, supporting one another only seems to improve our wellbeing and benefits us all.

Life takes us on many long and arduous journeys, but it's always easier when we find a way to lift each other up and help those who may sometimes need a little extra wind beneath their wings. If I didn't have the support of my fellow fowl, I wouldn't have the means to get to the places I needed to live my best life.

So, we journey together to far off places; aiding each other along the way, encouraging one another with our profound voices. Although our distinct formations and stellar songs may already make us Canadian idols. Even our name, Canada Geese, suggests it is so.

To learn more about the writer, please visit her website at: www.amberzierath.com

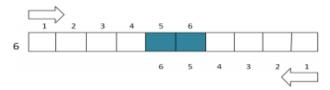
#### PICAPIX PUZZLE

A picture will evolve as you complete the puzzle. Start with the largest numbers or combination of, colour in squares and proceed to work back and forth between columns and rows.

The three basic rules are:

- 1. Numbers represent how many squares you colour in to form a group or block.
- 2. Leave at least one square between these blocks.
- 3. The sequential order of the numbers is the order of the blocks, i.e., top number for a column is the top, block, and left-most number for a row is the left-most block.

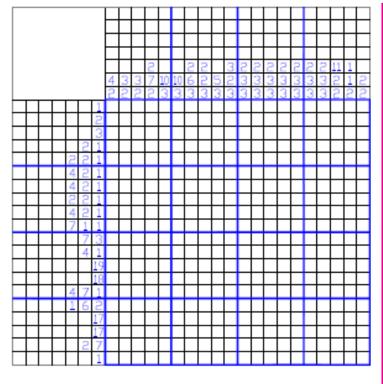
The "logic count method" shown below is very useful: The clue at the left of the row is 6, so count 6 squares from the left to right and then count 6 squares from right to left. Confidently shade in the overlapping squares.



This same method can be applied even when there is more than one number, remembering to allow one empty square between groups or blocks. Use a second colour for elimination of background squares.

#### Created by Diane Baher of Okotoks

#### RETIREMENT





#### MORTGAGE MATTERS: CAN A MORTGAGE BE APPROVED AND THEN REVOKED?

For most home buyers, obtaining a mortgage is a requirement to purchase a property. Once you're approved, you feel so relieved! Congratulations! Now you can rest easier and start packing & preparing for your new home. Although rare, there are certain situations when the approval can later be revoked. Reasons vary and the most common reason is fraud; but sometimes changes in your financial or employment situation and even factors beyond your control, can cause an approval to be revoked.

If you take on more debt: If you've been approved for a mortgage, it is based on your current debt(s) at time of underwriting/ approval. You are well advised to do nothing that might affect your credit until after the mortgage funds. If you take on additional debt: co-sign a loan, buy a new car, or buy a bunch of furniture on credit before your home purchase closes - you will increase your debt ratio and you may exceed what is allowed. Typically, mortgage lenders run an updated credit report one final time just prior to closing.

If you change employment: In my experience, this is the most common reason for a lender to cancel an approval when the change wasn't disclosed. Examples include f you have quit your job, changed your status (dropped from full-time to part-time) or been laid-off. Also, do not change employers (even if for more money). Lenders normally call your employer a day or two before funding.

**Don't spend your down payment:** I know it seems crazy to have to say this, but I have seen it happen. If you commit to a mortgage lender that you will put down a \$50,000 down payment for example, then a \$50,000 down payment is what you must provide to your lawyer before closing. You cannot take your \$50,000 and have an upscale European vacation instead (true story). If you no longer have your down payment money, this is a problem. *There can be no changes unless the file is re-underwritten and re-approved.* 

Fraud on your application: Equifax Canada data notes a 52% rise in suspected fraudulent mortgage

applications since 2013. Mortgage lenders will revoke an already approved mortgage before funding if they discover a borrower has exaggerated income, provided falsified paperwork, arranged for an inflated appraisal or gave erroneous property details, and/or flat-out lied on your mortgage application in any capacity - they will not hesitate to cancel the approval. This may be mortgage fraud and it is a crime. Mortgage fraud is generally defined as illegal actions taken by a borrower motivated to acquire or maintain ownership of a house.

Other Factors: Certain factors beyond your control can cause lenders to decline an approved mortgage. In some cases, lenders cancel approved mortgages because you didn't close your purchase in time. Lenders will only hold the funds for your mortgage for so long, and lengthy closing delays may have consequences.

What to do: Although stressful, as long as you're communicating with your mortgage broker/bank at all times, even an unexpected turn of events resulting in an after-the-fact decline may be remedied with a new application based on your updated details.

**Candace Perko** Area Mortgage Broker







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#### KIDS CRAFT—POPPY WREATH

#### Materials you will need:

- A paper plate or piece of cardboard
- Black paint (optional)
- Jar
- Small red cupcake liners, approx. 10
- Black paper
- · Variety of green paper
- Green buttons
- Scissors
- Glue



#### Instructions:

**Step 1:** Use a big circular plate and a jar to trace the outside and inside of the wreath; alternatively, use a paper plate, cut out the shape of the wreath. Optional: paint the cardboard black.



**Step 2:** Invert the red cupcake liners and trim the edges to resemble flower petals. Glue them on the wreath.



Step 3: Cut out small circles from the black paper and glue them inside each poppy.



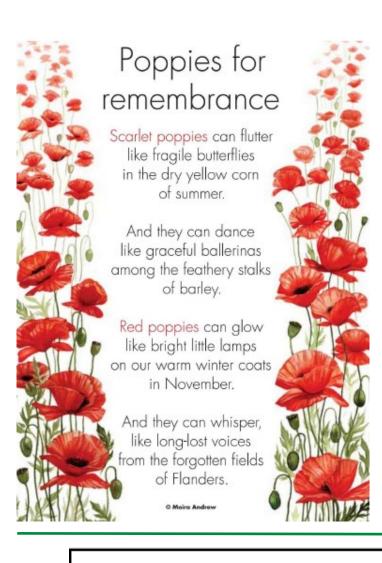
**Step 4:** Glue green buttons inside the poppy on top of the black circle.



Step 5: Using the green paper, cut out various sized leaves. Glue the leaves between the poppies.









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Kinley	13	Babysitter Course	403-899-4914 kinleyroberts13@gmail.com
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Lila	14		403-860-9525
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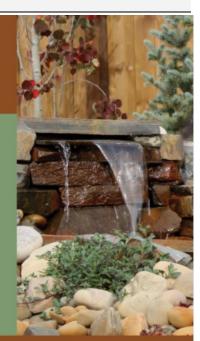
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#### Humanities Trivia Answers

- Paris
- immaculate
- 2. 3. Jersey Boys
- Aurora
- A Chorus Line
- You turned to stone
- 7. Nemo
- 8. A type of tea
- 9. A pitchfork
- 10. Barrels
- 11. Spamalot
- 12. Really old

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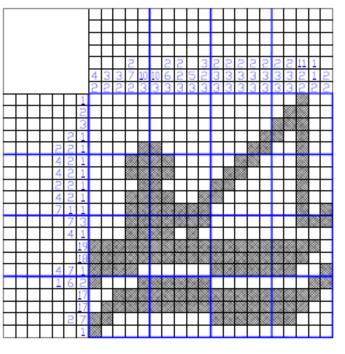
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