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Fiona Ko

The COVID-19 pandemic has really shown us how important it is to have a sense of community and be kind to one another. The global pandemic has rearranged our priorities in thinking about others and prioritizing our health and loved ones. Terwillegar is really stepping up as a close-knit community. At the crux of a health crisis, pharmacist Mohamed Elfishawi and his team at Terwillegar Pharmacy have continuously offered a helping hand to an entire community. At the beginning of the pandemic, Terwillegar Pharmacy offered protection to the neighbourhood through our own personal supply of hand sanitizer. They have also been a helpful pick-up point for face masks.

While other healthcare providers preach patient-centred care, Terwillegar Pharmacy puts it into practice by administering seasonal flu shots and free delivery of medications. Maybe you have visited, maybe you haven't, but if you have any questions for a team that cares, here are some services that we could all benefit from right in our neighbourhood:

- Free blood pressure monitoring
- Free blister packing
- Diabetic and asthma educators
- Compounding services
- Free administration of injections
- Prescription renewal
- Flu shots
- Travel immunizations
- Prescribing pharmacist on duty

With such a diverse team, pharmacy services can be delivered in the following languages: English, French, Punjabi, Hindi, Arabic,



Tagalog, Ilocano, Pangasinense, Yoruba

Mohamed Elfishawi

Universal pharmacare has long been a pipe dream in Canada. It is evidently more of a problem during pandemic times with so many Canadians out of work, and therefore without insurance to cover costs of vital and life-saving prescriptions. An absolutely integral part of our community, Mohamed and his team at Terwillegar Pharmacy are now undertaking the act of helping the community with any burdening costs of their medications. His pharmacy team is fully prepared to help the community navigate the multiple government programs and aid available to Canadians to lower the cost of their medications.

A sincere thank you to Mohamed Elfishawi and the Terwillegar Pharmacy team for being a part of Terwillegar. If you have any questions for him or his team, give them a call at 780-989-0600.

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Community Councillor Update

Tim Cartmell Councillor Ward 9

I know we are well past it, but I hope you all had the opportunity for some rest and relaxation over the holidays. My family and I enjoyed the opportunity to spend lots of time together while eating too much food and watching too many bad movies.



My maternal grandmother started hosting a Christmas Eve party in 1949. She passed away on Dec 22, 2018. That year she missed her first Christmas Eve party in 70 consecutive years. Our family is scattered across Canada now, but the party still happens and most of the family gets there.

Our tradition was interrupted this year, like so many of yours were, so we had a fantastic virtual party instead. A remarkable blessing in a challenging year.

This is one of the lessons of COVID. When faced with the urgent need to find another way, we adapt and pivot.

It is a lesson that City Council and Administration learned and applied in 2020. Before Covid, virtual participation in Council meetings was not an option. Today we do it routinely. Instead of a daunting journey of permits and approvals for a restaurant to open a sidewalk patio, it can now be done almost overnight. Instead of waiting weeks for the inspector to show up, building inspections can now be done virtually, usually within a few days.

These are small examples, but it took the urgency of a pandemic to make these changes. It is that ethic of urgency combined with a determination to do things more efficiently that we cannot lose.

The City Auditor released two reports last Fall. One clearly stated that the City's financial outlook is not nearly as good as it was ten years ago, that our operating costs and debt are too high compared to other cities. The other report indicated that the City's workforce is much larger than other Canadian cities. Those audit reports tell us that adjustments are required, that the City is not efficient, that we need to make better use of taxpayer dollars.

This pandemic will pass eventually, but it will leave permanent changes in its wake. Some people will still work from home. There will be a new balance between the number of commuter cars versus those taking transit, walking or biking to work and school. Some City services will be in greater demand, and some will have diminished demand. But in its wake, the pandemic will leave considerable financial burdens for many of our citizens and business owners. willing to adapt the way we move, work, play and shop.

The work ahead of Council is not about reducing budgets and property taxes, although that is a significant consideration. It is about determining the size of government that Edmonton can afford to do the work it needs to do. It is about reshaping our municipal government to provide what citizens need, and eliminating what they do not. It is about working collaboratively with other levels of government to address gaps, overlaps and waste.

I truly believe that we have a once in a generation opportunity to reshape our City, to become a municipal government that is lean and nimble, a City that will keep bright minds here and attract newcomers to what we all know is a fantastic community. We cannot miss the opportunity for transformation that has come with this devastating pandemic. We must not forget the lesson that if we embrace the urgency to change, transformation can be accomplished.

The next municipal election will take place on October 18, 2021. It has been my distinct privilege to serve as your Councillor since 2017, and I will be seeking re-election in Ward 9 (Pihesiwin). I am truly excited by all of the opportunities that the next few years will bring, and I hope to continue to be a part of the evolution of Edmonton.



What is carbon monoxide?

Carbon monoxide (CO) is an invisible, silent, odourless toxic gas. In an enclosed space, such as a home or garage, CO exposure can lead to serious illness or death.

Where does CO come from?

Improperly operating natural gas appliances:

✓ Furnace

✓ Hot water heater

✓ Dryer ✓ Range

Those audit reports, among other indicators, tell us change is needed. The pandemic makes those changes urgent.

We as citizens must also be ready to adapt. The systems and services that worked for a City of 666,000 in 2000 will not all work for a City of 1 million people in 2021. From waste to public transit, from environmental impact to active transportation, we need to be What are the signs of CO exposure?

- ✓ Headache and dizziness
- ✓ Fatigue and weakness
- ✓ Watering and burning eyes
- ✓ Nausea and vomiting
- ✓ Loss of muscle control

✓ Fireplace Exhaust from:

- ✓ Gas and diesel vehicles
- ✓ Gas-powered machines
- ✓ Wood-burning fireplaces

Get a CO alarm today at your local home improvement retailer.

Have something would you like to write about? Contact the Editor at editor@terwillegar.org

Garbage Edmonton Cart Rollout

www.edmonton.ca

The way we sort, set out and collect waste is changing. The City will provide all single-unit and some multi-unit homes with a garbage cart, a food scraps cart and a food scraps pail between March 2021 and August 2021.

Residents will receive a large (240L) garbage cart, but a small (120L) one is available by request.

*Request a small cart by February 12, 2021

The way residents set out their waste for collection is changing. The new system includes four collection services:

Garbage

Collected every 2 weeks year-round, using a cart provided by the City.

Once you get the hang of sorting out your food scraps, yard waste and recycling, you'll find that you have less garbage.

Food Scraps

Collected weekly from spring to fall, and every two weeks in the winter, using a cart provided by the City.

If you have spare room in your food scraps cart, you can top it up with yard waste as long as the lid can be fully closed.

Recycling

Collected in blue bags all year round.

There are no changes to recycling collection.

Yard Waste

Collected twice in spring and twice in fall in clear plastic bags or double-ply paper yard waste bags and/or bundles wrapped in biodegradable twine.

You can also top up your food scraps cart with yard waste or take it to an Eco Station for free between seasonal collection days.

Education Sessions

We will be offering a variety of opportunities to learn more about how to sort your waste and use your carts this spring.

Garbage Cart Sizes

Small (120L) Garbage Cart

A small garbage cart is available by request, for households that produce less waste.

*Request a small cart by February 12, 2021

The small garbage cart monthly rate will decrease by \$3.90/month to \$43.32/month starting in October 2021.

- Suitable for households with 1-2 residents
- Fits approximately 2-3 regular garbage bags Picked up once every two weeks, year round Dimensions
- Height: 95cm (37.5")
- Width: 47cm (18.5")
- Depth: 62cm (24.5")
- Volume: 120L

Large (240L) Garbage Cart

The large garbage cart is the default size.

If you prefer a large cart, you do not need to do anything and one will be delivered to you.

Cost

The large garbage cart monthly rate will increase by \$1.10 to \$48.32 starting in October 2021.

• Suitable for households with 3 or more residents

- Fits approximately 4-6 regular garbage bags
- Picked up once every two weeks, year round

Dimensions

- Height: 111cm (43.5")
- Width: 68cm (26.5")
- Depth: 69cm (27")
- Volume: 240L

Cart Delivery and Collection Start Date

Between March and August 2021, all single-unit and some multiunit homes will receive:

Garbage cart - large (240L) default size or small (120L) by special request

- Food scraps cart 120L
- Food scraps pail for in-home use
- Information package
- New collection schedule



More information will be available in February 2021.

Virtual Canadian Birkie

www.edmonton.ca

Can't travel but still want to experience the Canadian Birkie? Now you can go at your own pace, at your own place! You are invited to join thousands of people around the world skiing the Canadian Birkie virtually. This ten day event takes place from February 12 to 21, 2021. You can ski, roller-ski, run, walk or cycle in a 4, 8, 13, 31 or 55 kilometre event. Visit their website for more information

https://canadianbirkie.com/virtual-birkie/



1. Sign up online by selecting your distance and checking off the box to be included in the free prize giveaways and contests 2. Cross country ski, roller-ski, run, walk or cycle your selected distance between Friday, February 12 and Sunday, February 21, 2021

3. Upload your results and course map

4. Tag @canadianbirkie, #VirtualBirkie and #GotheDistance Instagram, Twitter, Facebook, or send photo to virtualbirkie@ gmail.com

5. Post your photo in the Virtual Canadian Birkie Facebook Group 6. Check out how you rank online

7. Print off your certificate and hang it on your wall!

Feb 2021

Edmonton - Whitemuc Report From The Legislature

Rakhi Pancholi MLA Edmonton - Whitemud

For months, Albertans have been doing their part to get through the pandemic by following public health guidance & orders to wear masks, stay home, and physically distance. I know it has been difficult on all of us. I feel it in my own life and when it gets particularly challenging, my family and I come back to these questions - "Why are we doing this? What is the principle behind what we are doing?" Asking these questions helps us focus on the purpose of the restrictions, which is to take effective measures to stop the spread of COVID-19 so we can protect our health & safety and our livelihoods. We must control the virus to have economic recovery.

But there is light at the end of this tunnel. As I write this in early January, the vaccine roll-out has begun. An effective and efficient vaccine roll-out plan is critical. The provincial government has a great deal of work to do to restore public trust and one important way to do that is to provide full transparency and accountability on the delivery of vaccines to Albertans.

On a personal note, I have been heartened by the incredible support the people of Edmonton-Whitemud have shown for small businesses during this difficult time.

Some of the great restaurants in our community include Curry Corner, Saigon Cuisine, and Oliveto in Riverbend Square, Tastebuds and King's Garden Noodle House in Brander Gardens, Towne Pizza and Towne Chef in Terwillegar Towne, or The Bend on 40th Ave. These restaurants are doing take-out or curb-side service. Another great option for healthy prepared meals to cook at home is Simply Supper, a business that sponsors the annual



Lemonade Stand Day in support of the Stollery Children's Hospital Foundation.

If you have a sweet tooth like I do, there are incredible bakeries in our community like Pome Bakery, Blossom Cakery, Tafeli Cookies, and Fuss Cupcakes. And we are so lucky to have Vines Wine Merchants, one of the best wine stores in the city, right around the corner.

Many personal service providers like salons & spas will need your support when they reopen. I know first-hand how hard the owners of dance studios and fitness studios, like Fit on 45th and F45, have worked to offer online classes to their clients to keep them healthy and active.

We should also be proud of the incredible entrepreneurs in our community. One tech business based in Edmonton-Whitemud, Kickbyte, was recently featured as one of the top startups of 2020 in Canadian Business and MacLean's magazine for their human approach to marketing.

As the Official Opposition, I'm proud to say we have prioritized proposals to the government designed to support small business owners during the pandemic. They include:

Increasing the Small and Medium Enterprise Relaunch Grant for businesses to receive up to \$25,000 while lowering the qualifying threshold. The government adopted this suggestion in part. We believe the program should also support new businesses that opened after February.

Matching the federal Emergency Rent Subsidy Lockdown Support up to 25 per cent for businesses forced to close as a result of COVID-19. Again, this needs to include new businesses who do not currently qualify for federal support.

Reinstating the commercial eviction ban that expired on August 31, 2020 to April 2021.

Reinstating the ban on utility shutoffs for six months and instituting a deferral of up to 6 months to April 2021. Forgiveness on utility costs or reduced rates should also be included.

Renewing our call for 50 per cent reduction on small business insurance and extend reduction to June 30, 2021.

Providing government-backed low interest lines of credit of up to \$30,000.

Introducing a COVID-19 Risk Index that gives business the ability to plan for moving up or down a stage of the relaunch strategy.

I encourage you to visit www.AlbertasFuture.ca to see the specific COVID-19 measures and supports we have called for, as well as the work we are doing to develop a comprehensive and diversified economic strategy for Alberta's Future.

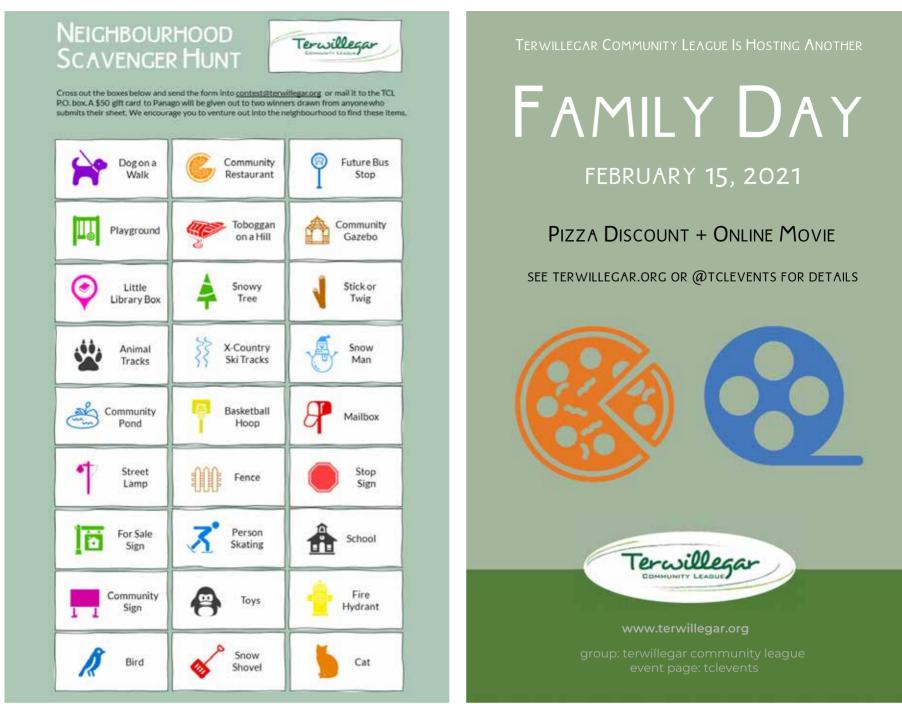
Edmonton - Whitemud

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780.413.5970 Edmonton.Whitemud@assembly.ab.ca

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As always, I want to hear from you. I can be reached at (780) 413-5970 or by email at Edmonton.whitemud@assembly.ab.ca.





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Feb 2021

Community

Terwillegar Community League Update

Kathleen Mountford TCL President

Happy New Year to all Terwillegar residents! We hope that everyone was able to make the best of the holidays and first month of the year. The Community League was busy driving around looking at the best holiday lights in the community in December. Thanks to everyone that decorated their homes, it was nice to see the streets a bit brighter for evening walks or drives around the neighbourhood.

For the coming year we have a few plans for the Community. We have the Neighbourhood Scavenger Hunt in the paper and invite everyone to participate. Going into the summer months, and as COVID guidelines allow, we will host the community-wide garage sale day again in June. This date will move as needed to follow any updated guidelines.

We still have board roles available to anyone who might be interested and are always looking for new ideas for future events.



Please email tclpresident@terwillegar.org with any feedback.

We wish everyone a good Family Day and hope that you find creative ways to enjoy it with your family this year.

EPL Top 10 Of 2020

Alexis Millar www.epl.ca

Did you know that more than 2 million digital titles were borrowed from the Edmonton Public Library last year? Yes, one more time, that was 2 million eBooks and eAudiobooks ! We've all had a bit of extra time for reading as we stayed (and continue to stay) at home during the pandemic to reduce the spread.

Now that it is a new year are you looking for a good book or eAudiobook to start off 2021? Look no further than our top 10 lists of 2020. Take a look at what other customers were reading and put your own holds on these titles by clicking on the image that matches your fave format (e.g., eBook, eAudiobook). We're also sharing our top 10 digital resources that you can check out free with your library card and unlock magazines, stream TV series and learn a new skill.

Check the EPL website for more top tens lists!



Top 10 of 2020: **Most Borrowed Books**

- 1. BECOMING by Michelle Obama
- 2. TALKING TO STRANGERS by Malcolm Gladwell
- 3. WHERE THE CRAWDADS SING by Delia Owens
- 4. ONE OF US IS LYING by Karen M. McManus
- 5. THE FAMILY UPSTAIRS by Lisa Jewell
- 6. EDUCATED by Tara Westover
- 7. THE BODY by Bill Bryson
- 8. THE TESTAMENTS by Margaret Atwood
- 9. THE GUARDIANS by John Grisham
- 10. FROM THE ASHES by Jesse Thistle

Edmonton - Riverbend

An Update From Your Member of Parliament

Matt Jeneroux MP Edmonton - Riverbend

Parliament has resumed after a winter break, with some important legislation on the agenda. Changes to the Elections Canada Act to allow for voting in a federal election during the pandemic will be

Bill will be on February 4. Bill C-220 proposes to extend the length of Compassionate Care Leave by up to three weeks beyond the death of a loved one to allow a caregiver more time to grieve and take care of practical necessities before returning to work. The first hour of debate was held in November and I'm pleased to say the bill was supported by all parties. After the second hour of debate, the bill will be sent to a House of Commons committee for more study before coming back to Members of Parliament for a vote. I have more information on the bill on my website at www. mattjeneroux.ca/compassionate-care.



Photo Courtesy of MP Office

debated over the coming weeks. Proposed changes include allowing mail-in voting and holding the election over a weekend instead of on a Monday, as is the usual practice. Parliament continues to meet in a hybrid format, with some Members attending in person and the rest virtually, for the time being.

The second hour of debate on my Private Members'

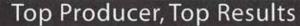
Canada Revenue Agency has started to mail out T4A slips for those who received the Canada Emergency Response Benefit (CERB) in 2020. This information will be used when filing taxes. If you have any issues with CERB or other federal benefits, please contact my office at Matt.Jeneroux.C1@parl.gc.ca.

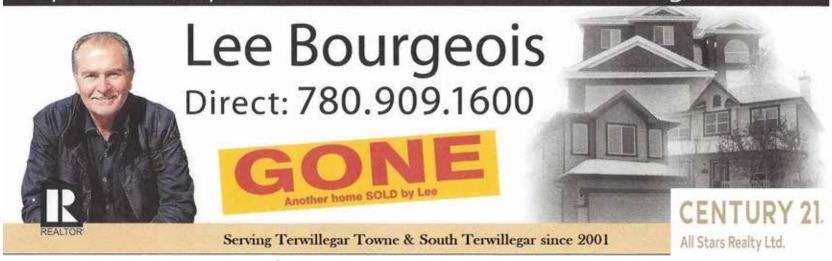
As always, my office is here to help if you need it. If you have any questions about federal matters, please email Matt.Jeneroux.C1@ parl.gc.ca or call 780-495-4351.

Feb 2021

www.terwillegar.org

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Community

The Southwest Edmonton Farmers' Market Update

Christie Anderson

We at the SWEFM hope that you are having a wonderful winter. We are just over three months away from opening day of the 2021 market season, and it is time for us to start planning this year's market. While COVID will certainly leave some uncertainty around exactly what the season will look like, we will go ahead with planning as usual, as it is highly likely we will have a market in some shape or form!

If you are a vendor looking to participate (either full-time or parttime), be sure to apply by March 31st to ensure you are considered for our master schedule. Our 2021 Vendor Application Form is now available online at www.swefm.ca/become-a-vendor. If you are considering becoming a vendor for the first time, consider that

farmers' markets are a business incubator where new businesses can start selling directly to consumers. You get immediate feedback and learn quickly how to market and hone your skills. Participating is also

www.LeeBourgeois.com



a great way to enjoy our summer and to meet a ton of fun and interesting contacts from the SW Edmonton communities.

Please email swefm.manager@gmail.com if you have any questions about becoming a vendor, or the market in general.

Stay warm, stay safe, and see you in a few months!

www.swefm.ca OPENING DATE 2021 is May 19th

Now Hiring A Market Manager & Support Staff

Christie Anderson

The SWEFM is hiring a self-motivated Market Manager for the 2021 season. This is a part-time, seasonal job, from February to October. The market itself will run from May 19th to October 6th in 2021, and more hours are required from April to September. The Manager is expected to attend all markets, which encompasses 21 Wednesdays this year. This position offers 10 to 25 hours per week from February to October.

Duties include reviewing vendor applications and creating the vendor roster, vendor liaison and management, managing the curbside program, collecting vendor fees, liaising with AB Agriculture and Alberta Health Services, creating content for social media and local newspapers, overseeing several paid staff members, market setup and take-down, customer service, and much more. And, once COVID restrictions are reduced (likely in future years), additional duties will include creating/scheduling community events and fun

days at the market, recruiting buskers and entertainers, and more.

Other positions we will be hiring for are the Market Assistant/ Labourer (approx. 6 hours a week from May 19 to October 6th) and Curbside staff (approximately 3-4 hours a week, from May 19th to October 6th).

Full job descriptions will be available at www.swefm.ca and will be posted on all our social media channels by the end of January.

If you are interested in any of these roles, feel free to send us a letter of introduction to: swefm.manager@gmail.com OR send us full application (cover letter and resume).







E-MAIL: ED@LANSDOWNECC.CA PHONE: 780-437-5654

TRAC Update

Karin Shott TRAC Community Office, www.yegtrac.ca

The Terwillegar Riverbend Advisory Council had a meeting on January 28th. No update was available at time of print.

For options on purchasing a community league membership or to request skate tags, please contact the TRAC Community Office by email at yegtrac@gmail.com or by leaving a message at 780-439-9394.

Community league memberships are required for access to the community rinks. A reminder to be mindful of any COVID restrictions so that we can all continue to enjoy the rinks!

Some Coming Events

www.edmonton.ca

Ice on Whyte

The pandemic got you down? Boardwalk Ice on Whyte will be adding sculptures to winter patios around Edmonton in February for some winter fun.

Deep Freeze : A Byzantine Winter Fête

After a radical reinvention, Deep Freeze: A Byzantine Winter Fête comes out of hibernation from February 5–14, 2021. Back for a 14th rendition in the heart of Alberta Avenue, and now including Borden Park, this year's theme is Fiddle & Fables. Embrace the cold northern climate by enjoying artistic panache, cultural stories, and virtual workshops – all while checking each destination off on your program guide.

Silver Skate Create Your Winter Experience

This year, Silver Skate is providing you the tools to sculpt your own

We are hopeful that the 15th annual TRAC Community Run/Walk will be able to go ahead as planned on Sunday, May 30th. Stay tuned for more information.

If you haven't yet purchased a bottle of the latest community wine "The Ridge Vines", please stop by Vines Wine Merchants to pick one up. This wine is a lovely Malbec from Bodega Sottano. Five dollars from each bottle sold goes back to the Terwillegar Riverbend Advisory Council to support programming and operations of the area council.

Silver Skate Winter Experience. From February 12–21, everyone is invited to marvel at the artistic talent on display in the Waiward Snow Sculpture Garden, explore the Folk Trail, visit this year's Heritage Village installation, and listen to local Indigenous elders' oral histories via Night Sky âcimowin storytelling. Grab a Winter Box from one of their local culinary partners and explore Hawrelak Park. See how fast you can skate Silver Skate's traditional 1km race loop on the pond – can you beat the record for most loops in an hour?

Flying Canoë Volant 2021

This creative cultural event has opted to delay to a new date of March 1-6, 2021, with a focus on the 'sights and sounds' of the Festival. While the traditional Canoe Races have been cancelled for this year, participants will still be treated to light and art displays as they walk through Mill Creek Ravine – celebrating local history and the magic of a long winter's night.



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Community Be Prepared And Avoid The 2021 Tax Crunch

Joanne David BA CFP FCSI

It is that time of year again to talk about tax planning. This year is a little bit different given everything that has been going on with covid-19. Below are a a few considerations to help you be prepared, not crunched, this tax season.

Taxable Emergency Benefits

• CERB alone could be up to \$14,000 taxable income depending on eligibility, which was not subject to tax at source. This could mean that you owe a lot of money in tax. If you have no other income, you may not be subject to taxation, however, if you were working or have other benefits, 50% or more could be repayable depending on your tax bracket in Alberta.

Registered Retirement Savings Plan (RRSP)

• You have until March 1, 2021 to contribute to your RRSP for the year 2020. Contributing to an RRSP could offset tax owing from other income and offers tax-sheltered growth for retirement needs.

Tax-Free Savings Account (TFSA)

• Your money grows tax-free inside a Tax-Free Savings Account (TFSA).

• Effective January 1, 2021, the TFSA annual contribution limit increased \$6,000 for a total allowed contribution room of \$75,500.

• What sets a TFSA apart from the Registered Retirement Savings Plan (RRSP) is that you don't have to pay income tax when you withdraw.

Canada Training Benefit

• The federal government introduced this benefit to help Canadians with the cost of training fees due to changes in technology and provide income support during training.

• As a worker, you'll be eligible to receive up to \$250 annually as a tax credit, which can be used for eligible training purposes, up to a lifetime limit of \$5,000.

• The credit could be used to refund up to half the costs of taking a course or enrolling in a training program. An individual's credit balance would be included in the information the Canada Revenue Agency sends them each year.

• The amount of the Canada training credit will be the lesser of: half of the eligible tuition and fees paid in respect of the year, and the individual's Canada training credit limit for the taxation year.

• To be eligible for this benefit, you must be between the ages of 26 and 65, have filed an income tax return for the year, be a resident of Canada, and have paid tuition or fees to an eligible educational institution.

Home Buyers' Plan (HBP)

• The HBP assists first-time homebuyers by allowing those

Tax Breaks for Parents

• Beginning in 2020, all maternity or parental benefits received through Employment Insurance (EI) will be tax-exempt at source.

• There is now a 15-week leave for adoptive parents, bringing the time equivalent to those on maternity leave.

• The Canada Child Benefit is increased 15% for new parents of children under one year old. At July 2020, the base benefit was \$7,750.

• The Child Disability Benefit has almost doubled for for parents of disabled children.

Rule Changes for Rental Property Conversions

• If converting your rental property to residental, an automatic deemed disposition no longer occurs, allowing for tax deferral. In addition, you can designate the property as your principle residence for up to four additional years.

Registered Disability Savings Plan (RDSP)

• Effective January 1, 2021, the time limit for a RDSP to stay open has been removed as well as the need for a medical certificate stating that the beneficiary is likely to become eligible again in the future.

Simplified Home Office Tax Deduction

• Due to covid-19, many people have been working at home from their personal desks and kitchen tables. The Canada Revenue Agency (CRA) has introduced a new temporary flat rate method to simplify claiming the deduction for home office expenses for the 2020 tax year.

• This temporary flat rate measure removes the requirement for a detailed form signed by your employer.

• You are eligible to use this new method if you worked more than 50% of the time from home for a period of at least four consecutive weeks in 2020 due to the COVID-19 pandemic. You can claim \$2 for each day you worked from home during that period plus any additional days you worked at home in 2020 due to the COVID-19 pandemic. The maximum you can claim using the new temporary flat rate method is \$400 (200 working days) per individual.

My associates and I wish you a prosperous 2021 and effective tax season!

Joanne David BA CFP FCSI offers Tax Preparation Services and is an independent Financial Planner operating in the Terwillegar-Riverbend area of Edmonton.

Phone: 780.718.7117 Web: www.JoanneDavid.com/contact

For more details on other Canadian tax tips, see: CIBC Tips https://www.imperialinvestor.cibc.com/content/dam/personal_ banking/advice_centre/tax-savings/year-end-tax-tips-en.pdf

buying a home for the first time to withdraw money from their RRSP without paying any tax. Any funds borrowed must be paid back over 15 years, beginning in the second year after your initial withdrawal was made.

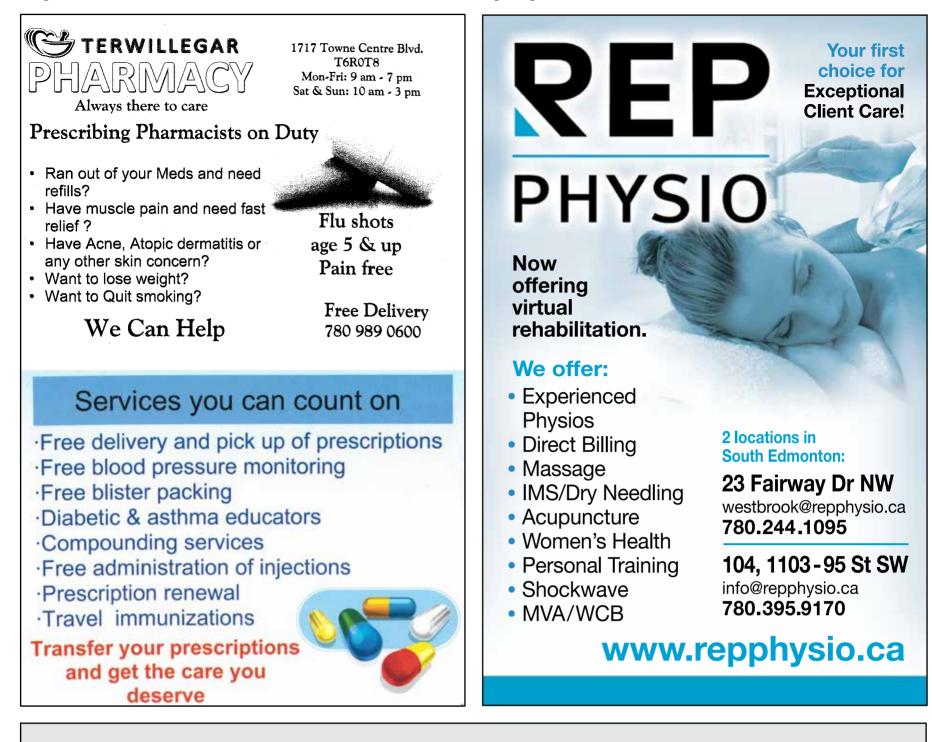
• Those eligible to participate in the program can withdraw up to \$35,000 from their RRSP or \$70,000 for a couple.

Tax Breaks for Seniors (OAS/CPP)

• Effective July 2020, the Old Age Security (OAS) was increased by 10% for seniors older than 75 years of age earning less than \$77,580.

• Important increases to the survivor benefit of the Canada Pension Plan (CPP). The maximum pensionable earnings have increased and those not otherwise receiving CPP can now receive 37.5% or 60% of their deceased spouse's pension, depending on age.

Disclaimer: The information in this article is derived from various sources, including the Canada Revenue Agency. Any data provided is for illustration purposes only. Any information relating to the discussion of taxation issues is considered to be only general in nature. Clients should seek a qualified tax professional to discuss their specific tax requirements. The opinions, estimates and projections contained in the publication are those of the Financial Advisor and not that of Keybase Financial Group. Keybase Financial Group Inc. makes no representation or warranty, express or implied, in respect therein and accepts no liability whatsoever for any loss arising from any use of or reliance on the reports or its contents. The provisions of this publication are not to be constructed as an offer to sell, or a solicitation for, or an offer to buy any securities. Keybase Financial Group Inc. is a member of the Mutual Fund Dealers Association of Canada and the MFDA Investor Protection Corporation (the 'IPC').'



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<u>Kids Zone - Coloring Contest</u>



Valentine's Coloring Contest

Name: Age:	All entries must be received by March 15th. One entry per child. The contest is open to residents of the following areas: Terwillegar, Magrath, South Terwillegar, and MacTaggart.
Address:	Age categories are: 2-4; 5-7; and 8-11. Prizes awarded to first place & runner up in each category are \$25 & \$10 gift certificates for Toys "R" Us
Phone: Email	Entries should be mailed to: Terwillegar Community League PO Box 36508 , MacTaggart RPO, Edmonton, AB T6R 0T4

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Kids Zone - Word Search

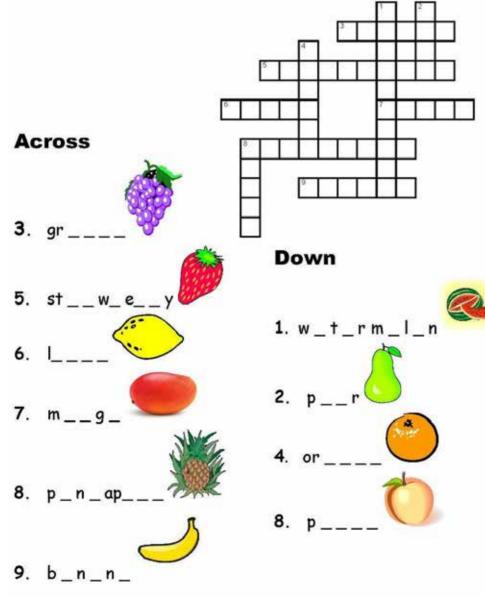
ARE YOU AN ARTIST? SEND US YOUR WORK!

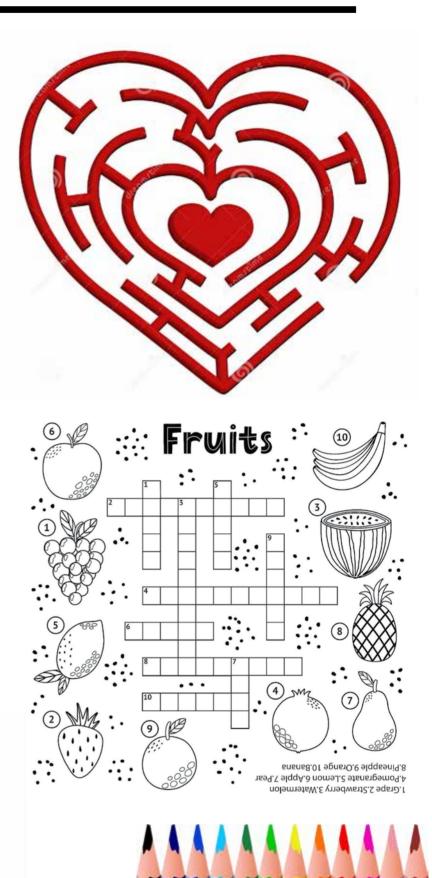
Email your SUPERHERO drawing to Editor@terwillegar.org by Monday, March 15, 2021. A few selections will be included in the next issue (space permitting)

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



Fruits Crossword







Ages 2-4 1st Place: Vesper S. Runner Up: Skylah B.

Ages 5-7 1st Place: Ezra S. Runner Up: Ryker B.

Ages 8-11 1st Place: Megan G. Runner Up: Dylan W.

Thank you to everyone who participated!

<u>Community</u> The Greatest Of These Is Love

Marni Mrazik

Director of Community Life at Terwillegar Community Church

I don't know about you, but sometimes I ponder how we, who speak the English language, use the word love. "I love ice cream." "I love hiking." "I love my husband." It seems odd to place ice cream, hiking and my husband into the same category, but now that I'm thinking about it, I would really love eating ice cream while hiking with my husband, especially if it was hot and sunny, the type of weather I love most. Now that would be a good day!

The word "love" is thrown around a lot and I'm thinking if you asked 5 people what love was, you'd get five different answers depending on who you asked, the experiences they've had, and the circumstances in which they currently find themselves. When someone makes us feel cared for and special we may say we love him or her; when something tastes really great, we may say we love it; when we are really enjoying ourselves, we may comment that we are loving what we are doing; and while all of those things are good, they aren't going to make a great difference in anyone else's life. We hear how the world needs more love, but I come back to the same



Massage Therapy for Your Active Lifestyle

Love question: what does that mean? I don't think it's more ice cream. In the last Tribune I quoted Jesus when He was speaking to those who followed him when he said, "By this everyone will know that you are my disciples, if you love one another." The kind of love Jesus was talking about was a call to invest in, engage with, and consider first the well-being of others. In the Bible, we read, "Love is patient, love is kind. It does not envy, it does not boast, it is not proud. It does not dishonor others, it is not self-seeking, it is not easily angered, it keeps no record of wrongs. Love does not delight in evil but rejoices with the truth. It always protects, always trusts, always hopes, always perseveres. Love never fails" (1 Corinthians 13:4-8a). I'm wondering what you think about that kind of love. Even if you

don't follow Jesus, what do you think about His words?

We at Terwillegar Community Church desire to invest in, engage with, and benefit our community. We love our community! As a matter of fact, we invite you to participate in the 'Terwillegar Towne Hunt For Hearts,' a safe, outdoor, family friendly scavenger hunt around our community complete with chances to win a prize. You can find all the details you need at www.tcchurch.ca.

As we head further into February, the month when we celebrate Valentine's Day and Family Day, both opportunities to honor and celebrate with those we love, I am reminded of Paul's words: "And now these three remain: faith, hope and love. But the greatest of these is love" (1 Corinthians 13:13). John Calvin puts forward a very simple reason why love is the greatest gift: "Because faith and hope are our own: love is diffused among others." In other words, faith and hope benefit the possessor, but love always benefits another. I hope we can all diffuse a little more love to those among us. I think that would make a difference.



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Community Is There A "Normal" Real Estate Market Anymore?

Darlene Reid Associate Broker/Owner Realty Executives Vision

Well we've made it through the holidays, bid a hearty "good riddance" to 2020, and we've even cleared Blue Monday. There are COVID vaccines being rolled out. The NHL is back in action. Betty White is still with us. We even had a warmer January than usual. Dare we hope that things are looking up? Are we on our way back to normal? Well, despite all that good news it looks like we are stuck with the bad for a while longer at least.

Since it is a new year, it seems like a good idea to take stock of how things are going. We are all frustratingly familiar with the impact of COVID-19 on our schools, health care system, sports, social lives, etc., and many families have lost loved ones. Normally I try to keep things light and informative, but we need to remember that this is serious business. We aren't anywhere near normal in the ways that truly matter.

I know that real estate is pretty far down the priority list, but I have had many conversations with people who are worried about their property values and whether there has been, or will be, a COVIDrelated housing market crash. And this is where we see some more good news. The one nice and "normal" thing about Edmonton's housing market is that it is delightfully abnormal, at least when compared to the rest of Canada. Our market stood out as an island of stability during the last two recessions, having experienced only mild drops in sales and prices. And sure enough, not even a worldwide pandemic can truly slow us down.

Yes, there was a significant slowdown in the real estate market during the first few months of COVID-related shutdowns, but it roared back to life in the second half of 2020. Just looking at this past December, total sales for the Greater Edmonton Area INCREASED a whopping 31.47% over December, 2019 (pre-COVID). By the end of 2020, total sales for the year were higher than either of the previous 2 years. Comparing the two time frames (December 2020 to December 2019), average residential property prices increased by 2.61%. Days-on-market also DROPPED for single family homes, condos, AND duplexes. So our late fall/early winter was abnormally busy, but it brought the total market activity for the year back to a nice and stable level when compared with previous years. In other words, back to normal.

With incredibly low interest rates, VERY competitive prices for real estate and great opportunities for both buyers AND sellers, the market is humming along nicely. And in our industry, which is deemed an essential professional service, we take COVID precautions quite seriously. So those of you who may be thinking of testing out the market, talk to a professional about the steps that are taken to minimize risks and protect your health and safety.

While COVID continues to cramp our style in so many ways, we can at least rest easy knowing that real estate isn't one of them. Thank you Edmonton, for being abnormally normal.

Are you interested in: Meeting New People? Helping plan re-sources in our community? Strengthening our Community Spirit? Join our Community League! We will help you find a role that interests you. volunteercoordinator@terwillegar.org

Where's The Soccer?

Greg Loveday, TRSA President

Usually, this time of year sees indoor soccer teams eyeing a spot in the City Finals, or even hopeful to make it to the Alberta Provincial This year, the Championships. indoor soccer facilities across Edmonton and area sit empty and all the teams are simply hopeful to return to play.



TRSA is still hopeful we can get our players back on the pitch and are working continuously with the EMSA, SWEMSA and the other communities. We all remain committed to get as many games as possible for the players while balancing the health and safety of our communities and the public at large.

At this time, AHS has not declared a definitive date for sports to return, and as such we remain on hold. Importantly, the zone and EMSA has not cancelled the season, and all current planning is focused on how we can complete the season, rather than how to cancel it.



The indoor season kicked off toward the end of October and managed to get only 3 weeks of games complete before Alberta Health updated their restrictions and community sports were paused. As each update has arrived from the provincial government, the safety of our family, friends and community has understandably meant the soccer season remains on hold.

Indoor soccer in Edmonton is administered by the Edmonton Minor Soccer Association (EMSA). As a community program, Terwillegar Riverbend Soccer Association (TRSA) is part of the South West EMSA zone (SWEMSA) and plays in a centrally coordinated league. Accordingly, the decisions from the government are binding for all teams, communities, and zones with EMSA.

We recognize the turmoil and uncertainty our community families are facing as a result of COVID-19 and will endeavour to provide clarity and facts about the soccer season as soon as they are known. The TRSA board is working to keep all soccer families apprised with ongoing updates to our website at (www.trsa.ca) and via email.

We are grateful to offer a community soccer program to the families of Terwillegar, Riverbend and Greater Windermere, and appreciate the value it brings to our communities. Please know we are proudly representing you at all meetings and look forward to providing further updates as they become known.

See you back on the pitch... hopefully soon!!

Community Natural Medication For Stress

Rachel Hallett

AFLCA/YMCA Group Fitness Instructor, Pre and Post Natal Fitness Consultant, 200 hr Yoga Teacher and Food Nutrition Manager

As I write this, it is crazy to think of the impact COVID-19 has had on our lives and how much things changed almost a year ago. There is no doubt it has created psychological stress for pretty much everyone as well as many other stressors. We live in a world of quick fixes and are bombarded by media and marketing messages reaffirming that anything can be fixed with a pill or an instant fix. If you take a look at us from an evolutionary standpoint, our bodies are meant to move almost constantly, we are meant to have the support of a village or a tribe and be out in nature. Our diets are meant to be non processed. All of which have been diminished in the last century.

Lately, I have been doing a lot of reading due to the gift of time from being laid off from my job as a fitness instructor. Some of the reading has been on stress and the effects of stress and PTSD on the body. A similar thread has been shared in many of the books. We have 3 layers to our development of our brain. Our reptilian brain, our emotional brain, and our logical brain. Our reptilian brain is responsible for keeping us alive and will override our other brains. Our emotional brain is where many of us get stuck as it is responsible for the response to threats in freeze or flee. The logical brain can be near impossible for us to tap into when our body/mind thinks we are in danger.

One of the ways we can tap into our logical brain and keep us from going into full freeze/flight is by connecting to our breath and senses (smell, hear, touch). This brings us into the present moment instead of time warping us back into the time we fled/shut down. It takes practice to be aware of what the sensations of what is happening inside the body. This can be done through meditation and with a trained therapist.

Learning to be mindful will help us to identify how we feel at the present moment. A quick Google search will yield how to identify emotion in the body and with practice it gets easier to do. Working with a trained therapist (Somatic Therapy) can help with this as well and is recommended if you know you are prone to hypo/hyper arousal or have trauma in your life. The below chart illustrates Hyper/Hypo arousal states.

It is interesting to me that the books I read all had different breathing exercises as a way to help manage stress and stay in the present.

The following article Natural Vagus Nerve Stimulation | Dr. Arielle Schwartz talks about a large nerve in our body that assists with our emotional regulation and some of the effects of it being out of whack: "You can indirectly stimulate your vagus nerve to relieve keyed up or shut down nervous system states. Remember, your vagus nerve passes through your belly, diaphragm, lungs, throat, inner ear, and facial muscles. Therefore, practices that change or control the actions of these areas of the body can influence the functioning of the vagus nerve through the mind-body feedback loop."



You may have to start with a faster paced class initially as you learn to slow down, make it a goal to eventually be able to just sit and breathe. Just breathing has huge benefits to bringing us into the now and you can change your breathing to help awaken or slow down the body. It also helps to naturally align the body. I can go on and on but this paper is only so large.

In summary, there is no magic pill or quick fix to keeping ourselves healthy mentally and physically. Take time to do the things we have evolved to do, move, spend time outside, eat healthy foods, spend time connecting with others outdoors in nature if you can, do nice things for others, be kind, build your village, find time to play a little and bring yourself back to right now as often as you can. We only have this moment once.



I had the following diagram shared with me of how to naturally stimulate chemicals in the body.

I may be biased being a Yoga Teacher saying this, take some yoga!

Our business started in Edmonton in 2011 and we mainly serve customers in the Terwillegar area. Our work is appreciated by hundreds of clients who support us with their comments, recommendations and 5-star reviews in Google and Facebook.

Check us out on Facebook! Search: "Terwillegar Community League" under groups

<u>Seniors</u> The Silver Lining

By Colleen Crozier

"Look for the Silver Lining" is a 1919 popular song with music by Jerome Kern and lyrics by B.G. DeSylva. Many singing artists have recorded it over the years, perhaps the most well-known being Judy Garland, back in the 1940's. "That's a little before my time," you may say, but didn't you find the words familiar, and even remember the tune? They remind us that no matter how grim our own circumstances, the sun is shining somewhere, and will shine on us again. They give us a recipe for happiness, one we have to create for ourselves: to look for the silver lining in clouds of life, and to seek the sunny side.

COVID has given us ample opportunity to test these words. As seniors, our age and experience give us an advantage: we know that we have lived through some tough times before, and we can do it again. We know we can find the silver lining in a cloud because we know it exists, waiting to be found. And experience has taught us that seeking the sunny side promotes excellent mental health.

What are some of the silver linings you have found during the past few months? Have you found the time to complete longterm projects during your time staying at home? Or, with fewer outside pressures, have you been able to rest and rejuvenate, or just enjoy a slower pace? Have you learned to use technology to keep in touch? Or have you rediscovered the art of writing notes and letters, or felt the joy of finding one in your own mail? Have you saved on gas money, because you rarely drive much these days? Have you found that access to many services has improved, such as being able to make an appointment to access them, rather than being part of a crowd? Your list of silver linings could go on and on.

The dark clouds of COVID have affected

SouthWest Edmonton Seniors Association

South West Edmonton Seniors Association (SWESA), too. As the pandemic has worsened, more and more of our programs had to be temporarily discontinued to meet Alberta Health Services safety guidelines. We cannot gather in person for any of our



a shut-in, COVID or no COVID.

Access to interesting online courses and information sessions

Seniors Home Support Program Coordinator Barb Newell is a phone call away to help you find services like home repair, snow removal and more.

Our new Program Coordinator, Ruth Gill, has been able to use this time to research, plan and prepare more virtual programs now, and get ready for when it is safe to



Photo Courtesy of SWESA Newsletter

activities right now. And "gathering" is what we love at SWESA. Gathering to meet new people, nurture friendships, learn and have fun with other people over 55 in southwest Edmonton. A dark cloud indeed.

SWESA has, however, found silver linings! Check our website for more information. Zoom Coffee & Chat We learned that seniors love to get together over coffee, even if they have to make their own coffee at home, take it to where their computers or devices are, and enjoy it with others over Zoom.

Friendly phone calls The friendly phone call program can make a world of difference to

resume in-person programming.

Visit the SWESA website and get to know us. You can see how we operate, learn what programming we have done in the past and intend to offer in the future, and visit our photo gallery. SWESA welcomes your questions and suggestions.

Let SWESA be a silver lining in your life!

SWESA Office Blue Quill Community Hall 11304-25 Ave. NW 780 860 3603 www.swesa.ca

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Chandni Krishnan, C.H.N.C. Certified Holistic Nutritional Consultant

Let's talk fermented foods! Why, you ask? Simple. Because fermented foods are teeming with microbial organisms which we need to survive.

You see, you are not really the person you thought you were, or rather, that is not all that you are! You are a humangous (yeah, I made that word up) conglomerate of human and microbes-an estimated 100 trillion of them.

How many cells does the human body have? Some estimates put it at around 37 trillion. Please remember, this is an estimate based on available data and assuming an average human to be a male of a certain age, weight, etc. A couple trillion cells give or take, do not make a difference to what I am about to say.

So, at a rough estimate, we have three times the number of microbial cells as human cells inside and on us that make up us! Me, you, your neighbor, your boss... You get the picture!

The thing is, we cannot be the happy, healthy, functioning people we are without these itty-bitty critters.

Ways that probiotic organisms help us stay well and healthy:

1. They protect us from the other more virulent, pathogenic bacteria that inhabit our bodies and the surrounding environment.

2. They help us digest our food-for instance, by producing certain enzymes.

3. They help synthesize certain B vitamins.

4. This you'll love! They can help us look and feel younger.

5. They help regulate our immune system. This is super critical now, as we face and fight a pandemic.

6. They support gut health, and a healthy gut means regular... ahem, bathroom habits and better absorption of nutrients from food.

7. They support your mood and can help reduce symptoms of anxiety and depression.

Traditional cultures world over have used a variety of fermented foods and drinks. It is tempting to believe that fermentation was merely a traditional way to preserve unused foods for later. The insistence in many cultures on the habitual consumption of some form of fermented foods shows that people knew the significant impact of these foods on health. Some examples of fermented foods are yogurt, milk kefir, water kefir, kombucha, sauerkraut, miso, kimchi, apple cider vinegar, and lacto-fermented vegetables. Most of these can be easily prepared at home.

without drama or subterfuge, do introduce fermented vegetables to your kids. Just be prepared to make more as they start asking for their veggies! Lacto-fermented vegetables make popular snacks/ accompaniments for kids' lunch boxes, wowing with their flavor, crunch, and color.

Here's an easy recipe to try over the weekend. Please note, these are not canned foods and are best consumed over a few weeks; that is, if they are not eaten up well before that!

Flowers and Sticks of Joy

Ingredients: Carrots, Green beans, Cauliflower, Filtered water, Sea salt or kosher salt

Wash and cut the carrots and beans into finger sized pieces, break cauliflower into florets. Should be about three to four cups once cut. Layer the carrots followed by cauliflower followed by beans till the jar is filled to two inches below the top. Press down well to get a snug fit. Dissolve 1.5 to 2 tablespoons of salt in a quart of water and pour over the vegetables to cover. Close with a tight lid. Let sit in a cupboard at room temperature. Open the lid once a day to let out excess air.

Enjoy after three to five days... and keep on keeping on eating this pro-life food.

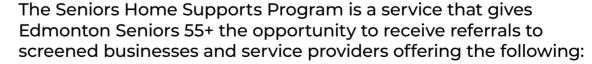


If you are a parent looking to increase vegetables in your kids' diets Photo Courtesy of Chandni Krishnan

<u>Get a hand around your home</u>



thWest Edmonton eniors Association



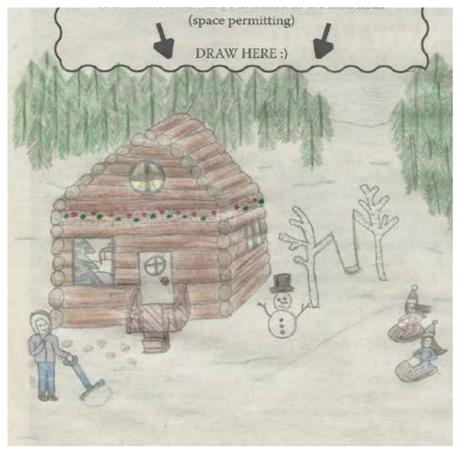
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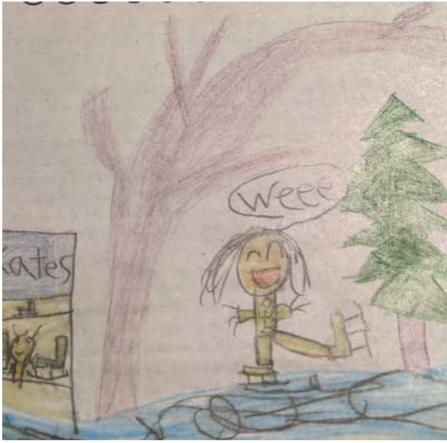
Call your SouthWest Home Supports Coordinator, Barbara Newell, today!

www.swesa.ca 780-860-2931 homesupport@swesa.ca

Feb 2021

Winter Artwork

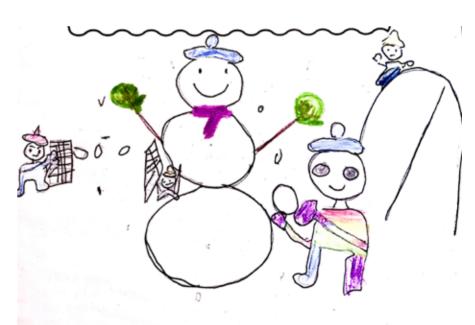




By Megan G.

By Ryker B.

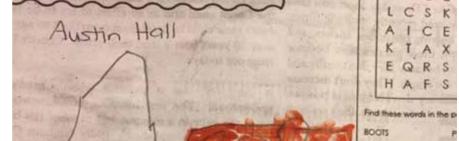




By Ziggy

By Matthew





COLD



By Austin H.

By Julie H.

2020 Holiday Lights











Online Celebrating EFCL's 100th Birthday

Sarah Hoyles Communications & Engagement Senior Advisor-EFCL

The local non-profit organization who champions neighbours and communities, kicked off their yearlong 100 anniversary celebration this past weekend. The January 23rd daylong series of socially distant activities included lantern-making.



The day culminated in an online party hosted by EFCL on Facebook Live. Executive director Laura Cunningham-Shpeley led the hour-long virtual party featuring a video acknowledging the important role EFCL plays in city building, a game of trivia about League and Edmonton heritage, live musical performances by Matthew Cardinal as well as the launch of the new video series exploring the 12 districts made up of all 162 Community Leagues across the city.

Every month throughout 2021, EFCL will launch a short film produced by Amplomedia, on Communities in the city's 12 districts. Each will showcase a different place and element of Leagues' legacy.

Plus there is a Legacy Artwork Raffle. An original acrylic on canvas painting by Willie Wong (valued at \$2500) of an Edmonton neighbourhood is being raffled off with proceeds going towards the EFCL 100 year Time Capsule. Tickets are \$10 and are available on the EFCL website. The draw takes place on February 16th, 2021.

The 100 Year Time Capsule will be a collection of items reflecting EFCL's efforts from the last century. The raffle proceeds will be used to pay for a time capsule purchase and installation that will be embedded in a wall at the Community League Plaza later this year.

Over the last century, EFCL has been engaging, supporting and connecting Leagues to build healthy neighbourhoods—they're looking forward to 100 more and hope residents join and remain involved in the movement.





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