



# CRANSTON

JULY 2010

SUBURBAN JOURNAL



Stampede  
Survival Tips

Cranston  
Community  
Garage Sale?

Summer Festivals  
Around Calgary

**HAPPY STAMPEDING CRANSTON!**

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### Cranston Residents Association

C/O Century Hall,  
11 Cranarch Rd. S.E.  
Calgary, Alberta T3M 0S8  
Tel/Fax: 403-781-6614  
info@cranstonresidents.ca  
www.cranston-connect.com

### Century Hall Park and Office Hours

Century Hall Park Hours:  
Mon to Sun: 9:00 a.m. - 10:00 p.m.  
Century Hall Office Hours:  
Wed to Fri: 9:00 a.m. - 5:00 p.m.

### Elected Officials

#### Alderman:

Ric McIvor: 403-268-2430  
ric@ricmciver.com

#### MLA:

Art Johnston: 403-215-4380  
calgary.hays@assembly.ab.ca

### Suburban Journals Publishing

#### Editor & Article Submissions:

editor@suburbanjournals.ca  
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## In Our Community

### Cranston Residents Association News

#### Events

- **Stampede Lunch:** Sat. Jul. 10,  
11:30 a.m. – 1:30 p.m. Break  
out your western wear and  
come enjoy a hot dog lunch and  
great entertainment at Century Hall!
- **Movie in the Park:** Sat. Jul. 24,  
8:00 p.m. Come and enjoy a family  
Movie in the Park at Century Hall .  
Activities start at 8:00 p.m. and  
movie starts at 10:00 p.m.

#### Kids Summer Camps Promo:

##### **\$150/week!**

For the months of July and August, we  
will be offering multi sport kid's sum-  
mer camps. Children will be provided  
with a mix of sports and interactive

games that promote active living and  
healthy lifestyles. Camps will run  
Monday-Friday, 9:00 a.m. – 4:00 p.m.  
for kids ages 5 – 12. Residents: \$150;  
Non-Residents: \$160. **Register now  
as spots are filling quickly!**

#### Session 2 of Summer Fitness Programs

Register now for session 2 of summer  
fitness programs!

- **Boot Camp:** Tuesdays at 7:30 p.m.  
Start date: Jul. 20 (6 sessions)
- **Boot Camp:** Thursdays at 7:30 p.m.  
Start date: Jul. 29 (6 sessions)
- **Kick Boxercise:** Saturdays at  
10:00 a.m. Start date: July 24  
(5 sessions)

## Very Elderly Growing Fast

Projections from Statistics Canada  
show there will be far more very  
elderly people in our future. In 2009,  
there were roughly 1.3 million people  
aged 80 or over. This could increase  
to 3.3 million by 2036. The number  
of centenarians is projected to triple  
or quadruple. There were about 6,000  
centenarians in 2009.



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# In Our Community

## Century Hall Rental Rates

CENTURY HALL RENTAL RATES						
ROOM SIZE	ROOM CAPACITY	HRLY RATE PRIME TIME	HRLY RATE NON-PRIME TIME	WEEKEND DAY RATE 9 am to 1 am	WEEKDAY DAY RATE 9am to 4pm	DAMAGE DEPOSIT
<b>UPPER LEVEL BANQUET &amp; MULTIPURPOSE ROOMS</b>						
<b>Heritage ABC FULL BANQUET HALL</b>	135 SEATED	\$60	\$50	\$725	\$500	\$500
<b>Heritage 'A'</b>	40 SEATED	\$40	\$35	\$450	\$325	\$500
<b>Heritage 'A &amp; B'</b>	80 SEATED	\$50	\$40	\$575	\$400	\$500
<b>Heritage 'B' OR 'C'</b>	30 SEATED	\$35	\$30	\$375	\$250	\$500
<b>Heritage 'B &amp; C''</b>	50 SEATED	\$40	\$35	\$450	\$350	\$500
<b>UPPER LEVEL MULTI-PURPOSE ROOMS</b>						
<b>Vista</b>	25 SEATED	\$35	\$35	N/A	N/A	\$500
<b>Legacy</b>	15 SEATED	\$35	\$35	N/A	N/A	\$500
<b>Seasons</b>	10 SEATED	\$35	\$35	N/A	N/A	\$500
<b>LOWER LEVEL MULTI-PURPOSE ROOM</b>						
<b>Riverside</b>	25 SEATED	\$40	\$40	N/A	N/A	\$500
<ul style="list-style-type: none"> <li>• Non-members will be charged an additional 30%.</li> <li>• Prime time HRS: Mon - Fri (4 pm to 1 am) or Sat, Sun &amp; all holidays</li> <li>• Non-prime time HRS: Mon – Fri ( 9am to 4 pm, not including Statutory Holidays )</li> <li>• A member is defined as a person in good standing residing in Cranston whose CRA fees are current.</li> <li>• A non-member is defined as any person outside of Cranston.</li> <li>• There is a \$25.00 / hour Security Fee applicable after 10:00PM for any rental.</li> <li>• Please contact <a href="mailto:info@cranstonresidents.ca">info@cranstonresidents.ca</a> for booking rentals and cancellation policy.</li> <li>• This information is subject to change without notice.</li> </ul>						

## Library Programs

### Shawnessy Library

- **Lost in Time, the 2010 Summer Reading Adventure for Children:** Until Aug. 27.
- **Super Summer Drop-in Family Storytime:** Wednesdays Jul. 7 – Aug. 25, 10:15 a.m. – 11:00 a.m. Ages 2 to 5 with a parent/caregiver. No registration required.
- **Law at Your Library; Landlord and Tenant:** Jul. 14, 7:00 p.m. – 8:30 p.m.
- **Adult Summer Reading Program:** All summer.
- **Fantasy Book Club:** Jul. 14 and

- Aug. 11, 7:00 p.m. – 8:00 p.m. Ages 10 – 13.
- **ESL Teen Talk:** Jul. 26 – 30, 2:00 p.m. – 3:30 p.m. Ages 10 – 14.

### Fish Creek Library

- **Marvelous Movies:** Jul. 5 & Aug. 9, 2:00 p.m. – 3:00 p.m.
- **Law at Your Library; Wills and Estates:** Jul. 6, 7:00 p.m. – 8:30 p.m.
- **Natural Cures Around the Home:** Jul. 8, 2:00 p.m. – 3:30 p.m.
- **Baking for Special Diets:** Aug. 4, 7:00 p.m. – 8:30 p.m.
- **Stories Through the Ages:** Jul. 7,

- 10:30 a.m. – 11:15 a.m. Ages 5 – 8.

- **Fairy Tale Classics:** Jul. 7, 2:15 p.m. – 3:15 p.m. Ages 6 to 9.
- **Drop-in Family Storytime:** Fridays Jul. 9 – Aug. 27, 10:15 a.m. – 11:00 a.m. Ages 2 to 5 with a parent.
- **Online Summer Reading Program for Teens:** Until Aug. 20. <http://calgarypubliclibrary.com/teenzone/>

*Visit [www.calgarypubliclibrary.com](http://www.calgarypubliclibrary.com) for more information on these programs. Registration is required for all programs unless otherwise noted.*

## In Our Community

### Notes from the Cranston Community Association Steering Committee

Happy July Everyone! Another summer is upon us and I hope that the weather finally co-operates with us over the next few months! Stampede Events, Summer Vacations and Neighborhood BBQ's will soon fill our busy schedules. Now that the neighborhood kids are out of school I am sure that everyone will be watching extra closely for them on our busy streets.

#### Cranston Community Garage Sale?

I have had a lot of emails asking if there will be a Cranston Community Garage Sale this summer? There seems to be a ton of interest in this type of community event, so I will ensure that we discuss this at our June meeting, which will be after this newsletter goes to print. If you are interested in participating, be sure to send me an email at [cranstonca@gmail.com](mailto:cranstonca@gmail.com) and I will let everyone know of a potential date for this event!

#### Graffiti and Speeding!

Last Month, I asked everyone what issues were important to them and the response was impressive. Most people who responded are concerned about Traffic, Speeding and the increase in Graffiti in our community. We will be working with our Calgary Police Service Community Liaison officer to address these issues and work on some community based strategies! Be sure

to keep your emails coming so we can address them as a group with the City of Calgary and the Calgary Police Service.



#### Cranston Community Association Steering Committee Meeting Updates

Did you know that Cranston does not have its own Community Association (CA)? We are currently working with the group to get the CA officially registered with the Province of Alberta over the next month or so. We will not meet over the summer months but will get together again in September. If you are interested in the Community Association, we need your help and would love to hear from you! For more information or to be included on our update list, please email me at [cranstonca@gmail.com](mailto:cranstonca@gmail.com).

I hope everyone has a wonderful, safe summer! If you have any questions or concerns, I would love to hear from you! Please email me at [cranstonca@gmail.com](mailto:cranstonca@gmail.com) or feel free to call me at 403-585-6316.

*Shane Byciuk*

## In Our City

### Calgary Connection

**Parks Cemetery Tours:** Travel back in time with knowledgeable volunteer tour guides. Jun. 6 – Oct. 3, 2:00 p.m. – 3:30 p.m. FREE. Register for tour online at [www.calgary.ca/recreation](http://www.calgary.ca/recreation).

**Parks' Nature Discovery Camps:** Children discover nature first-hand. Every week 9:00 a.m. – 4:00 p.m. throughout July and August. Pre-care and post-care available. Register online at [www.calgary.ca/recreation](http://www.calgary.ca/recreation).

**Depression Research Study – Volunteers Needed:** The Depression Research Laboratory at the U of C is investigating the relationship between mood and thinking. If you are an adult between 18 and 65, have had one or more previous episodes of depression but are not currently depressed, and would like to participate please call Laurie Ching at 403-455-5963.

**The Calgary's Vital Signs 2010 Survey** measures our city's quality of life in 12 key issue areas. Sign up at [www.thecalgaryfoundation.org](http://www.thecalgaryfoundation.org). Survey ends July 2. The report will be published in the Calgary Herald on October 5.

**Music in the Park:** In celebration of Parks 100th anniversary, The City of Calgary Parks is hosting free family concerts in parks this summer. They will be held once per month from June through September. For more information visit [calgary.ca/parks](http://calgary.ca/parks).

**Girl Power Camp:** At the Women's Centre of Calgary, 646 - 1st Ave. N.E. Exciting workshops to connect with other girls. Free. Lunch provided. Ages 10 – 12. Jul. 19 – 23, Jul. 26 – 30, & Aug. 9 – 13, 10:00 a.m. – 3:00 p.m. Call 403-264-1155 to register.

**“As human beings our greatness lies not so much in being able to remake the world...as being able to remake ourselves.”**

*Gandhi*

# In Our City

## Events In and Around Calgary

Tickets, admission or registration may be required for events. Event details are believed correct as of press time but may change at any time.

**Journey in Art:** Jul. 1 – 31, Resolution Art Gallery. A juried competition featuring original art. [www.fcacalgary.ca](http://www.fcacalgary.ca)

**34th Annual Calgary Canada Day Box Lacrosse Tournament:** Jul. 3, Calgary SE Soccer Center. Over 180 games will be played with 7 indoor fields being used by novice, peewee, bantam and midget teams from around the world. [www.calgarylacrosse.com](http://www.calgarylacrosse.com)

**North American at Spruce Meadows:** Jul. 7 – 11, Spruce Meadows. Athletes will compete for a prize purse of more than \$1,000,000 and the title of Spruce Meadows North American Champion. [www.sprucemeadows.com](http://www.sprucemeadows.com)

**Calgary Stampede:** Jul. 8 – 18, Stampede Park. Known as the "Greatest Show on Earth", with a 10-day rodeo, western art show, and exhibition, it is fun for everyone! [www.calgarystampede.com](http://www.calgarystampede.com)

**European Classic Car Meet:** Jul. 17, Stanley Park. Showcasing classic modern and vintage British and European-made cars. Food concession stands and live music will be available to spectators. [www.vsecc.ca](http://www.vsecc.ca)

**Beat The Heat Summer Outdoor Family Drum Circle:** Jul. 18, 1:00 p.m. – 4:00 p.m. Crescent Community Park, 900 47 Ave. S.W. 200+ drum circle, live music, face painting, food vendors, silent auction, dance performance. No experience required, drums provided. Rain or shine! [www.circlesofrhythm.com/beattheheat.htm](http://www.circlesofrhythm.com/beattheheat.htm)



**Annual Summer Media Arts Camp for Teens:** Jul. 19 – 30, This unique opportunity allows teenagers aged 14 to 17 to write, direct, shoot, and edit a film under the guidance of professional filmmakers. [www.csif.org](http://www.csif.org)

**Ride Through Time:** Jul. 24, 11:00 a.m. – 4:00 p.m. The Lougheed House. Free. Enjoy a day full of music, military and magic as we bring history to life. [www.lougheedhouse.com](http://www.lougheedhouse.com)

**The Owen Hart Foundation presents Ringo Starr:** Jul. 28, 7:30 p.m. Jubilee Auditorium. The Owen Hart Foundation's annual concert to raise funds and awareness to continue their work within the Calgary community. [Tickets at www.ticketmaster.ca](http://www.ticketmaster.ca)

**Heritage Day at Fort Calgary:** Aug. 2, Fort Calgary. Enjoy costumed interpretation, and historical crafts and games at the Heritage Day celebration. [www.fortcalgary.com](http://www.fortcalgary.com)

**Mommylicious:** Aug. 8, 10:00 a.m. – 4:00 p.m. Carriage House Inn. Featuring local businesses offering products and services geared towards families. [www.mommylicious.ca](http://www.mommylicious.ca)

**Walking With Dinosaurs:** Aug. 11 – 15, Pengrowth Saddledome. Go back in time to an ancient landscape, where you will witness exceptionally life-like dinosaurs fight for survival right before your eyes. [www.dinosaurlive.com](http://www.dinosaurlive.com)

**Taste of Calgary:** Aug. 12 – 15, Eau Claire. Offers sensational samples from Calgary's finest and most unique restaurants and beverage companies. [www.tasteofcalgary.com](http://www.tasteofcalgary.com)



## Concerts

- **Benny Benassi:** Jul. 2, Flames Central
- **Rihanna:** Jul. 6, Pengrowth Saddledome
- **Bon Jovi:** Jul. 14, Pengrowth Saddledome
- **Sesame Street Live:** Jul. 16, Jubilee
- **Meatloaf:** Aug. 2, Pengrowth Saddledome
- **Backstreet Boys:** Aug. 8, Pengrowth Saddledome
- **Michael Bublé:** Aug. 18, Pengrowth Saddledome
- **Bobby Curtola,** Sep. 4, Deerfoot Inn & Casino.
- **Johnny Reid:** Sep. 27, Jubilee

## Festivals

- **Calgary Turkish Festival:** Jul. 10 – 11
- **Calgary Stampede:** Jul. 9 – 18
- **Folk Music Festival:** Jul. 22 – 25
- **Fiestaval Latin Festival:** Jul. 24 – 25
- **Sun and Salsa Festival:** Jul. 25
- **Calgary Fringe Festival:** Jul. 30 – Aug. 7
- **Inglewood Sunfest:** Jul. 31
- **Calgary International Blues Festival:** Aug. 2 – Aug. 8
- **Afrikadey!** Aug. 9 – 14
- **GlobalFest:** Aug. 20 start
- **Calgary International Reggae Festival:** Aug. 21

## In Our City

### Stampede 2010!

It's finally here again folks! Dust off the ol' cowboy boots, stock up on sun screen, and practice those Ya-hoo's because the Greatest Outdoor Show on Earth, The Calgary Stampede is moseying on in to town July 9th and will take up residence in our wonderful city until July 18th. The Stampede is famous for its many activities and exhibits each day for any age and a variety of interests.

Kicking off the festivities is the infamous Calgary Stampede Parade beginning on Friday July 9th; prelude entertainment begins at 7:30 a.m. and the main Parade begins at 8:55 a.m. Because much of the downtown core will be closed off to vehicles, taking the C-Train is the best transportation option for the morning of the Parade.

Admission to the Stampede grounds allows you to access to numerous events, including:

- The Agriculture Center which houses farm animals to look at and even pet at times. [www.calgarystampede.com/stampedeagriculture](http://www.calgarystampede.com/stampedeagriculture)
- The Indian Village which allows visitors to experience, first hand, the culture and traditions of the First Na-

tions people. [www.indian-village.ca](http://www.indian-village.ca)

- The Coca Cola stage which will feature such artists as Three Days Grace, Barenaked Ladies, Martina McBride, and many more. On the line up this year for the kids is Bob the Builder, Thomas & Friends, and Fifi and the Flowertots. Visit [www.cs.calgarystampede.com](http://www.cs.calgarystampede.com) for time and date listings.
- Dining is always an adventure in itself. The different food vendors from around the world cater to the foot traffic. From chicken on a stick, to corndogs, to deep fried pickles, and those famous magical mini doughnuts, the comfort food will be at an all time high this year.
- The Midway is always a favourite among teenagers and little ones. Scream on the rides and test your luck at the many games available.

Enjoy all the fun that the Stampede has to offer!

*Megan Hidson*



### Stampede Survival Tips

Have you ever left the house and thought "Oh, I should have brought the..." Well, here is a list of essential items to remember when packing your backpack for your fun-filled day at the Calgary Stampede:

- Sun Screen
- Water bottle
- Hat (Cowboy of course!)
- Poncho (compact travel size)
- Wet wipes
- Extra money (the many attractions and food add up fast)
- Wind breaker
- Snacks (granola bars or trail mix)
- Camera

Of course be sure to wear comfortable shoes and clothing as the day will be filled with lots of walking. It is also important to map out a "meet-up" place and make sure every member of the family knows where it is in case someone gets lost. Young children need to be reminded to avoid strangers unless they have a uniform.

*Megan Hidson*

### Calgary Folk Fest

Prince's Island Park is the home of the Calgary Folk Festival from July 22 to 25. There will be over 68 artists performing this year from 14 countries on 7 separate stages.

Whether you are an accomplished musician or just interested in hearing a variety of sounds, the Calgary Folk Fest will surely strike a chord with your senses. During the day, musi-

cians from all walks of life participate in "jam sessions" where there is no sheet music or lyrics. This magical experience will, in itself, inspire the most unsuspecting soul.

The grounds are littered with people on tarps and blankets forming small communities for the day and even the entire 4 day event. There is a variety of food on site for sale, but you are

allowed to bring a cooler with your own snacks. The Tim Horton's Family Area will be in open on Saturday and Sunday from 11:00 a.m. to 5:00 p.m. There are crafts and numerous family friendly activities to participate in.

Visit [www.calgaryfolkfest.com](http://www.calgaryfolkfest.com) for details.

*Megan Hidson*

# Your Family

## Music Lessons... Where Do You Start?

As a school music teacher I am often asked by families how to find a good private music teacher. I encourage families to ask prospective teachers a few questions to ensure a perfect match for their family.

### "What is your music background?"

Formal education is important. A Bachelor of Music is typically a 3-4 year university degree where music was studied almost exclusively. Some teachers may have even a Master of Music (2-3 years beyond the bachelor degree) or Ph.D (3-6 years beyond a Masters). Some teachers have a diploma in music from a recognized college. These are all great indicators of a strong musician and teacher.

### "Can we check two references?"

Quality studios or teachers will quickly provide these to you upon request. You can get a feel for what other parents/students are saying and thinking. Be sure to find out how long they have been with the teacher and if they are happy with their lessons. A police background check is also a must.

**"Is this your full-time or part-time career and for how long have you been teaching?"** Full time musicians/teachers may have more training specific to music education. Part time

music teachers may be just as devoted.

### "Do you have recitals for your students throughout the year?"

It is important for students to have the opportunity to showcase their skills. A solid music studio should have performance opportunities throughout the year.

### "Could we sit through a recital or schedule an interview/trial lesson?"

Any quality teacher would love for a potential student and their family to either sit through a recital or meet face to face prior to beginning formal lessons so that both parties are clear on the expectations. If you are able to sit through a performance by the teacher or a recital of their students, you could then ask other parents about the teacher, studio policies and anything else you feel is important.

### "May I sit through the lessons?"

Parents should *always* be granted access to sit in on any or all of the lessons whether they are in your home or in a studio. *Never* accept a teacher who will not allow it. It is for the safety and peace of mind for all parties involved.

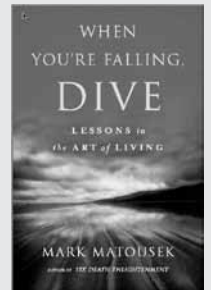
Asking the right questions of a prospective music teacher gets your

professional relationship off to a good start. Music can be one of the most rewarding after school and lifetime investments if you take the time to find the right music teacher.

*Shelley Steele-Gittel M.A., B.Music, ARCT, Cochrane*

## Lessons in the Art of Living

"How do you live?" This is the question from his deeply depressed sister that prompted author Mark Matousek to undertake the writing of *When You're Falling,*



*Dive* (Bloomsbury). For more than 10-years, Matousek sought lessons in the art of living to help him unravel "how does a person survive his own life?"

In this book he dives right into the exploration of how a person prevails in the face of challenges and disasters. How do we keep going following some great loss, disappointment or stroke of bad luck? Through true life stories of people he met, parables and poetry, he presents lessons that help us see where authentic strength comes from. If you are facing some challenging times and need some hope and inspiration, this book is well-worth picking up.

## Book of the Month



## Travel & Destinations

### “Potentialists” Turn Travel into Enriching Experiences

The desire to travel is on the rise, according to a survey recently conducted by American Express Canada, which indicates that a whopping number of Canadians are looking to pack up and hit the road. This need to make more time for enriching life experiences—including travel—is of high importance for a new class of Canadians, known as “potentialists.” Potentialists are defined as people who want to make the most of their lives.

In terms of travel, this means everything from taking eco-vacations and volunteer holidays to spending vacation time learning specialized skills from local chefs or artisans.

“Travelling with this ‘potentialist’ mindset means making the most of being in another country and culture—experiencing traditions, learning languages and engaging in more immersive experiences,” said David Barnes, vice-president of communications at American Express. “It’s beyond simply escaping the everyday grind of work and the responsibilities of life. It’s experiencing what the world has to offer in a meaningful way.”

*News Canada*



### Touring Alberta’s World Heritage Sites

Five of Canada’s 13 UNESCO World Heritage Sites are found in Alberta. Travel Alberta has prepared this UNESCO Trail, seven- to 14-day, 1,890 km driving experience. For more details, see [travelalberta.com](http://travelalberta.com).

**Day 1 – 2:** Waterton Lakes National Park. The park was crowned the world’s first International Peace Park in 1932 when it joined Glacier National Park.

**Day 3:** Waterton Lakes National Park to Head-Smashed-In Buffalo Jump (125 km). From Waterton, head north on Highway 6 to Pincher Creek, then east on Highway 3 to Head-Smashed-In Buffalo Jump. It is the largest, oldest and best preserved of all bison jumps in the world, and was declared a World Heritage Site in 1981.

**Day 4:** Head-Smashed-In Buffalo Jump to Dinosaur Provincial Park (265 km). Back on Highway 3 head east to Taber, and then north on Highway 36. Dinosaur Provincial Park has some of the most extensive dinosaur bone fields in the world, now protected under the UNESCO designation.

**Day 5 – 6:** Dinosaur Provincial Park

to Calgary (233 km), and Calgary to Banff (129 km)—Head west on Highway 544 and then a short distance south on Highway 36 before reaching Highway 1 to Calgary, then on to Banff and Jasper National Parks—two of four adjacent parks which together have been declared a World Heritage Site by UNESCO.

**Day 7 – 9:** Banff to Jasper (295 km). Banff and Jasper offer endless outdoor opportunities

**Day 10 – 11:** Jasper to Edmonton (363 km). From Jasper, head east on the scenic Yellowhead Highway to Edmonton.

**Day 12 – 14:** Edmonton to Wood Buffalo National Park (480 km). Devoted UNESCO fans will make the effort to see our last UNESCO site, the second largest national park in the world. This vast chunk of lonely boreal forest and shallow lakes is home to the world’s largest free-roaming herd of wood bison (more than 2,100 remain) and is the last natural nesting habitat of the rare whooping crane (183 individuals were counted in 1999). It was deemed a UNESCO site in 1983.

### The New 7 Wonders of the World

The Official New 7 Wonders of the World were elected in 2007 by more than 100 million votes to represent global heritage throughout history.

The wonders are:

- Chichenitza, Mexico
- Christ Redeemer, Brazil

- Colosseum, Italy
- Taj Mahal, India
- Petra, Jordan
- Great Wall of China
- Machu Picchu, Peru

For more information, take a look at [new7wonders.com](http://new7wonders.com).

# Real Estate

## “If I Could See the Future of Mortgage Interest Rates”

I get asked this question all the time: “Where are interest rates going to be in 5 years”? Well, there are a few factors to take into consideration.

The first is we are seeing historically low interest rates. The second is the rapid economic repair. These interest rates will not be here forever. The average fixed rate over the past 25 years for June is 8.43%. The average Prime Rate for the past 25 years is 6.99%. I predict that as the economy repairs itself the fixed rates will begin to increase to a normal level between 5.25% and 6.25%. Further, to this change will come the steady but cautious increase to the Bank Of Canada Prime Lending rate. Prime in my opinion could increase to between 5.00% and 6.00% over the next few years.

View the chart to the right to see what interest rates have been in the past to better inform yourself when making any real estate purchase or change to your existing mortgage. I believe the more informed you are as a consumer, the better prepared you will be when making one of the largest and most important personal investments in your lifetime.

The interest rates we are enjoying today may not be here tomorrow. One must understand that when renewing your mortgage in 5 years there could be an increase in the available rates. With an increase in rates comes an increase in mortgage payments. It is important to plan for this increase when selecting your mortgage product and when deciding how much you can afford to spend on a home.

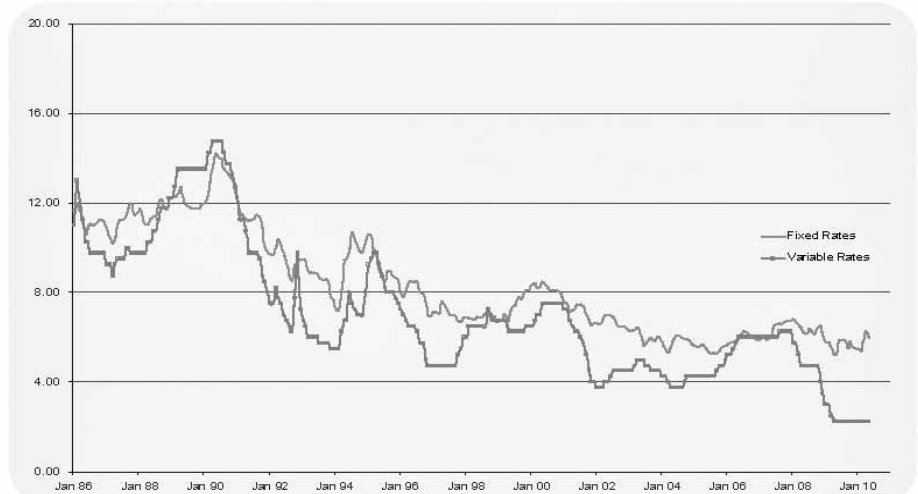
The key is to properly plan out your

mortgage using history to guide you as well as using a professional mortgage planner. Remember, it is not always about the rate you get but the entire mortgage product. Some teaser rates can trap you with limited features should you have to make changes down the road. Fully understand the details of your mortgage before you sign.

*Vic Cotton, Mortgage Associate,  
MyMortgage.ca*

### COMPARISON OF FIXED & VARIABLE RATES (25 YEARS)

CHARTERED BANK ADMINISTERED INTEREST RATES - PRIME BUSINESS\*



Source: Bank of Canada, Department of Monetary and Financial Analysis. \* The prime business loan rate is the interest rate charged to the most credit-worthy borrowers. When there are differences in the rate charged by individual banks, the most typical rate or rates are taken. Since May 1973 the chartered banks from time to time have had in effect a lower base rate for small business loans under authorization of \$200,000 or less. The rate shown in the table applies to large business loans. The rates shown are typical rates on the last Wednesday of the month.

## Attainable Homes Calgary Gets Start

Thousands of moderate-income Calgarians cannot afford to purchase their own home. To most, owning a home is literally a dream.

Attainable Homes Calgary Corporation (AHCC), which partners with the City and the private sector, has been launched to create a new way for Cal-

garians to own a home. AHCC's goal is to build 1,000 homes (apartment-style condos and townhouses) in a number of proposed sites across the city. Construction is expected to begin in the fall of 2010 with some units expected to be available for occupancy in 2012. According to the corporation, it will provide land to be pooled with

the private sector so that an attainable price can be achieved based on economies of scale, not by reducing quality or specifications.

AHCC says it will have an application process and eligibility criteria added to its web site soon: [www.attainablehomescalgary.com](http://www.attainablehomescalgary.com).