

Breton RCMP Investigate Damage to Breton Golf Course

Breton RCMP seek assistance from the public in identifying individuals who extensively damaged the grounds at Breton Golf Course.

During the early morning hours of July 6, two individuals on all terrain vehicles drove onto the grounds and caused thousands of dollars in damage.

Anyone with information regarding this incident is asked to contact the Breton RCMP detachment at 780 696-3520. If you wish to remain anonymous, you can contact Crime Stoppers at 1-800-222-8477 (TIPS), online at www.P3Tips.com or by using the "P3 Tips" app available through the Apple App or Google Play Store."



Charges down this Canada Day long weekend

From Leduc County

Over the four-day period from June 28 to July 1, Leduc County peace officers travelled 1,252 kilometres and issued a total of 19 charges and 10 warnings for speeding, improper passing and others. Over the same four-day period in 2018, a total of 52 charges and 27 warnings were issued. This was down from 2017, when 81 charges and 19 warnings were issued for the same time period.

We are pleased to see that the majority of residents and visitors celebrated Canada's 152 birthday responsibly. Leduc County peace officers work hard to keep the public safe and we appreciate the public's cooperation in making our community a safe place for all. Clarence Nelson, director of Enforcement Services

Proactive patrols are important to enhancing traffic safety in Leduc County. While these patrols sometimes result in fines or warnings for motorists, these patrols also provide an opportunity for peace officers to maintain a presence in the community and educate the public about traffic safety.

Excessive speeders charged

A motorcyclist was charged after speeding more than 70 kilometres per hour over the posted speed limit on Saturday afternoon. The adult male driver from Warburg was caught speeding 161 kilometres per hour in a 90 kilometre-per-hour zone on Highway 622 near Range Road 24.

Two additional motorists were charged with speeding more than 30 kilometres per hour over the speed limit; one driver was travelling 35 kilometres per hour over the speed limit on Township Road 502 near Range Road 24 and another was travelling 37 kilometres per hour over the speed limit on Airport Road near Township Road 242.



SEEKING

Looking for the man who needed a walker for his wife. I had called you but then lost your number. Please call me if still needed. Jen

780.986.1709 (1-1)

HELP WANTED

Barmaid/Waitress Wanted Part-time for evenings and weekends. Customer service, Proserve & Reel Facts a must, please drop off your resume at the Sunnybrook Hotel and Bar with Dawn or Kat. (1-1)

FOR SALE

Premium Firewood for sale. For details and pricing call James. 780.405.0826 (1-1kr)

Breton West Herefords has both dehorned and polled bulls for sale, including "Surefire heifer bulls ".

Call or text Leonard at 780-898-9590 (5-5)

FOR RENT

2 Bedroom Farmhouse - Alsike area, Saskatoon Valley Road. \$950/mth, includes utilities and all appliances. Available August 1st. References required. Call Jody. 780.991.1728 (1-1)

4-Plex Unit in Winfield - 2 bedrooms + 1 small room downstairs, finished basement, incl. 4 major appliances. Small pets ok but no dogs. \$825 + utilities / month, \$825 damage deposit. Phone Maria 403.606.6977 or 403.249.2708

or Marie 780.932.7177 (1-1kr)

PAINTING SERVICES

Spring Painting Special! - Interior/Exterior. For the Love of Painting - No job too big or small. Very professional & reliable. Call for your FREE estimate.

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or www.counter.gregsharman.com (1-1kr)

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Accutrax Cat and Trackhoe, Dozer, Excavator, Compactor, Trenching, Fence line clearing, Demolition, Basements, etc. Ed Neumann 780.789.2547 (6-6)

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\$5.00 (GST included) for 2 weeks, up to 30 words

- call 780-887-0077
- drop off your ad at The Village Office
- email media@community39.com
- · submit online at www.community39.com



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Career Opportunities Benefits, Bonus Plans, RRSP Plans Competitive Wages

Job Title: Production Team Member

Starting Comensation: Up to \$18.50 hourly

Summary:

Working in the production facility assembling Arctic Spa Hot Tubs.

Required Skills:

Unskilled and Skilled positions available. Experience working with air tools, hand tools would be an asset.

Key responsibilities:

- Reporting daily to the Production Manager and Supervisors to be informed of daily tasks.
- Meet the scheduled build demands as set by daily, weekly, monthly orders.

Physical Demands Required:

Able to be on your feet 8 hours per day. Able to work in a warm environment. Have no issues with adjusting personal schedule to work overtime hours when required.

PPE:

Safety glasses and steel-toe boots required, any further PPE required will be provided.

This is not a complete statement of all duties and responsibilities of this position. The position holder may be required to carry out any other duties as directed by their Manager.

Please submit resume in person or via email to Jason Walker Human Recourses Manager at Blue Falls Manufacturing.
4549-52st Thorsby Alberta T0C 2P0 or jwalker@goarctic.com



Wilf Brandt Trucking Ltd. is seeking **Class 1 Tank Truck Drivers**, for Year Round Production Fluid Hauling in the Warburg, Thorsby, Leduc, Rimbey and Drayton Valley areas.

Current Oilfield Safety Tickets are a definite asset and willingness to work shift cycle a must. Successful candidates can expect year round work and excellent wages.

Pre-Employment Screening is a pre-requisite to hire.

Please email resume along with a current drivers abstract to resumeswbt@gmail.com



FOR SALE

make a REASONABLE OFFER

Trailer with Deck

c/w the roof over the trailer, propane tank, clothes line with stairs and deck. As is. 780.886.9438



All kids ages 6-12 are invited to Breton Faith Covenant Church from July 22nd to 26th to check out all the

Weird Animals at VBS!

From 9am to 12pm no cost, snacks provided.

Pre-registration is appreciated call 780-696-3669
with name, phone number and age of children attending please leave a message if we don't answer.
It's going to be a great time!
Hope to see you there!

Treasures Thrift Shop

Come and help us celebrate our



Wednesday July 24 10 am - 4 pm

Coffee & Goodies • Door Prizes & Specials throughout the store!

United Church 5112 53 street Warburg

Breton Playschool Teaching Position Available!

- Starting September 2019
- Flexible Hours
- Two Classes Run 3 & 4 Year Olds
- Playschool runs from September to June, with holidays off.

Applicant must have:

- Childhood Development Worker Certificate
- Valid CPR/First Aid
- Current Vulnerable Sector Check

Please send resumes to
Courtney Emmonds: c_hanson7@hotmail.com
Further Questions?
Contact Courtney at 780.621.8400

Resumes will be accepted until a suitable candidate is found, and only those selected for an interview will be contacted

LETTER TO THE EDITOR

Dear Editor:

I am writing in concern of what was included in the Leduc County Tax 2018 in Review notice.

It was of particular interest to me as the Former Deputy Chief of the Warburg Fire Department for 24 years. The statistics stated that there were 805 emergency calls in 4 districts in Leduc County:

388 in Nisku District 119 in New Serepta District 170 in Calmar District 128 in Thorsby District

No where was it mentioned that there is another department that is 75 percent funded through the County which is the Warburg Fire District. Although Warburg is funded somewhat differently and is under the Village of Warburg's umbrella, our county tax dollars are still being spent to protect the rate payers on the west end of the county.

As Former Deputy Chief, I have attended several Fire District meetings where we were repeatedly told, "we are one family working together to protect our county". Apparently Leduc County feels like we are the adopted child that's not allowed in the family picture!

I feel disrespected as a former Deputy Chief and a county resident. It is a shame that Leduc County Fire Services did not include an integral part of their fire districts in their year review. I can only hope that this is a factor that does not get missed in 2019's yearly review.

Dan Duiker West County Resident

> All "Letters To The Editor" must be printed with the name of it's author. Letters To The Editor are the opinions of those who wrote them, not necessarily those of Community 39 Enterprises.



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Warburg Village Market
3'B Flowers
Warburg Hotel
Warburg Family Drug Store
Sunnybrook Post Office
Sunnybrook Hotel
Alsike Gas Station
Teddy Bear's / Tempo

780.887.0077 a@community39.0

media@community39.com www.community39.com The best kind of produce:

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Join Leduc County for a **farm to table dinner** with family activities, local food vendors and live entertainment!

TICKETS: \$30 per adult, \$12 per child (children 6 and under are free)



JULY 27 | GLEN PARK HALL | 4 to 8 p.m. For more information, call 780-770-9262



Join Leduc County Parks and Recreation for:

FITSET NINJA WARRIOR

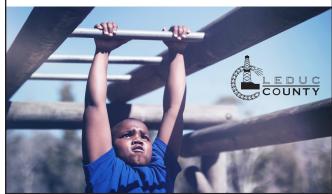
Get ready to climb, scale and race your way through the amazing ninja warrior obstacle course at Fitset Ninja Warrior in Edmonton.

Participants can look forward to kid-friendly obstacles that help develop endurance and strength, and are fun at the same time!

Will you be the ultimate ninja warrior for Leduc County?

Aug. 12 from 9 a.m. to 4 p.m. | age: 10 to 17 | cost: \$35 register by: July 29

For more information, call 780-770-9262



Leduc County Munchkins: Glen Park Hall

Ages 4 - 7



The Munchkins program provides a great opportunity for young children (4 - 7) to get accustomed to a social environment. Through crafts, games and music, children will have the opportunity to meet new friends in a positive atmosphere! *Register by July 23*.

Date: July 30, 31

Time: noon to 3:30 p.m. Place: Glen Park Hall

Cost: \$25

Register online: https://app.bookking.ca/LeducCountyPub/



THE WARBURG BUGLE, WWW.COMMUNITY39.COM, 780-887-0077, JULY 12, 2019 EDITION #249



michaelj@mikeshomesltd.com mikep@mikeshomesltd.com

MICHAEL JACOB 780-991-1008 MIKE PETRACEK 780-699-3700

Golden Spur Gymkhana Dates for 2019 are as follows: July 14 & 28, August 11 & 25, September 8. If you need any information please call Jenn @ 780-246-2377, Jodi @ 780-514-8336 or Donna @ 780-554-4714 or check out our facebook page @ Golden Spur Gymkhana

Winfield Public Market: Winfield Hall. Come have a coffee, eat at the concession & visit with our great vendors! Call or text Carla 780-621-1285 for more info. Follow us on Facebook for up to the minute details! Upcoming Markets: July 14th 11am - 2pm, July 28th 11am - 2pm, Saturday, August 10th for Uketuk Days 10am-2pm, and August 25th 11am - 2 pm.

ROYAL CANADIAN LEGION #246 MUL-HURST inviting new members...now at 1/2 price for registration!!! Seeking veterans in the community. Family Bingo every Tue.at 7pm (MEAT BINGO -JULY16) Next Community Social: July 26th @ 7:30 pm. Call: Marion 780-935-6281

PANCAKE BREAKFASTS at SANDHOLM HALL (10 miles south of Thorsby) will be held on Sunday, July 28th and Sunday, August 25th, 2019 8 am to noon. EVERYONE WELCOME

Community United Church - summer worship schedule: Sunday mornings @ 10:30 AM. NO WORSHIP ON LONG WEEKENDS: August 4, September 1. Telfordville Services: July 14, August 11, September 8. Warburg Services: July 7, 21, 28, August 18, 25, September 15, 22, 29

Thorsby Bingo Bingo is held every Thursday evening at the Senior's Centre. Regular Bingo starts at 7:15 p.m. Early Bird is at 7:00 p.m. Loonie Pots and Progressive Bingos. Bingo will be over for the season on June 27th and resume September 3rd. Have a great summer!

ST. JOHN THE BAPTIST UKRAINIAN CATH-OLIC CHURCH, Thorsby - Everyone is welcome to our next mass on Sunday, July 7 at 9:00 a.m. with Father Mark Bayrock. If more information is required please call Dan @ 780-789-3698.

Community **Events Page**

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Breton Women's Wellness Day - Save the Date for our next Women's Wellness Day - Saturday, October 19th. We are currently in the planning stages and look forward to having you join us. If you would like to be a vendor in our trade show area, please email bfcss@ telus.net for more information.

Warburg RV Park open May - September. \$30 RV with services: 50 amp power, water & sewer. Weekly rate \$150. Tenting rates, RV dump, & firewood available. Warburg Village 780-848-2841

The Winfield Legion will not be have a monthly meeting JULY OR AUGUST, 2019. See you this fall and have a great summer!

Mulhurst Bay Farmers Market runs Thursdays from 4-6 at the Mulhurst Bay Community Hall until July 4- Aug 29

St. Matthew's Lutheran Church - Sunday Worship @10:30 a.m., Holy Communion on the first Sunday of the month; Bible study 1,3,5, sundays of the month. Pastor Ron Flamand, interim pastor. Call 780-789-3873

Thorsby Senior's Thrift Store Bag Sale - Fill a large bag for \$15 or a small one for \$5! Regular Hours Thursdays, Fridays & Saturdays 10 am - 3 pm. Donations accepted and appreciated during store hours only or call Vera to arrange drop off at 780.789.3197. 4812 - 51 Street Thorsby (south of Esso)

Community United Church - Join us for worship, programs, community outreach. Sunday worship at 10:30 AM Telfordville: 2nd Sunday of each month Warburg: remaining Sundays of each month. 780-848-2227.

Treasures Thrift Shop located in Community United Church, 5112-53 St. Warburg, is open every Wednesday from 10 am - 4 pm. Gratefully accepting donations of clean, gently used clothing and small household items on Wednesday and Friday mornings.

Warburg Museum - We are now making homemade pies every Saturday from 1:00 p.m. - 4 p.m. New members always welcome and appreciated! Susie 780.848.2507

Supporting Active Aging Today, Tomorrow and Beyond

2019 Conference

Join Leduc County FCSS and City of Leduc FCSS for the first ever Supporting Active Aging Conference, featuring keynote speakers Bob Layton and Julie Matthews.

Date: August 30, 2019 **Time:** 8:30 a.m. to 3 p.m.

Place: Leduc Fellowship Church: 4404 Rollyview Road

Ages: 50+

Tickets: \$20 per person, available in early July. Tickets include hot lunch and entry to a vendor fair with

information from more than 20 organizations.

To purchase your ticket before the **August 19** deadline, please contact Carla (Leduc County FCSS) at 780-955-4554 or visit leduc.ca/supporting-active-aging. Please note, bus transportation is available from Warburg, Thorsby, Calmar and New Sarepta free-of-charge. Please contact Carla to book a spot. Limited seats are available.



Bob Layton: "Welcome to Radio!"

Sit back, relax, and take in Bob Layton sharing the story of his life in broadcasting. Perhaps become inspired to write your own life story! His latest book will be available for purchase, with all proceeds going to a local shelter.



Julie Matthews:
"How to be your own Troubleshooter"
Former Global TV Troubleshooter turned
Consumer protection expert, Julie Matthews shares
personal stories along with tips and tricks to help protect
yourself, your friends, and family.











Thorsby Senior's Soup & Sandwich Day at the Senior's Centre is on the second Wednesday of every month. Five dollars will buy you a bowl of soup, a sandwich, a coffee, tea, or juice. Enjoy all this between 11:30-1:30 pm. Birthday Party follows at 1:30 pm. Everyone Welcome!

Winfield Legion is available to rent. Keep eyes open for a list of upcoming social events. Rental Inquiries - Call Gordon 780-542-1243 Or Mona 780-682-3905

Crib Nights - Run every Wednesday night at Arctic Spas Recreation Complex from 6 - 9 pm. New players are always welcome!

"Sew Heavenly Quilters" meet every Thursday at the Warburg Cultural Centre, from 10:00 to 4:00. Everyone welcome to join. Call Peggy Lunde @ 780.789. 2545 for more info.

FUN AND EXERCISE Sandholm Modern Square dance club welcomes NEW MEMBERS, youth, couples and singles. THURSDAYS at 7 p.m. at Sandholm Hall (10 miles south of Thorsby) First night for New Dancers FREE. For more information contact Dave 780-238-5844 or Doris 780 389-2381.

Parent Link – Stay 'n Play held every Thursday from 9:30 am – Noon at the Warburg Village Office. Join us for some play time with your child!

Genesee Jamboree - **Third Friday** of every month from 7 p.m. - 10:30 p.m. Lunch served. \$5.00 / non playing attendants. Everyone welcome. 780.848.2479

Ashland Dam Park - For reservations call Bruce @ (780) 898-9636.

Breton Community Center- To rent the community center please visit our website www.bretonagsociety. com, call 780-696-3561 and leave a message or email us at bretonagsociety@gmail.com

Camp Barvnok - For bookings, call Walter 7807172432, or Jason 7809904043, or email bookings@barvnok.com

Bus Transportation To Leduc - The 1st and 3rd Thursday of each month. Departs from the Cloverleaf Manor at approx. 9:00 am, cost of \$8, call to reserve a seat: 780-848-7177 (Cloverleaf Manor - Warburg) (Pick-ups in Thorsby and Calmar).

Leduc Public Market runs every Thursday 10-3 in the City Center Mall (Ken's Furniture) 5201 50 Street. Lots of vendors with a wide variety of items. For tables or info call Jenna 780-868-7616.

Warburg Bloomin' Buddies Meetings - Please contact Linda McLaughlin @ 780 848 2916 for informa-

tion re meeting dates and times.

Warburg Legion Hall is available for rent at \$75.00/full day and \$50.00/half day with a deposit of \$50.00 that is refundable upon inspection. For Hall rental, please contact Deb/Max 780 848 2923 or (780) 264 9217 or Nancy/Allan 780 848 7756.

Warburg Cultural Centre - For rentals of facility, wine glasses and/or tablecloths, phone 780.848.2944. Meetings held quarterly. Please contact 780.848.2916 for info.

Warburg Senior's Centre rentals. Call Nancy/ Allan Gruninger 780-848-7756. \$75 per rental, \$50.00 damage deposit refundable after inspection – no exceptions!

Warburg Pioneer Ag Society & Hall— hall rental \$300, phone 780-848-2841 (non-smoking, 350 capacity), Meetings 2nd Wednesday of each month.

Royal Canadian Legion #246 Mulhurst hall rental: Call Marie @ 780-362-7350

Thorsby Senior's Centre rentals. Call Cathy Kuzio 780-789-2423 / 780-719-7124.

Thorsby Senior's Supper Meetings These monthly meetings will now be held in the Senior's Centre and are on the last Wednesday of every month at 6:00 p.m. Members are requested to bring a potluck dish. Memberships are available for \$10 from Elaine Warnock at 780.221.3939.

Thorsby Senior's Birthday Parties at the Senior's Centre. Held every second Wednesday of the month from 2:30 p.m. - 4:00 p.m. These parties are open to all members and their guests.

Thorsby & District Fish & Game Regular Meetings are held on the third Monday of each month @ 7:00 pm at Warburg Village Office Basement (entrance through the back). Please join us. Contact Bruce at 780-848-2242 for more information.

Breton Golden Age Centre Rentals - \$10 / hour with \$25.00 for use of kitchen or \$15/day. Deposit of \$50 required. Call Pat at 780.696.2056

Community Events are placed FREE of charge, thanks to the community commitment of





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Fundraiser

<u>Redo</u>

Due to Bad Weather
July 1st We Are Redoing
Bucks for Boobs
on August 3rd @ Noon

Being Held At
Nature's Fuel's Liquor Store
Breton Alberta

all proceeds go to Breast Cancer Research

For more info call 780-202-7874

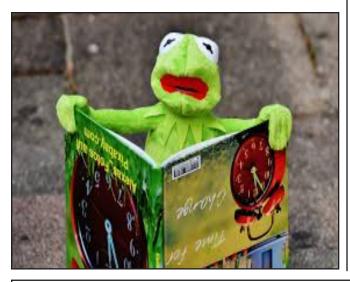
780-696-0006



The Library's Summer Reading Program is off to an amazing start, thanks Erika Tessier for all your fun ideas and energetic attitude, the kids are loving your ideas!

So far Erika and the kids have designed book marks, constructed towers, and discussed the books the kids will be reading to achieve their goal of 1000 pages read by the end of summer and the prizes they will win as each level is achieved. Erika made up a reading challenge based on the 5 stage life cycle of a frog, eg: when a participant has read 200 pages, they will have reached the tadpole stage and the prize is a pencil and so on through until they achieve 1000 pages and the last cycle, a frog! (and a book or gift card from Chapters for their effort and also a letter of achievement sent to their school, that way their teacher knows how much they kept up with their summer reading!

The Summer Reading Program is every Tuesday and Wednesday 1pm – 3pm for kids 7 to 12, all other age groups welcome! Younger than 7 will need parents or guardians to stay with them. The theme is "Natural World"





Alder Flats 4-H MultiClub by: Jay Hopfe

Alder Flats 4-H Multi Club held their Achievement day on May 26, 2019. We started that day at the Snow Valley Aerial Park in Edmonton which was funded through a FCC grant we received of \$500 and we were able to fundraise for the rest of the cost doing a bottle drive last fall. Thank you FCC for the grant. The Aerial Park is made up of 4 levels of rope obstacle challenges right from beginner to advanced. It was a lot of fun and we are talking about doing it again next 4H season. We ended the day with our potluck supper and awards at the Winfield Hall. Goldie's Pizza in Drayton Valley was kind enough to donate pizza's for our meal and we thank them for that.

We would like to congratulate all the 4H members on their completion of their 4H records books. Receiving 1st place for the Outdoor Project are Emily Pietsch for Seniors, Eric Pietsch for Intermediate, Kiera Grover for Juniors, also receiving 1st place is Jordan Hopfe for Light Horse Project and Jay Hopfe for the Pheasant Project.

We would like to send out a special thanks to the Winfield Ag Society for allowing us to hold our monthly meeting at the hall for free and any other events we hold.

Thank you for the grants supplied by Wetaskiwin Rec Board, FCSS and UFA this 4H year.

It was a great 4H year and a reminder to **Learn** to do by **Doing**.



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CALMAR BI-LEVEL

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shopping. \$283,000 MLS# 4128921



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8.25 acres not in subdivision with 1480 square foot bungalow, with upgrades. The yard has had substantial ground work done for a shop pad, and is fenced on two sides and partially fenced on the other two.

\$249,900 MLS# 4150879



WARBURG MOBILE

Well cared for 2007 1480 square foot mobile home in Warburg boasts vaulted ceilings, open floor plan, three bedrooms, two bathrooms, master bedroom with walkin closet and soaker tub. All appliances and storage shed included.

\$99,900 MLS# 4143413



Rockin'theWest

Well that's a wrap to our first ever #Rockin' The West Concert! We survived the monsoon and still had a fantastic evening with David Lee Murphy and special guests The Chris Buck Band & Dustin Farr. With our first ever #Rockinthewest in the books we would like to thank everyone who braved the weather to come out to an amazing show. We would also like to thank all of our wonderful volunteers for making this event amazing!

Dustin Farr, Chris Buck Band, and David Lee Murphy put on an amazing concert and we couldn't be happier or thank them enough! Special thanks to our sponsors, County of Wetaskiwin, ATB Financial Winfield and Breton, Molson, Coors, Real Country 95.5, 840 CFCW, CCI Wireless. The countless groups that helped to pull off the event including Chef N from Pigeon Lake for the amazing VIP food, our 3 amazing ladies, Dianne, Andrea and Sabrina who tended bar in the VIP area when flooded by the rain, Wildrose Roulette for performing the after party, Bowden AG Society for running an awesome beer tent, Breton RCMP for keeping us all safe, Drayton Valley Bus lines for driving everyone around. Winfield Historical Society for the 50/50 draw. And a special thanks to Karen Holman for helping with the entry tent - you were a lifesaver!!! All of the countless hours that our prep teams worked to get ready, Open Excavation, Joe and Collen for the assistance in getting out the mud and getting the area ready, Jones trucking, Murlen for the support, prep and outstanding help when we needed it. And again, the thousands of hours all of our wonderful team had into making this an event we will never forget!



Leduc County Receives Federal Economic Diversification Grant

From Leduc County

The Government of Canada announced that Leduc County will receive \$428,750 in grant funding from Western Economic Diversification Canada to help mitigate the economic impact of the phase-out of coal-fired electricity. The transition away from coal, mandated by the federal government, will have significant implications for the financial sustainability of many communities across Canada. The change will cost Leduc County approximately \$20 million annually.

The funding announced today is a great first step in ongoing support from the Government of Canada relating to the coal transition task force findings. With the impending loss of a vital portion of our municipal tax base because of the federal government's decision to phase out coal-powered electricity generation, there is an urgent need for economic diversification opportunities.

Support in the form of grants is critical -- with the award of the Western Economic Diversification Canada funding, Leduc County will develop a strategy to encourage growth in alternate sectors. Mayor Tanni Doblanko

The grant will allow Leduc County to develop an Investment Readiness and Implementation Strategy to direct future growth and employment in crucial areas of rural, agricultural, commercial and industrial development. It will also be used to expand the county's internal Economic Development function.

Leduc County is home to Capital Power's Genesee Generating Station, which has a projected retirement date of 2030. The station directly and indirectly employs an estimated 450 people.

Miniely Tower Hughes Associates

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> **KAYLEA WESTLING ASSOCIATE**



780.898.3270 kayleawestling@remax.net



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Estate Planning: Don't Make These Five Mistakes

BY ANNA SHARRATT / APRIL 2019

It's not enough to just divvy up your assets. Here are some mistakes you might make when organizing your will and estate.

It's not easy to talk about estate planning – who wants to think about what might happen after they're no longer here? It's also a complicated topic that covers investments, tax and real estate, not to mention hard-tonavigate family issues. Because of all that, many people make mistakes or forget important steps when developing their estate plan and that can lead to trouble for their heirs.

Going DIY

It's easy to find an estate planning kit online, but while it might be convenient to fill out a few printed off forms, do-it-yourself estate planning can lead to disaster, says Matthew Rendely, an associate lawyer with WEL Partners in Toronto. Those who take this kind of quick, non-personalized approach often run into issues with taxes, wealth distribution to children and even family litigation. Rendely suggests working with an estate expert who can go over your assets and wishes, and draw up a customized, comprehensive plan that leaves nothing to chance.

Failing to update

Many people create a will or an estate plan and then never look at it again. That's a problem, says Rendely. "You should revisit your will frequently, especially when there's a change to the family structure, such as a divorce, marriage or birth of a child," he says. For example, if you separate from your spouse, you should make sure you update your beneficiary designations, along with your will to ensure that your documents reflect your

new life situation. There are many other complicated situations, where, if the right trusts aren't set up, or if a will isn't updated, then family members, such as kids from a first marriage, can get inadvertently left out. It's also important to review other aspects of your estate, such as powers of attorney and life insurance coverage, says Christine Van Cauwenberghe, vice-president, tax and estate planning at IG Wealth Management.

Designating beneficiaries

Designating a beneficiary, for an RRSP or an insurance policy, for example, is a common practice and should be thought through very carefully, notes Van Cauwenberghe. While indicating who you'd like to leave an asset to after you pass away can clarify who gets what, there are situations where adding a beneficiary can complicate the transfer of assets. For instance, if you choose a child as a beneficiary, the estate may end up being held by the government until they reach the age of majority, she says. To prevent this, Van Cauwenberghe suggests designating your estate as the beneficiary of the plan and establishing a trust in your will to ensure your estate is paid out in stages to your children, such as at ages 18, 25 and 30, rather than having the government pay out your estate.

Not taking taxes into account

One of the biggest mistakes people make is not considering how income taxes can impact the amount that gets passed down. In most cases, people will have to pay some taxes, whether it's on registered or non-registered assets. Unrealized capital gains can also be triggered at the time of death on assets other than a house, which either qualifies for the principal residence exemption or will be rolled over to a spouse. If you don't think about tax, your kids may have to sell the family cottage or use more of your estate than they expected to pay the Canada Revenue Agency (CRA). Many experts suggest using life insurance to help cover any estate-related taxes. Sit down with an advisor to see how much money you might need to pay the CRA, and then buy a corresponding amount of insurance that can be used for taxes.

Failing to share plans

Too many people keep their estate plans to themselves and that can be a problem, says Rendely. When your family knows what's going to happen, they'll be better prepared to deal the situation. As well, if they understand the nuances of your wishes, they'll be more likely to follow through with them.

If you would like a free, no obligation, financial review contact Phil Goddard to set up an appointment.

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I wanted to go

JOGGING

but

Proverbs 28:1

says

"The wicked run when no one is chasing them."

So There's That...



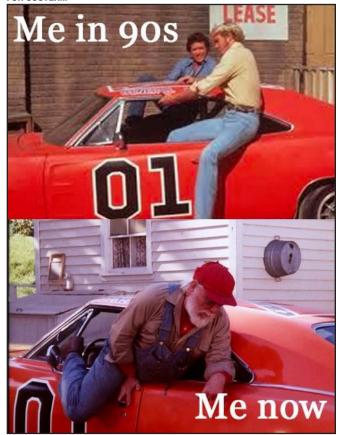
A telemarketer called and asked to speak to "the person that runs the house" so I handed the phone to my threeyear-old and went back to watching Paw Patrol.



Part of my family, Shylo & McLovin' from Ontario.

Thanks to my sister Sharon for sharing! Have a funny / cute pet pic? Email it to media@community39.com

FOR COOTER...





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The next Warburg Bugle will be published July 26, 2019.

Deadline for The Bugle will be July 24th at Noon.

Community Events and Articles are FREE

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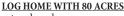
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Beautifully treed and pas-ture. 1998 has vaulted ceilings, wood burning stove, covered deck, Walkout ings, wood burning stove, covered deck, Walkout basement, in floor heat. 40'x40' shop is a mechanic's dream with 8" structural cement floor, 3 phase hoist, two 14'x14' doors, heated. E4162172 \$649,000



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Own the lot, many upgrades, 2 bed, 1 bath, open concept, 2 sheds, apple tree. E4011044 \$99,000



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CALMAR LOT

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60 acres South of Warburg. 30 x 50' heated shop, 220 power, bathroom, loft, All new services. Ready to add your home. Sea can, woodshed, garden, and fruit trees, trails through mature mixed trees, hunting stand, fenced. E4153542 \$350,000 REDUCED \$340,000



THORSBY LOT

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WARBURG VACANT LOTS

Residential Lot 12 \$24,000 / Lots 23-25 Your choice \$45,000 Commercial Lots 19 & 20 \$27,000 ea.

60' x 125' Lot - \$27.500 Pie Lot In Cul de sac \$35,000 REDUCED \$29,900



MOBILE IN WARBURG

2007 20' wide modular, 3 bedrooms, 2 bath, vaulted ceilings, covered deck and 2nd sunny deck, gardens, shed, gas BBQ hook up, fenced. for 3. \$200/month lot rent! E4129096 \$119,000



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Perfect for the semi-retired or a growing family with a large country kitch en, enclosed porch, wood burning fireplace. 4+bed., 3 bath, RV parking, double attached garage. E4162695 \$299,000



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acres developed with cook house, bath house, dining house, sheds, trailers, landscaped, fenced, powered sites, drilled well. E4157552 \$225,000



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