

# JANUARY BULLETIN

## Thank You!!!

To the following for their donations to the Newsletter—Maxine Russell, ATB Financial Agency, VIDA Salon, Beth Hudson, Stavely Indoor Pro Rodeo, Carey Farms, Melvin Sundquist, Stavely Royal Purple Elks, Gloria Schwartz, Brandon & Jacquelyn Hall, Ray & Maxine Ohler, Lynn Hayes, Stavely Golden Age, Wes & Marie Gerlach, Art & Deanna Scott, Gentry Hall and Michelle Collins.



Ladies & Men's Hair Salon  
5003—50th Ave., Stavely  
**Call/Text: 403-688-5353**  
Book online: [goo.gl/hCkDTr](http://goo.gl/hCkDTr)  
[Facebook.com/VidaSalonStavely](https://www.facebook.com/VidaSalonStavely)  
[www.VidaSalonStavely.ca](http://www.VidaSalonStavely.ca)

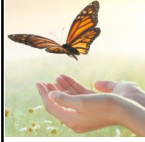
## Sharalee's Body Care Studio

Located just outside of Stavely

### Offering Services in :

All Esthetics, Pedicures, Full nail care,  
including gel & shellac.  
Massage, Body work.

& a Practitioner in **The Emotion Code**, to release trapped emotions that may cause imbalance and disharmony in one self.



Gift Certificates Available

For more info or to book an appointment:

Contact - Sharalee Greene  
403-336-5655  
[sharalee@sharalees.com](mailto:sharalee@sharalees.com)

Stavely School students and staff would like to thank Margaret Ann Linn and Holmes Building Movers Ltd. for their generous donations to our school. With your support we are able to offer off-campus experiences throughout the year to all of our students. THANK YOU!!!

## Stavely Parent Advisory Association

### FundScrip Fundraiser

Please consider helping our group raise funds by using FundScrip, which is a fundraising program that lets you raise funds simply by purchasing gift cards for your every day shopping (i.e. groceries, gas, gifts and household items). When you purchase a \$100 grocery gift card, you receive the \$100 card, but in addition, a percentage is donated to our fundraising campaign.

### To Sign Up

1. Visit [www.fundscrip.com/support-a-group](http://www.fundscrip.com/support-a-group)
2. Enter the invitation code: **GC9JGX**

Questions? Contact Us: [stavelyschoolpac@gmail.com](mailto:stavelyschoolpac@gmail.com)



## INDOOR 3D Shoots Mark Your Calendar

Jan 8th, 2022

Feb 12th, 2022

March 19th, 2022

### 2 rounds of 21 3D Animals

1<sup>st</sup> Flight Compound 9:30AM & 1:30PM 50 yards

2<sup>nd</sup> Flight Compound 10:45AM & 2:30PM 50 yards

3<sup>rd</sup> Flight Traditional & Cub to Peewee 12:00PM & 3:30PM 30yards

**Please Register @Stavelyarchery.club**

Also, you can find us on face book @

**Stavely Archery Lanes**

Please register ASAP as we have a limit of 32 archers per flight

Fees \$30.00 Master-cadet. \$15.00 Cub-Peewee \$70.00 Family

We will be following COVID Protocols to allow us to shoot

Please message on our Facebook page for details

You can also message 403 339 6167

I would like to thank the gentleman who found my cheque which blew away in the wind, and returned it to me via the post office. Much appreciated.

Pat Eskeland

## WINTER



F P A M O T I U S W O N S Q B S  
R X G O Y D S H O V E L Z J N C  
Q T L B N K L W R S M A G O U F  
V G S R A P E N G U I N W Y H D  
I W N T E J G X M Q S B R E O Z  
U C E A Y T N D P I O H F K L R  
M S I Z G Q A V B A T L X C I J  
Y H K C F G W E R N U T P O D G  
S J M V L S O D W R X Q E H A N  
E N T G K E N B R S F M C N Y I  
V L O I N H S I O X J U Q A S D  
O F I W P E E R S T O O B M C D  
L N X U B S Z J Y P N I H W K E  
G I P E T A L O C O H C T O H L  
B S C A R F L D R E M Z U N J S  
H R E T N I W L X F P G Y S O K



boots	hot chocolate	shovel	snowboard
flurries	icicle	skates	snowman
frozen	igloo	skiing	snowsuit
gloves	mittens	sledding	sweater
hockey	penguin	snow angels	toboggan
holidays	scarf	snowball	winter

### Library News

Thank you to those Stavelly patrons (who wanted to remain anonymous) for their generous donations to go towards new books! So appreciated!

**BOOK CLUB**—Next meeting will be **Thursday, January 6th** in the Library at 7:00 pm. We will be discussing **“The Night Watchman”** by Louise Erdrich and **“Winter Solstice”** by Rosamund Pilcher. January’s selection will be handed out called **“Then She Was Gone”** by Lisa Jewell. Please visit the Library for your copy, or if you are interested in joining.

**Do you have a New Year’s Resolution? We’ve got you covered!**

Top 10 New Year’s Resolutions:

1. Exercise
2. Eat Healthy
3. Learn Something New
4. Save Money/Get Out of Debt
5. Be Less Stressed
6. Spend Time With Friends & Family
7. Travel More
8. Quit Smoking or Other Habit
9. Get Organized
10. Read More

**All this and more FREE with your Library Card!**

**Membership fees for one year are:**

Family - \$20.00    Adult - \$15.00    Juvenile - \$5.00

**The Friends of Stavelly Library Society—We have a \$500 winner of our 50/50 draw. The winning number was #95, belonging to Ian Sundquist. Yay Ian!!! Thank you everyone for your support.** Our bottle drive has been cancelled. We would encourage everyone to support the Fireworks Fund for the Stavelly 110th Celebration being held August 2022. Stay tuned for more fundraisers in the new year. Next Friends Society meeting will be held January 13th in the Library at 7:00 pm.

**TELUS HAS DONATED** one of fifteen smart hubs to the Stavelly Municipal Library for public borrowing. The device provides **FREE WIFI** to patrons with data costs covered by TELUS. The Smart Hubs have been setup in Workflows with a one-week loan period and no renewals. The user will be billed a replacement cost of \$50.00 when they are 28 days overdue. As we don’t want them to be returned in the bookdrop or transited in the delivery vans, holds can’t be placed on them. Users must go to the Library to pick them up and return them.

### **Featured Books of the Month**

- The Apollo Murders by Chris Hadfield
- Talking to Canadians by Rick Mercer
- Wish You Were Here by Jodi Picoult
- The Butler by Danielle Steel
- The Man Who Died Twice by Richard Osman
- The Sentence by Louise Erdrich
- All Her Little Secrets by Wanda Morris
- The Postmistress of Paris by Meg Waite Clayton
- Silverview by John Le Carre
- Last Dance of the Debutante by Julia Kelly
- My Darling Husband by Kimberly Belle
- Always in December by Emily Stone
- Atlas of the Heart by Brene Brown

### **Featured DVD Movies**

- When Calls the Heart: Season 8
- Respect
- No Time To Die
- Ron’s Gone Wrong
- 13 Minutes
- Venom

**New arrivals weekly**—to reserve a copy of these new arrivals you can place a hold on them, either on our website or by visiting or phone the Library.

**Closed Monday January 3, 2022  
Happy New Year!!!**

### **The Basics of Investing - What you need to know**

Investing is something we do here at ATB Financial in Stavelly to help our clients reach their financial goals. We have ATB Financial Wealth Financial Advisors meeting with our Stavelly and area clients to help budget and provide investment knowledge. This has been well received and we will continue to bring in these specialists for you to meet in our private office upstairs.

#### **How does investing work?**

Most people know that when you invest money, that money earns money. But why? With some investments, such as **GICs**, you’re essentially loaning money to a financial institution, government or corporation. The organization you’ve invested with pays you interest—kind of like a fee for the use of your funds. With other investments, such as **stocks**, you are buying part of a company or asset. The changing value of your share reflects the changing value of the company or asset. As a Shareholder, you may also be entitled to a portion of profits earned. If you own a **mutual fund**, this represents a collection of investments that all have different ways of increasing in value, whether that means interest earned from a bond, or growth in a stock from an evolving company. These earnings are pooled and distributed to investors.

#### **What’s the difference between saving and investing?**

If you have a savings account that earns interest you may think you’re already investing. But the truth is that interest rates on many savings accounts are so low that the most you can hope for is to offset the effects of inflation on your account balance. Over time, inflation increases the prices of things you want to buy. If your money isn’t increasing in value at the same rate as prices are going up, the money you have **today** will not go as far toward buying the more expensive things of the future. Often when people talk about saving—for retirement, higher education, a down payment on a mortgage, whatever their goal is—they could be talking about investing. Why put your money into a savings account when you could put it into an investment that will earn you more money in the meantime? Savings accounts do serve a purpose, especially if you need your money to be immediately accessible, as in the case of an emergency fund.

#### **Don’t I need a lot of money before I start investing?**

Nope! Many investments have a minimum initial contribution as low as \$100.00. Remember, anyone who has developed wealth through investing had to start somewhere—the important thing is that they got started! When it comes to investing, making consistent small contributions is a more effective strategy than waiting to invest hundreds or thousands of dollars at a time.

#### **Isn’t investing a pretty risky way to manage my money?**

One common misconception about investing is that it’s always very risky. In reality, you can choose from a whole range of investments and risk levels. Depending on the amount of money you have and the length of time you’re talking about, it can be more risky not to invest your money, since the effects of inflation can cause your money to depreciate if you leave it in a savings account (or stashed under a mattress).

#### **How do I set realistic investing goals?**

Before you can set a realistic investing goal, you need to know what you want to do (for example, save \$20,000 to spend six months in the Philippines), when you want to do it (for example, five years from now), how much you can afford to contribute to investments, your risk tolerance, and what the earning potential of your chosen investments is.

#### **Once I’ve started investing, how do I manage my investments wisely?**

Here at ATB, we like to talk about the six pillars of investing:

- **Make a plan**, including a well-defined goal.
- **Invest early** (or as early as you can! Maybe that’s **today!**)
- **Invest regularly**, set up automatic contributions into your investing account.
- **Diversify** (this means to hold investments of different types and in different sectors).
- **Review your plan**, regularly and make adjustments accordingly.
- **Stick to your plan**, when you invest with a level of risk that is appropriate for you and your financial goals, you shouldn’t lose sleep or make impulsive changes when your investments fluctuate.

Investing doesn’t need to be scary. In fact it should be exciting because it means you are one step closer to reaching your financial goals. If you feel like taking the next step and would like some more advice on how to manage your expenses and grow your savings, please contact us at 403-549-2239 to set up an appointment with a Financial Advisor.

