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Bernie Brown, Okotoks Award Winning Artist8 A true westerner at heart
Editorial4
Letters to the Editor4
GO! Magazine's Contributors 5
Allergy Season is Upon Us 6 Allergies are a very common affliction, affecting up to 25 percent of us.
Okotoks Women in Business 13 Elvis was in the building!
From the kitchen

Marv's Classic Soda Shop..... 14 A visit to Mary's Classic Soda Shop and Diner in Black Diamond is a nostalgic step back to

Diane... a soccer mom!............. 18 Diane's iob as the Administrative and Field Coordinator, keeps her busy most of the

I Bought My Ticket 20 Youth writer Jarrod Weisner says "I can honestly say I regret nothing"

Money Matters 22 More Canadians are turning to mortgage brokers ... with Shawn Selanders.

A Special Thank You

GO! Magazines would like to thank all the youth writers who took the time to send in their stories for submission. We selected Jarrod Weisner of Holy Trinity Academy.

submissions Other were sent in by: Alyssa Duplessis, Kelsey Doe, Jonathan Meret, Cayden James Spencer, Ashley Stauffer, Julianna Prah, Jason Sprinkhuysen, Logan Pollon, Jasmine Robart and a special thanks to Yvonne Bonertz who introduced the idea of students submitting stories.

We look forward submissions for our next issue in Okotoks in the new year.



Our Cover

Bernie Brown graced our premier cover, Thank you Bernie. The cover shot was taken by local Okotoks professional photographer Scott Galvin of ProShots Photography.

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FALL 2005 VOLUME 1 NUMBER 1

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Way to GO! Okotoks!

/// Cliff Woodrow, Editor



We are pleased to launch our first issue about Okotoks, Black Diamond, Turner Valley and Millarville, its people and heritage. There are lots of great things happening and lots to talk about. We are happy to be able to share stories and pictures of our communities in our premier issue and issues to come.

In this and future issues you'll find out what's hot and what's not. A who's who in the area with everything from interesting stories of people that have made our communities what they are today, and future up and comers that are breaking ground for the 21st century. You'll also find stories about our youth, told from their perspective as well as the latest in sports, recreation and healthy living.

There is certainly a lot to cover as we have found out from our first issue. Okotoks has the personalities, culture, history and scenic beauty to fill a good book and we hope that in this and future issues we will be able to bring out all of these great stories to share with everyone. It is our goal that with every page turned you will find something of interest.

We encourage your feedback so please don't hesitate to give us a call or email us your thoughts on what's in this issue or what you would like to see in future issues. It really doesn't matter if it's a local celebrity who lives next door or just a great recipe. It's your town and we want to bring together, in the magazine all the things that make us who we are.

We would like to also thank the local sponsors and advertisers who graced the pages of this magazine and hope that you will continue to support them with your patronage.

So there you GO! Okotoks! thanks...



We want to hear from you. Tell us about your favourite section or simply send in a recipe. Write to: The Editor, Energized.ca, Box 5119, 129 Bowers St., Airdrie, Alberta T4B 2B2 or email: cliff@gomagazines.ca

Please include your name, address and daytime phone number. Letters may be edited for brevity and clarity. All submissions become the property of Energized.ca.

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Magazines Contributors



John Kernohan, publisher of GO! Magazines has over 31 years in the graphic industry and more recently experience as a publisher of daily and weekly newspapers and now magazines. I hope all who read our magazines get involved and contribute.



Irene Armstrong, a resident of Airdrie enjoys all the administrative duties for GO! Magazines and Energized.ca. Her passion for dealing with customers, contributors and staff, makes her job



Brenda Christians, has a natural love of detail and stories. Just ask her husband, Karl, who always has to answer her questions. Brenda lives in High River, and in addition to writing for Go Magazine, writes a western music column for Canadian Cowboy Country Magazine and is a writer/editor at SAIT



Sherry Jenkins, was raised in Airdrie and for the past four (4) years has been working as a mortgage specialist. She enjoys writing and the great atmosphere of Airdrie.



Kristy Reimer, holds a Bachelor of Fine Arts degree in photography from the Alberta College of Art and Design. She came to Alberta for school, but has never wanted to leave since. She has a passion for portraying expression and harnessing light. These are the key elements of her work. www.kristyreimerphotography.com



Susanne R. Schmidt, holds a technical writing certificate from Mount Royal College in 2005. Excellent skills in research and photography plus a BA in Psychology at the University of Calgary.



Colleen Stewart, having moved from Edmonton two years ago, Colleen combines a background as a registered nurse and freelance writer, spinning creative non-fiction and feature articles. She enjoys the close proximity to the mountains and finds inspiration in the truly awesome scenery in the southern parts of this province.



Jarrod Weisner, a grade 12 student at Holy Trinity Academy. Okotoks is a big part of my life and always has been. My post-secondary education will most definitely comply of creative writing and journalism courses after high school, therefore I took a keen interest in this opportunity.



Paul Oldford, has over 30 years experience as a business owner. Paul has owned and operated several computer stores, graphic and web design firms and health food outlets. In addition to his business ownership he holds a degree in Engineering and has worked as a sales and marketing consultant for small business. Enjoys writing and has written articles for several publications during his career



Heather Storie, has over 20 years experience in sales and marketing and enjoys all the benefits of interacting with customers for GO! Magazines and Energized.ca and looks forward to all the upcoming issues of GO! Magazine and asks that you support the advertisers that grace our pages.



Scott Galvin, is the owner and creative force behind ProShots Photography. With 17 years of photographic experience he blends traditional and photojournalistic styles to create truly exceptional images. www.proshotsphotography.ca'



Arwen Murphy,
Arwen is a resident of Airdre, having moved recently from Calgary, and is originally from the Maritimes, While in Calgary, she obtained a Criminal Justice diploma and plans to continue on with her formal education. Arwen is a voracious reader who considers herself to be a lifelong learner. arwenmurphy@shaw.ca



Hannah Ryan, has lived in Airdrie for most of her young life. She has a passion for writing and hopes to pursue a career in print journalism. Hannah is a writer for her high school newspaper and has been published in the Airdrie Echo. She enjoys being active in her



Shawn Selanders, is a Mortgage Agent and Accredited Mortgage Professional (AMP) with Mortgage Intelligence specializing in residential financing. Feel free to call for unbiased mortgage advice or for a 2nd opinion on your banks mortgage suggestions.



Gayl Veinotte, former columnist with The Calgary Herald, is a frequent contributor to Alberta Oil, and has been published in FastForward and Alberta Views. Honourable Mention for The Perm in the Freefall Contest 2003 and has had fiction published in Forum. Former editor of Forum, currently edits books for a local publisher, as well as private clients

Do you enjoy writing? We are always looking for new writers. Maybe you have an interesting story to tell us or you know someone who does. Get in touch and let us know. We value your input. info@gomagazines.ca





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Allergies are a very

common affliction, affecting up to 25 percent of us.

Achoo!

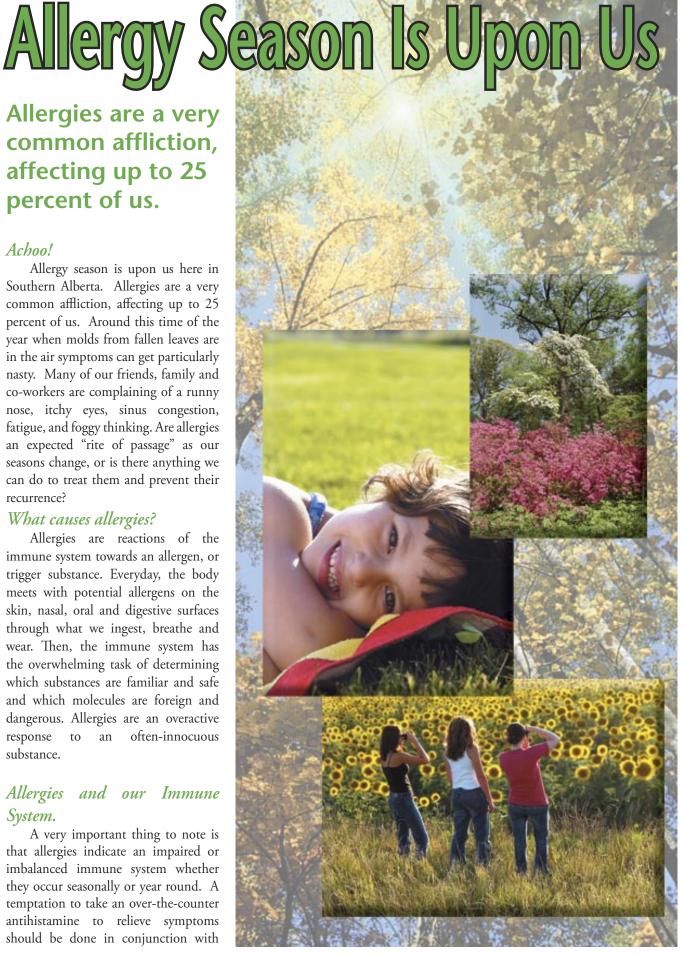
Allergy season is upon us here in Southern Alberta. Allergies are a very common affliction, affecting up to 25 percent of us. Around this time of the year when molds from fallen leaves are in the air symptoms can get particularly nasty. Many of our friends, family and co-workers are complaining of a runny nose, itchy eyes, sinus congestion, fatigue, and foggy thinking. Are allergies an expected "rite of passage" as our seasons change, or is there anything we can do to treat them and prevent their recurrence?

What causes allergies?

Allergies are reactions of the immune system towards an allergen, or trigger substance. Everyday, the body meets with potential allergens on the skin, nasal, oral and digestive surfaces through what we ingest, breathe and wear. Then, the immune system has the overwhelming task of determining which substances are familiar and safe and which molecules are foreign and dangerous. Allergies are an overactive response an often-innocuous substance.

Allergies and our Immune System.

A very important thing to note is that allergies indicate an impaired or imbalanced immune system whether they occur seasonally or year round. A temptation to take an over-the-counter antihistamine to relieve symptoms should be done in conjunction with



attempting to identify causes of the unbalanced immune impaired or system.

There are a few Naturopathic approaches to identify causes of allergies and thus to relieve symptoms. These include addressing

- ☐ adrenal gland insufficiency,
- ☐ chronic yeast infection, and
- ☐ increased toxin burden.

Almost every allergic patient will have one of these issues as the underlying problem, which once corrected, leads to a healthy immune system, better energy, clearer thinking and no more allergies!

ADRENAL GLANDS:

Adrenal glands play a role in keeping allergic symptoms at bay because of two hormones- cortisol and adrenaline. Cortisol is probably the most important as it prevents an over-active immune system from getting out of control. It is related to the well known immune suppressants called prednisone and cortisone, but physiologically in the body the natural cortisol serves the important role of keeping a balanced immune system and giving a healthy, energy-providing response to stress. That's why many people feel so tired with their allergies. Their adrenal glands work hard to try and keep symptoms under control, and eventually become "insufficient" thus the patient starts waking up tired, is groggy in the afternoon, and just doesn't feel right.

We should keep in mind that allergies are of course not the only stressor on the adrenal glands. Someone is more prone to have this subtle insufficiency if the other daily stressors are not handled appropriately. The single biggest stressor under individual personal control are blood sugar fluctuations during the day. Having blood sugar levels that rapidly rise and then fall forces the adrenal gland to work to stabilize the sugar levels. Adrenaline plays a large role in this, (as does the pancreas). Stabilizing dietary intake of sugar goes a long way

to helping the adrenal gland deal with the allergies.

YEAST CONNECTION:

This is most important in patients who recognize that their allergies are of new onset. In other words, a patient realizes that all of a sudden they notice that they are allergic in the spring time, with no change in living space or location.

Yeast, usually candida, is a normal inhabitant of our gastrointestinal tract. It lives there in community with other organisms such as Lactobacilli and E. coli bacteria. However, if a patient's diet is high in refined carbohydrate or sugar, or there is a strong history of antibiotic use, the yeast can grow out of control. Once this situation has arrived, the stage is set for a challenged immune system. Yeast have two forms, one is a micelle form and one is a bud form. In the micelle form, the yeast have extensions of their cell bodies, similar to long "arms". These extensions reach across the intestinal wall and allow large molecules of foreign material (such as food antigens or allergens) to cross into the blood and stimulate the immune system. Unfortunately, this constant stimulation causes the development of new food allergies and new environmental allergies.

TOXIC OVERLOAD:

Toxin overload is the third place to look, and is important in many patients but especially so in those

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that have a universal reactivity or year long "allergies". These patients are often sensitive to chemicals, and will get headaches from strong scents or exposure to chemicals such as bleach. Additionally, they will always seem to have symptoms throughout the year instead of simply seasonally. History is often enough to suggest this functional contribution, but sometimes testing for chemical sensitivities by blood or even provoking the body to test for a burden of heavy metals is useful.

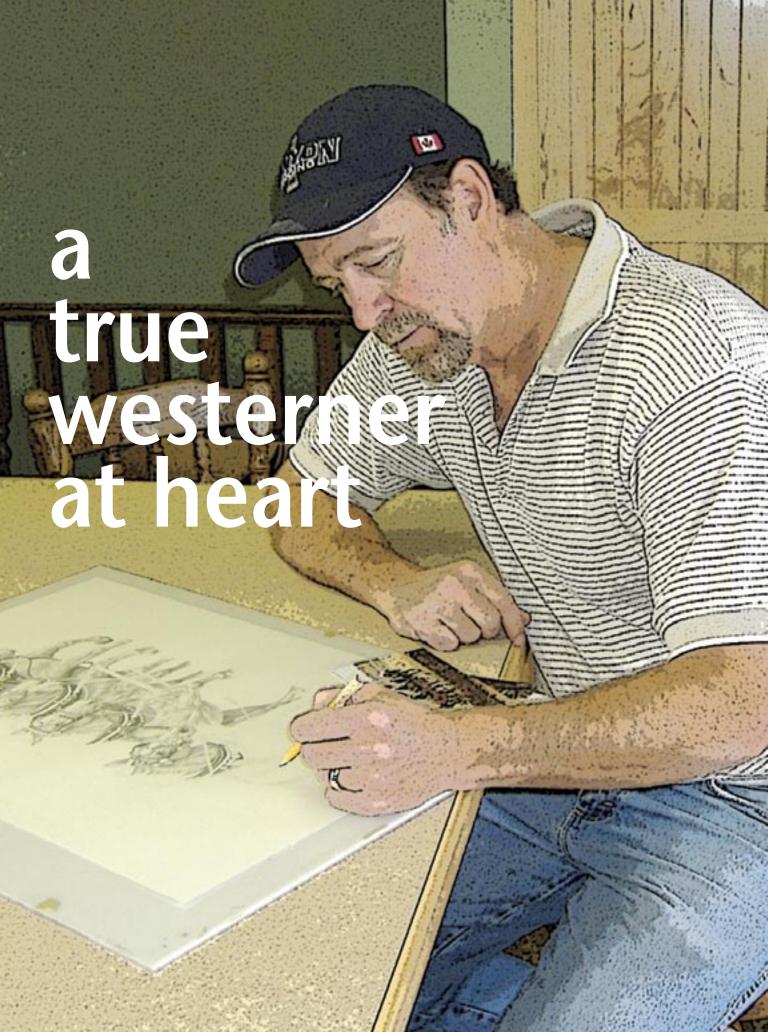
Clearly, allergies are but symptoms of an underlying imbalance within the body. Consult your natural health care practitioner and feel the benefits of healthy, allergy free living!

/// Story by

Dr. Andrea Beaubrun, ND Integra Naturopathics 908-17th Ave SW, Suite 114 403-284-2055









Bernie Brown, an award winning artist has found an oasis in Okotoks

His pencil drawings are as detailed as the man himself and Bernie Brown has come a long way from his early days in Saskatchewan.

Born and raised in Saskatchewan, Bernie started drawing at a very early age. Bernie's grandfather Oswald Onerheim, was also a pencil artist and an inspiration to him as a young boy. "My grandfather would show me how to do things with the pencil and always took an interest in what I was doing. In later years he always wanted to know how much money I was making." chuckles Bernie. "So for sure he was a big influence in my younger years. My mom liked to paint as well although for her it was just more of a hobby."

During his school years Bernie continued to draw and impressed many of his teachers and school mates with his drawings. In grade six (6) Bernie's teacher sent one of his drawings to the CNE art show in Toronto where he won an award for best drawing. He later went on to university where he graduated with a degree in psychology

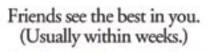
and then went into teaching art and physical education at a local junior high school.

"During my university years I didn't have much time to draw so I sort of put it on hold." said Bernie. "One day I did a picture with the kids at school, just sort of fooling around, and somebody saw it and then within three (3) years I was in the art show at the Calgary Stampede." he says. "This was a big stepping stone for sure and then two years later in 1989, I was out doing my art full time."

Bernie started attending lots of trade and art shows, including the Stampede and felt that in order to really grow his business he would have to move to Alberta. "In 1993 we came to Calgary, drove around all the small towns, and fell in love with Okotoks." he said. "When we moved here we built a wing onto the side of our house as our art gallery, so people could come and view my drawings."

Bernie's pencil drawings are unique in that he only uses one type of pencil to do each drawing. "I've tried paint-







ded considering that people who weeknes with a friend usually have s and more lasting smalls. Come just 30 mi a week and some you? I be sering a list loss of each other



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ing and other forms of drawing but found that using a pencil was what I could do best." says Bernie. "When I entered the Stampede they didn't have any pencil art, only color painting and bronze sculptures, so I kind of got in partially because I was different. At that time which would have been in 1986, black and white photography was starting to become popular again. People would always ask me when I was going to start painting but my drawings were what people wanted, so there was an acceptance of the black and white pencil drawings, which is really what I wanted to do anyway."

In the early days it was hard for Ber-



nie to get his drawings displayed in art galleries as many of them didn't see his work as an accepted form of art. That changed however and today many of the galleries are phoning him to get his drawings displayed.

After moving to Okotoks, Bernie started doing the art and craft show circuit. "At that time we were doing about sixty (60) days of shows in the Calgary area and with small children we really had to juggle things around." he says. Bernie didn't realize it at the time but later found that there was a great deal of interest in his drawings outside of Calgary in the smaller towns and communities.

When Bernie first started people would give him photographs of things they would like for him to draw but he later found that he was drawing other people's ideas which was not really what he thought the public would want to see, let alone purchase. "Now my drawings are all based on my ideas of what I like and what I feel my customers want." says Bernie. "Because it takes a long time to complete a drawing I spend a lot of time the first part of the year working on my drawings

for that year. I usually do about twelve (12) for the show."

Completing a drawing is no easy task as Bernie shows me his latest work of four (4) horses pulling a plough. The drawing is about 75% complete and he has already spent over eighty (80) hours working on it. The detail is amazing as Bernie shows me how he uses a single pencil to draw the muscles in the horse's legs. Everything in the drawing is done with the tip of the pencil that Bernie sharpens to a fine point with a razor blade. "My work usually starts with a photograph and I draw an outline of the photo, just like a coloring book. Sometimes it takes



six (6) or eight (8) steps to complete the outline and this is by far the most difficult part. I then put my special water colour paper over the top and with my light table I start to do my shading." said Bernie. "For this drawing I have a complete set of harnesses so that even though it is hard to see how the harnesses fit over the horses in the photo I can get the right detail from the actual harnesses." Everything has to be exact as Bernie explains to me that if it isn't someone is going to

notice that the harness is not connected properly. "Many people can draw a horse but knowing the intimate detail of a horse's structure is really what sets many of my drawings apart." I asked Bernie what does he do if he makes a mistake in the drawing and he smiles as he tells me he doesn't make too many mistakes.

Most of Bernie's drawings have a western flare. "I've tried drawing other pictures but I find that this is what I do best." said Bernie. "The tough part is finding the right picture that has the widest appeal. I would rather draw a picture that you would enjoy so I really draw for my public." Once he finishes a drawing, Bernie gets his prints done in Calgary. The prints are unique in that they are one color as opposed to duotone which has won him several awards for the quality of the print. "Each drawing has a limited number of prints and they are all numbered and signed." said Bernie. "Sometimes I will add a bit of colour to a part of the drawing just to draw attention to it." Bernie shows me a drawing with some colour added that he won a gold medal for at an international contest in Phoenix.

Many of Bernie's prints are custom framed which are at his gallery. People can either purchase the prints framed or unframed. Another new idea that Bernie was showing me is coffee cups and mugs with his drawings imprinted on the side. "We are always looking for new ideas and this is just one of several things that we are looking at doing." says Bernie.







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In addition to his "Boot Hill" Gallery which is located on Westland Street in Okotoks, Bernie's prints can be found in over 200 galleries across western Canada and the U.S. He continues to do about 30 shows per year, mostly in the fall and his wife Margie is involved in the planning of many of the shows. It is very much a family business as his children, Joel, Macey and Carly also help out. Bernie's drawings can be seen on his web site (www.berniebrown.com) and he also has a toll free number (877-933-8133) for inquiries.

/// Story by Paul Oldford





Okotoks "Women In Business" Trade Show

Okotoks first "Women In Business" Trade Show took place October 1st. 2005 and according to Jean Suddaby, trade show organizer, it was a great success.

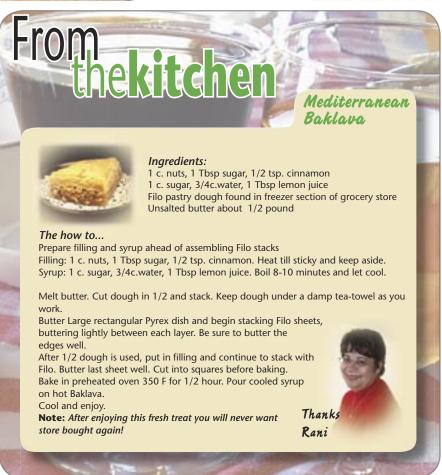
The focus of the show was to showcase the diversity of businesses owned by women and to help build their customer base. "The new Foothills Centennial Centre was chosen as it offers a wonderful setting for this event", said Jean. "We had on-site radio from one of our sponsors, The Eagle 100.9 FM and there were free draws, and some great entertainment (Elvis was in the building)".

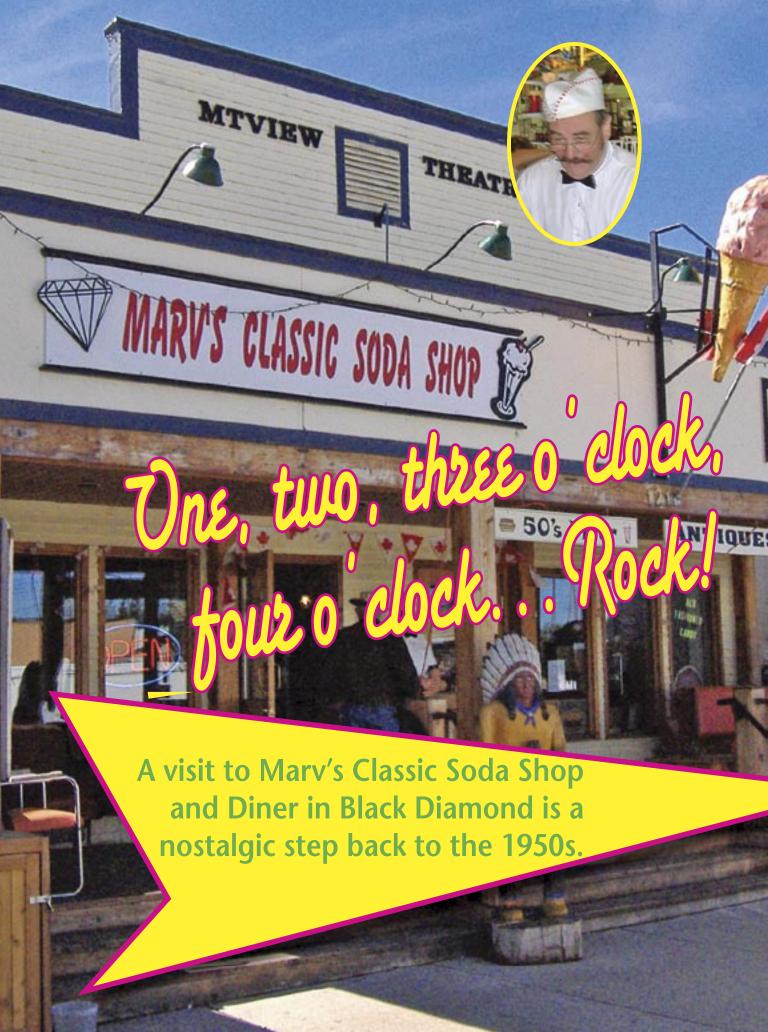
Iris Powell, a close friend of Jeans, was diagnosed with ALS (Lou Garhig's disease) a couple of years ago. "To help raise funds to find a cure for this heartbreaking disease we will have a ALS booth at every show", said Jean. "Every vendor will be asked to wear the 'little blue carnation' in support of ALS.

Two shows are now booked for 2006. "Spring Fling" Women In Business Trade Show - Sat. April 15th. and "Winter Wonderland" Women In Business Trade Show - Sat. Oct. 7th. The shows will be held at the Foothills Centennial Centre and run from 10:00 am to 4:00 pm. For more information call Jean @ 403-995-0361 or email: jeansuddaby@shaw.ca









A place where you can enjoy an old fashion soda and hamburger, play some Elvis on the jukebox and even purchase some antiques from what seems like a long time ago. And if you're really lucky Mary Garriott, owner and proprietor, will even pick up his guitar and play you an Elvis tune.

Marv's dream of one day owning his own 50s diner started about two (2) years ago when he purchased an old theatre in Black Diamond and started selling antiques. He then added a soda fountain and diner which includes a jukebox, an older player piano and lots of things that will take you back to those 'happy days'.

Born in High River, Alberta, Marv was the youngest of five (5) kids and from an early age enjoyed listening and playing music. "My mother had me beat into taking piano lessons when I was about 7 or 8 and then she also had me learn how to play the accordion." said Marv. "My brother had this old antique shot gun and one day when I was in Grade 6 this old guy came to our class and played some songs on his guitar and I thought hey that's pretty cool. So we got together after school and I traded my brother's shot gun for the guitar."

In 1965 Marv moved to Vancouver and he recalls how one day while paying for some gas his guitar pic fell out of his pocket and this guy asked him if he played the guitar. "He told me that a friend of his was trying to start a band and asked if I would be interested." said Marv. "Of course I said yes and the next thing we've got our own band going." While working a full time job, Marv enjoyed playing the local clubs at night. One day while performing at a Rodeo he met a singer named Belinda Lee. "We started performing together and the next thing you know we end-

ed up in Nashville to cut an album."

laughs Marv. "We spent the next

three years singing together and were even nominated for duet of the year." During his singing days Marv spent a lot of time on the road performing all across the country and into the US. "By the time my son was a year old we had been in all 10 provinces and 13 states. We made a decent living and things were pretty good. I guess one of my fondest memories was opening for 'The Guess Who'." laughs Marv.

Marv later moved to Billings, Montana where he got involved in the auctioneering business. It was during this time that he really took an interest in antiques and especially items from the



1950s. "I always enjoyed collecting things from the old soda fountains and candy stores." says Marv. In 1986 Marv moved into Calgary where he opened his own bar called the North 40. Later in 1989 he opened a second bar in High River. "The bar business was tough going back then so in the mid nineties I bought a local ice cream shop here in Black Diamond, called Yum Yums." said Marv. "Things were going well and I was still collecting lots of 50s memorabilia. When this place became available two years ago we decided that we would set up an antiques store and then of course we added the soda fountains and the diner part later."

Everything at Marv's Diner is original as he recalls when he first acquired the soda fountains that it took him almost a year to get them working properly. "We want our diner to look as original as possible." said Marv. "Most of this stuff I've purchased from dealers and

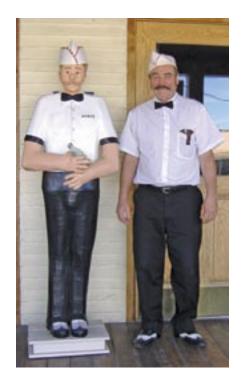
restored so that it really is authentic looking. We added this Jukebox about two months ago. I had a call one day



from a lady that said she had an old box sitting in her garage. So we got it fixed up and working here in the

During our interview a family from Toronto stops by to talk to Marv about the diner and asks if he could play a tune for their kids. Mary pulls out





his guitar and breaks into an old Elvis song as people start to gather around to hear him sing. Afterwards we all applaud and the family sits down for some sodas and pictures with Marv. "We get lots of people who come here to see the diner. Mostly people tell their friends and they come up for a visit. I have some senior bus tours that come by regularly so at times it can get quite busy. Grandparents bring their grandchildren in and tell them 'this is what it was like when I was your age'."

In addition to some great food and wonderful antiques to look at Marv also sells lots of candy from days gone by. I remembered seeing this stuff as a kid and was amazed to find that you can still buy it. You can even purchase new bobby socks shoes and other items of clothing from the 1950s. Marv has also had some of his antiques used in the film industry as he mentions names like Clint Eastwood and Christopher Reeves. "Someone said that they thought Robert Duvall was here last Monday, but I'm not sure since that was my day off." chuckles Mary.

Mary shares with me that he would like to open a drive-in out on the





highway. "I've got this idea in my head that we could expand our hamburger line with a drive-in, but I'm not sure at my age if that's a wise decision or not." laughs Marv. As we finish our interview the place is starting to fill up with customers as Marv puts on his hat and goes behind the counter to make some delicious ice cream sodas. 'Happy Days' indeed!

/// Story by Paul Oldford



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Diane Bellman certainly has a full plate when it comes to the Okotoks Minor Soccer Association. With over 700 kids in different age groups playing both indoor and outdoor soccer, Diane's job as the Administrative and Field Coordinator, keeps her busy most of the year.

Diane first got started in soccer when her son, Brandon, started playing at the age of three (3) and both her and her husband, Todd, signed on as coaches. "Neither of us had ever played soccer before, although I do play now on a local women's team." said Diane. "After we were coaching I just got more involved in things and it eventually evolved into my present

job as the coordinator."

Planning for the season starts in January and running the association is like having 700 kids in a big family and trying to coordinate all their activities for the day. There are numerous levels, from the under six (6) age group up to the under eighteen (18), and then there are boys and girls teams. In addition there is an outdoor season which

starts in April and an indoor league which starts in September.

"Our numbers were down a bit this year for the outdoor season but we usually have a base of about 1000 kids to work with." said Diane. "We average about half that many for our indoor season. Things have been a little hectic this year with all the flooding that we have had and the fact that many of



thefields have been closed."

Registration starts with mail outs, ads in the local paper and signs on the highway. A company in Calgary, called IT Sportsnet, stores and administers all of the registration data for OMSA, which Diane oversees. Getting the kids unto the right teams starts after registration when a group of qualified individuals evaluate all the kids, putting them on teams for their age group. "The top children and given the opportunity to play on the top teams." said Diane. "We want to make sure that the teams are all evenly balanced."

The younger kids usually play about two (2) games per week against each other while the older children play each other and also against some of the outlying communities. At the end of June there are tournaments for the younger players while the older players finish their season in August.

Since the OMSA is made up entirely of volunteers the biggest challenge is often getting information out to everyone. "We have coordinators for each age group so when we need to get information to the moms and dads I pass on the information to the coordinators who in turn tell the coaches who then get in touch with the parents." said Diane. "We do rely on the internet with emails and posting updates on our web site." Maintaining OMSA's web site (www.omsa. ca) is another job that Diane does on her own. "It's a great deal of work and I was a little bit scared at first but I learned how to upload the files so that everything is up to date and current." says Diane.

As one might expect running the OMSA costs money so over the years the fees have had to go up which is sometimes a sore point with some of the families. "Higher fees is one of our biggest complaints, but we try to accommodate everyone's needs. We are a non-profit organization so all we are trying to do is meet our costs and expenses." says Diane. "One of the things we are currently looking into is to build a soccer facility, so we are doing some preliminary work for such a facility in Aldersyde. I would love to see it up and running in the next five (5) years or even the next two (2) so we have some volunteers that are looking into this."

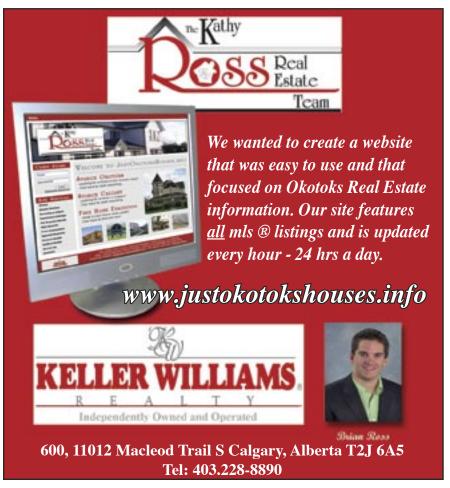
Last year Okotoks hosted the Alberta Summer Games where there were over 5,000 kids coming from all parts of Alberta to play soccer. "That was really neat to have that many kids here and we had a lot of our local kids playing in the games as well." said Diane.

Looking at the coaching there is al-

ways a big need for more volunteers. It's Diane's biggest challenge year after year as some coaches don't return and she has to try and find more parents to help out. "Finding volunteers to help our younger age groups always seems to be the hardest. We know people have full time jobs and other commitments so we still struggle to get more families involved." said Diane. "We can never have enough volunteers."

Diane still enjoys watching the games and seeing all the fun the kids have when they are on the field. "When you see the kids playing the game and how excited they get when they score a goal, it puts things into perspective and makes it all worth while." said Diane. "It's very emotional and uplifting to watch the kids run over to their parents and say, 'Mom did you see that.' It's also great too when the parents come up to you and tell you what a great job you're doing."

/// Story by Paul Oldford





/// Story by Jarrod Weisner

For the past twelve years, I can honestly say I regret nothing. I don't regret crying in grade one because a girl cornered and kissed me. I don't regret dating that girl eight years later. I don't regret taking drama class in high school even though I was scared to be on stage. I don't regret the fights I have had with all of my close friends. After all, it just made us better friends. I don't regret talking to my parents about even the most awkward, impossibly grueling situations in my life at any time. I don't regret pestering them for the past three years to stop smoking once and for all. And most of all, I don't regret the situation I am in right now.

I am a few months away from graduating and every night I have had nightmares about it. As I see it, I have just spent eleven and a half years in my own world, and now that is about to end. When I walk off that podium this upcoming summer and I smile to my mom and dad, it's going to be a relief. I can already feel the mood change in my house and the way my family treats

me. I have more responsibility for myself and my things, I have more of a leniency with my life and schedule, and they haven't given me money when I've asked for it for about five months now. At the beginning it made me angry because I've always relied on them, but now I can finally see the attitude forming inside myself I knew they wanted me to have.

Dependency on your family is good to a certain respect. When I hug them after the ceremony is over, I just know it won't be the same. In some ways it's upsetting, and in others, overwhelmingly nerve-racking. In a situation like that, there really isn't a median emotion. It isn't going to be 'goodbye' and 'see you later'. It isn't going to be 'yeah it was fun, but it's back to work tomorrow'. I know there won't be much else to say to each other except 'thanks mom and dad' and 'we're so proud of you'. That's too scary to even consider! The only thing I could compare it to would be flying on an airplane. From grade one to five, I was getting my luggage checked at the gate. Good, I was allowed to pass. From grade six to nine, there's the awkward anticipation and waiting in the boarding room before you cram into the airplane. People around you are staring out the window, sleeping in their chairs, and making new friends in those few hours you have to spare. Grade ten, the announcer comes on at the doorway and asks for all of the customers to stand up and show them their tickets. Did I forget anything? Did I close the garage door? Did I leave my bedroom window open? Do I have the right clothes on? Do I even have my ticket? You walk over to them, hand them your grades, and a sense of anxiety is drowned out by the slight yawning of the jet engines starting up on either side of you as you find your seat.

On the airplane, you meet new people; learn about new places, maybe you even read the airplane magazines a little. You wait in hopeless anticipation for the pilot to come on and give the takeoff warning. The stewardess at the front gives you minimal precautions and warnings for the takeoff, and not fifteen minutes later, you're in the big leagues. Grade eleven. You feel like you are being thrown back with a million bricks lying on your stomach at the same time. The world is coming down on you as ironically lift-off from it. Everything's a blur at first, but by the end, you realize you've only started your journey. There were thousands of hours left on the flight and you understand now that the few minutes of anxiety wasn't worth it. The plane levels off, you look out the window, and you see nothing but the sky below you, because once you've taken off on that plane, the sky is no longer the limit.

When I look at it that way, I have to congratulate myself on my life so far. I feel I am a good person, accomplished, even. Maybe I could be so bold as to say that I am no longer scared of the world I live in. You can't be panicking during takeoff, because in retrospect, it's probably one of the best parts of the flight. It's the only time where you are torn between responsibility and free choices to have fun. And at the time, pick the latter more often than not. Once you're flying high in the world, you're responsible for not only yourself, but also the people around you as well. You're in the same situation, so you might as well enjoy the ride while it lasts. It'll get bumpy, and it might give you a headache; but don't worry, because I've heard that you get lots of free snacks on the plane, even if it isn't a long flight.

As the famous philosopher Plato once said, "We can easily forgive a child who is afraid of the dark. The real tragedy of life is when men are afraid of the light."







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MONEY MATTERS with Shawn Selanders

More Canadians are turning to mortgage brokers

When it comes to mortgage financing, more and more Canadians are choosing to work with a professional mortgage broker. According to a recent study by the Canada Mortgage and Housing Corporation (CMHC), 23 per cent of mortgages written were arranged through a broker.

Canadians are just catching up with their American neighbors, who are far less likely to simply walk into their home bank for a mortgage. In 2000, almost 70 per cent of all U.S. mortgages were arranged through mortgage brokers.

If we follow the U.S. model – and it seems that we are -- then we're in for a sea of change in the way Canadians manage their most significant personal asset. It makes sense. After all, investment returns aren't as lucrative as they were five years ago, and investors are seeking out ways to make financial gains through avenues they may have overlooked.

There are some significant benefits

to working with an independent mortgage broker. Firstly, let's compare mortgage expertise: Most banks have one or more representatives who are specifically assigned to assist with mortgages. Their role is to develop mortgage business for the banks. A mortgage broker, on the other hand, is a trained mortgage professional who has met standards for education. The comprehensive training of an independent mortgage broker may exceed the training of their counterparts at the bank. More importantly, the mortgage broker is independent. He or she is not an employee of a lending institution, but has access to rate and option information for a full spectrum of chartered banks and other lending institutions. Their role is to find the best possible mortgage rates and options for you.

Let's also look at choice: A mortgage broker offers you access to many competitive lenders, each with a range of mortgage options. It would take weeks of research, telephoning and personal visits to recreate the range of features and options that a mortgage broker has at his or her fingertips. Rate information, mortgage options and payment schedules are up-to-themoment, so you and your broker can make valid comparisons of the options available. The result of all this choice is a mortgage which is customized to meet your needs and to save you money.

Also consider accessibility. Your mortgage broker will be available to you before and after your mortgage closes, which will be good news for those who have spent long hours on hold or in a telephone voice answering loop.

Above all, clients have turned to mortgage brokers for better rates. Access to a broad range of lending institutions is a critical advantage for mortgage shoppers. A quarter-point difference on your mortgage rate can add up to thousands of dollars over

the life of your mortgage. Many mortgage brokers work inside a brokerage organization with sufficient mortgage volumes that they can negotiate the best possible rates for your situation. Canadian homeowners who have experienced the benefits of a mortgage broker are unlikely to ever return to a world in which they simply accept the best posted rate at their local bank.

Shawn Selanders is a Mortgage Agent and Accredited Mortgage Professional (AMP) with Mortgage Intelligence specializing in residential financing. Feel free to call for unbiased mortgage advice or for a 2nd opinion on your banks mortgage suggestions.

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