



Welcome to *fall!*

### Fresh note books, clean classrooms and sharp pencils.

Back to school is an exciting time that is filled with a whirlwind of activities. We hope that things have now settled down to the comfortable rhythm of the school year.

Here's some of the most valuable information we've come across for teachers and school staff recently, details about an upcoming event, and even a recipe for a crunchy and delicious fall treat!

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### NEW!! Educational Webinars for teachers and school staff

You and your spouse are invited to join Capital Estate Planning in partnership with Great West Life for an online presentation on the importance of saving for retirement. You'll learn about how utilizing your ASBE Group RRSP plan can help get you on your way to retirement success. The presentation will provide you with information about government benefits, investments within your plan, and the online tools and resources available to you from Great-West Life. This is a live webinar, so it's a great opportunity for you to ask questions. These webinars are available to all school staff and their families.

Upcoming webinars: **October 24, at 4:30pm** and **October 25 at 7pm.**

The topic is: **Why Save? Information to help you understand the importance of saving for your future.**

In case you missed the October webinar, don't worry we have more coming up! Here are a few of the upcoming topics.

1. Financial Literacy, including information and resources from the Financial Consumer Agency of Canada
2. How much is enough? Do you know how much you will need in your retirement?
3. How do I get there? How to maximize your contributions and additional voluntary contributions.
4. Getting close. This webinar will go over the sources of retirement income, how to convert your ASBE Group RRSP to the ASBE Group RRIF when you turn 71.

Contact us to sign up for our Educational Webinars!

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### Who is Your Beneficiary?

If you've signed up for any of your ASBE Voluntary Benefits in the past – your ASBE Group RRSP / TFSA, Group Life Insurance, or Critical Illness Insurance for example, you designated a Beneficiary – someone who the proceeds will go to if you die.

#### Who did you designate?

If you've gone through a life change since then – got married, divorced, had kids, etc. – you may want to change that name now.

Contact us to update your information!

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## 2 steps to a bright future

### Step 1 - Know your budget!

Part of developing a strong financial plan is knowing your budget. The Government of Canada has a new online budget calculator. This has the power to give you control over your money and your spending.

[www.canada.ca/en/services/finance/tools](http://www.canada.ca/en/services/finance/tools)

### Step 2 - Sign up for your ASBE Group RRSP & TFSA!

Saving for your future is a very important part of your budget. Whether it be short term, such as saving for a big vacation or a down payment on a home; or saving for the long term, your retirement; an RRSP or a TFSA are a great way to save.

[www.capitalplanning.ca/alberta-school-board-employees/investments](http://www.capitalplanning.ca/alberta-school-board-employees/investments)

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## Know Your Cancer Risk

The Canadian Cancer Society has developed an online tool to help you understand your risk of getting cancer. The Know Your Risk website also has tips and tools to help you prevent it through healthy life choices.

[www.cancer.ca/en/prevention-and-screening/live-well/interactive-prevention-tool](http://www.cancer.ca/en/prevention-and-screening/live-well/interactive-prevention-tool)

The reality though is that we never can know. That's why your ATA Voluntary Benefit Program has Critical Illness Insurance in place, it gives you a large, tax-free cheque (\$25,000 to \$300,000) if you're diagnosed with cancer or 24 other diseases (heart attack, stroke, MS, etc.). The catch: you need to sign up for it – it's not automatic.

[www.capitalplanning.ca/alberta-school-board-employees/insurance](http://www.capitalplanning.ca/alberta-school-board-employees/insurance)

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## Canada Savings Bonds Discontinued

The Federal Government has decided to stop offering Canada Savings Bonds as of November 2017. We know that some school staff members have used these to save for the future.

The great news: your ASBE Group RRSP has had, on average, stronger performance numbers than Canada Savings Bonds for many years. And it's available through payroll deduction at nearly every School Board in Alberta.

[www.capitalplanning.ca/alberta-school-board-employees/investments/asbe-registered-retirement-savings-plan-rrsp](http://www.capitalplanning.ca/alberta-school-board-employees/investments/asbe-registered-retirement-savings-plan-rrsp)

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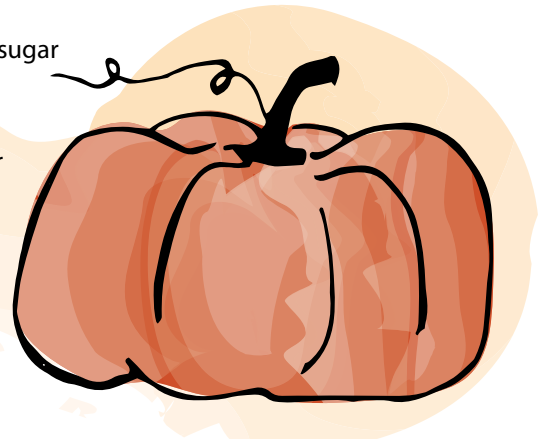
## Oven Roasted Pumpkin Seeds

You've carved your Halloween pumpkin and now you're looking at all the seeds... roast them for a delicious and healthy snack!

1. Clean the seeds - wash the stringy pulp from the seeds in a colander and shake to dry.
2. Spread the seeds out on an oiled sheet pan and bake in a 275 degree oven for 30 minutes to dry.
3. Meanwhile, prepare your spice mixture, here are a few options!

For 2 cups of seeds mix together:

- a) Sweet - 2 tablespoons of melted butter with 2 teaspoons each of cinnamon & sugar
  - b) Italian - 2 tablespoons of olive oil with 1 teaspoon salt, 1/2 teaspoon pepper, 2 teaspoons each of Italian seasoning & Parmesan cheese
  - c) S & P - 2 tablespoons of olive oil with 1 teaspoon salt and 1/2 teaspoon pepper
4. Remove sheet pan from oven and drizzle your oil and spice mixture over the dry seeds, gently stir to coat.
  5. Increase oven temperature to 350 degrees. Return the seeds to the oven and roast for another 8 to 10 minutes, until the seeds are beginning to turn golden. Stirring once during roasting.
  6. Remove from the oven and allow to cool to room temperature. Store in an airtight container.



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*Happy fall* from your friends at Capital Estate Planning