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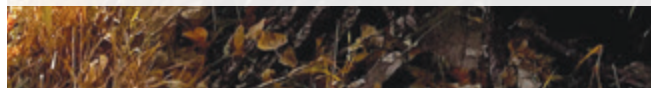
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Back to School Safety

by Alberta Health Services



Alberta Health Services EMS would like to remind parents and students of some basic safety tips as the school year begins again this fall. Pedestrians and motorists both have an important role to play—road safety is a shared responsibility.

Motorists

- Distracted driving carries a \$300 fine and three demerit points in Alberta. Avoid the use of mobile devices or engaging in any other behavior that diverts your attention away from driving.
- Give right-of-way to pedestrians who have activated overhead crossing lights, or who are waiting to cross from a street corner.
- Other than parked cars, it is illegal to pass another vehicle in a school or playground zone during posted hours.

Around School Buses

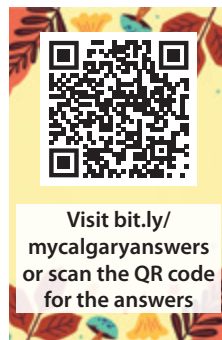
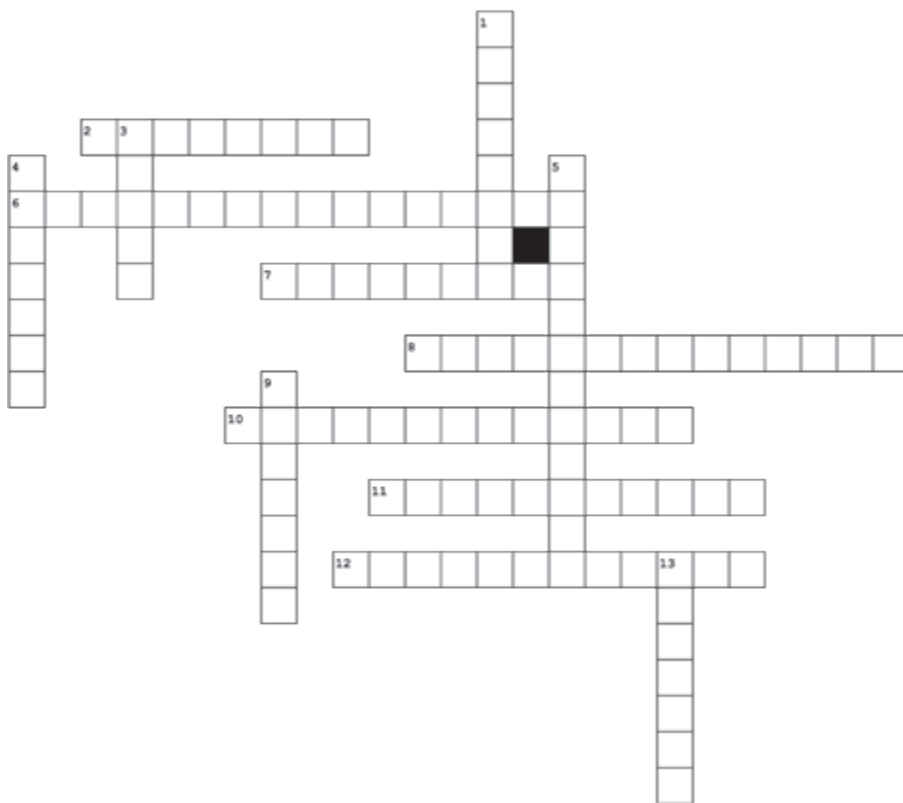
- Flashing amber lights mean a bus is slowing down to stop—motorists should do likewise.
- No matter which direction you are coming from, stop when approaching a school bus with activated flashing red lights—unless the bus is on the opposite side of a divided highway from you.

- Driver courtesy goes a long way. By simply being alert and cautious when approaching a school bus, you are contributing to school bus safety.

Pedestrians

- Cross only at marked crosswalks, or street corners that have clear visibility from all directions.
- Make eye contact with all drivers before crossing the street and keep distractions to a minimum.
- When activating overhead crossing lights, pause before stepping off the curb to ensure motorists in both directions have come to a complete stop.
- Stay within the crosswalk lines.
- Obey pedestrian lights at intersections. Cross the street only when you see the 'walk' sign and only when all cars have come to a complete stop.
- If you are with young children or pets, hold your child's hand firmly and keep a solid grip on leashes when crossing.
- Remember: Children learn by observing. By demonstrating safe crossing habits, you can reduce the chances of your child being involved in a preventable auto/pedestrian collision.

September Crossword



Across

2. Used for carrying textbooks and other school supplies, this item is a back-to-school essential.
6. This American band is known for their classic songs, "Let's Groove" and "September."
7. These bears are the smallest variety found in Canada.
8. First airing in 2013, this fun kid's cartoon follows a young boy with his gem companions across the galaxy.
10. Make a stop here in September and you will find a variety of apples, pears, and figs for sale.
11. *The Long Walk*, a film starring Copper Hoffman, is an adaptation of the novel by this famous author.
12. *The Rise and Fall of a Midwest Princess*. The album released September 22, 2023 was written by this up-and-coming pop singer.

Down

1. This vibrant blue stone representing loyalty and the divine is also the birthstone for September.
3. This bright purple flower is considered September's primary birth flower.
4. Born September 4, 1981, in Houston Texas; this famous singer got her start in the girl group Destiny's Child.
5. This English author wrote *Animal Farm* and *1984*. These novels are typically assigned reading in schools even 80 years after their release.
9. In the world of theatre, speaking the name of this Shakespearean play is considered bad luck. Instead, they refer to it as, "The Scottish Play."
13. This mythical beast is sometimes called, "Canadian Nessie."

Changing Your Financial Narrative

Karen Boudewyn | Senior Wealth Advisor



In the earlier parts of this series, we explored how beliefs, cognitive biases, and emotions shape financial behaviour. Now we arrive at a pivotal step; changing the narrative.

Awareness is powerful, but transformation happens when we begin to rewrite the beliefs that no longer serve us. Many of the financial patterns people experience like hesitation, avoidance, lack of confidence are not simply about knowledge or income. They are often rooted in long-standing beliefs that quietly influence decisions over time.

The encouraging reality is this: beliefs are learned and they can be changed.

Recognizing Your Financial Story

Everyone has a financial story. It is the internal narrative that shapes how you think and feel about money.

This story is often formed early and reinforced through experience:

- Messages from childhood about money.
- Past financial successes or mistakes.
- Cultural or family attitudes toward wealth.
- Experiences during economic uncertainty.

Over time, these experiences form beliefs that feel factual even when they may be incomplete or outdated.

Common examples include:

"I'm not good with money", "Investing is too risky", "I'll never get ahead", "It's too late to start."

These beliefs don't just sit in the background, they actively influence behaviour.

From Fixed Mindset to Growth Mindset

One of the most important shifts in rewriting your financial story is moving from a fixed mindset to a growth mindset, a concept popularized by Carol Dweck.

A fixed mindset assumes abilities are static:

- "I've always been bad with money."
- "I don't understand investing."
- "This is just how things are."

A growth mindset, on the other hand, recognizes that skills and understanding can be developed:

- "I can learn how to manage money effectively."
- "I can improve my financial knowledge over time."
- "Small steps can create meaningful progress."

This shift doesn't change your situation overnight, but it changes how you respond to it.

Reframing Limiting Beliefs

Rewriting your financial story begins with identifying and reframing limiting beliefs.

This doesn't mean ignoring reality — it means challenging assumptions and creating more constructive perspectives.

Examples of reframing include:

"I'm bad with money" → "I haven't learned the right strategies yet"
"It's too late to invest" → "Starting now is better than not starting at all"
"I'll never have enough" → "I can make consistent progress over time"
"Investing is too risky" → "Not investing may carry its own risks"

These small shifts in language can significantly influence behaviour and decision-making.

Building Evidence Through Action

Beliefs don't change through thinking alone they change through experience.

One of the most effective ways to rewrite limiting beliefs is by creating small, positive financial actions that build evidence over time.

This can include:

- Setting up automatic savings contributions.
- Reviewing your finances regularly.
- Making gradual increases to investment contributions.
- Tracking progress toward specific goals.

Each small win helps reinforce a new narrative: "I am capable of managing my financial life."

The Role of Consistency

It's important to recognize that changing beliefs is not a one-time event — it's a process.

Old patterns may resurface, especially during times of stress or uncertainty. This is normal.

What matters most is consistency:

- Returning to your plan.
- Continuing small, positive actions.
- Reinforcing new ways of thinking.

Over time, consistent behaviour begins to reshape belief systems.

Creating a More Empowering Financial Identity

As beliefs begin to shift, something deeper starts to change — your financial identity.

You begin to see yourself as:

- Someone who is learning and improving.
- Someone who takes thoughtful financial action.
- Someone who is building long-term stability.

Bringing It All Together

Rewriting your financial story doesn't require perfection or dramatic change. It starts with awareness, followed by small, intentional shifts in thinking and behaviour.

Over time, these steps create meaningful and lasting change.

Your financial story is not fixed. It evolves with your experiences, your decisions, and your willingness to challenge old assumptions. Own Your Financial Mindset

Broken Hearts and Broken Investment Portfolios

by Christopher Bungay, Divorce Lawyer



Divorce does not just break your heart. It also breaks up your investment portfolio. According to Alberta law, investments that were acquired during a marriage are defined as family-owned property. This means that, after most divorces in Alberta, each spouse is entitled to 50% of any investments that were purchased during the marriage. There are two important points to remember about this 50/50 splitting rule:

- It applies regardless of which spouse purchased the investments.
- It applies to the initial investment purchase, plus any growth in the investment that occurred during the marriage.

The following scenario of a fictional couple demonstrates how this works: The Johnsons were married in 1990. They did not live together until after the marriage started. Unfortunately, things did not work out, and they separated in May 2026. Shortly after their 1990 wedding, Mr. Johnson bought \$100,000 in shares in the popular fast food chain McDonald's. These shares were bought in his own personal name. His wife, Mrs. Johnson, was not listed as a shareholder. On the date when this couple separated, the McDonald's shares grew in value from \$100,000 to \$4 million dollars. In this scenario, as part of their divorce, Mrs. Johnson would be entitled to 50% (\$2 million) of the total \$4 million in McDonald's shares.

50/50 Applies to RRSP Investments

Even if Mr. Johnson had purchased the McDonald's shares within an RRSP, his wife would still be entitled to 50% of the value. While RRSPs protect your investments from being taxed while they grow over the years, RRSPs do not protect you from the consequences of divorce. If the \$4 million in McDonald's shares were held in Mr. Johnson's RRSP, he would likely be required to transfer \$2 million of these shares into Mrs. Johnson's RRSP account as part of the divorce proceedings.

50/50 Does Not Apply to Investments Before Marriage

The 50-50 split rule does not apply to investments made by one spouse before the relationship began. For example, let's say Mr. Johnson bought \$100,000 in McDonald's shares in 1989, the year before he married Mrs. Johnson. In this scenario, the original \$100,000 investment would belong exclusively to Mr. Johnson alone after the couple separated/divorced. However, Mrs. Johnson would still be permitted to share in any growth in value of the McDonald's shares which occurred after the day they were married. In other words, of the total \$4 million, Mr. Johnson would get \$4.1 million and Mrs. Johnson would get \$3.9 million to account for the initial \$100,000 investment made by Mr. Johnson before their marriage, which belongs exclusively to Mr. Johnson.

Student Fire Safety

by The City of Calgary



Whether you are living on campus or off campus, it is important to check that your accommodation meets fire codes and provides fire safety equipment. Smoke alarms and fire extinguishers, combined with a home safety plan, will increase your ability to escape safely in the event of a fire. Carbon monoxide alarms will alert you to exposure, as this poisonous gas has no colour, smell, or taste.

Make sure that you are cooking, charging devices, and disposing of smoking materials correctly. Knowing how to do so will help to keep you and your roommates safe and prevent fires from starting.

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by Garth Paul Ukrainetz

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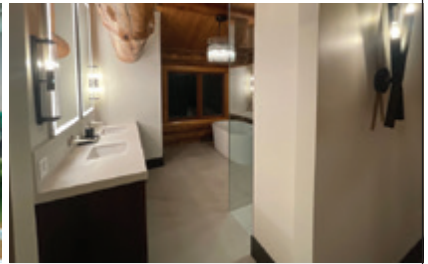


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