

OCTOBER 2025

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THE OFFICIAL ARBOUR LAKE RESIDENTS ASSOCIATION NEWSLETTER



HALLOWEEN BINGO
OCTOBER 18

HALLOWEEN FRIGHT NIGHT
OCTOBER 31



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WORD OF THE MONTH

Phantasmagoria: Noun
(phan-tas-ma-go-ria)

A rapidly shifting scene or sequence of pictures, like those in a dream.

What happens next was a phantasmagoria of mystery.



ALRA VISION AND MISSION STATEMENT



VISION

Arbour Lake will be the most desirable community that encompasses world class amenities, a sense of welcoming and engaging residents to live the exclusive lake lifestyle.

MISSION STATEMENT

The Arbour Lake Residents Association is a limited company that was registered under the laws of Alberta on July 19, 1991. The purpose of this company is to care for, and improve upon, the Arbour Lake amenities, with the main focus being a pristine ten-acre lake in the heart of the community.

ARBOUR LAKE RESIDENTS HALL RENTALS

Please see our website at www.arbourlake.com for rental information or visit the lake office.

Email: info@arbourlake.com

Phone: 403-241-2628

ARBOUR LAKE RESIDENTS ASSOCIATION

Phone: 403-241-2628

Website: www.arbourlake.com

Email: info@arbourlake.com

COMMUNICATION

We are in the digital age at Arbour Lake Residents Association. Please send an email to info@arbourlake.com to let us know what your email address is. All future AGM information and billing invoices will be sent to registered members via email, so please confirm your information with us.

Hall Rentals Basics

Can I Rent the Hall?

Any person over the age of 21 may rent the hall. The hall can be rented for independent group programs, presentations, and personal events such as birthday parties.

When Can I Book Hall Rentals?

Hall rentals must be booked at the Lake office. You must come into the lake office to book your rental, as we must go through a rental contract and necessary information with you.

What Do I Need to Rent the Hall?

You need your photo ID, payment for the hall rental, and a damage deposit cheque for \$400 at the minimum. If you will be having alcohol at your event, you must obtain a liquor license and Party Alcohol Liability Insurance. Proof of these must be given seven days prior to the event.

Where is More Rental Information?

Website: www.arbourlake.com

Email: info@arbourlake.com

Phone: 403-241-2628

Hall Programs

The Arbour Lake Residents Hall hosts various programs through the ALRA, as well as through independent groups. Keep busy and connect with others through our various offered programs!

Child Safe Canada Programs: Child Safe Canada offers various safety programs at the Arbour Lake Residents Hall. The programs are offered throughout the year and include "Strangers & Dangers," "Don't Touch! It's my Body," "Home Alone Safety," and the "Red Cross Babysitter Program." For more information or to register, please visit www.childsafecanada.com.

If you would like to host your program at the Residents Hall, please email us at info@arbourlake.com.



ALRA MONTHLY UPDATES

Cold Weather at the Lake!

As the weather cools down, we would like to remind residents that swimming and boating may not be safe as the water temperature decreases. Please understand that the lake will be closed for swimming and boating when the water temperature drops below 10°C.

Watch the Flags!

To stay informed about lake access, please pay attention to the flags located at the lake entrances:

- Red Flag: Full closure. Please stay off and keep a safe distance from the water.
- Yellow Flag: Partial closure. Contact the lake office or visit our website for updates.
- Green Flag: The lake is open for all activities.

Avoid walking near the lake when it's not open for activities. Slippery conditions and colder temperatures can create hazards.

Community Engagement

We welcome your feedback on lake conditions, regulations, and management. Your input helps us manage the lake more effectively. Do not hesitate to contact the lake office about any issues you may have.

Stay Updated

For the latest information on lake conditions and hours, check our website at www.arbourlake.com, follow us on Facebook (Arbour Lake Residents Association), or Instagram (@arbourlakeresidents).

Lake Hours

For up-to-date lake hours, visit our website, follow us on social media, or call the lake office. Stay safe and enjoy the changing seasons at Arbour Lake!

WHAT'S UP AT THE LAKE

Happy October, Arbour Lake!

Autumn is upon us, bringing a splash of colour to our community and the perfect backdrop for some festive fun. As we transition into fall, we're excited to share our plans for a spook-tacular October. After a fantastic summer wrap-up with our Annual Movie Night in September, we're diving into the Halloween spirit with thrilling events.

Spooky House Decor Competition

Get ready to transform your home into a Halloween masterpiece! We're excited to announce our Spooky House Decor Competition, where your creativity can shine, and you might just win a fabulous prize!

How to Enter:

- Decorate Your Home: Go all out with your spookiest, most creative Halloween decorations.
- Submit Your Photos: Send us a photo of your decorated house by November 4 to enter the competition.
- Showcase and Win: The best entries will be showcased in our upcoming newsletter and social media! Submit your photos to info@arbourlake.com. We can't wait to see your eerie and enchanting decorations. Get those ghosts, goblins, and ghouls ready, and show us your Halloween spirit!





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How You Can Support an Emotionally Avoidant Partner

by Nancy Bergeron, R. Psych. | info@nancybergeron.ca



Supporting a partner who struggles with emotional vulnerability can be challenging—especially if your own emotional needs aren't being met. You can offer support, but you are not responsible for doing their emotional work for them. Here are some ways you can create a safer environment for emotional connection:

1. Model Emotional Safety

- Be open with your own emotions in a grounded, non-blaming way.
- Use “I feel” statements instead of “You never” accusations.
- Normalize vulnerability by showing that emotions are human, not shameful.

2. Respect Their Pace—but Hold Boundaries

- Understand that emotional change takes time.
- Avoid forcing deep conversations when they're emotionally shut down.
- At the same time, be clear about your own needs. It's okay to say, “I need emotional openness in this relationship to feel connected.”

3. Affirm Effort, Not Just Outcomes

When your partner makes even a small attempt to open up, acknowledge it gently. “Thank you for sharing that.

It means a lot.” “I know that wasn't easy for you to say.” Positive reinforcement helps override the fear that emotional vulnerability will lead to shame or rejection.

4. Don't Take Avoidance Personally

Their emotional withdrawal is usually about self-protection, not about you. Try not to interpret their distance as lack of care—it's more often fear, confusion, or discomfort.

5. Encourage—but Don't Rescue

- Invite them into deeper connection but avoid doing all the emotional work.
- Encourage therapy or men's support groups where they can build emotional awareness in a safe space.

6. Stay Connected to Your Own Emotional Needs

Supporting someone else emotionally doesn't mean abandoning your own needs. Therapy, journaling, or support groups can help you stay grounded and clear about what you need in the relationship.

Emotional avoidance doesn't mean a man is incapable of love—it means he may be stuck in old protective patterns. With patience, boundaries, and the right kind of support, many emotionally avoidant men can learn to build deeper, more connected relationships.

UPCOMING EVENTS

Halloween Bingo

October 18



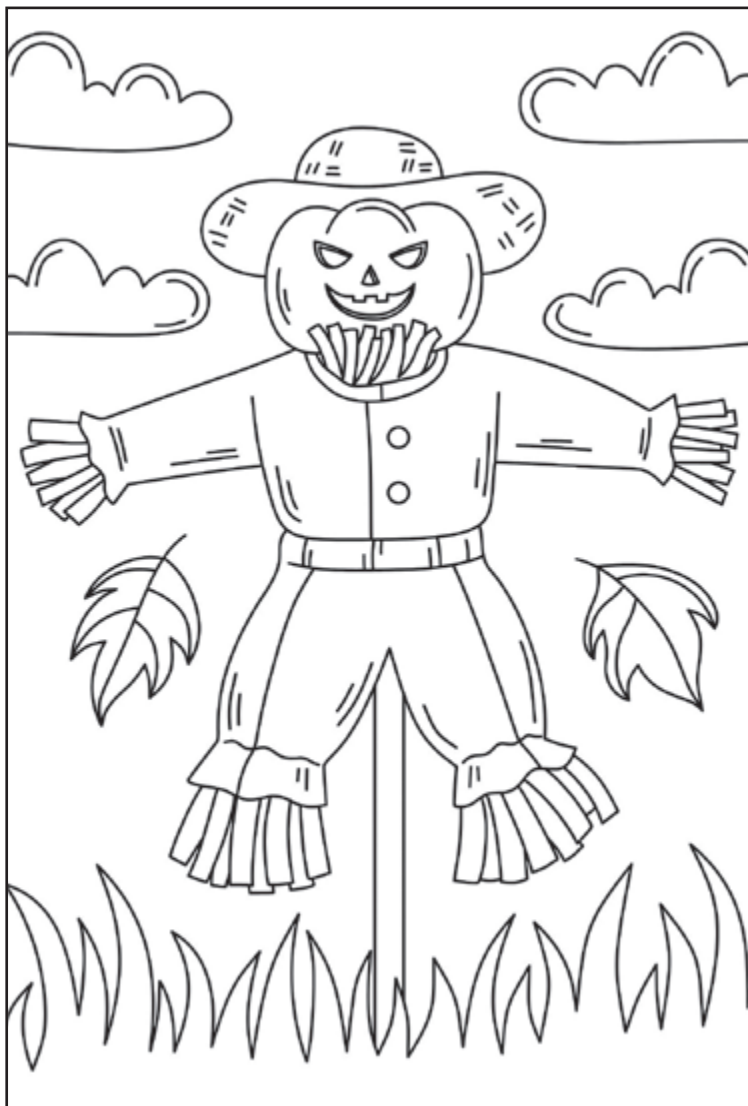
ALRA Fright Night

October 31



Arbour Lake Safe Space Initiative

The ALRA Safe Space Initiative is dedicated to creating a welcoming inclusive environment that embraces the diversity of our residents, guests, staff, and community. Through continuous education, awareness campaigns, and outreach efforts, this initiative aims to create a foundation that respects and accepts every individual, irrespective of differences, without biases. Our policies and conduct are designed to ensure that residents, patrons, and staff uphold the principles of this initiative. This initiative is dedicated to nurturing a safe and inclusive space that fosters a sense of belonging within the community, where individuals feel respected and valued.



Hey, everyone! Colour the picture and drop it off at the lake office for a chance to win a great prize!



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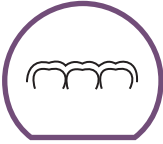
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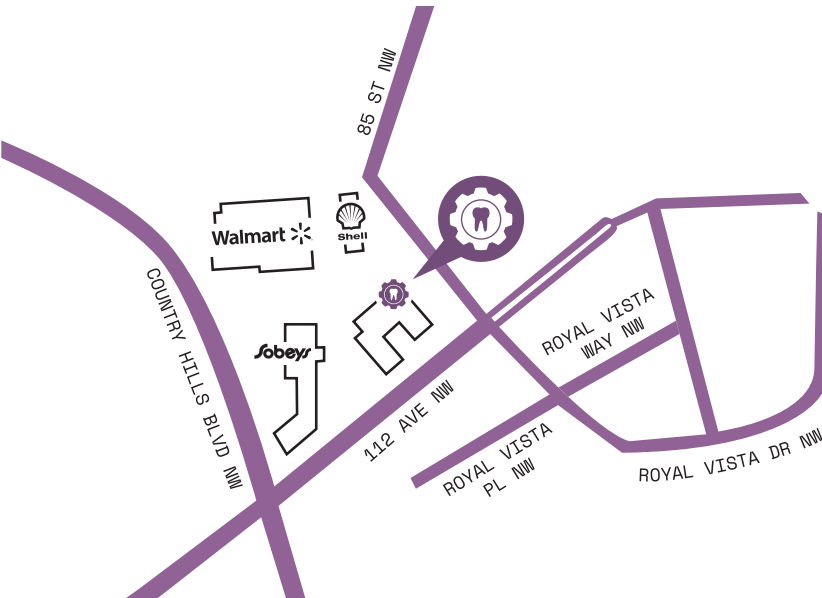
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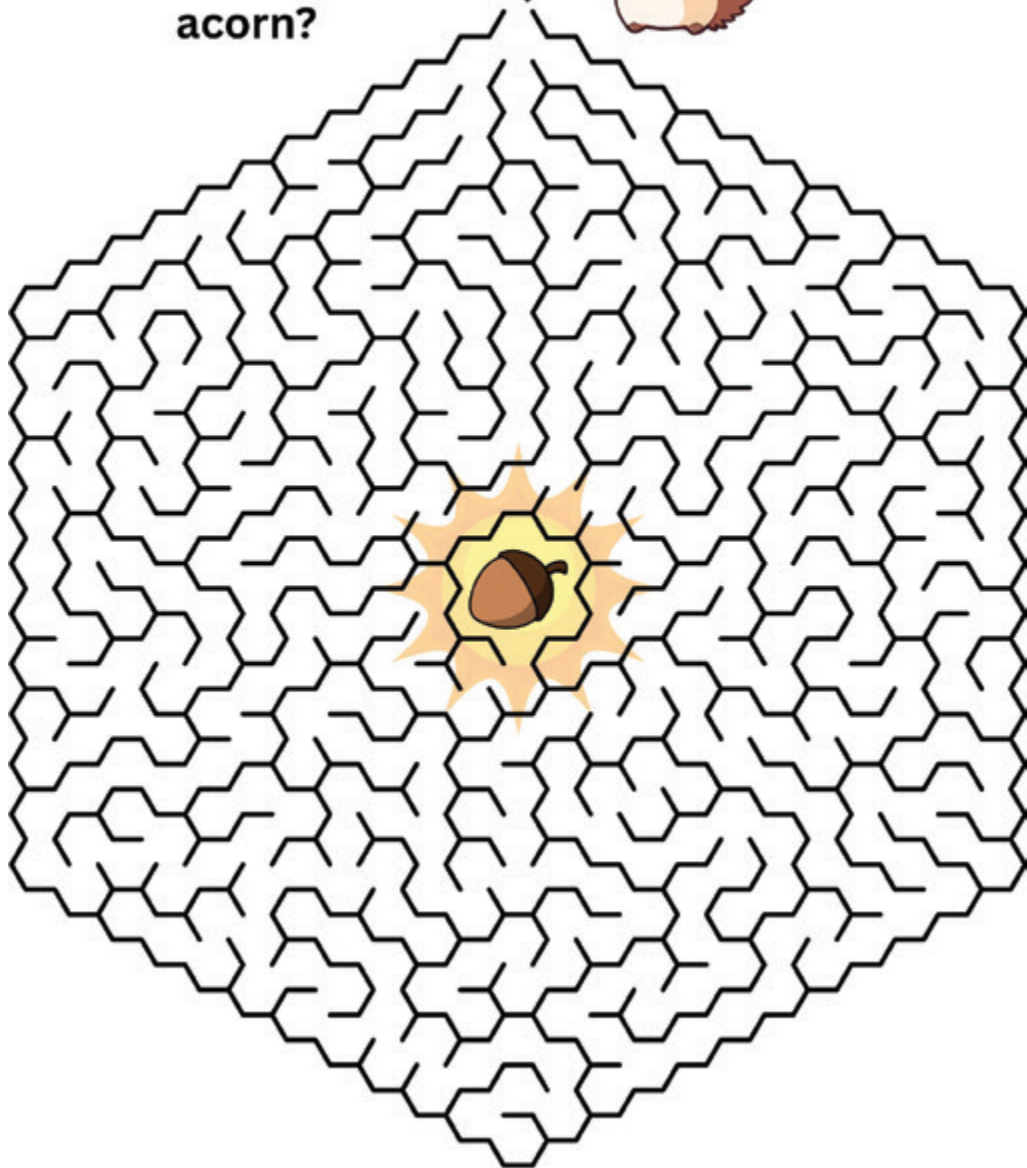
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Can you help this
hedgehog find his
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Halloween Safety

by Alberta Health Services

As a member of Calgary's Child Magazine Partners for Safety initiative, AHS EMS would like to remind parents and trick-or-treaters of some Halloween safety tips as October 31 approaches. Partners for Safety vehicles will be out patrolling communities on Halloween night to provide a visible safety resource for parents and trick-or-treaters.

Trick-or-Treaters

- Remember: All regular pedestrian rules still apply. Be sure to cross the road at marked crosswalks, or well-lit corners only. It is safest to work your way up one side of the street, and then cross once to the other side.
- Avoid houses that are not well lit. Do not accept rides from strangers or enter any home you feel is unsafe.
- Let your parents know where you are going to be at all times (route) and advise them if you will be late returning.

Parents

- Be certain that young trick-or-treaters are accompanied by an adult. Older children should stay in groups.
- Pre-determine boundaries to trick-or-treat within and establish a firm time to return home.
- Advise children not to eat anything until they return home. Dispose of any items that appear to have been tampered with, or that are not properly wrapped.

Costumes

- Choose bright coloured costumes that are highly visible. Adding reflective tape to costumes further increases visibility.



- Consider sending your children with a flashlight for additional safety and increased visibility.
- When purchasing or making costumes, look for materials and accessories that are labeled flame-resistant.
- All costume accessories, such as sticks, rods, or wands, should be soft and flexible, with no sharp edges.
- Consider using hypoallergenic make-up kits instead of masks that may impair breathing, or vision.
- Be sure costumes are loose enough to be worn over warm clothing, but not so long that they become a tripping hazard. Costumes should not be longer than your child's ankles.
- Ensure your child is wearing adequate footwear that takes into consideration weather conditions and walking.




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Fast Fingers

On October 21, 1918, Margaret Owen put her fingers to the test and set a world record for typing. Owen impressively typed 170 words in one minute! To make her achievement even more impressive, she set the record on a manual typewriter.



EVENT RECAP

Pickleball Tournament

What a day on the courts! Our first-ever annual Pickleball Tournament was a smashing success! Teams brought the energy, the sportsmanship, and the friendly competition. Huge congrats to the winning team—Jingle Jammers!

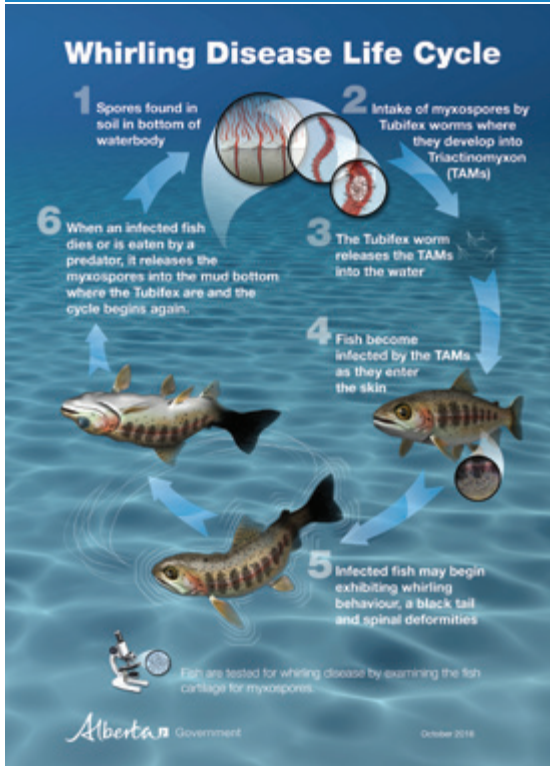


Senior's BBQ

On August 27, we had the pleasure of hosting our annual Senior's BBQ! The event provided a meaningful opportunity for the older members of our community to unwind, enjoy live music, and eat a freshly grilled meal.

Thank you to our partner, Atria Retirement who helped make this event a great success.





Fishing is Catch and Release Only!

At this time, only catch and release fishing will be permitted at Arbour Lake, until further notice. There will be no keeping of any fish of any kind of size! This is a result of Alberta Environment and Parks shutting down all fish stocking within the bow river drainage area, of which Arbour Lake is included. Due to whirling disease found in the Bow River and commercial fish culture operations, no fish may be kept. Any fish that cannot be returned to the water, must be surrendered to a staff member.

More information regarding whirling disease can be found at www.alberta.ca/whirling-disease.

Fishing

- May only be done from the designated fishing docks.
- Hooks must be Barbless and egg hooks are not permitted. No triple hooks are to be used. This ensures the survival of released fish.
- No live bait, corn, bread, minnows, smelts, fish or nets may be used to catch fish.
- Only one rod per resident may be cast at any one time and fishing lines must be attended to at all times.
- Random tackle box, bag and hook checks will be performed to ensure all Rules & Regulations are being followed.

NOTICE

You CANNOT use live bait, corn, dough, bread, minnows, smelts, fish or nets to catch fish.

You CANNOT use barbed hooks, triple hooks or egg hooks!!!

CATCH AND RELEASE ONLY
THIS IS FOR ALL FISH OF ALL SIZES AND KINDS!

Injured fish that cannot be returned to the water, **MUST** be handed over to a staff member for disposal.

Eutrophication

Here is some information on how important it is to be careful with how much fertilizer you use on your lawn. When you use too much fertilizer on your lawn, the excess nutrients are carried away by the rain and other forms or irrigation. The nutrients mix with water and find their way into our beautiful lake. These nutrients cause the algae and plants in the water to multiply rapidly, creating an algae bloom. This excessive amount of algae prevents sunlight from reaching the bottom of the lake. The plants lacking sunlight will die at the bottom of the lake where decomposers will use up the oxygen. When a bloom occurs, there is too much organic matter ready to decompose and all the remaining oxygen in the water is used by decomposers to decompose dead plants. This can cause all our fish to suffocate from the lack of oxygen. With your help in preventing the overuse of fertilizer, we can work together to keep the lake healthy and beautiful for all residents to enjoy.

Should You Buy a Starter Home or Invest in Your Forever Home?

by Virginia Cooper

For many Canadian homebuyers, the tension between buying a modest starter home and stretching for a forever home isn't just about square footage or location. It's about timing, risk tolerance, personal growth, and how you want your living space to evolve alongside your life. The decision runs deeper than budgets or bedrooms—it's a test of how well you know your own trajectory.

Leverage Smart Savings Before You Choose

First-time buyers often don't realize how much leverage they can gain from strategic tax shelters. With the introduction of the First Home Savings Account (FHSA), Canadians can now contribute up to \$8,000 annually—up to a lifetime max of \$40,000—while gaining the dual benefits of tax-deductible contributions and tax-free withdrawals. That's a rare pairing. Used properly, tax-deductible accounts help Canadians buy faster by accelerating down payment growth without pushing you into a higher tax bracket. If your choice between starter and forever hinges on readiness, the FHSA can close the gap faster than you'd expect.

Tame the Paperwork with Mobile Tools

Homebuying in 2025 isn't just showings and signatures. It's paperwork across email chains, lender portals, insurance approvals, sometimes all in a single day. If you're working remotely or buying in a different province, keeping track of every document becomes critical. One overlooked friction-solver? Scanning key paperwork from your phone. There are features of a free scanner app that lets you digitize everything instantly—mortgage pre-approvals, pay stubs, even handwritten notes from a home inspector, without needing a clunky printer-scanner setup.

Flexibility Often Beats Square Footage

Real estate markets don't wait for you to get settled. That's part of the problem, and the potential. If you're watching interest rates shift or waiting for new inventory, smaller homes can function as strategic footholds. They let you get in, observe from within, and make sharper decisions down the line. There's power



in mobility. In fact, many financial planners argue that starter homes offer agility that can't be matched by a long-term commitment too early.

What Business Owners Should Watch For

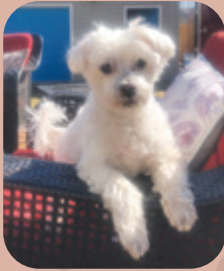
If you're running a business—especially from home—housing decisions take on a different shape. It's not just about what you can afford; it's about how your home supports your work. Zoning laws, workspace comfort, client meetings, even write-offs. Founders and freelancers need to think beyond mortgage rates and ask what their home enables. A valuable breakdown of housing considerations for self-employed buyers highlights how the home you choose affects everything from tax planning to burnout risk. Entrepreneurs can't afford to misread the fine print on this decision.

Short-Term Moves, Long-Term Wealth

One of the most misunderstood advantages of a starter home is how it compounds wealth, not just saves money. Instead of viewing it as "throwaway square footage," consider how appreciation, modest renovations, and timing the next sale could become a lever. Buying low doesn't mean thinking small, it often means moving smart. Experts suggest that moving twice can build equity more efficiently than stretching into a forever home you can barely afford upfront. The second move is an upgrade backed by value.

There's no universal answer—only alignment. Starter homes buy you time, options, and mobility. Forever homes offer roots and rhythm. The right move depends on where you are, what you value, and how steady your vision feels. Be honest about that. Then act accordingly. That's not just buying smart; that's building a life.

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