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THE OFFICIAL BANFF TRAIL COMMUNITY NEWSLETTER





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COMMUNITY KITCHEN



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INCREDIBLE SAVINGS!

BOX OPTIONS

SMALL	$35.00
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FOR MORE INFORMATION

To learn more about the Good Food Box Program and how to place an order, please visit our website.

LEARN MORE & TO ORDER VISIT

ckpcalgary.ca

QUESTIONS? WE'RE HERE TO HELP!

Filipe Carballo
403-538-3779
Filipe.carballo@ckpyyc.ca

Lorrie Herrick
403-538-7386
Lorrie.herrick@ckpyyc.ca

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Christmas at Your Neighbourhood Pet Supply Store



Gifts, treats & toys for every furry friend

Our special gift giveaway event at the Christmas tree starts Dec 15. The original Christmas treat trays are on the shelves!

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Fairplay Pet Supply

2604 Kensington Road NW 403-283-2117 Find us on FB and IG

Banff Trail Community Association

2115 20 Avenue NW T2M 1J1 • 403-282-2234

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Planning and Development	Vacant	development@banfftrailcommunity.ca
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YOUR REPRESENTATIVES IN BANFF TRAIL		
City Councillor	Myke Atkinson	Ward7@Calgary.ca
MLA	Luanne Metz (Calgary-Varsity)	Calgary.Varsity@assembly.ab.ca; 403-216-5456
MP	Corey Hogan (Calgary Confederation)	Corey.Hogan@parl.gc.ca; 403-410-2121

HOWLER SUBMISSIONS

Do you have an interesting story you think should be in *The Howler*? Know of someone living in Banff Trail who deserves to be featured in our newsletter? How about photographs of our community? If you do, please contact communications@banfftrailcommunity.ca.

Remember, www.BanffTrailCommunity is the place to look for short-notice events, and more community info. Check out Banff Trail Community through social media through the following:

Facebook: @BanffTrailCommunity.ca

Instagram: @banfftrailyyc

X (Twitter): @BanffTrailYYC

Why Volunteering in Your Community Matters

Volunteering is one of the most impactful ways to strengthen and support your community. By giving just a little of your time, you can help create a connected, vibrant, and welcoming neighbourhood. Plus, the benefits of volunteering go both ways—it not only helps others but also brings a sense of fulfillment and joy to you.

Why Volunteer?

- **Build Connections:** Volunteering helps you meet new people and build friendships with neighbours you might not have known otherwise.
- **Make a Difference:** Your efforts can create positive change, whether it is by organizing events, maintaining local spaces, or helping community programs thrive.
- **Learn New Skills:** Volunteering provides an opportunity to develop new abilities and gain valuable experiences that can be useful in other areas of your life.
- **Feel Good:** Giving back boosts your mood and overall well-being, bringing a sense of purpose and community pride.

Ways to Get Involved

- **Event Support:** Help at BTCA events like community events, holiday celebrations, committees, or seasonal activities.
- **Community Garden:** Join in on maintaining our community garden—grow fresh produce while fostering environmental awareness.
- **Youth Programs:** Mentor or assist with youth sports, educational workshops, or art programs. We need volunteers for soccer!
- **Local Cleanups:** Participate in community cleanups to keep parks and public spaces beautiful.
- **Board and Committees:** Consider joining the community association's board or a committee to help shape future initiatives and events.

Your time and effort can make a lasting impact. Ready to get involved? Reach out to learn about upcoming volunteer opportunities in our community!

Email communications@banfftrailcommunity.ca to learn more.

Thanks, from all of us at BTCA!





Banff Trail Community Association

BOARD MEETING

First Wednesday of every month
From 7:00 to 9:00 pm

Executive@banfftrailcommunity.ca

Have questions about hall rentals or availability?

Contact our Facility Manager at 403-282-2234
or hallmanager@banfftrailcommunity.ca

Office hours are Tuesdays and Thursdays,
9:00 am to 5:00 pm



BTCA Memberships

Memberships in the Banff Trail Community Association are free for the year! Registration is still required.

If you would like to become a member and find out about upcoming events and ongoing activities, please fill out the web form at banfftrailcommunity.ca/membership.





FREE ALL AGES!

BANFF TRAIL

COMMUNITY GAME NIGHT!



FRIDAY DECEMBER 11TH

12115 20 Ave NW, Calgary, AB T2M 1J1

7:00 - 10:00 pm



BOARD GAMES!



SNACKS!



PING PONG!



NOTE:

Community Game Night is usually on the second Friday of the month. Check the Community calendar at www.banfftrailcommunity.ca

FREE Monthly Meetups!

Where: Banff Trail Community Association

When: Nov–Apr 2027, second Thursdays, 6:30–8:30pm



COMPOST COMMONS AT BTCA

HOSTED BY KARUNA COMPOST



- Backyard composting & worm bin support
- Compost kits
- Microscopy & soil life exploration
- Informational displays & short talks
- Community knowledge sharing!

CRIME STATISTICS



Banff Trail Crime Activity was Down in October 2026

The Banff Trail community experienced 0 crimes in October 2026, in comparison to 12 crimes the previous month, and 10 crimes in October one year ago.

Banff Trail experiences an average of 9.2 crimes per month. On an annual basis, Banff Trail experienced a total of 110 crimes as of October 2026, which is down 17% in comparison to 132 crimes as of October 2025.

To review the full Banff Trail Crime report visit banff.mycalgary.com/

How To Report Crime In Banff Trail: Dial 911 for emergencies or crimes in progress. For non-emergencies dial (403) 266-1234. To report a crime anonymously, contact Crime Stoppers at 1-800-222-8477 (Talk, Type or Text), submit tips online at crimestoppers.ab.ca, or text tttTIPS to 274637.

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- ✓ Improve cash flow
- ✓ Save thousands over time

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JOIN THE BTCA EVENTS COMMITTEE

THE BANFF TRAIL EVENTS COMMITTEE IS SEEKING MORE PEOPLE TO GET INVOLVED
HAVE IDEAS FOR EVENTS?
WANT TO HELP HOST AN EVENT IN THE COMMUNITY?

EXAMPLES
CLOTHINGS SWAPS
SKATING PARTY
WATER FIGHTS

events@banfftrailcommunity.ca

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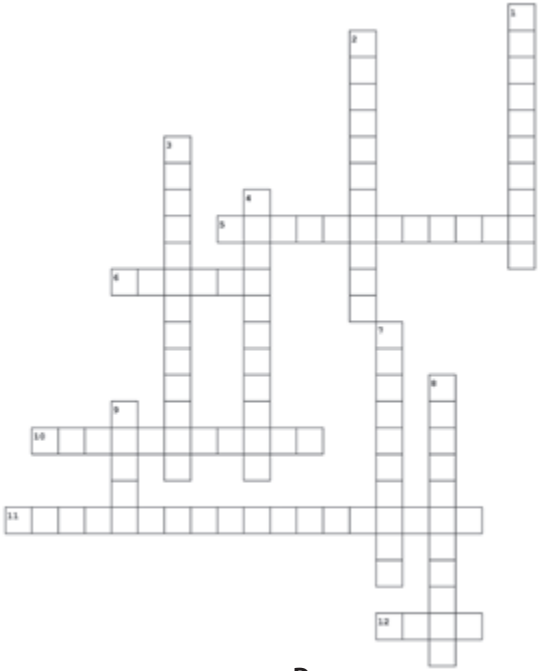
Great News Media 2026 Readership Survey, 11,104 respondents.

December Crossword



Across

5. Warm, delicious, and served with whipped cream or marshmallows. This tasty treat is perfect after a long day in the cold.
6. In Spain, it is customary to eat this many grapes at midnight on New Year's Eve.
10. Popular during the winter, this spiced dessert is decorated with royal icing.
11. Founded in 1925, this dance company has put on the *Christmas Spectacular,* since 1933.
12. "Last Christmas I gave you my heart" are the lyrics to a Christmastime favourite, sung by this pop duo.

Down

1. Six-sided and infinitely complex, these ice crystals are the result of freezing rain.
2. This 2019 film directed by Greta Gerwig was released December 25, and had a star studded cast, including Saoirse Ronan, Florence Pugh, Emma Watson, and Timothee Chalamet.
3. Unlike hockey players, these athletes use their blades to perform jumps, spins, and lifts.
4. On December 10, every year, these awards are given for outstanding achievements in physics, chemistry, physiology or medicine, literature, and peace.
7. Born December 16, 1775, this author is known for her six famous novels, including 1813s *Pride and Prejudice*.
8. Seen in your local grocery store during the holiday season, these bright red plants are indigenous to Mexico.
9. Made from carved blocks of compacted snow; these shelters rely on the insulating properties of snow to keep dwellers warm.

Visit bit.ly/mycalgaryanswers or scan the QR code for the answers


BTCA INVITES YOU TO
BANFF TRAIL COMMUNITY ASSOCIATION
BTCA
EST 1955
COOKIES & COCOA
WITH SANTA
DECEMBER
SATURDAY 5 10:30 PM - 1 PM
BTCA COMMUNITY HALL
2115 20 AVE NW, CALGARY, AB
JOIN US FOR A COZY CELEBRATION FEATURING:
PHOTOS WITH SANTA & MRS. CLAUS,
COOKIES & COCOA,
CRAFTING CHRISTMAS DECORATIONS
GINGERBREAD HOUSE DECORATING
COMPETITION,
AND
MORE FESTIVE FUN!!

Presence, Not Presents: What Does Christmas Really Mean?

by Rebecca Pink



There's a certain feeling that comes with Christmas. The lights begin to appear and twinkle, familiar traditions find their way back into our every day, and there's an excitement in the air that makes it feel like a little magic is just around the corner. As a mom, there is nothing quite like seeing the season through my daughters' eyes and finding so much joy in their anticipation, excitement, and creativity.

But I will admit, I'm sometimes a little slower to get there. I know, like so many of you out there, how much goes into creating that magic, and it can feel like a lot! The shopping, the planning, the decorating, the baking, and all the little things that somehow find their way onto the Christmas to-do list. We do all these things lovingly, but between the planning, shopping, wrapping, gatherings and countless little details, December can quickly become a season of doing rather than being.

In my work, I have the privilege of hearing people's stories and learning about the things that matter most to them. I often see how expectations, perfectionism, and anxiety can make it difficult for people to slow down and enjoy the moments that they're working so hard to create. Maybe this Christmas one question worth asking ourselves is this: what are we doing because we genuinely love it and actually want to do it, and what are we doing because we feel we should.

For some, Christmas also carries grief, loneliness, financial pressures, or complicated family relationships. Maybe we can give ourselves permission to simplify a little, say no when we need to, and let go of the pressure to make everything perfect, and maybe more importantly, offer ourselves the same kindness and understanding we so often extend to the people we love.

Perhaps the magic of Christmas isn't something we need to work so hard to create, but something we allow ourselves to experience when we slow down and become more present. Maybe the greatest gift we can give ourselves and one another is a little less pressure, a little more grace, and the time to simply enjoy being together.

Wishing you a peaceful and meaningful holiday season.

What's Behind Your Financial Decisions?

by Mark Letchumanan, CFA, CFP, ACC, CKA



I used to manage a financial literacy program that delivered workshops and coaching to more than 9,000 low-income households across British Columbia. Our participants included single parents, people in addiction recovery, and individuals experiencing homelessness. We taught practical skills: budgeting, saving, building credit, and basic investing. Participants were enthusiastic and motivated to make better financial decisions, but very few maintained lasting behavioural change.

Although disheartening for me, our results were unfortunately not unique. More than 200 studies confirm that financial education alone rarely changes long-term financial habits.

Now as a wealth advisor, I've seen that pattern continue even with educated, wealthy, and successful individuals—none of us are immune from making poor financial choices. Brilliance doesn't directly translate to a sound financial life.

Consider the multi-millionaire who still clips coupons, obsessively checks investment accounts, and panics during minor market downturns—despite having more wealth than they could ever spend. Or the entrepreneur who negotiates every contract detail to maximize profits yet buys luxury items they don't need or lets personal home renovations spiral out of control. Or the highly disciplined professional who continually rescues family members and adult children financially, even when it jeopardizes their own goals. In each of these cases, money doesn't act as a tool, it serves an emotional need.

In *It's Not About the Money*, author Brent Kessel argues that our financial behaviours are often driven by deeper emotional motives. He describes three financial personalities that illustrate this particularly well: the saver, the star, and the caretaker.

- **The Saver:** Disciplined on the surface but often operating out of a place of anxiety and fear of lack. Their internal script can sound like "something bad could happen and we'll lose everything," or "I just need a little bit more to feel safe." Their challenge isn't to practice responsibility and control, but to face the fear behind it.
- **The Star:** Longs to be seen, and therefore uses purchasing power to buy visibility, self-worth, and respect. Their inner dialogue may be, "if I look successful, people will value me," or "I need to project confidence before I can feel it." Their issue isn't the spending itself, but the need for approval that fuels it.
- **The Caretaker:** Generous, compassionate, and eager to help, yet their giving can cross healthy boundaries. They may be driven by a need to feel needed or beliefs like, "if I don't help, no one will," or "my worth comes from what I give."

Our relationship with money is as unique as we are. Different financial personalities often reveal our distinct wounds, fears, and beliefs running beneath the surface. True financial stability is rarely a matter of learning more financial rules, but about increasing self-awareness.

Before making your next financial decision, try journalling about your motivations first. Often, we make decisions so quickly, we don't have enough time to process the network of thoughts and feelings that went into them. Getting your thoughts down on paper first acts as a filter, helping you distinguish between facts and emotion. Similarly, talking to a trusted advisor, coach, counsellor, recovery group, or community can help us learn to recognize the thoughts and emotions driving our financial decisions before we act on them. That awareness creates an invaluable pause between impulse and action—giving us space to choose what aligns with our values rather than our fears. Lasting financial change doesn't come just from knowing more about money, but from knowing more about ourselves.

Comfort

by Michelle Macdonald, Letter Writing and Mail Club Enthusiast.

Tell me about simple rituals that bring you comfort.

Dear reader,

Several rituals bring me such consistent joy that it would feel like a punishment to live without them. These four rituals are the habits I rely on to feel balanced and content.

Tea
Each morning before I begin my daily routine, I must enjoy a warm cup of Earl Grey tea with a splash of milk. The smell and taste immediately give me a reassuring sense of familiarity. Holding a warm, fragrant mug feels like being wrapped in a cozy blanket.

Walking
When I work from home, I always step outside for a walk over lunchtime with Luna, my miniature poodle. She and I both crave the fresh air, whether it's plus or minus 25 degrees. Moving my body while getting sun on my face and enjoying Luna's boundless energy is something I've come to anchor my day around. It nurtures my mind and body.

Family Phone Calls
I look forward to speaking with my sister and my parents once a week. Living in Alberta with my family back in Ontario, these phone calls have been an essential part of bridging the distance. If the end of the week comes without a conversation, I feel like I'm missing something until I hear that familiar voice on the other end of the line.

Sauna
After the intensity of a workout, I crave the stillness and relaxation of the sauna or steam room. I close my eyes and just breathe. It's one of the few places where I can enjoy quiet time to myself and sit with my thoughts.

Your turn! What rituals do you have in your life that bring you comfort? Write in your journal or to your pen pal.

Happy writing,

Michelle

Now it's your turn to write it forward. Write a friend, neighbour, or family about our monthly reflection.

Write It Forward

Now it's your turn to write it forward. Write a friend, neighbour, or family member about our monthly reflection.

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