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Vice-President	Sharon Blackwell vice-president@ranchlandscommunity.com
Secretary	Miranda Christin
Treasurer	Bukola Abdul
Director at Large	Laurie Lin, Christy Edwards, Nadine Bird Contact RCA Office

PROGRAM CONTACTS

Ranchlands Food Pantry	Contact RCA Office www.ranchlandscommunity.com/RFP
Skating Rink Coordinator	Darren Angell Contact RCA Office
186th Ranchlands Scouts	186thRanchlandsScouts@gmail.com
Girl Guides of Canada: Wichewakn District	register.girlguides.ca/web/en/unit

COMMUNITY CONTACTS

Ranchlands Elementary School	403-777-6350 ranchlands@cbe.ab.ca
St. Rita's Catholic Elementary School	Cindy De Paoli 403-500-2083 stritas@cssd.ab.ca
Rise Calgary	403-204-8280 info@risecalgary.ca
MLA Julia Hayter	403-288-4453 Calgary.Edgemont@assembly.ab.ca
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RCA OFFICE AND HALL RENTALS

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Age-Friendly Calgary Essential Numbers for Seniors in Calgary

9-1-1 Emergency (24-Hour)	403-SENIORS (403-736-4677) The Way In
For EMERGENCY medical, fire, and police response. Call the non-emergency police line at 403-266-1234 to report an incident that is not an emergency.	Information, advice, and help accessing programs and benefits for older adults.
8-1-1 Health Link (24-Hour)	403-266-HELP (403-266-4357) Distress Centre and SeniorConnect (24-Hour)
Health advice (including dementia advice) from a registered nurse.	Crisis support and urgent social work response (including if you are concerned about a senior at risk in the community).
3-1-1 City of Calgary (24-Hour)	403-943-1500 Access Mental Health
Information on all City of Calgary services. www.calgary.ca.	Non-urgent advice on navigating the addiction and mental health system.
2-1-1 Community Resources (24-Hour)	403-705-3250 Elder Abuse Resource Line (24-Hour)
Information and referrals for community and social services. www.ab.211.ca.	Confidential information and support, or to report a suspected case of elder abuse.

Telephone language interpretation service available on all lines.



PRESIDENT'S MESSAGE

As the shift from summer to fall happens, many of the usual routines come back to our lives. Including regular meetings of the organization to ensure that our association and our facility operate well.

Community Cleanup Event

August 23

Saturday, August 23 was a beautiful summer day, and the neighbourhood got a facelift to fit the lovely day as items were donated and sent to the landfill. The garbage trucks were open for business at 9:00 am, along with the Salvation Army to accept donations, and help with metal recycling. There was a steady stream of cars, trucks, trailers, and walk-ups all day until the shut down time shortly before 2:00 pm. We had a great crew of volunteers and the staff from the City of Calgary were very helpful. Thanks to Great Canadian Pizza for donating lunch for the volunteers and the city workers – they really appreciated it.

We did make the evening City News, the reporter who covered our event was very impressed with our community and the vibe as a great neighbourhood to be a part of. Well done everyone! The applications to book the city cleanups open early in the new year and we will let everyone know dates as soon as we have those details.

Annual General Meeting

Our AGM will be held on Sunday, November 2 at 1:00 pm. We invite all residents to attend our meeting to learn more about our association and be part of the community energy.

On our website, ranchlandscommunity.com you will find:

- The agenda for the meeting.
- General position descriptions for all board roles, elected annually.
- Nomination form. You are encouraged and welcome to submit an expression of interest to have your name on the ballot.

The names will be available to be on the ballot for the 2025-26 board. Board members are Ranchlands residents who can commit time to the monthly meetings and support events and activities throughout the year.

Beautification and Maintenance in Ranchlands

The quest continues to identify the best ways to spend time, energy, and money to keep Ranchlands a place that

we all want to live, work, and play. Ideas and opinions will be gathered via email for now and we will host a session early in the new year to bring people together. As you might imagine there are costs associated with any initiative. Some ideas can be covered by grants, either in full or in part, and we will be pursuing all grant opportunities that we can.

See you at the AGM!

Regards,

Kathy Ervin

President, Ranchlands Community Association



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Ranchlands Got Talent: Bukola the RCA Treasurer Makes Sense of Savings (Without the Jargon)

Previously, we sat down with Bukola, our Treasurer and lead for bringing the Tax Clinic to our community, to talk about money related decisions between tax time — and it got a lot of people chatting afterwards. So, we thought, why not invite her back for a part two? This time, she's helping us unpack those different savings and investment accounts you always hear about but don't always understand.

Q: You know, a lot of people in the neighbourhood ask about saving for things like their kids' schooling, buying a home, or even retirement. I know there are a bunch of special accounts that can help with those big goals. What can you tell us?

A: Oh yes, those registered accounts! They're not always easy to make sense of. Though I am happy to walk through some of them.

Q: As a parent yourself, and as we start out another school year, let's start with kids' education. What options are worth looking at?

A: This is where the RESP comes in — the Registered Education Savings Plan to help finance young people when they go to post-secondary. Parents and grandparents love this one because the government adds to what you put in. Over time, that "free money" can add up to more than seven thousand dollars. The great thing is, when the money is used for school, most of the taxes are paid at the student's rate — and students don't usually make much income, so the tax bill is tiny. The trick is to start early and put in a bit regularly so you can get the maximum grant.

Q: We know in our community, there are families caring for a child or young adult with a disability, who may not go to university? Are there options for them?

A: Then the RDSP — Registered Disability Savings Plan — is worth knowing about. Honestly, it's one of the most generous plans out there and really gives the assurance of long-term financial security. The federal government can match what you put in — up to \$90,000 over a lifetime and until the beneficiary turns 59. To be

eligible the person with the disability must qualify for the Disability Tax Credit. But here's the sad part: a lot of families miss out simply because they don't know about it. It really is so easy — and opening an account can be the start of the grant funding coming in.

Q: Okay, let's talk retirement. That's the one most people hear about, right?

A: Exactly, the RRSP. You get a tax deduction when you put money in, and your investments grow without being taxed until you retire. Ideally, you save while you're earning more and pay the tax later when you're in a lower bracket. Plus, RRSPs let you borrow from yourself for a first home or for school. Just don't over-contribute or pull money out too soon — that can cost you. RRSPs also have special programs like the Home Buyers' Plan and Lifelong Learning Plan, which allow you to borrow from your savings for a first home or education without immediate tax consequences.

Q: Speaking of homes, there are a lot of new people moving into Ranchlands and others who are renting who would love to buy their first home but getting that down payment can be challenge. What options do they have?

A: The best bet is the First Home Savings Account, sometimes called the RHOSP. It's a mix of the RRSP and the TFSA. You get a tax break when you put money in, and if you use it to buy your first home, the withdrawal is totally tax-free. You can put in up to eight thousand a year, up to a total of forty thousand. The only catch is you can't carry forward unused room forever — so it pays to start.

Q: I remember you talking about setting aside money for a rainy day, or a trip or something special. Is it good to put money in a jar?

A: You could but probably better to open a regular savings account — it's flexible and easy. But the interest is taxed, and with prices going up, it doesn't always keep pace. Good for emergencies or short-term plans, but not for long-term goals.

Q: So really, it sounds like the trick is matching the account to what you're saving for.

A: That's it in a nutshell. Start sooner rather than later, pick the right account for your goal, and don't leave government money on the table. Each one of the

options we have talked about makes your money work harder through tax benefits, government incentives, and the power of compounding. These aren't just for "finance people." They're tools that everyone can use to get a little further ahead.

We're grateful to Bukola, for helping us break down these accounts in plain language. Her work makes it easier for our community to understand the ins and outs of saving and to know what options are out there for us.



IN THE COMMUNITY

Rise Calgary (formerly Bowwest Community Services): 14 – 1840 Ranchlands Way NW

Westview Baptist Church: 1313 Ranchlands Way NW

St. James Anglican Church: 6351 Ranchview Drive NW

Islamic Association of NW Calgary: 7750 Ranchview Drive NW

Al-Salam Centre: 6415 Ranchview Drive NW

Good Food Box: Ranchlands' Depot is St. James Anglican Church



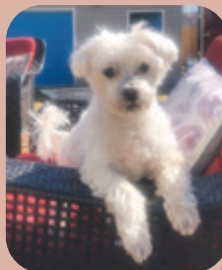
New Office Hours

The RCA has new hours!

With summer now past, our hours have changed for the coming months! The office is open Monday to Tuesday from 9:00 am to 2:00 pm and Wednesday to Friday from 12:00 to 5:00 pm, effective September 15, 2025.

Feel free to come on by and say hi to our Administrative Coordinator Tracy or our Facilities and Operations Coordinator Anita.

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Cody, Glenbrook



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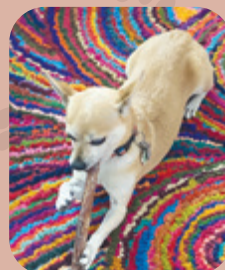
Nelly, Dalhousie



Poppy, Tuxedo Park



Sugar, Signal Hill



Todd, Lake Chaparral

To have your pet featured, email news@mycalgary.com

Photo Contest

A huge thank you to everyone who participated in our September photo contest! We had some absolutely beautiful photos submitted, from all three categories, and will be announcing the winner on social media around October 15.

We love seeing Ranchlands from the perspective of all our residents and are looking forward to another photo contest sometime in the winter.



Our New Partner: Calgary House Concerts

We are so excited to have partnered with Calgary House Concerts, to bring live music to Ranchlands as part of their "Live in the Community" event series. These fantastic events help raise awareness of food insecurity in the neighbourhood and raising funds, as well as collecting donations for not only the Ranchlands Food Pantry but also the Veterans Association Food Bank.

Our September 14 event, featuring Oscar López, the legendary Chilean Canadian guitarist, was the inaugural concert, and Calgary House Concerts will be back on October 12 with Juno Nominee JW Jones. For more information, visit our website and head to "Upcoming Events."



Skeleton Hunt



Help Us Find Our Lost Skeletons!

From October 26 to 30, the RCA is hosting a spooktacular Halloween Hunt, and we need your help!

We had a team of volunteers sign up to help out around the RCA, but things have gone askew! These helpful little guys and gals had a hard time finding their niche, but after some trial and error, we decided they would make great canvassers and sent them out into the community. The goal was to ask neighbours about events you'd like to see at the RCA... but they got a little too excited exploring and have gone missing!

Can you help track them down?

Look for skeletons around the neighbourhood and bring their name tags back to the RCA office so we can keep tabs on them. Feel free to keep the skeleton, they'd love to celebrate Halloween with you!

Return the name tag during office hours and grab a cool prize:

- Mondays and Tuesdays: 9:00 am to 2:00 pm
- Wednesday to Friday: 12:00 to 5:00 pm

Keep an eye on our Facebook page for clues about where the skeletons have ended up!

Before returning the name tag, be sure to have an adult scan the QR code on the back to fill out our quick community survey. We're cooking up some exciting new plans and want to make sure we're offering events and programs for everyone in the community. And if you think you would like to sign up as a volunteer yourself (the more the merrier!), please visit www.ranchlandscommunity.com/volunteer/ to fill out our new volunteer registration form!

Let the hunt begin — and happy haunting!

Ranchlands Food Pantry (RFP) Halloween Candy Donation

Did you know? Too much leftover Halloween candy? We can help!

Got bags of leftover candy and not sure what to do with it? The RCA has a sweet solution!

Donate your extra Halloween candy to the Ranchlands Food Pantry, and we'll help spread the joy to our food hamper recipients.

We also accept:

- Non-perishable food items (slightly past best before date is absolutely ok!)
- Hygiene products
- Sealed bath and beauty items
- Diapers
- ...and more!

It's a great way to lend a helping hand to others in our community — and tidy up those pantries at the same time!

Drop off donations at the RCA office during regular hours, or you can make monetary donations via e-transfer to our office, dropping of a cheque, or setting up a single or monthly donation online via CanadaHelps.

Thank you for your support of the RCA and your fellow community members!



Thank You for Making the RCA Community Cleanup a Huge Success!



Thank You for a Successful Cleanup Event

A big thank you to everyone who came out for the RCA Community Cleanup on August 23! We had an amazing turnout, with hundreds of vehicles lined up to donate, recycle, or toss out their trunk loads of clutter.

This event wouldn't have been possible without the support of our incredible partners:

- City of Calgary for offering this program to communities at no cost
- Salvation Army for handling recycling and donations
- CPU Ranchlands for generously donating pizzas to keep our volunteers fueled
- And of course, our amazing volunteers we truly couldn't have done it without you!

Looking ahead to next year, we're planning:

- More space for metal recycling
- A spring date to help kick-start those cleanup tasks early
- Collecting non-perishable food donations to support our local food programs

Thanks again to everyone who pitched in to help make our community a little cleaner and a whole lot brighter!

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Stay Safe This Halloween



Some tips and tricks to help stay safe while trick-or-treating this Halloween!

For Trick-or-Treaters

- Avoid dark coloured costumes that might not be visible in low lights. Bright colours are best, or you can add some reflective tape, glowsticks, or flashlights to costumes to make sure kids are visible to motorists.
- Use makeup or face paint instead of masks, as masks can restrict field of vision.
- Take care to ensure costumes are not too long, to avoid tripping hazards.
- Stay on the sidewalks or paths where available.
- Go in a group (it's way more fun anyway!).
- Be respectful. Avoid walking across lawns, touching decorations, or taking more than your share.

For Candy Givers

- Have your outdoor lights on so little ghouls know you have goodies.
- Ensure there is a clear path to your door/treat station, with no tripping hazards.
- Consider offering non-food items for those with dietary restrictions or allergies.
- Keep pets secure to make sure they don't dart out the door to join the fun.
- Opt for faux candles when possible to avoid potential fire hazards.

Have fun! Halloween is for everyone, so decorate, dress up, or give trick or treaters a challenge to earn that candy!

St. Rita School Shines



Our tiny school has been quietly growing over the past few months, and we are lucky to have all the new families joining us! Our students had a fun September full of learning and laughter. We participated in the Terry Fox run and collected money for cancer research and celebrated our faith with a liturgy to begin the new school year. We have parent teacher conferences four times a year, and the first ones were held in September. Our teachers look forward to building relationships with parents so they can work together to promote learning.

Our students had opportunities to delve into Indigenous ways of knowing in September as we acknowledged Orange Shirt Day and learned about Métis values through the book *The Giving Tree*. This led us right into collecting food for our Thanksgiving Food Drive. Our choir begins rehearsing in October which is always lots of fun. We will also have our first family dance of the year this month, as we celebrate Halloween with music, costumes, and pizza!



News from the Friends of Nose Hill

by Anne Burke

The first recorded land occupancy of Nose Hill was an 88,000-acre lease in 1882. Large range leases were bought by well-financed ranchers, such as Senator Patrick Burns, who purchased most of two sections of Nose Hill. Cattle grazing occurred until Nose Hill was established as a park. Crops, such as wheat, oats, and rapeseed, were first grown on the plateau in 1907. Privately held farmland was horse pasture until 1912. The negative impact of horse and cattle grazing was widespread on slopes and ravines. However, it helped to control taller nuisance weeds, such as thistle and common nettle.

By 1910, Calgary's boundaries extended north to 48 Avenue. Residential development between 1945 and 1959 pushed as far north as Capri Avenue and east of 14 Street as far north as 56 Avenue. Aerial photographs reveal traffic to and from fields on the Hill to sites in the ravines and gullies along the escarpment. There were many old vehicle trails. Pickups and 4x4 trucks on the Hill used the sloping benches south of 56 Avenue and east of 24 Street. Trail development and use by walkers increased with the Winter Club.

Gravel mining began in 1961. Many Owls Valley was part of the route for commercial trucks on the main road and along the ridge on the south slope of the valley. Severe damage was caused to slope crests and the top of hummocky areas. Construction of John Laurie Boulevard in 1968-69 caused overuse in areas without fencing. More people trespassed on private lands north of the Boulevard or drove to riding club stables south of the gravel pit. There were many horse trails and dirt bikes, walkers, and joggers from 1975 to 1980. Agriculture on the Hill was suspended in 1979.

Ranchlands School



It has been a beautiful fall, and the school year is well underway. The crisp air and changing leaves have brought a wonderful energy to our classrooms and hallways.

We'd like to remind families of the following important dates:

- Monday, September 29 – No School (Professional Development Day)
- Tuesday, September 30 – No School (National Day for Truth and Reconciliation)
- Monday, October 13 – No School (Thanksgiving)
- Monday, October 20 – No School (Professional Development Day and Municipal Election)

Thank you to everyone who continues to follow traffic rules and respect parking signage around the school. The safety of our students is a top priority, and your cooperation makes a big difference.

We wish everyone in our community a safe, joyful, and cozy fall season. If you are looking for more school information, please visit our website at ranchlands.cbe.ab.ca.

Kind regards,

Steve Wigglesworth

Principal, Ranchlands School

SPIRIT HALLOWEEN

Halloween is a favourite holiday for many. One particularly exciting tradition that some enjoy is visiting the popular costume, mask, and makeup store called Spirit Halloween. Popping up all over Canada and the United States, Spirit Halloween is actually the largest Halloween retailer in the United States. What a Spooky Scary Superstore!



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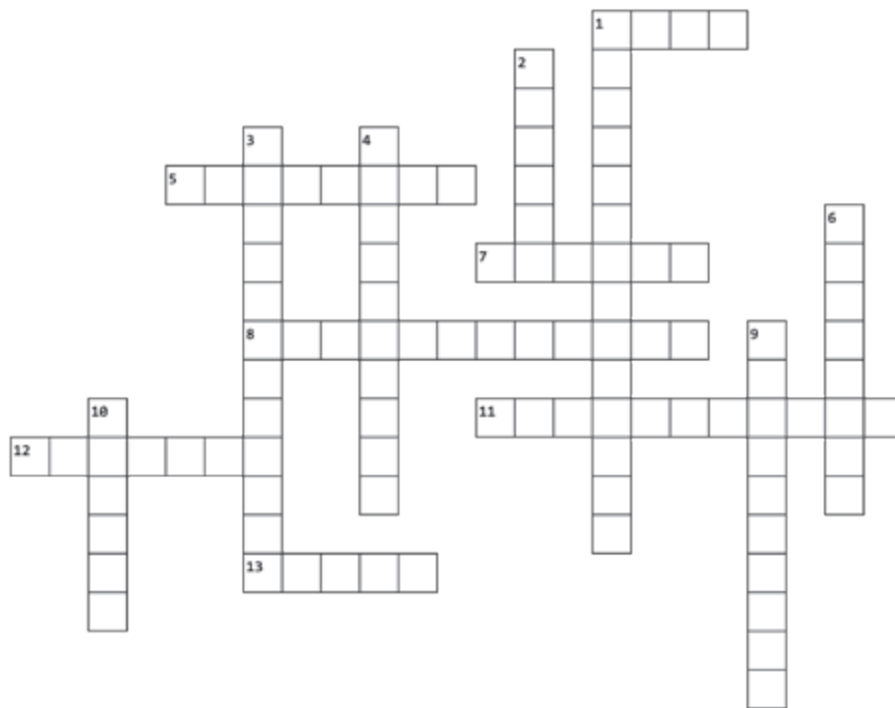
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SCAN ME



October Crossword



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Across

1. This Andrew Lloyd Webber musical debuted on Broadway at the Winter Garden Theatre in October 1982.
5. On October 5 World _____' Day is celebrated to honour those who educate us.
7. Queen Elizabeth II officially opened this iconic Opera House on October 20, 1973.
8. Canadians celebrate this holiday on the second Monday of October.
11. The vibrant hues of autumn leaves are due to a lack of what pigment.
12. This iconic single by John Lennon was released on October 11, 1971, in the United States.
13. On October 8, 2004, Wangari Maathai was awarded the _____ Peace Prize, making her the first African woman ever to receive the award.

Down

1. The Orient Express departed on its first journey from Paris on October 4, 1883, to this city now known as Istanbul.
2. Stock markets crashed worldwide on October 19, 1987, and became known as Black _____.
3. NHL star Glenn Hall, nicknamed Mr. Goaltender, was born on October 3, 1981, in Humboldt, _____.
4. Canadian filmmaker James Cameron released the sci-fi action hit, *The _____* in October 1984.
6. This beloved Canadian Ryan was born on October 23, 1976, in Vancouver, B.C.
9. The dystopian novel where books are banned and burned, _____ 451 by Ray Bradbury, was published on October 19, 1953.
10. The "Thriller in _____" on October 1, 1975, saw Muhammad Ali beat Joe Frazier after 14 rounds.



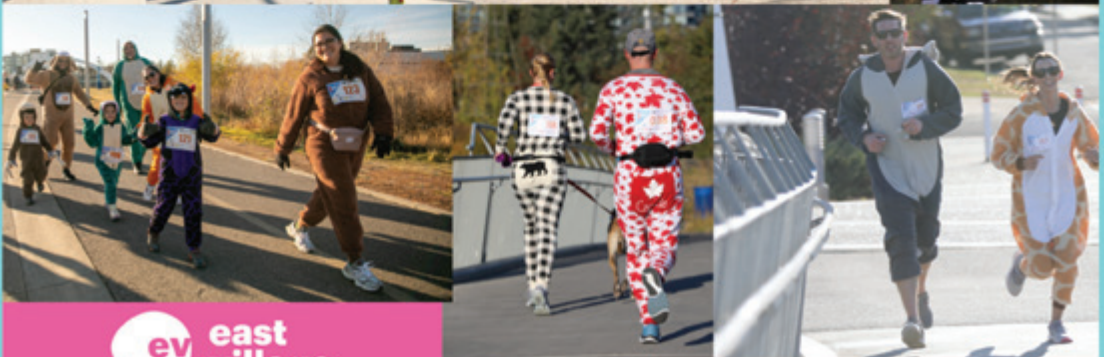
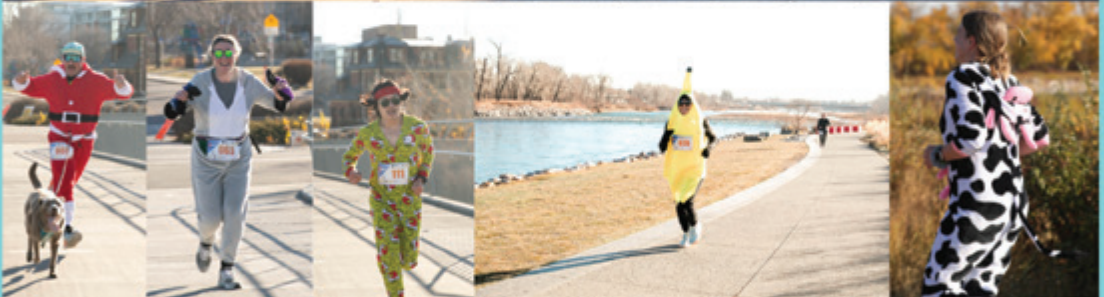
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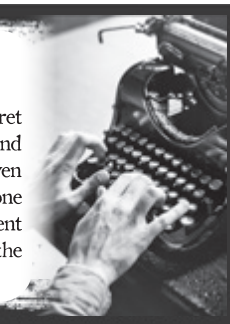
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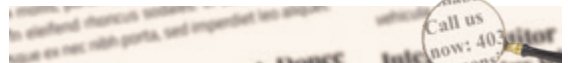
Fast Fingers

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.



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