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Proposed Updates to Your Local Area Plan

City Council directed City Administration to update six of the approved local area plans (LAPs) to limit where rowhouses and townhouses can be developed

The proposed updates would apply the same location-based Limited Scale Policies in the Westbrook Communities and Heritage Communities LAPs to the rest of the approved LAPs.

What are the proposed changes?

The proposed updates would limit where rowhouses and townhouses are supported to parcels that have a rear lane and meet one of the following location criteria:

- within a transit station area,
- along or adjacent to an identified main street,
- on a corner parcel,
- or adjacent to a school, park or open space.



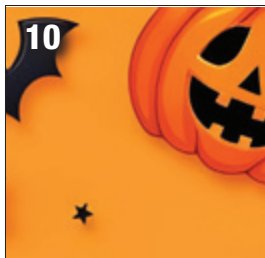
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Thankfulness in the Everyday

by Rebecca Pink



October invites us to think about gratitude and all the things that we are grateful for. It can be meaningful to pause and reflect on the moments that stay with us, and become a part of us. So often, they aren't the big, planned out moments, or the stuff you have accumulated over time. Have you ever noticed that some of the moments you're most grateful for, are often the simplest, most spontaneous, or most genuine ones?

Sometimes, what stays with us is the feeling of an experience more than the experience itself. The laughter, the unexpected conversation, a great meal together, and in my house, the beautiful messiness of everyday life. These are the memories that stay with us, not because they were perfect, but because they were lived. They become the treasures that never gather dust, quietly weaving themselves into our stories.

The challenge is that when we're busy, overwhelmed, or anxious, our attention can so easily move toward what's next. We anticipate, plan, problem-solve, and manage, sometimes leaving less room to notice what is happening right in front of us. We can spend so much time anticipating

the future, or reliving the past, that we can miss what is happening right in front of us. There is nothing unusual about this; our minds are simply trying to keep up with the demands of life.

Being present doesn't always come naturally; it takes intention. Sometimes it is as simple as putting down the phone, taking a deep breath, looking around, and allowing ourselves to actually take in what is happening. This may be part of the experience of thankfulness, too. Not simply identifying what we appreciate but being present enough to experience it.

As thanksgiving approaches, maybe we don't need to search for something extraordinary to be grateful for. Maybe we simply need to slow down enough to notice what is already here.

An ordinary moment can become a lasting memory, one that still makes you smile years later and brings you back to the people and the experiences that matter most. Looking back, those are often the moments I feel most thankful for. Happy Thanksgiving and Happy Spooky Season!



Building Financial Confidence Through Action and Turning Insight into Momentum



Over the past four parts of this series, we've explored how beliefs, cognitive biases, and emotions influence financial behaviour and how rewriting your financial story can open the door to better decisions.

Now we arrive at the most important step: Taking Action.

Awareness without action doesn't create change, and in personal finance it's not what we know that drive results, it's what we do.

Why Action Builds Confidence

Many people believe they need to feel confident before they take action. In reality, it works the other way around. Confidence is built through action. Small, consistent steps create evidence that you are capable of managing your financial life. Over time, this replaces hesitation with clarity and uncertainty with momentum. Without action, even the best plans remain ideas. With action, even small efforts begin to compound.

The Power of Small, Consistent Steps

Financial success rarely comes from one major decision. It's the result of many small decisions made consistently over time.

This might include:

- Setting up an automatic, monthly savings plan.
- Increasing investment contributions gradually.
- Reviewing your financial plan on a regular basis.
- Paying down debt with a structured approach.

Individually, these actions may feel modest. Collectively, they create meaningful progress. Consistency builds momentum and momentum builds confidence.

Reducing Friction in Financial Decisions

One of the biggest barriers to action is friction. Small obstacles that make decisions feel harder than they need to be.

This can show up as:

- Not knowing where to start.
- Feeling overwhelmed by too many options.
- Delaying decisions due to uncertainty.
- Relying on willpower instead of systems.

The solution is to simplify and automate wherever possible.

Helpful strategies include:

- Automating savings and investments.
- Creating clear, predefined financial rules.
- Breaking large goals into smaller, manageable steps.

When decisions become easier, follow-through becomes more consistent.

Turning Intentions into Systems

Intentions are important but systems are what create results. Instead of relying on motivation, build structures that support your goals.

For example:

- Rather than planning to “save more,” set up automatic contributions.
- Instead of “investing when the time feels right,” commit to a regular schedule.
- Rather than reviewing finances occasionally, schedule consistent check-ins.

Systems reduce the influence of emotion, helping you stay on track even when motivation fluctuates.

Progress Over Perfection

A common barrier to financial progress is the belief that decisions need to be perfect. They don't. Waiting for the perfect time, the perfect strategy, or the perfect amount often leads to inaction.

Progress is built through:

- Starting before you feel fully ready.
- Making adjustments along the way.
- Learning through experience.

Small, imperfect actions taken consistently will always outperform delayed perfection.

Staying Consistent Through Uncertainty

Markets will change. Circumstances will evolve. Emotions will come and go. Consistency is what creates stability through all of it.

This means:

- Continuing to follow your plan during market volatility.
- Avoiding reactive decisions based on short-term events.
- Staying focused on long-term goals.

Consistency doesn't eliminate uncertainty, but it helps you navigate it with greater confidence.

The Role of Accountability and Guidance

Taking action is easier when you're not doing it alone. Having a structured plan and an external perspective can help:

- Identify blind spots.
- Keep decisions aligned with long-term goals.
- Provide reassurance during uncertain times.
- Maintain accountability and momentum.

In many cases, progress accelerates when there is support and guidance along the way.

Financial confidence is not built through knowledge alone. It's built through the awareness of beliefs, biases, and emotions, a willingness to challenge limiting patterns and to have consistent, intentional action over time.

When these elements come together, financial decision-making becomes clearer, more confident, and more aligned with long-term success. Own Your Financial Mindset

Karen Boudewyn, Senior Wealth Advisor

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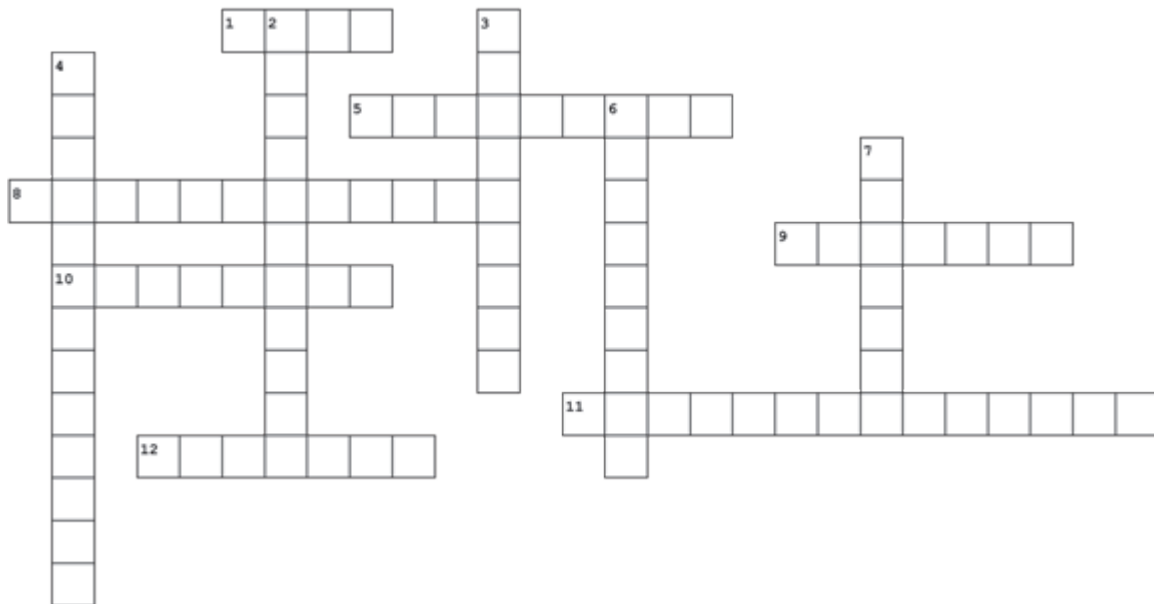
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October Crossword



Across

1. Known as October's birth stone, this iridescent gem is sometimes worn by artists to inspire creativity.
5. These tall, friendly faces are full of straw and often seen in the middle of corn fields.
8. Celebrated this year on October 12, this holiday encourages generosity, connection, and the consumption of a delicious meal.
9. This large orange squash is traditionally carved the night before Halloween
10. Twists and turns; this fall activity is generally held in large fields of a certain tall grain.
11. This Oscar-winning actress was the "final girl" in the classic horror movie series, *Halloween*.
12. Known as the Greek Goddess of harvest, she is the mother to Persephone.

Down

2. Bright red and sour, the seeds of this fruit were consumed by Persephone in Greek mythos.
3. These bright yellow and red flowers are the birth flowers of October, representing joy, warmth, and remembrance.
4. Horace Walpole's *The Castle of Otranto*, published in 1764, is most famously known as the first novel of this literary genre.
6. "In Rainbows" an album released October 10, 2007, was the seventh studio album for this alternative rock band.
7. This monster has a variety of features but is most often depicted with long fangs and red eyes.



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

Divorce—Business Income is Personal Income

by Christopher Bungay, Divorce Lawyer



In many divorces, one spouse is the owner/operator of a business. In these families, the line between business income and personal income is often blurred. Many business owners (intentionally or not) often use their company credit cards and corporate money to pay for personal family and home expenses. As a result of this, the personal tax returns of a business owner often do not reflect their true personal income.

In the above scenario, the personal tax return of a business owner might show a very low amount of personal income, while their business tax return can show a very high amount of corporate earnings. It is also common to see personal expenses counted as “business expenses” on business tax returns. This is sometimes done intentionally so that CRA will think the business earns less and thus would be taxed less than it otherwise should be.

The mixing of personal/business income and expenses can cause significant problems in divorce cases. The amount a spouse must pay for child support and spousal support is often based on his or her reported personal income. A spouse who owns a business sometimes uses a false lower income amount on a personal tax return to argue they should pay a lower amount of support. Unfortunately, in many cases, the actual personal earnings power of the spouse is hidden within the business income.

Judges and divorce lawyers are keenly aware of

situations where business owners try to muddle their personal and business income. Fortunately, the law can protect vulnerable spouses and children in these cases. If a judge believes that a spouse is hiding income within a company, the business income can be used as the correct amount for determining support payments. Similarly, the law gives judges power to examine business expenses to ensure these are not actually personal expenses. In an Alberta divorce case, if a spouse is self-employed, he or she must demonstrate their business expenses are reasonable and that they are truly business expenses. If a self-employed spouse cannot show their business expenses are reasonable, a judge can add these expenses back into the spouse's income amount. In these situations, the higher income level, after adding back in the unreasonable expenses, is used to determine that spouse's support obligations.

It is also important to remember that many business-owning spouses are not intentionally hiding their income. The mixing of personal and business income can result from someone not understanding tax laws. Sometimes, a business owner is just too busy and is not paying enough attention to their personal/business spending patterns. However, whether intentional or not, divorce law is clear: business income and business expenses can both be used to determine the true personal earning power of a spouse.

Halloween Decorations and Wildlife

As Halloween approaches, many neighbourhoods across Calgary come alive with pumpkins, fake spider webs, glowing lights, and spooky lawn decorations. While these displays help celebrate the season, some common decorations can unintentionally pose serious risks to local wildlife.

Autumn is an active time for many species. Deer, coyotes, squirrels, rabbits, songbirds, and owls are still foraging, while some birds are completing their fall migration before winter arrives. As wildlife continues to move through urban parks, backyards, and neighbourhoods, decorations can become unexpected hazards.

One of the most concerning decorations is synthetic spider webbing. The stretchy fibres can easily entangle birds, small mammals, and even beneficial insects. Birds may become caught while flying through shrubs or trees decorated with webbing, while squirrels and other mammals can become tangled as they move along fences or branches. Entanglement can cause severe injuries, restrict movement, and make animals more vulnerable to dehydration, starvation, or predators.

Loose cords, fishing line, string, ribbon, and lightweight decorative netting can create similar problems. Birds may accidentally use these materials while gathering nesting material or become wrapped in them during flight. Even decorations intended to sway in the wind can become tangled around wings, legs, or necks if they are not securely fastened.

Lighting is another consideration. Many people enjoy illuminating their homes with decorative lights throughout October. While temporary lighting is unlikely to have the same impact as large commercial lighting, excessive outdoor lighting can still disrupt wildlife. Artificial light at night has been shown to alter the behaviour of birds, mammals, and insects by interfering with natural navigation, feeding, and activity patterns. During late September and early October, some migratory birds are still travelling through southern Alberta, and reducing unnecessary overnight lighting can help lessen disorientation.

Pumpkins and natural decorations also deserve some thought. While a pumpkin may seem harmless, the



smell can attract wildlife looking for an easy meal. Carved pumpkins that contain candles, mold, paint, glitter, or preservatives can make wildlife seriously ill if consumed. If you have pumpkins, bring them inside at night to ensure animals like bears, deer, or coyotes do not consume them. Feeding wildlife, even accidentally, can encourage animals to return to residential areas, increase conflicts with people, and expose them to foods that are not part of their natural diet.

Fortunately, a few simple choices can make Halloween safer for wildlife without taking away from the fun:

- Secure decorations tightly so they cannot blow away or become tangled in vegetation.
- Avoid using artificial spider webbing or decorative netting outdoors.
- Keep electrical cords and extension cables neatly bundled and out of areas where wildlife regularly travels.
- Turn off decorative lights before going to bed.
- If using pumpkins outdoors, keep them inside after going to bed, and remove candles promptly and dispose of pumpkins appropriately once they begin to spoil.

Dispose of decorations promptly after Halloween to prevent wildlife from encountering them later in the season.

Halloween is a time for creativity and community, and with a little planning, it can also be a season that respects the wildlife sharing neighbourhoods with people. By choosing decorations thoughtfully and cleaning them up promptly, we can help ensure that southern Alberta's wild neighbours stay safe while everyone enjoys the festivities.

Calgary Wildlife

Keeping Bus Zones Clear Near Schools

by The City of Calgary



School and transit buses rely on clear bus zones to safely load and unload passengers. When vehicles stop or park in bus zones, buses may be forced to stop in traffic, putting children and passengers at risk. Bus zones are designated safety areas that must remain clear at all times. Respecting these zones helps protect children, supports accessible transit, and keeps traffic moving predictably. Parking legally and avoiding bus zones—even for short stops—helps create safer school environments for everyone. Learn more: calgaryparking.com/safeschools.

The School Patrol Program helps improve safety in school zones by focusing on education first.

School zones are designed to protect children. Parking rules help:

- Keep crosswalks and corners visible.
- Reduce congestion and sudden stops.
- Support safer crossings for kids and families.

Parking safety and compliance officers attend schools during busy dropoff and pickup times to:

- Remind drivers about safe and legal parking.
- Explain why certain rules exist.
- Answer questions from parents, caregivers, and school communities.

With over 150 elementary schools across the city, patrols can't be everywhere every day. Unsafe parking, like blocking crosswalks, doubleparking or stopping in no parking zones makes it harder for drivers to see children and for children to see cars.

Firework Safety: A Message from Calgary Fire Department



Fireworks safety is a year-round issue in Calgary. Whether you're celebrating a holiday, festival, or special occasion, it's important to understand the rules and choose safe ways to celebrate.

Personal fireworks are not permitted because they can quickly ignite fires, damage property, and put people at risk. Consumer fireworks, display fireworks, and firecrackers are all prohibited, even if purchased outside Calgary. Only novelty devices with limited effects, such as sparklers and party poppers, are allowed. Any fireworks, pyrotechnics, or movie special effects must be installed, ignited or fired by a trained and certified professional operating under a valid fireworks permit. Permits are required for all fireworks and pyrotechnic displays.

The Calgary Fire Department responds to many fireworks-related incidents every year. In 2025, personal fireworks caused four major fires — two vehicle fires and two residential building fires — and generated more than 200 complaints in Calgary. Fires can spread rapidly from balconies, yards, vehicles, and nearby vegetation, putting neighbours and their property at risk. There are so many ways to celebrate without fireworks! Enjoy local events, connect with family and friends, explore cultural traditions, or brighten the occasion with festive lights and displays. To report illegal fireworks, contact 3-1-1 and include the location. Call 9-1-1 if fireworks have caused an out-of-control fire or emergency. Learn more at calgary.ca/fireworks.

October's Reflection

by Michelle Macdonald, Letter Writing and Mail Club Enthusiast.

Write about a goal you achieved. What did you learn on the road toward the destination?

Dear reader,

I've learned that achieving a small goal can sometimes be a big deal. I'm the type of person who likes to set attainable goals. This way, after proving what I am capable of, I feel more motivated because it reminds me of my ability to grow. Achieving the first goal motivates me toward a new, more challenging goal. It makes me think, "Hey, since I hit that goal, why not go a bit further?"

My health and fitness journey has followed this path.

If you had asked me ten years ago if I'd be as committed to my fitness as I am now, I would not have believed it. Ten years ago, I had a five-year-old and a three-year-old. In other words, I was in the throes of parental exhaustion with no desire, time, or energy to commit to new fitness habits.

Once my kids were a more manageable age, life settled down, and I had both the desire and breathing room to work toward a fitness goal. I started small: two days a week of lifting weights at home. My goal at the beginning was to show up; not to lose weight, not to get jacked, it was simply to form the habit. This was motivating for me because I learned that I could feel a sense of accomplishment just from checking a box.

What happened next was quite interesting. After a while, I liked it and slowly built my routine to exercise three days a week, then four, and so on. Not only did I begin to look forward to working out, but I also felt more energetic, slept better, and had more self-confidence. I realized the previous bias I held that exercise was a chore was incorrect. I came to realize that it is a wonderful treat I need to feel whole.

This experience taught me to be open to new challenges and reinforced the importance of noticing how I perceive them. Sometimes my negativity or fear isn't justified, and it holds me back. I also learned that when I start small and build on goals, it helps lock them in on autopilot.

Your turn! Write in your journal or to your pen pal about a goal you achieved and what you learned.

Happy writing,

Michelle

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Support Victoria Fortuna and Her Family After a Tragic Highway Accident



In the early evening of February 8, 2026, the Fortuna family's life was forever altered by a devastating and senseless accident.

Victoria, a 21-year-old student at MacEwan University, and her father, Paul Fortuna, 53 years old, were the innocent victims of a horrific and tragic vehicle accident that occurred in Edmonton, Alberta. Sadly, her father, Paul, succumbed to his injuries at the scene, and Victoria has been left with catastrophic, life-threatening, and life-altering injuries. She is currently fighting for her life and receiving critical medical care at the University Hospital in Edmonton.

Donate to this GoFundMe by scanning the QR code to help ease the inconceivable financial hardship the Fortuna family is facing. The family is deeply grateful for the kindness, prayers, and support they have already received. Your generosity, through a donation or by sharing this GoFundMe, will allow them to focus on supporting their beloved Victoria through her long recovery journey. It takes a village and every donation counts.

Thank you for standing with them during this unimaginably difficult time.

Scan to donate or visit gofund.me/31fdeef6

Any help is appreciated ♥

