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About the De Winton Community Association

We were founded in 1918 and have been an Alberta Association Member since 1962.

Are You New to De Winton?

On behalf of our amazing community, please allow us to welcome you and your family. We have information about our local happenings, activities, and fabulous daycare run by Birchwood Early Learnings available on our website or just come on by.

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Word of the Month

Psithurism: Noun (sith-yuh-riz-uhm)

The soft, whispering sound of the wind moving through trees and leaves.

“A faint psithurism at the edge of the woods could be heard as the evening air began to cool”.



A Bloom You Can Brew



Did you know? Chrysanthemums are November's birth flower—but some varieties are more than decorative! Certain chrysanthemum flowers and leaves are edible, and chrysanthemum tea, made by steeping the dried flowers, is a traditional beverage enjoyed across parts of East Asia.

Yielding to Emergency Vehicles

by Alberta Health Services



For everyone's safety, it is important motorists understand how to correctly yield right-of-way to emergency vehicles when their lights and sirens are activated. You can help all first responders navigate roads quickly and safely by following these basic rules.

When an Emergency Vehicle Approaches with Lights and Sirens Activated:

- If you're in the middle of an intersection, safely clear the intersection and then pull over to the right curb.
- On a one or two-lane road, motorists should move to the right side of the road, slow down, and then stop, remaining parallel with the road. Remember to signal.
- On one-way streets move to the nearest curb, either the right or left, and stop.
- On a road with three or more lanes, motorists should move to the nearest side of the road and stop. If driving in the centre lane, move to the right side of the road and stop. Remember to signal.
- Come to a complete stop and wait for the emergency vehicle to pass. Shoulder check for more emergency vehicles before re-entering traffic flow. Remember to signal.
- Emergency vehicles might use any available road

space to maneuver. This could include shoulders or turning lanes, etc., in order to safely pass other traffic.

When Operating a Vehicle:

- Reduce speed to 60 km/h or the posted speed, whichever is lower, when passing any stopped roadside vehicle with flashing lights (emergency vehicles, tow trucks, maintenance trucks, etc.). This law applies to the lane immediately next to the stopped vehicles. If you're not in the lane next to the stopped vehicles, it's recommended to reduce speed and leave lots of space between yourself and emergency personnel.
- Do not break the rules of the road in order to give right of way to an emergency vehicle. This could include proceeding through a red light or making an illegal turn. Actions such as these jeopardize all motorists in the area.
- Drivers must place their full attention on the road and the safe operation of their vehicle at all times. The fine for distracted driving in Alberta is \$390.00 and three demerit points.
- Do not follow within 150meters of an emergency vehicle with its siren and/or flashing lights on. For reference, 150m is nearly 1.5 times the length of a football field.

Why Can't I Stick to My Budget?

by Mark Letchumanan, CFA, CFP, ACC | Portfolio Manager, Financial Planner, and Professional Coach



Most of us know what we're supposed to do with money: spend less than we earn, avoid unnecessary debt, and save for the future. Yet knowing what to do and actually doing it are often two very different things. When it comes time to make financial decisions, even our best-laid plans are easily hijacked by the fear, worry, and hidden emotional triggers lurking beneath the surface. Our history of hurts and emotional triggers have led to patterns and habits, influencing our financial lives more than we realize. As Swiss psychologist Carl Jung famously observed, "Until we make the unconscious conscious, it will dictate our life, and we will call it fate."

I didn't start budgeting until my thirties. Before then, tracking every dollar felt restrictive. As long as I spent less than I earned, I assumed everything was fine. In reality, I was making little progress toward the goals that mattered most—like buying a home or furthering my education.

When I finally looked closer, I realized my resistance to budgeting was rooted in fear. Growing up, money was a frequent source of disappointment. When I was ten, I desperately wanted to play hockey as a goalie and my family scraped together the registration fee. Using the league's old set of goalie pads, I got to play one season—and I loved every minute of it. After that year, we couldn't afford for me to continue. Heartbroken, I buried the disappointment and moved on.

Years later, I began to see how those formative experiences shaped my thinking. The buried hurt caused me to react to any kind of financial limitation or restriction as an adult. Resisting a budget felt like protecting my freedom, but ironically, it was holding me back.

Mourning losses and disappointments from years ago might sound strange, but that's exactly what helped me acknowledge what I had been through and capable of better decisions. Once I stopped justifying my carefree approach, budgeting became easier. Change started on the inside and worked its way out to my behaviour.

I've noticed similar patterns in many of my client's financial lives. Overspending, trying to keep up with others, avoiding debt at all costs, feeling unable to spend money you've saved, or constantly worrying about losing what you have point to something deeper than finances alone. Often, there's a story underneath the behaviour.

If you've been struggling to stick to your budget, promising you'll try harder, or white knuckling: it won't change things. Lasting change begins with compassionate inquiry. Start by tracking your spending to understand where your money is really going. Then ask yourself a deeper question: what emotions are driving my decisions?

Holistic financial planning makes room for exploring the experiences, beliefs, and emotions that shape our relationship with money. When we see what's happening beneath the surface, healthier financial habits become much easier to build.

Modest Millionaire

by Karen Boudewyn, Senior Wealth Advisor



When you picture a millionaire, what comes to mind? Perhaps someone who sold a business, received an inheritance, or had an extraordinary career.

But many people approaching retirement have built substantial wealth in a quieter way. They earned a salary, managed their expenses, lived within their means, and invested what they could over many years. Some earned additional income from a rental property or another source, but there was no single windfall. Their progress came from choices repeated over time.

These are The Modest Millionaires. They understood their numbers: what came in, what went out, and what was available to save. They invested for the long term, knowing markets would have both strong years and pullbacks. They did not need to make a new investment decision every day.

The foundation is simple: earn, spend with intention, and invest the difference. Time and compounding can then do the heavy lifting. Of course, people start with different opportunities and face different challenges. The point is that steady habits can have a powerful effect over a working life.

Perhaps the most meaningful choice these people made was to give their future selves a place in today's decisions.

As retirement approaches, though, the question changes. It is no longer only "Have I saved enough?" It is also "What kind of life have I been saving for?"

Wealth is More Than a Number

Financial wealth creates options, but it is only one of the six priorities of wealth I encourage people to consider:

- **Financial Wealth:** Having the resources to support your needs, goals, and choices.
- **Physical Wealth:** Caring for your health and ability to enjoy daily life.
- **Mental Wealth:** Supporting your sense of clarity, resilience, and peace of mind.
- **Time Wealth:** Having room for the people and activities that matter to you.
- **Social Wealth:** Building and maintaining meaningful relationships.
- **Spiritual Wealth:** Living with purpose and in keeping with your values, however you define them.

These priorities are connected. Money may give you the freedom to travel, but physical health helps you enjoy the trip. More free time can be a gift, but relationships and a sense of purpose help make that time meaningful.

Ten Questions to Shape Your “Enough” Life

A million dollars is a number. A fulfilling retirement is personal. As you think about your next chapter, ask yourself:

- 1. What Does an “Enough” Life Look Like to Me?** What would make my days feel satisfying?
- 2. Where Do I Want to Live?** Does my home and community support my health, relationships, and lifestyle?
- 3. What Qualities Do I Want to Bring into This Stage of Life?** Perhaps curiosity, generosity, independence, or a willingness to try something new.
- 4. Who Do I Want to Share My Life With?** Which relationships do I want to nurture?
- 5. What Do I Want to Do and Learn?** How would I like to use my time when work takes up less of it?
- 6. Which Material Things Matter to Me?** What adds value to my life, and what simply takes up space or money?
- 7. How Much Flexibility Do I Want in My Spending?** What would I like to be able to say yes to?
- 8. What Feels Missing Today?** Is there something important I have been postponing?
- 9. What Role Do I Want Work to Play?** Would I like to retire fully, work part-time, mentor others, or pursue a new goal?
- 10. What Are My Family Priorities?** How do I balance supporting others with caring for my own future?

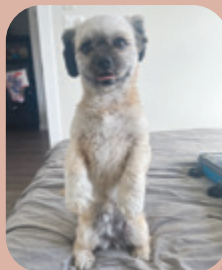
From Questions to Action

Your answers may reveal gaps between the life you have built and the life you want to live. Some gaps may be financial. Others may involve your health, relationships, time, peace of mind, or sense of purpose.

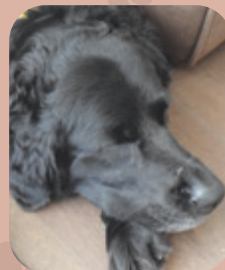
Choose one or two priorities to start. Then look at the numbers and the practical steps behind them. A thoughtful financial plan can help you understand what is possible, where adjustments may be needed, and how to use your resources with intention.

Building financial wealth matters. So does making room for the other kinds of wealth that make life rich. The goal is to align your money with your life—and give yourself permission to enjoy the future you spent so many years preparing for.

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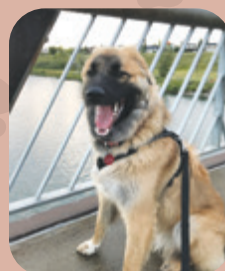
Bean, Seton



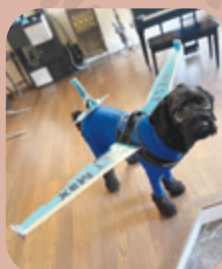
Coco, New Brighton



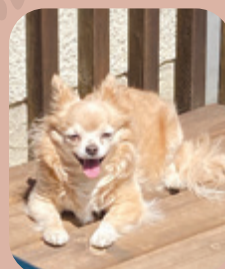
Ember, Seton



Kato, McKenzie Lake



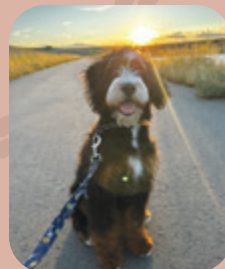
Max, Signal Hill



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Zeke, Seton

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November Crossword



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Across

6. Directed by Guillermo del Toro, this retelling of a famous novel was released November 7, 2025.
7. This warm yellow gemstone is said to prevent injury and bring strength. It is also November's birthstone.
8. Born November 10, 1989, this actor is most recently known for his role as Dr. Frank Langdon on *The Pitt*.
10. As a treat during the fall, this fruit is typically dipped in melted chocolate or caramel and then covered with various toppings.
11. In Greek mythology this man is cursed to push a boulder up a mountain for all eternity.
12. Born November 7, 1913, Albert ____ was the French philosopher who wrote *The Stranger* in 1942.

Down

1. Good for tea and relaxation, these spidery flowers are the birth flower of November.
2. Remembrance Day is celebrated in Canada on what day of November?
3. Watch your French fries! Despite their oceanic nickname, these white and gray birds are found in many parts of Alberta, including Calgary parking lots.
4. This Indian celebration known as the "Festival of Lights" happens between mid to late-October and mid-November.
5. Toni ____, born November 1, 1972, is an Australian actress who has been in an impressive collection of movies including, *The Sixth Sense*, *Little Miss Sunshine*, and *Knives Out*.
9. These small brown nuts come from oak trees and have a distinct cup shape.

Remembering and Reconnecting

by Rebecca Pink



November gives us a moment to pause and honour, with deep gratitude, those who served and sacrificed for others, and those who continue to serve today. It is also a reminder that remembering is something we all carry in different ways. Remembrance is not limited to one day or one kind of loss, it can take many shapes, often quietly woven into our everyday lives. Sometimes remembering brings comfort; other times, it brings sadness, longing, or emotions we weren't expecting. There is no right way to remember or feel. We can continue to try to make room for whatever comes, with a little gentleness and self-compassion,

Grief is something that many people carry quietly. I know this from my own experience as well. It can be complicated, heavy, and unpredictable, bringing waves of emotions that can shift from one day to the next. We don't always talk about it, and sometimes we may feel as though we are expected to "move on" or "be fine". However, grief doesn't follow a timeline and is never linear. We can make room for both the sadness of what is no longer here and the gratitude for once was.

November can be a challenging month for many of us.

The days grow shorter, the temperatures drop, and for many of us, our energy shifts with the season. Rather than seeing this as something we need to push through, maybe it can be an invitation to slow down and check in with ourselves. What might you need a little more of right now? Rest? Connection? Time for yourself and your loved ones?

November gives us an opportunity to pause, remember, and reconnect. We might reach out to someone we haven't spoken to in a while, revisit a memory, or make a little more room for the people and experiences that matter to us. For those carrying grief, these moments of connection can be especially meaningful. Sometimes remembering together is a way of reminding ourselves that we don't have to carry it alone.

As we move through November, I also want to take a moment to remember and honour those who have served and continue to serve, and the families who stand alongside them.

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