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### Office hours:

Monday to Friday: 9:00 am to 4:00 pm

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and long weekends

\*May vary depending on hall rentals.

### Interim General Manager/Admin/Events:

Alyssa Yeomans and Tiffany Zurkan

### Contact information:

General Information: [admin@crestmonthall.com](mailto:admin@crestmonthall.com)

Events/Rentals: [events@crestmonthall.com](mailto:events@crestmonthall.com)

General Manager: [generalmanager@crestmonthall.com](mailto:generalmanager@crestmonthall.com)

Website: [www.crestmonthall.com](http://www.crestmonthall.com)

Telephone: 403-475-7320

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| Treasurer      | Vacant        |
| Secretary      | Rob Graham    |

Contact: [board@crestmonthall.com](mailto:board@crestmonthall.com)

## 2026 HOA Fees

CHOA fees are now past due. Any outstanding accounts have been sent to collections. Thank you to all members who paid their fees.



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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!

# Frequently Asked Questions - The CHOA

## Why Do We Have to Pay Fees?

The purpose of an HOA is to offer enhanced value within the community, through the operation and maintenance of privately owned facilities, certain amenities, and features within the community that are not maintained by the municipality. These may include entrance signage, ornamental parks and ponds, boulevard landscaping, pathways, fencing recreational buildings, and more.

## What Are the Fees Used For?

Annual fees are used to:

- Maintain the amenity features including the hall, spray park, storm pond fountain, and grounds.
- Provide enhanced snow removal and landscaping on City pathways.
- Provide the community with quality programs and value-added events that appeal to our diverse membership.

## Where Can I See Details About the CHOA's Financials?

On our website under the members portal. The audited financials for the past ten years are available, along with operating budgets for the last five.

## How Can I Have My Say in What I Want to See, Or What I Think Brings Value to the Community?

Engagement is the key to understanding what the community members want and/or see value in. We encourage all residents to complete surveys, provide direct feedback through email/phone/in person conversations, attend town halls/AGMs, and participate in constructive discussions. These are the tools we

lean on to help guide decisions. The CHOA must then formulate action plans about how to best move forward, taking into consideration other required financial obligations, timing, and feasibility.

## Who Is Responsible for Community Landscaping?

It depends. The CHOA has entered into the Enhanced Landscape Maintenance (ELM) program with the City of Calgary, which allows the CHOA to mow and trim certain City green spaces, within the parameters set out by the City. Limitations include naturalized areas, trees, watering, and herbicide application.

The CHOA is working with the City to ensure that the West Park is rehabilitated over time to allow for regular maintenance of the CHOA. This is an ongoing, multi-year project.

For a full list of frequently asked questions regarding landscaping, operations, and engagement, please visit [crestmonthall.com](http://crestmonthall.com). To address any questions or concerns not listed here or online, feel free to contact our office at [admin@crestmonthall.com](mailto:admin@crestmonthall.com).

## Did You Know?

Did you know the CHOA website has a wealth of information available to members?

Bylaws, financials, and AGM and Town Hall documents (including meeting minutes) are all available under the 'Important Documents' tab. If you don't yet have access, contact us at [admin@crestmonthall.com](mailto:admin@crestmonthall.com) to request a login.

Did you know the CHOA sends out regular email updates?

Stay informed about community news, events, and important notices. If you're not already receiving our emails, let us know at [admin@crestmonthall.com](mailto:admin@crestmonthall.com) and we'll add you to the list.



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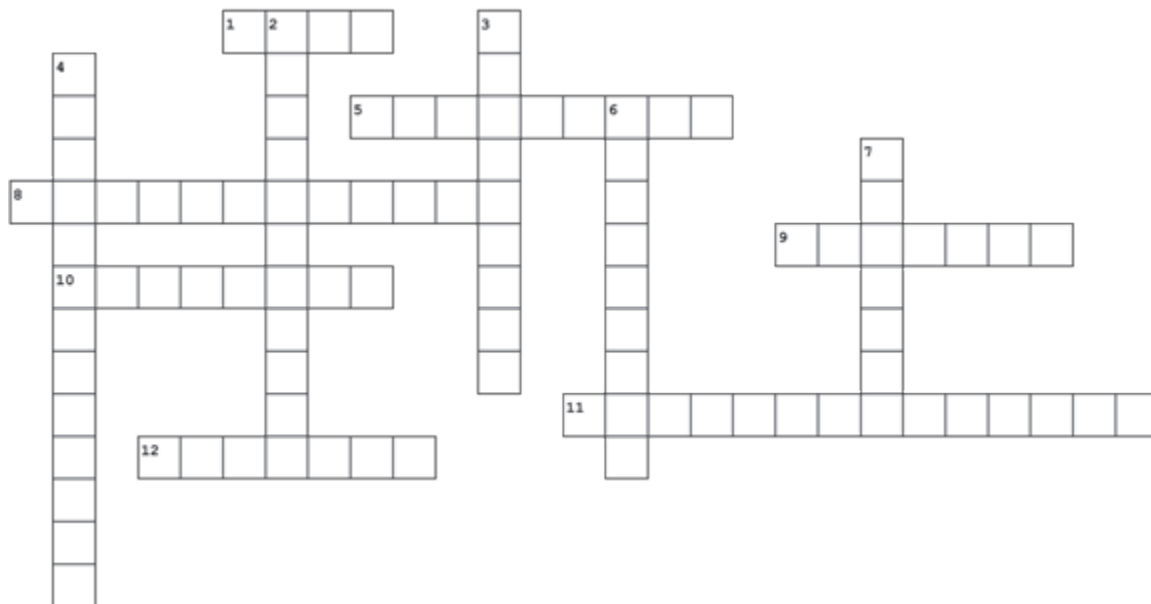
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# October Crossword



## 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 myths.
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.



# 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 Safety

by Alberta Health Services

As a supporter of Calgary's Child Magazine's Partners for Safety initiative, Emergency Health Services (EHS) Alberta would like to remind parents and trick-or-treaters of important 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 at well-lit corners. It is safest to work your way up one side of the street and then cross once to the other side.
- You may choose to avoid houses that are not well lit. Do not accept rides from strangers or enter any home where you feel unsafe.
- Let your parents know where you are going and what route you plan to take. Let them know if you will be late returning home.

### Parents

- Be certain that an adult accompanies young trick-or-treaters. Older children should stay in groups.
- Predetermine the boundaries for trick-or-treating and establish a time for children to return home.
- Advise children not to eat anything until they return home. Dispose of any items that have been tampered with or are not properly wrapped.

### Costumes

- Choose brightly coloured costumes that are highly visible. Adding reflective tape to costumes can further increase visibility.
- Consider sending your children with a flashlight for additional safety and visibility.
- When purchasing or making costumes, look for materials and accessories labelled flame-resistant.
- All costume accessories, such as sticks, rods, or wands, should be soft and flexible, with no sharp edges.
- Consider using hypoallergenic makeup 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 extend below your child's ankles.

- Ensure your child is wearing adequate footwear that takes the weather conditions and walking into consideration.

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# Ghost Stories of Haunted Inglewood

Even though Calgary is a young city, it has its fair share of historic buildings—and where there are old buildings, there are bound to be ghost stories! This month we explore a few ghost stories from Inglewood, Calgary's oldest community.

Inglewood was first established on the east side of the Elbow River in 1875, following the construction of Fort Calgary. When the Canadian Pacific Railway chose undeveloped land to the west for its route (near where the Calgary Tower stands today) the town centre shifted west with it. The community rebounded by the early 1900s and by 1911 it was renamed from East Calgary to Inglewood after Colonel James Walker's estate and ranch.

A.E. Cross was a prominent early Calgarian who formed the Calgary Brewing and Malting Company in 1892 and was one of the "Big Four" sponsors of the first Calgary Stampede in 1912. He lived in Inglewood even after other wealthy early Calgarians moved west of the river. His home at 1240 8 Ave SE was built in 1891 and is now home to the Rouge Restaurant – along with reportedly the ghosts of two of his children. The Cross family was struck by a diphtheria outbreak in 1904 and were stuck waiting for medicine. Sadly, two of his three children passed before the medicine arrived. People visiting the Cross Residence have reported seeing a young girl sitting in front of the fireplace. Others have heard eerie laughter coming from the basement.

Another local favourite, the Hose and Hound, is housed in Fire Station No. 3 (1028 9 Ave SE). Built in 1906 in an ornate Edwardian Commercial style, it served Calgary as a fire station until 1952 when a new one was built in East Inglewood.

Calgary first fire chief, James "Cappy" Smart spent a lot of time at this station. Cappy Smart was a colourful and eccentric person and was known for his appreciation of exotic pets. At one point, Smart had a pet monkey that he would bring in to work on field trip days for students of the nearby Alexandra School. An incident occurred one day when the monkey attacked and bit a child, which led to the monkey being put down. The ghost of



the monkey is said to inhabit the fire station and cause all sorts of mischief: throwing cans off the shelves, starting the dishwasher, and messing around with the pool tables.

The fire station is also believed to be haunted by one of Cappy Smart's horses, Lightning, who died in a fire. Some people claim to have heard the sound of Lightning's hooves outside of the station. When it was still a fire station, firefighters working there swore they heard horses neighing in the moments leading up to a call about a fire.

While the CPR depot was in downtown Calgary, its yards were just south of Inglewood, so there were a lot of working-class families in the area. The Suitor Residence at 1004 8 Ave SE had spent part of its life as a boarding house for new arrivals to Calgary. A young couple stayed there for some time, with the husband working with CPR while they saved up for a home of their own. One day while jumping onto a train car – something rail workers did all the time to get to the railyards – he slipped off and died. His wife, distraught, died shortly afterwards. To this day, her ghost is said to haunt the Suitor Residence.

Do you know of a haunted heritage building in Calgary? Tell us your ghost story here: <https://www.heritagecalgary.ca/tell-us-your-story>.



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# Urban Forest Strategic Plan Update

by The City of Calgary



The City of Calgary held engagement for a new Urban Forest Strategic Plan (The Plan) this spring and a What We Heard Report summarizing findings is now available at [calgary.ca/UrbanForestPlan](http://calgary.ca/UrbanForestPlan).

The Plan's project team is currently reviewing and considering all feedback as they develop the new Plan. A status update, including the approach to finalizing a new Plan, will be provided by the end of 2026. This will include information about the timing of the What We Did Report, which will explain how public feedback helped shape the Plan. For all the latest information, please check back at [calgary.ca/UrbanForestPlan](http://calgary.ca/UrbanForestPlan).

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Gerard was easy to work with and quickly earned our trust. He provided helpful references, shared his knowledge of the current market, and gave us a clear and realistic understanding of our home's value. Selling a home and preparing for a move can be stressful, but Gerard helped make the process feel manageable and well-organized.

We especially appreciated his communication throughout the process. He always gave us notice before showings and kept us informed along the way. Thanks to his guidance and market expertise, our home sold in just one week.

We are very grateful for Gerard's support and would confidently recommend him to anyone looking for a knowledgeable, trustworthy, and personable realtor.

Kent & Yvonne