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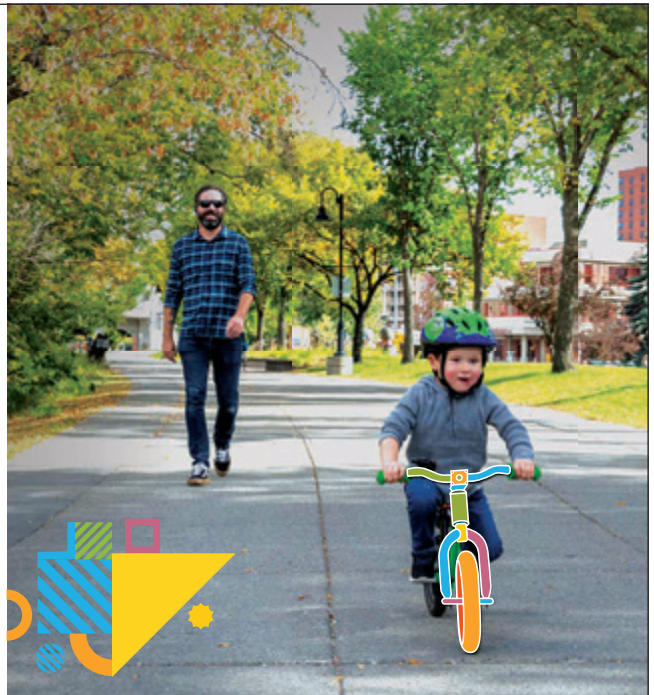
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CRESTMONT Homeowners' Association

Office hours:

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

Closed on Saturday, Sunday, Statutory Holidays,
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

Events/Rentals: events@crestmonthall.com

General Manager: generalmanager@crestmonthall.com

Website: www.crestmonthall.com

Telephone: 403-475-7320

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.



SCAN HERE TO VIEW ADDITIONAL CRESTMONT CONTENT

News, Events, & More



Crime Statistics



Real Estate Statistics



BRAIN GAMES

SUDOKU

4	2		8		7			3
	6					1	2	7
3		7	5				8	
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SCAN THE QR CODE
FOR THE SOLUTION



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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. To address any questions or concerns not listed here or online, feel free to contact our office at 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 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 and we'll add you to the list.

Moose on the Move

Moose are excellent swimmers! They can swim up to 10 kilometres without stopping and reach speeds of about 10 km/h in the water. They even dive underwater—sometimes as deep as 6 metres—to munch on tasty aquatic plants!



Discover, Experience and Celebrate Arts and Culture This September

by The City of Calgary

Calgary Culture Days is back this month—and the city is ready to celebrate. From September 1 to 30, Calgary comes alive with creativity, connection, and the vibrant arts and culture experiences that make our city so special.

Think film screenings, art exhibitions, live performances, festivals, and hands-on experiences—all happening in neighbourhoods across the city. Whether you're bringing the kids, planning a date night, or meeting up with friends, there's always something to discover. Even better, many events are free and family-friendly, making it easy to jump in and explore.

Calgary Culture Days celebrates the artists, organizations, and communities that shape our city's thriving arts and culture scene. It's a chance to connect with local talent,



experience different cultures, and see Calgary from a fresh perspective. Behind every event are community members bringing ideas to life—helping make Calgary a more creative, connected, and vibrant place to live.

Start exploring events happening across the city this September at calgary.ca/culturedays.

OPEN HOUSE

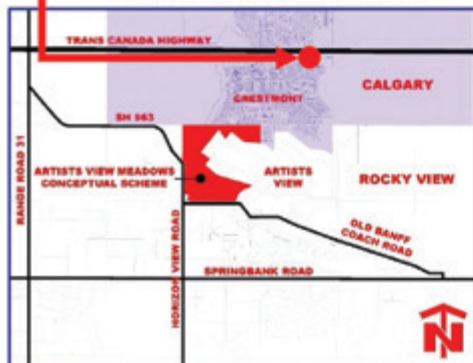
When 15 September 2026

Time 430pm to 730pm

Place Crestmont Hall

12400 Crestmont Blvd SW Calgary

Come-and-Go Format



avm
artists view meadows



AMAR
DEVELOPMENTS



Apple Crisp

by S. Law



If you have had the chance to stop by your local Farmers' Market, I'm sure you've seen an abundance of apples. What better way to deal with such an overhauled then by making something delicious. Personally, my favourite way of using fresh apples is making apple crisp. It's easy, requires almost no tools, and is always a hit. If you've got some apples to spare, why not give it a try!

Ingredients

Filling:

- 2 cups of apples, sliced or chopped
- ½ cup of white sugar
- 2 tablespoons of cinnamon
- 1 teaspoon of nutmeg

Base/Topping:

- 1½ cups of rolled oats
- 1 cup of flour
- ¼ cup of brown sugar
- ½ cup of butter or margarine
- 1 teaspoon of salt

Directions

1. Preheat your oven to 425°F degrees and prepare a 9 x 9-inch baking pan.
2. Begin by washing and cutting your apples into thin

slices or small chunks. There is no need to peel them unless desired. Place all the apples in a bowl with your white sugar, cinnamon, and nutmeg. Massage everything together until your apples are well coated. If the mixture seems too dry you can add a teaspoon of lemon juice to add a bit more liquid.

3. In another bowl, combine your oats, flour, and salt.
4. Take your butter or margarine and tear it into chunks overtop of the mixture. Begin crumbling the butter between your fingers, turning the dry ingredients into a slightly wet mixture.
5. Press around 1/3 of the oat mixture into the bottom of your pan. Press very firmly to create a solid base.
6. Pour the apples into the pan and spread evenly.
7. Taking the remainder of your oat mixture, add the brown sugar and mix gently, do not fully combine, the lines of brown sugar are what caramelize on top of your crisp.
8. Add the rest of the oat mixture to the top of your crisp, it doesn't need to be pressed, just evenly distributed across the top.
9. Bake in the oven for 30 to 45 minutes until golden and bubbling. Remove it from the oven and let it rest for at least 20 minutes. Serve with vanilla ice cream, whipped cream, or anything else of your choosing!

When Grief Becomes Complicated: Strategies for Dealing with Complex Grief

by Nancy Bergeron, R.Psych | info@nancybergeron.ca



Grief is a natural response to loss, but it does not follow a fixed timeline. For many of us, the pain slowly softens and life begins to open up again. For others, grief stays intense, persistent, and disruptive long after the loss. This is often called complex grief.

Complex grief is more than missing someone. It can feel as if time has stopped. Months or even years after the loss, we may still feel as though the death happened yesterday. You may struggle with intense longing, difficulty accepting the loss, or trouble imagining a meaningful future without the person who died. Everyday reminders can bring overwhelming pain, making it hard to work, maintain relationships, or enjoy activities you once valued.

Complex grief can sometimes be mistaken for depression because both can involve sadness and withdrawal. The difference is that grief is centred on the loss of a specific person and the longing for that relationship. Depression usually involves a broader loss of pleasure, ongoing hopelessness, and negative beliefs about oneself. It is also possible to experience both at the same time.

Six Coping Strategies for Complex Grief:

While complex grief can feel overwhelming, there are approaches that can help. Evidence-based treatment

often includes grief-focused therapy, which offers a safe space to process the loss, explore painful emotions, and gradually rebuild meaning and connection. Some people also benefit from cognitive behavioural strategies, which can help identify unhelpful thoughts such as guilt, self-blame, or the belief that life can never feel meaningful again.

Other helpful coping strategies include:

- **Maintaining routines:** Create a simple daily structure that adds predictability, even in small ways. For example, wake up at the same time each morning, eat breakfast before checking your phone, or take a short walk after lunch.
- **Allowing space for grief:** Set aside time to feel, remember, or express your grief instead of holding it in all day. You might journal before bed, light a candle on a certain day, or look through photos and write down a memory.
- **Staying connected to supportive people:** Reach out to people who can listen without trying to fix your feelings. You might text a trusted friend, attend a grief support group, or invite a family member for coffee.
- **Caring for your body:** Focus on one or two basic physical needs each day, since grief can make self-care harder. You might drink a glass of water when you wake up, eat something with protein at breakfast, stretch for five minutes, or go to bed at a consistent time.
- **Practicing self-compassion:** Notice harsh self-talk and replace it with a more understanding response. If you think, "I should be over this by now," try reminding yourself, "I am grieving something important, and healing takes time."

These strategies do not erase grief, but they can make it more manageable and support healing over time.

When to Seek Professional Help

It may be time to seek professional support if your grief feels stuck or overwhelming for a long period, especially if it is affecting work, relationships, sleep, or daily functioning. You may also benefit from help if you are avoiding reminders of the loss, struggling to imagine a future, or experiencing intense guilt, numbness, or hopelessness that does not ease with time.

Broken Hearts and Broken Investment Portfolios

by Christopher Bungay, Divorce Lawyer



Divorce does not just break your heart. It also breaks up your investment portfolio. According to Alberta law, investments that were acquired during a marriage are defined as family-owned property. This means that, after most divorces in Alberta, each spouse is entitled to 50% of any investments that were purchased during the marriage. There are two important points to remember about this 50/50 splitting rule:

- It applies regardless of which spouse purchased the investments.
- It applies to the initial investment purchase, plus any growth in the investment that occurred during the marriage.

The following scenario of a fictional couple demonstrates how this works: The Johnsons were married in 1990. They did not live together until after the marriage started. Unfortunately, things did not work out, and they separated in May 2026. Shortly after their 1990 wedding, Mr. Johnson bought \$100,000 in shares in the popular fast food chain McDonald's. These shares were bought in his own personal name. His wife, Mrs. Johnson, was not listed as a shareholder. On the date when this couple separated, the McDonald's shares grew in value from \$100,000 to \$4 million dollars. In this scenario, as part of their divorce, Mrs. Johnson would be entitled to 50% (\$2 million) of the total \$4 million in McDonald's shares.

50/50 Applies to RRSP Investments

Even if Mr. Johnson had purchased the McDonald's shares within an RRSP, his wife would still be entitled to 50% of the value. While RRSPs protect your investments from being taxed while they grow over the years, RRSPs do not protect you from the consequences of divorce. If the \$4 million in McDonald's shares were held in Mr. Johnson's RRSP, he would likely be required to transfer \$2 million of these shares into Mrs. Johnson's RRSP account as part of the divorce proceedings.

50/50 Does Not Apply to Investments Before Marriage

The 50-50 split rule does not apply to investments made by one spouse before the relationship began. For example, let's say Mr. Johnson bought \$100,000 in McDonald's shares in 1989, the year before he married Mrs. Johnson. In this scenario, the original \$100,000 investment would belong exclusively to Mr. Johnson alone after the couple separated/divorced. However, Mrs. Johnson would still be permitted to share in any growth in value of the McDonald's shares which occurred after the day they were married. In other words, of the total \$4 million, Mr. Johnson would get \$4.1 million and Mrs. Johnson would get \$3.9 million to account for the initial \$100,000 investment made by Mr. Johnson before their marriage, which belongs exclusively to Mr. Johnson.

Back to School Safety

by Alberta Health Services



Alberta Health Services EMS would like to remind parents and students of some basic safety tips as the school year begins again this fall. Pedestrians and motorists both have an important role to play—road safety is a shared responsibility.

Motorists

- Distracted driving carries a \$300 fine and three demerit points in Alberta. Avoid the use of mobile devices or engaging in any other behavior that diverts your attention away from driving.
- Give right-of-way to pedestrians who have activated overhead crossing lights, or who are waiting to cross from a street corner.
- Other than parked cars, it is illegal to pass another vehicle in a school or playground zone during posted hours.

Around School Buses

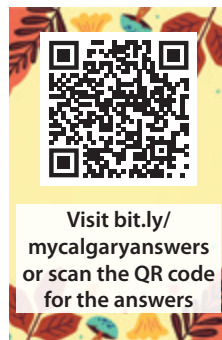
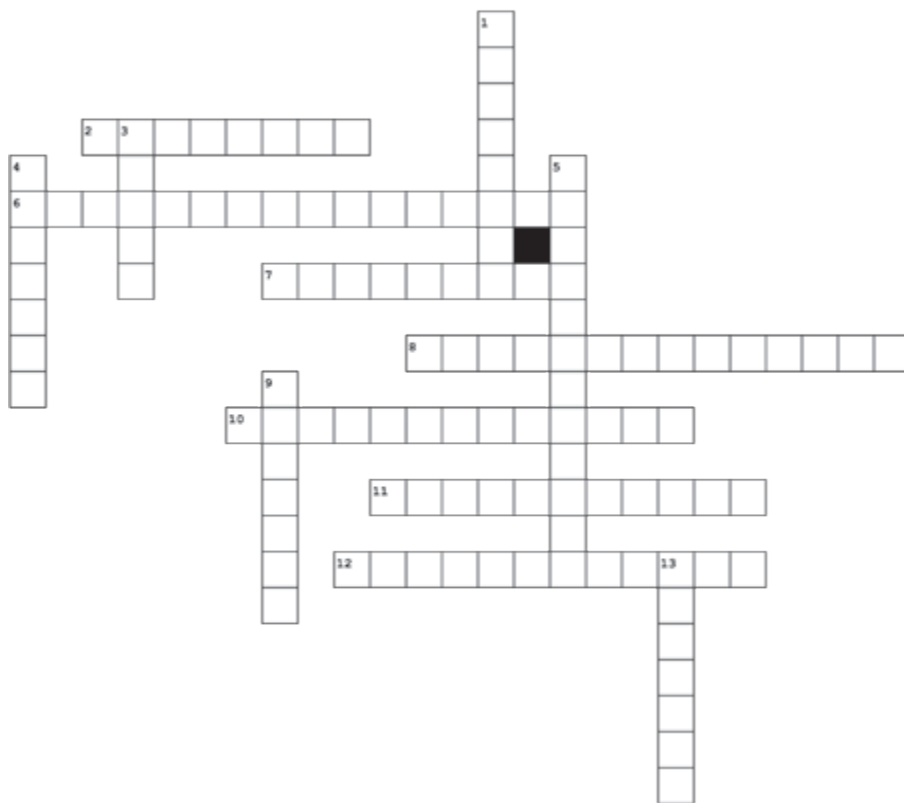
- Flashing amber lights mean a bus is slowing down to stop—motorists should do likewise.
- No matter which direction you are coming from, stop when approaching a school bus with activated flashing red lights—unless the bus is on the opposite side of a divided highway from you.

- Driver courtesy goes a long way. By simply being alert and cautious when approaching a school bus, you are contributing to school bus safety.

Pedestrians

- Cross only at marked crosswalks, or street corners that have clear visibility from all directions.
- Make eye contact with all drivers before crossing the street and keep distractions to a minimum.
- When activating overhead crossing lights, pause before stepping off the curb to ensure motorists in both directions have come to a complete stop.
- Stay within the crosswalk lines.
- Obey pedestrian lights at intersections. Cross the street only when you see the 'walk' sign and only when all cars have come to a complete stop.
- If you are with young children or pets, hold your child's hand firmly and keep a solid grip on leashes when crossing.
- Remember: Children learn by observing. By demonstrating safe crossing habits, you can reduce the chances of your child being involved in a preventable auto/pedestrian collision.

September Crossword



Across

2. Used for carrying textbooks and other school supplies, this item is a back-to-school essential.
6. This American band is known for their classic songs, "Let's Groove" and "September."
7. These bears are the smallest variety found in Canada.
8. First airing in 2013, this fun kid's cartoon follows a young boy with his gem companions across the galaxy.
10. Make a stop here in September and you will find a variety of apples, pears, and figs for sale.
11. *The Long Walk*, a film starring Copper Hoffman, is an adaptation of the novel by this famous author.
12. *The Rise and Fall of a Midwest Princess*. The album released September 22, 2023 was written by this up-and-coming pop singer.

Down

1. This vibrant blue stone representing loyalty and the divine is also the birthstone for September.
3. This bright purple flower is considered September's primary birth flower.
4. Born September 4, 1981, in Houston Texas; this famous singer got her start in the girl group Destiny's Child.
5. This English author wrote *Animal Farm* and *1984*. These novels are typically assigned reading in schools even 80 years after their release.
9. In the world of theatre, speaking the name of this Shakespearean play is considered bad luck. Instead, they refer to it as, "The Scottish Play."
13. This mythical beast is sometimes called, "Canadian Nessie."



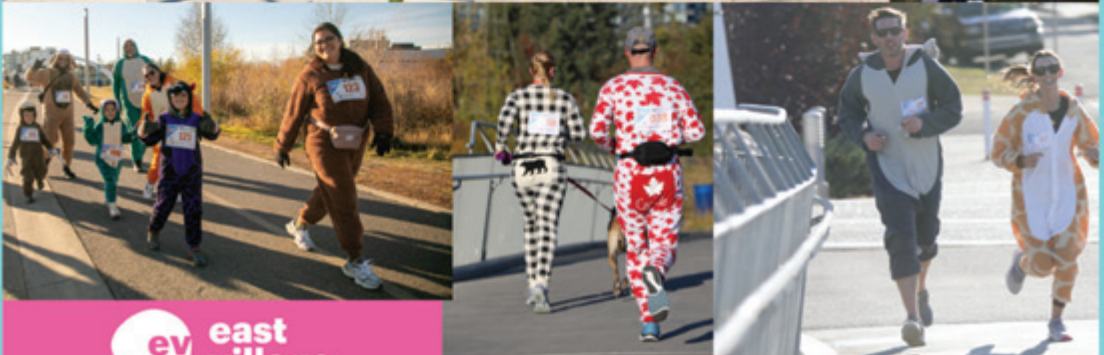
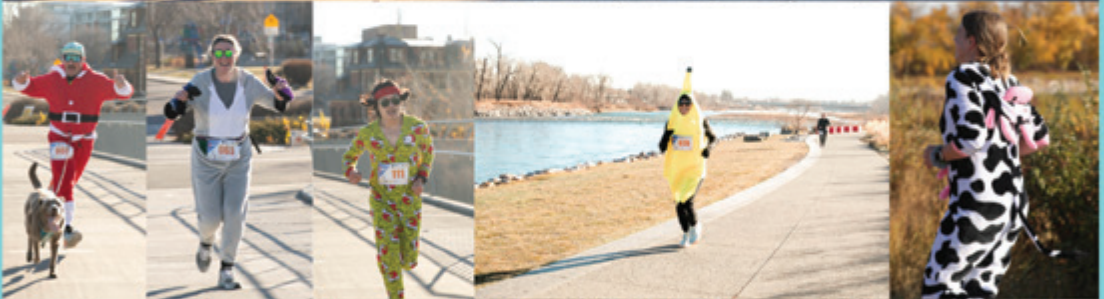
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Alberta Separation Referendum

As Albertans prepare to vote in the upcoming referendum on Alberta's future within Canada, I believe it is important to clearly state my position: I support Alberta remaining in Canada.

Like many Albertans, I recognize the legitimate frustrations that have fuelled support for separation. Concerns about equalization, unfair representation in Parliament, excessive federal regulation, and a perceived lack of respect for Alberta are real and deserve attention. Alberta has contributed significantly to Canada's prosperity and Albertans rightly expect acknowledgement and fair treatment in return.

However, I do not believe separation is the solution.

As a landlocked province, Alberta relies on access through other jurisdictions to reach global markets. Independence would not automatically solve challenges around pipelines and tidewater access. Instead, Alberta would need to negotiate with Canada as a separate country, likely weakening our position and creating new barriers for trade and energy exports.

Claims that separation would dramatically reduce taxes are also uncertain. While federal taxes would no longer be paid to Ottawa, Alberta would assume major new responsibilities, including national defence, border security, tax collection and foreign relations. These costs, combined with the loss of economies of scale, could offset many anticipated savings.

There is also significant uncertainty regarding Alberta's future relationship with the United States and the broader international community. Such risks should not be dismissed lightly.

Importantly, Alberta already enjoys substantial autonomy within Confederation. Successive provincial governments have demonstrated the ability to challenge federal policies and defend Alberta's interests while remaining part of Canada.

Canada is not perfect, but it remains one of the most stable, prosperous, and respected countries in the world. Rather than abandoning Confederation, we should continue working to address Alberta's legitimate concerns and build a stronger future together. I firmly believe Alberta's best days remain ahead, as part of Canada.

For my full statement visit davidmckenziemp.ca/alberta-separation-referendum/.

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Kim and Vivian