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June	26	9	10	\$866,000	\$858,500
May	26	15	16	\$848,500	\$885,500
April	26	14	13	\$1,149,998	\$1,250,000
March	26	11	6	\$1,049,000	\$1,110,000
February	26	5	7	\$849,900	\$833,000
January	26	6	6	\$1,049,000	\$1,002,500
December	25	4	4	\$924,450	\$917,500
November	25	8	5	\$775,000	\$750,000
October	25	3	4	\$787,000	\$763,000
September	25	9	5	\$1,200,000	\$1,225,000
August	25	11	15	\$975,000	\$987,500
July	25	6	9	\$835,000	\$810,550

To view more detailed information that comprise the above
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SCAN ME

JOKE OF THE MONTH

I went to buy some
camouflage pants, but
I couldn't find any.

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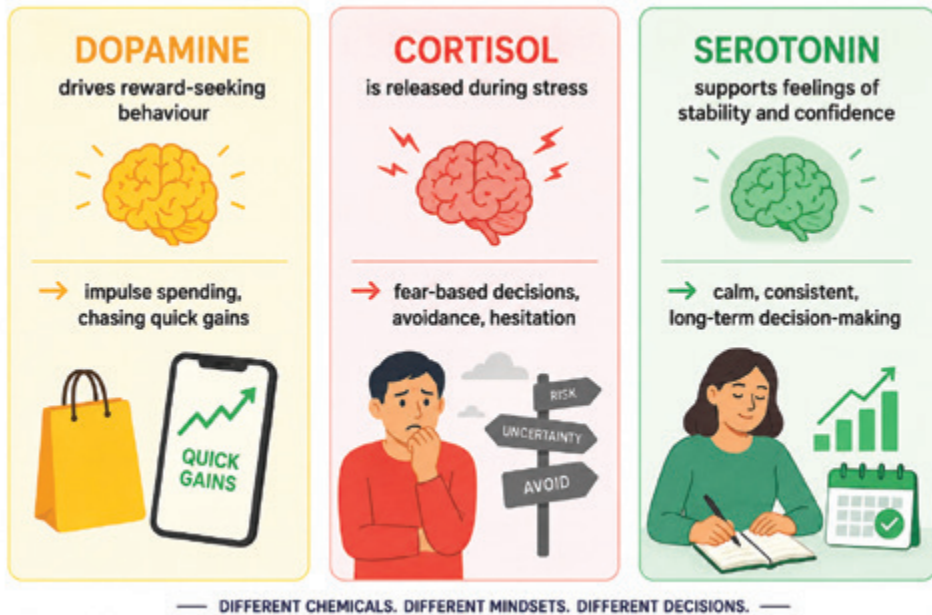


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The Emotional Side of Money: Fear, Confidence, Stress, and the Roles They Play

by Karen Boudewyn, Senior Wealth Advisor



Money decisions are rarely driven by logic alone. While we often tell ourselves we'll act based on facts and analysis, emotions tend to lead, with logic following behind to justify the decision. Fear, confidence, stress, and subtle daily triggers all influence how we spend, save, and invest and often without conscious awareness.

Understanding this isn't about removing emotion from financial decisions. It's about recognizing its role so we can respond more intentionally rather than react automatically.

Fear and Financial Paralysis

Fear is one of the most powerful forces in financial decision-making, and it often shows up quietly as hesitation rather than panic.

It can lead to:

- Delaying investing decisions.
- Avoiding financial planning conversations.
- Holding excessive cash for "safety."
- Not reviewing accounts or progress.

For example, after a market downturn, many investors step back and wait for things to feel more stable. The challenge is that markets often recover before confidence returns, meaning opportunities are missed. Fear is designed to protect us but in financial planning, it can also keep us stuck.

Confidence and the Ability to Act

On the other side of fear is confidence. Financial confidence allows individuals to make decisions, stay consistent, and navigate uncertainty more effectively.

Confidence often shows up as:

- Following a long-term plan despite market volatility.
- Making timely financial decisions.
- Staying invested during uncertain periods.
- Focusing on strategy rather than short-term noise.

Importantly, confidence doesn't come from knowing everything. It comes from having clarity and structure. A well-designed financial plan reduces uncertainty and

provides a framework for decision-making, even when emotions are present.

Emotional Triggers and Everyday Spending

Many financial decisions happen in small, everyday moments not major life events. These decisions are often emotionally driven.

Common triggers include:

- Stress: “I deserve this” spending.
- Boredom: impulse purchases.
- Celebration: reward spending.
- Comparison: keeping up with others.

In the moment, these behaviours feel justified. Over time, they can create patterns that quietly impact long-term financial outcomes.

The Impact of Stress on Financial Thinking

Stress has a direct effect on how we make decisions. When stress levels rise, our thinking becomes more reactive and short-term focused.

This can lead to:

- Avoiding financial decisions altogether.
- Making quick, emotionally driven purchases.
- Abandoning long-term plans during uncertainty.
- Focusing on immediate relief instead of future outcomes.

Stress narrows our perspective, making it harder to evaluate decisions clearly or stay aligned with long-term goals.

The Brain Chemistry Behind Money Decisions

There is also a biological layer influencing financial behaviour. Our brains use chemical signals that affect how we respond to money-related situations.

- Dopamine drives reward-seeking behaviour (impulse spending, chasing quick gains).
- Cortisol is released during stress (fear-based decisions, avoidance, hesitation).
- Serotonin supports feelings of stability and confidence (calm, consistent, long-term decision-making).

These systems are essential for survival, but they are not designed for long-term financial planning. Understanding them helps explain why even well-intentioned individuals sometimes act against their own best interests.

Bringing Awareness to Emotional Patterns

The goal is not to eliminate emotion that’s neither realistic nor necessary. Instead, the objective is to build awareness and create structure, so emotions don’t dictate decisions.

Simple strategies can make a meaningful difference:

- Pausing before making financial decisions.
- Noticing patterns around spending and stress.
- Creating a clear financial plan with defined goals.
- Automating savings and investment contributions.

Over time, consistency matters more than perfection. Small, intentional actions help build both confidence and better financial habits. Money is not just mathematical, it’s emotional. When you begin to understand how fear, confidence, and stress shape your financial behaviour, you gain more control over your decisions and your long-term outcomes.

The goal isn’t to remove emotion, it’s to make better decisions alongside it.

BRAIN GAMES

SUDOKU

2				8		9	3	4
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7	6	5				8	9	3
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1			7	9		4		
	5	7		6		3		9

SCAN THE QR CODE FOR THE SOLUTION



August Crossword



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



Across

2. Described as a period of abnormally hot weather, August is a typical time for these extreme weather events.
4. *Everything Everywhere All at Once* stars _____ as Evelyn, a mother trying to save her daughter from the evil forces of Jobu Tupaki in every universe.
6. *I Barely Knew Her*; is the title of this new artist's first album.
7. Weeping _____, is a popular tree native to northern China, but is now found in many places in North America.
10. These freshwater fish have a deceptively colourful name and can be found in the Bow River.
11. This American artist released his album *Wishbone*, featuring the songs, "Vodka Cranberry" and "Eleven Eleven" in August of last year.
12. If you're out on the lake, you may see people participating in this relaxing water sport.

Down

1. In this popular card game, you and your partner need to accrue a total of 121 points to win, even better if you skunk your opponents.
3. This popular Broadway musical was recently performed here in Calgary, telling the story of Orpheus and Eurydice.
5. Anne Hathaway's character in *The Devil Wears Prada* wears this blue that "represents millions of dollars of countless jobs."
7. This award-winning horror film follows Julia Garner as she tries to find her 17 students that go missing in the middle of the night.
8. These public spaces often promote a summer reading challenge for young kids.
9. These cold, fruit-flavoured treats are well-loved on a hot summer day.

Divorce and Family Businesses

by Christopher Bungay, Divorce Lawyer



In many divorces, one spouse owns and runs a business. Alberta divorce law recognizes this kind of business as “family property.” This means that, in most of these cases, a business is an asset that must be valued and divided between the spouses as part of the divorce process. This point raises an obvious question: How is the business divided between the spouses?

The percentage each spouse receives depends on the roles each spouse played during the marriage. For example, if mom stayed home and raised the children, and allowed dad to build and run the business, the result would likely be a 50/50 split. Practically, this makes sense because at least half of the company’s success was based upon mom’s domestic contributions.

However, there are other circumstances where the division might not be equal. Let’s say the wife (Mrs. Darnold), owned a successful dental clinic. Her husband, Mr. Darnold, also earned a significant income working full-time, outside the home. The couple had 3 children, and most of the child-care was performed by a live-in nanny.

In this situation, it is very possible that Mr. Darnold would not be entitled to a 50% share of his wife’s dental clinic. This is because Mr. Darnold did not make any contributions to the success of his wife’s business. It

would be unfair for Mr. Darnold to get half of something he had nothing to do with.

Unequal division of a family business also occurs in the following situation: where one spouse owned the business before the relationship began. In these circumstances, the financial worth of the company is broken down into two different time frames:

1. The business’ value before the marriage, and,
2. The business’ value after the marriage.

The non-business-owning spouse is only entitled to a portion of the after-marriage value of the business. The logic here is that, since the spouse had nothing to do with the business before the marriage, they should not get any share of the pre-marriage value. Conversely, the value of the business post-marriage is a family asset. Here, the spouse likely contributed in some way to the business after the marriage, and thus, they would be entitled to a portion of the business as part of the divorce.

It is important to note that dividing a business between spouses does not always mean the business ends. The company may carry on doing business after the divorce. However, in most cases, part of its value must be paid out to the non-business-owning spouse as part of the divorce process.

August's Reflection

by Michelle Macdonald, Letter Writing and Mail Club Enthusiast.

List your favourite hobbies. Pick one that gives you great fulfillment. Why is it so special to you?

Dear reader,

It has taken me some time to figure out who I am and which pastimes I need to feel truly content. My favourite hobbies are reading, gardening, camping, hiking, and jigsaw puzzles. To properly nourish our whole selves, I surmise we each need a combination of hobbies that embody various aspects of our lives. For example, we need something active to move our bodies, something to challenge and sharpen our minds, something social to connect us to others, and something peaceful to help us relax.

Gardening is particularly special to me, fulfilling both my active and relaxation needs. I have had a deep affinity for the outdoors and growing things since childhood, heavily influenced by my parents. My dad always tended to the vegetable garden, while my mom creatively landscaped their farm in Southern Ontario.

Working with the earth is a natural lesson in hard work and reward. One morning this spring, I was roaming the backyard with my hot cup of tea, impatiently wondering when my peas would finally begin to sprout. When I noticed a flash of green, I was elated. A single pea shoot was poking proudly out of the soil, and my heart was happy.

However, gardening also requires realistic expectations and acceptance of things entirely outside of our control. Since those peas sprouted, I've had to battle hungry birds and mischievous squirrels. Losing plants to hail, insects, and other pests is simply part of the deal.

Gardening in a climate with a short growing season requires flexibility. It forces me to accept that hours of hard work could be thwarted on any given day by Mother Nature. Honestly, if I hadn't learned to accept that reality, I likely would have quit by now! Yet, despite the frequent challenges, it remains deeply rewarding. Soon enough, I will be eating fresh peas, lettuce, herbs, raspberries, and other delicious food that I managed to nurture, protect, and keep alive.

Happy writing,

Michelle

Write It Forward



Now it's your turn to write it forward. Write a friend, neighbour, or family member about our monthly reflection.



Accidental Poisoning

by Emergency Health Services



Emergency Health Services (EHS) paramedics would like to remind parents and caregivers of precautions they can take to help prevent accidental childhood poisonings around the home. Ingesting prescription or over-the-counter medication is a frequent cause of accidental childhood poisonings. Other causes include ingesting or contact with household items such as dishwasher/laundry tablets, mouthwash, chemicals such as paints/solvents, cleaning products, and button batteries.

Storage

- Place all medications in locked containers and store in an area inaccessible to children.
- For easy identification, store all medications in their original packaging; do not mix multiple medications in a single bottle.
- Install child locks on all cabinets, or drawers where medications and button batteries are kept.

Safety tips

- Child-resistant medication bottles are not necessarily child-proof. They can still be opened by a child.

- Take extra precautions with medicines designed to appeal to children such as chewable vitamins or flavoured cough and cold syrups.
- Promptly dispose of any medications or toxic household products no longer in use.

Prevention

- Store household products, cleaning supplies, and cosmetics in locked cabinets or drawers.
- Install child latches on cabinets children might also access by climbing on counters or chairs.
- Label all plants in and around your home and garden.
- Antifreeze, windshield washer fluid, and pesticides are extremely poisonous. Even a small amount can cause serious illness if ingested.

Find poisoning information by calling the Poison and Drug Information Service (PADIS) at 1-800-332-1414.

In Case of a Poisoning Emergency, Call 9-1-1

Provide the name of the product ingested and, if it is safe to do so, a sample of the substance for EHS paramedics to inspect on their arrival.

From Gardens to Green Spaces: A New Study Explores Nature's Role in Cancer Care

by ACTION Centre, Cumming School of Medicine, University of Calgary



As someone impacted by cancer, you know things researchers don't.

You know what it felt like to sit with a diagnosis, or to sit with a loved one with a diagnosis. You know what helped, and you know what didn't. Whether a walk outside cleared your head when nothing else could. Whether the person caring for you needed support just as much as you did.

That lived knowledge matters. And now, researchers at the University of Calgary want to hear it.

Led by principal investigator Dr. Linda Carlson, the Nature-Connected Oncology Research Exploration, Nature-CORE, is a national study inviting people affected by cancer to share their perspectives on nature-based therapies and their potential role in cancer care. Through an online survey, your experiences could directly shape the programs developed for future patients and caregivers across Canada.

The idea behind the research is straightforward. A growing body of evidence suggests that time spent in natural environments such as parks, gardens, or green spaces may help reduce stress, lift mood, and support overall well-being. Researchers are also exploring possible links between increased nature exposure and improved gut health, which strengthens the immune system. For people navigating cancer, those potential benefits could be game changers.

But researchers can only go so far without hearing from the people who've actually lived it.

The Nature-CORE survey is open to cancer patients, survivors, caregivers, healthcare providers, and policymakers—anyone touched by cancer or healthcare providers involved in cancer care. It asks about the nature-based approaches people may already be using, what barriers make them hard to access, and what kinds of programs would be most useful and realistic.

This is not about replacing medical treatment. It's about exposure to nature as complementary therapy, strengthening recovery from cancer and its effects.

Every voice adds something that data alone can't capture. Whether you spent time outside during treatment and felt the difference, or cared for someone who did, your perspective belongs in this research. Likewise, the perspectives of those who didn't, or couldn't, spend time in nature are equally valuable.

Canadians 18 and older are welcome to participate in our online survey.

What you've been through has value beyond your own story. Share it with us and help build something better for the people who come after you.

Please access our survey here: www.action-centre.ca/ncorestudy.

Safe Disposal of Smoking Materials Prevents Fires

by The City of Calgary

Careless disposal of smoking materials, such as cigarettes, is a leading cause of fires in Calgary. Citizens can take small but important steps to reduce fire risk and help keep everyone safe.

Remember that planters and lawns aren't ashtrays. Soil contains combustible materials that can easily ignite. You aren't smothering your smoking product with dirt; you are fuelling a fire. Dispose of smoking materials safely by extinguishing butts and ash with water prior to putting in the trash. Ashtrays should be made from metal and filled partially with sand or water. Use extreme caution if smoking in natural areas and green spaces in the city. Dry vegetation provides combustible fuel if an ignition source is applied.

Don't store propane tanks, firewood, or yard waste next to your house and assess potential fire hazards around your home.



Working smoke alarms save lives—more than one third of all fire fatalities are associated with having no smoke alarm. For more information, visit calgary.ca/fire.



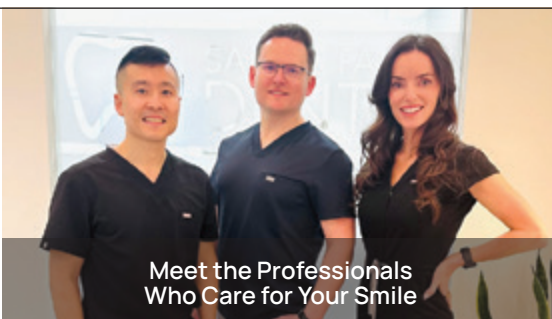
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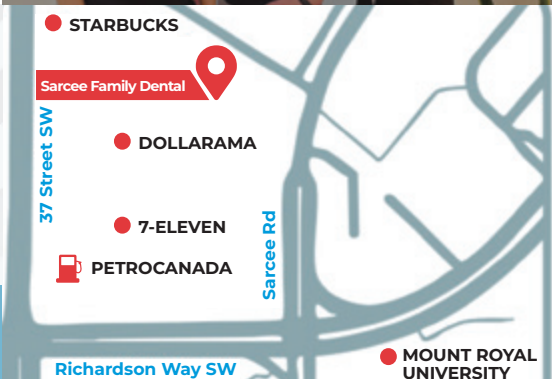
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10
SALES

9
NEW
LISTINGS

31
AVERAGE DAYS
ON MARKET

\$1,120,450
AVERAGE
SALES PRICE

NORTH GLENMORE JUNE 2026 STATISTICS

4
SALES

8
NEW
LISTINGS

19
AVERAGE DAYS
ON MARKET

\$1,266,125
AVERAGE
SALES PRICE

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