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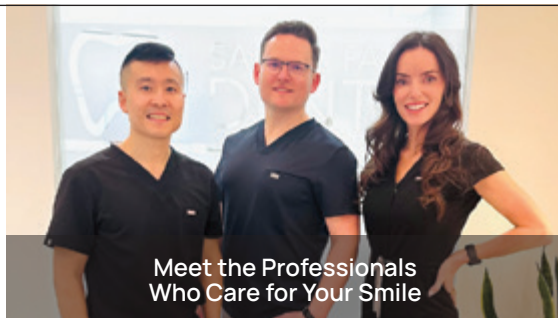
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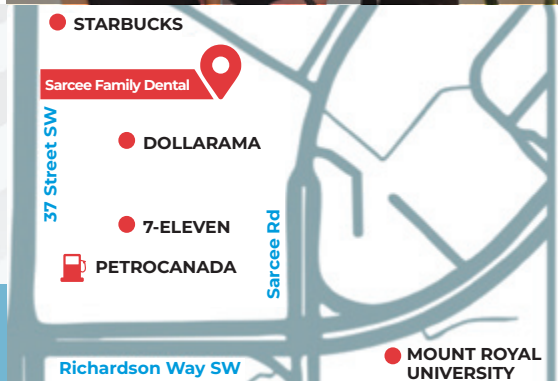
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April	26	14	13	\$1,149,998	\$1,250,000
March	26	11	6	\$1,049,000	\$1,110,000
February	26	5	7	\$849,900	\$833,000
January	26	6	6	\$1,049,000	\$1,002,500
December	25	4	4	\$924,450	\$917,500
November	25	8	5	\$775,000	\$750,000
October	25	3	4	\$787,000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

To view more detailed information that comprise the above
MLS averages please visit lakv.mycalgary.com

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& More**



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Statistics**



**Real Estate
Statistics**



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A FRESH PERSPECTIVE

A Small Act of Kindness Can Change a Day

by Rebecca Pink, Registered Provisional Psychologist

Kindness may seem like a simple gesture, but I believe that it's one of the most powerful things we can offer another human being and ourselves.

We live in a world that moves quickly. We are often rushing from one responsibility to the next, reacting instead of pausing, making assumptions instead of asking questions. It's easy to forget that every person we encounter is carrying a story that we know nothing about.

The person that seems impatient may be overwhelmed. The friend who's been quiet may be grieving or dealing with things privately. The parent who appears distracted may be carrying worries they haven't shared with anyone. Even the people who seem to have it together may be quietly fighting battles no one else can see. The truth is that we are all living complex realities. That is why kindness matters so much.

Kindness isn't about having the perfect words or fixing someone else's problems. Sometimes it's a smile, a little extra patience, a warm greeting, a great big hug, or choosing compassion over criticism. Sometimes it's simply giving someone the benefit of the doubt and being open to their perspective and being aware of subjective realities. Perhaps the person who needs that kindness today is you.

We can be incredibly generous with others while being our harshest critic. What if we extended ourselves the same grace we so willingly offer those we love, respect, and care for? Imagine what could happen if each of us choose kindness first. Every person is carrying a story and lived experiences that we may never fully understand. We may not know what someone else is carrying, but we can always decide how we show up. Kindness, no matter how small, has a way of reaching further than we realize. Sometimes the smallest moments of compassion are the ones that stay with us the longest.

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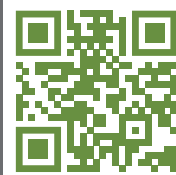
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Broken Hearts and Broken Investment Portfolios

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.



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The American Mink— *Neogale vison*

by Kristina Quapp



The American Mink is a small, amphibious weasel that inhabits wetlands throughout Canada. Weasel refers to slender, small, carnivorous mammals belonging to the family Mustelidae. While the American Mink is most abundant along the coastline of British Columbia, you may have spotted them around Calgary as well!

Minks appear in varying shades of brown and black, often with patches of white on their chest and abdomen. Like beavers, minks have two layers of fur; a dense, insulating underfur that keeps them warm, and an outer layer of fur covered in an oily sheen that prevents water from soaking through to their skin. Unlike other varieties of weasel, the American minks' coat does not turn white in the winter. While their coat grows thicker in the colder months, it remains a dark shade to help them blend into the vegetation along streams, ponds, and riverbanks. Given their habitat, the minks' paws are partially webbed, allowing them to remain dexterous on land and in the water. Minks' can range in size from 1 to 1.8 kg in weight, and roughly 60 cm in length.

During the summer months, the mink's diet shifts to take advantage of warm-weather prey. This often includes crayfish, frogs, fish, and ducks. As the weather cools down, the minks' diet relies heavily on small land mammals including voles, mice, muskrats, and rabbits. Since the mink often resides in the water, thick brush, or on rocky river edges, it has few natural enemies. On occasion, minks will be preyed upon by coyotes, bobcats, large snakes, and birds of prey.

While predators aren't considered major threats to the mink, human activity, habitat loss, and environmental contaminants can affect the population. The minks' unique and luxurious fur remains in high demand in the fur trade. 47 American states and all Canadian provinces currently conduct limited trapping seasons on the mink, with the length of the season varying from place to place. The minks' habitat also plays a crucial role in their conservation. They rely heavily on streams, wetlands, and shores with dense vegetation to provide safe burrows, and prey to feed upon. The expansion of infrastructure development and pesticide application can impact their reproductive success and long-term health.

Mindful Mink Spotting

To see an American mink for yourself, head to densely vegetated waterways and riverbanks, particularly along the Bow River, the Elbow River, and local wetland ponds. Prime spots include the McKenzie Meadows area, Fish Creek Provincial Park, Lafarge Meadows, Inglewood Bird Sanctuary, Carburn Park, Weaselhead Flats, and Lafarge Meadows. Keep an eye on the water's edge, rocky shores, and amongst the brush. Keep in mind these key points while looking for our furry amphibious friends:

- **Maintain distance:** Use binoculars or a phone lens instead of approaching.
- **Keep waterways clean:** Pack out all trash, including food scraps.
- **Stay on marked trails:** Avoid trampling riverbank vegetation. Walking off trail can degrade the shoreline and damage hidden dens.
- **Never feed wildlife:** Feeding minks can disrupt their natural diet and may teach them to associate humans with food.

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Fall Migration is Underway: How to Help Southern Alberta's Travelling Birds

by the Calgary Wildlife Rehabilitation Society



As summer starts to cool with the dawn of fall, one of nature's most remarkable journeys is underway across Southern Alberta. Countless birds begin migrating south, travelling hundreds or even thousands of kilometres to reach warmer wintering grounds. For many species, September marks the peak of this seasonal movement, making it one of the best times to observe birds, and one of the most important times to help mitigate human-related risks.

During migration, birds rely on favourable weather and places where they can rest and refuel. They navigate using natural cues such as the sun and stars, known landmarks, and the Earth's magnetic field to complete their journeys. Along the way, they stop in wetlands, grasslands, parks, and urban green spaces throughout Alberta before continuing south.

While migration is a natural process, urban areas can present unexpected hazards. One of the greatest human-related threats is window collisions. Birds do

not recognise glass as a solid barrier. Instead, they often see reflections of trees or open sky, or they mistake transparent glass for open space. During migration, when many birds move through unfamiliar urban areas, such collisions become much more common. Research estimates tens of millions of birds die each year in Canada after striking windows, with most collisions occurring at homes and low-rise buildings rather than skyscrapers.

Fortunately, small changes at home can make a significant difference.

One of the most effective ways to reduce collisions is to make windows more visible to birds. Applying patterns, decals, tape, or specialised films to the outside of glass helps birds recognise it as a barrier. For the greatest effectiveness, the markings should cover the entire window, with gaps no larger than 5 centimetres. While they cover a large area, these covers are unobtrusive and don't block the view from a window.

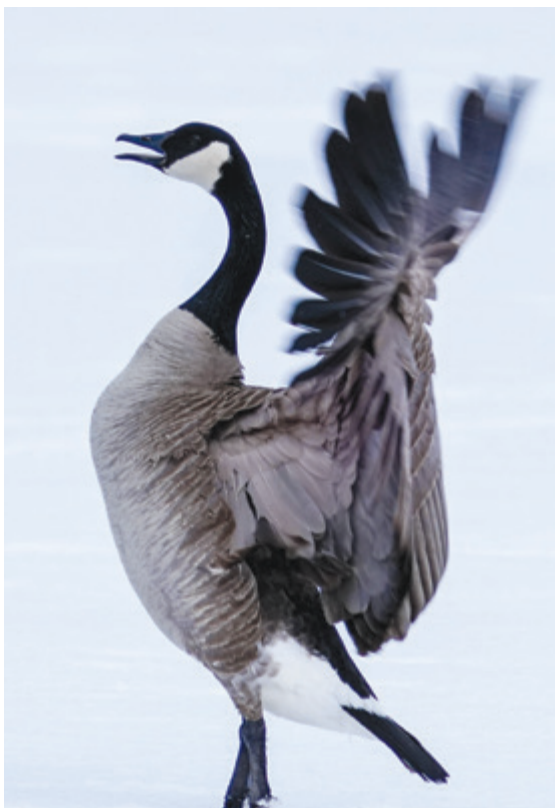
Reducing unnecessary outdoor lighting at night can also help migrating birds. Many songbirds migrate after dark and use the moon and stars for navigation. Bright artificial lighting can disorient them, drawing birds into urban areas where the risk of collisions with buildings and windows increases. Turning off unnecessary exterior lights or closing blinds after dark during migration season can help reduce this risk.

Although food is important during migration, Calgary Wildlife does not recommend putting out bird feeders. Feeders bring many birds together around shared food and surfaces, where contaminated seed, water, saliva, and droppings can increase the spread of disease. This is especially concerning during migration, when local birds mix with visitors travelling long distances, and infections may be carried between populations.

A bird bath can provide water without concentrating birds around a food source, but it still requires careful maintenance. Replace the water daily or every other day, scrub the basin regularly and place it away from untreated reflective windows. Planting native flowers, shrubs, and trees is an even better way to support migrating birds by providing natural food, shelter, and resting places without drawing large numbers of birds to a single feeder.

Position any bird baths either within one metre of windows or away to help reduce the likelihood of high-speed collisions. Research has also shown that landscaping and vegetation placed directly in front of reflective windows can unintentionally increase the risk of collisions. Rather than removing valuable habitat, take special care of nearby glass and try to make the glass visible to birds using effective collision-prevention treatment.

Fall migration offers a chance to witness an extraordinary natural event happening right above our communities. Whether you notice flocks of geese overhead, hear the calls of migrating songbirds, or spot unfamiliar visitors in your neighbourhood, these travellers are making an incredible journey that depends on safe places to rest along the way. Small choices at home can make a meaningful difference for birds travelling hundreds or even thousands of kilometres.



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Changing Your Financial Narrative

Karen Boudewyn | Senior Wealth Advisor



In the earlier parts of this series, we explored how beliefs, cognitive biases, and emotions shape financial behaviour. Now we arrive at a pivotal step; changing the narrative.

Awareness is powerful, but transformation happens when we begin to rewrite the beliefs that no longer serve us. Many of the financial patterns people experience like hesitation, avoidance, lack of confidence are not simply about knowledge or income. They are often rooted in long-standing beliefs that quietly influence decisions over time.

The encouraging reality is this: beliefs are learned and they can be changed.

Recognizing Your Financial Story

Everyone has a financial story. It is the internal narrative that shapes how you think and feel about money.

This story is often formed early and reinforced through experience:

- Messages from childhood about money.
- Past financial successes or mistakes.
- Cultural or family attitudes toward wealth.
- Experiences during economic uncertainty.

Over time, these experiences form beliefs that feel factual even when they may be incomplete or outdated.

Common examples include:

"I'm not good with money", "Investing is too risky", "I'll

never get ahead", "It's too late to start."

These beliefs don't just sit in the background, they actively influence behaviour.

From Fixed Mindset to Growth Mindset

One of the most important shifts in rewriting your financial story is moving from a fixed mindset to a growth mindset, a concept popularized by Carol Dweck.

A fixed mindset assumes abilities are static:

- "I've always been bad with money."
- "I don't understand investing."
- "This is just how things are."

A growth mindset, on the other hand, recognizes that skills and understanding can be developed:

- "I can learn how to manage money effectively."
- "I can improve my financial knowledge over time."
- "Small steps can create meaningful progress."

This shift doesn't change your situation overnight, but it changes how you respond to it.

Reframing Limiting Beliefs

Rewriting your financial story begins with identifying and reframing limiting beliefs.

This doesn't mean ignoring reality — it means challenging assumptions and creating more constructive perspectives.

Examples of reframing include:

"I'm bad with money" → "I haven't learned the right strategies yet"
"It's too late to invest" → "Starting now is better than not starting at all"
"I'll never have enough" → "I can make consistent progress over time"
"Investing is too risky" → "Not investing may carry its own risks"

These small shifts in language can significantly influence behaviour and decision-making.

Building Evidence Through Action

Beliefs don't change through thinking alone they change through experience.

One of the most effective ways to rewrite limiting beliefs is by creating small, positive financial actions that build evidence over time.

This can include:

- Setting up automatic savings contributions.
- Reviewing your finances regularly.
- Making gradual increases to investment contributions.
- Tracking progress toward specific goals.

Each small win helps reinforce a new narrative: "I am capable of managing my financial life."

The Role of Consistency

It's important to recognize that changing beliefs is not a one-time event — it's a process.

Old patterns may resurface, especially during times of stress or uncertainty. This is normal.

What matters most is consistency:

- Returning to your plan.
- Continuing small, positive actions.
- Reinforcing new ways of thinking.

Over time, consistent behaviour begins to reshape belief systems.

Creating a More Empowering Financial Identity

As beliefs begin to shift, something deeper starts to change — your financial identity.

You begin to see yourself as:

- Someone who is learning and improving.
- Someone who takes thoughtful financial action.
- Someone who is building long-term stability.

Bringing It All Together

Rewriting your financial story doesn't require perfection or dramatic change. It starts with awareness, followed by small, intentional shifts in thinking and behaviour.

Over time, these steps create meaningful and lasting change.

Your financial story is not fixed. It evolves with your experiences, your decisions, and your willingness to challenge old assumptions. Own Your Financial Mindset



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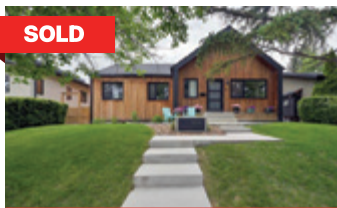
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6 SALES	10 NEW LISTINGS	8 AVERAGE DAYS ON MARKET	\$1,236,933 AVERAGE SALES PRICE
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NORTH GLENMORE JULY 2026 STATISTICS

3 SALES	2 NEW LISTINGS	18 AVERAGE DAYS ON MARKET	\$735,667 AVERAGE SALES PRICE
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