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Teaching Financial Literacy to the Next Generation

by Jon Lambe

In the coming years and decades, it's estimated that approximately \$400 billion will be passed down to inheritors in Canada. It's a powerful statistic that carries with it many underlying questions and considerations for both the giving and the receiving generations, a common one of which being whether inheritors are prepared. With this historical wealth transfer on the horizon, and considering its significant impact on individuals and families, taking proactive steps to strengthen and ensure younger generations have the resources and tools needed to be confident and capable in becoming financially independent is all-important.

When it comes to financial education, it's never too late or too early to start. Below are a few key considerations for your child's financial understanding, based on their age.

Ages 6 to 13

Instilling a sense of money with your child begins with:

- Establishing chores to encourage responsibility and a strong work ethic.
- How to make the most of their allowance based on the save vs spend concept.
- Budgeting and saving strategies for the something special purchases (bike or video game).

Ages 14 to 17

During the early teenage years, it's important to:

- Continue with allowance and increase based on growing responsibility.
- Build on budgeting and savings strategies.
- Starting to invest savings and different savings options.
- Begin to discuss the use of credit and using credit responsibly.
- Introduce the concept of compound interest.
- Educate your child on the role interest plays on their savings plans as well as credit.

Ages 18 to 23

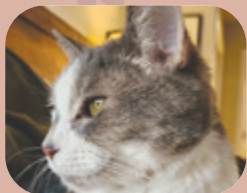
Your young adult's, intermediate financial education should include knowledge of:

- Savings/Investment options such as stocks, mutual funds, GICs.
- Importance and risks of credit.
- Importance of compounding interest and benefit of time.

To continue your young adult's financial knowledge, you can educate them by:

- Opening them an investment account to teach about safety, income, and growth of different investment options.
- Suggesting setting up an automated monthly savings contribution (to reinforce the compound interest concept).
- Comparing monthly spending vs budget to help understand wants vs needs.

Cats, Canines, & Critters of Calgary



Squeeks, Mount Pleasant



Ravioli, Lower Mount Royal



Tegan, Bowness

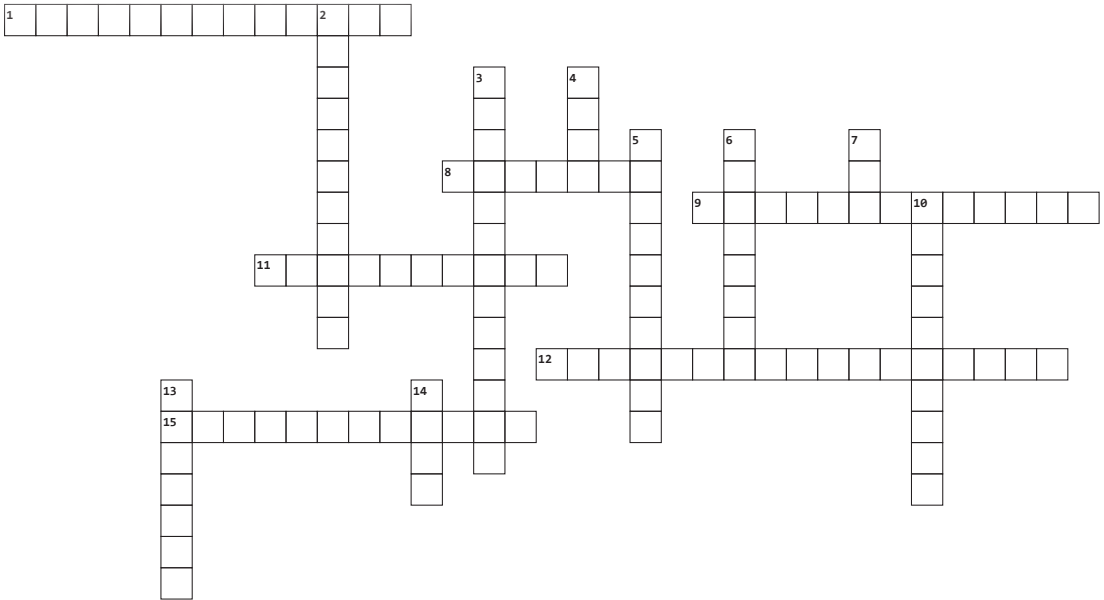


Umer, Calgary

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June Crossword Puzzle



Across

- 1. Born on June 27, 1859, Mildred J. Hill composed this song, which is considered to be one of the most well-known songs in the English language.
- 8. In Sweden and Finland, Midsummer Day is traditionally celebrated by singing and dancing around this.
- 9. Canadian singer-songwriter Alanis Morissette wrote this breakup song in about 30 minutes.
- 11. Midland, Ontario holds an annual festival in honour of this classic Canadian pastry every June.
- 12. Canadian author Lucy Maud Montgomery's debut novel, which was released in June of 1908.
- 15. This Calgary landmark was opened to the public on June 30, 1968.

Down

- 2. The song "I Will Always Love You," first recorded on June 12, 1973, by _____ gained renewed popularity with a re-release by Whitney Houston.
- 3. 43 years ago, this NHL hockey team relocated to Calgary.
- 4. The month of June is named after this Roman goddess.
- 5. In North America, National _____ Day is celebrated on June 8.
- 6. 29 years ago, this popular Disney movie, based on Shakespeare's play, *Hamlet*, was released.
- 7. The first Friday after Father's Day is National Take Your _____ to Work Day.
- 10. On June 2, 1967, this band released their iconic album, "Sgt. Pepper's Lonely Hearts Club Band," in the US.
- 13. This European country experiences the longest summer solstice due to its geographical location.
- 14. The official Father's Day flower.

SCAN THE QR CODE FOR THE ANSWER KEY



Stepping into Summer

from Alberta Health Services



Routine plays a significant role in developing life skills and establishing healthy habits. With the school year ending, moving into the summer months with structure can help reduce stress and anxiety. It equally can contribute to a more comfortable transition for back to school.

For a flexible routine, which supports good mental health, we can think of the “The Big 5 to Thrive”. We want to be mindful of exercise, sleep, supportive relationships, healthy nutrition, and helping others.

Here Are Some Tips on How to Support Each of These Pillars:

- **Exercise:** It is important to move our body in ways we enjoy! The general recommendation is ensuring we get 150 minutes of vigorous exercise each week, which can include activities like riding your bike, playing team sports, or going for a brisk walk.
- **Sleep:** A healthy sleeping pattern includes getting adequate hours of rest and establishing a good nighttime routine. General recommendations for children under 12 years old is 9 to 12 hours of sleep, while those ages 13 to 18 should be aiming for 8 to 10. During this time, the brain is developing and

becoming specialized. A good nighttime routine can include monitoring technology and stimulating activities before bed. Instead, shift the focus to calming activities such as, meditation, stretching, or reading a book.

- **Supportive Relationships:** Be mindful of who is around you. Work towards ensuring you have positive connections with family, friends, and others in our community. Together, you can support and comfort one another in times of joy, and during hardship.
- **Nutrition:** You want to enjoy what you eat, but it is equally important to make sure you are getting all the necessary nutrients. Healthy eating is associated with a healthy heart, strong bones, better energy levels, improved mood, and brain health. Experiment with recipes and find the joy of fueling your body!
- **Helping Others:** Helping when we volunteer, donate, or share our time with others boosts our mood and our well-being. This summer, strive to get involved in your community!

These pillars of health can seem basic, but we can always find something to work on. Improving one can often have positive effects on the others, so this summer, strive to thrive with the Big 5!

Father's Day Trivia

by Shelly Smith

Here's to all the fathers, and father figures, in our lives. Enjoy the quiz!

- Who is the woman credited for the creating the first Father's Day?
 - Jeanette Rankin
 - Sonora Smart Dodd
 - Elizabeth Kenny
- Is Father's Day celebrated on the first, second, or third Sunday of June?
 - The first Sunday
 - The second Sunday
 - The third Sunday
- When was Father's Day first celebrated?
 - 1910
 - 1900
 - 1880
- What is the official flower of Father's Day?
 - Daisy
 - Carnation
 - Rose
- Who is Luke Skywalker's father in the *Star Wars* trilogy?
 - Bon Jovi
 - Darth Vader
 - Charlie Chaplin
- What was the name of the father in the TV show *The Brady Bunch*?
 - Tom Brady
 - Mike Brady
 - Joe Brady
- According to Hallmark, where does Father's Day rank, in comparison to other holidays, for the most cards sent?
 - Fourth
 - Fifth
 - Sixth
- According to Stats Canada, how many fathers (including biological, foster, and stepdads) were there in Canada in 2011?
 - 7.9 million
 - 8.2 million
 - 8.6 million
- What was the average age of dads in 2011 according to Stats Canada?
 - 27.5
 - 28.3
 - 31.2
- What cartoon bear was invented by a father for his son?
 - Winnie the Pooh
 - Yogi Bear
 - The Boss



Courtesy of Springbank Hill Community Association

SCAN THE QR CODE FOR THE ANSWERS!



Backyard Play Safety

from Alberta Health Services

Emergency Medical Services (EMS) would like to encourage parents and caregivers to ensure their backyard play areas are made safe for children this summer. Although direct supervision is the best method to reduce the chance of injury, always ensure play equipment in your yard is in good repair and is suited to the age and skill of the children using it. Check the equipment often; replace or repair any worn or broken parts. It's also advised to set up play equipment on top of a nine-inch layer of shock-absorbing material which extends six feet out in all directions from the play area.

Water Hazards

- Drowning contributes to unintentional injury-related death among children ages one to four
- Children can drown in just a few centimetres of water if it covers their mouth and nose
- Ensure all backyard swimming pools are fenced. The fence must be at least 1.8 metres high and have a self-latching, self-closing, lockable gate. (*Alberta Building Code)

Lawn and Garden Tools

- Keep young children away from outdoor power equipment
- Serious burns may result from touching hot engine surfaces
- Ensure that all sharp tools, fuel, chemicals, and other hazardous substances are stored in a secure, locked area. A simple latch may not be sufficient.

Insect Bites and Stings

- Minimize the risk of attracting insects by not wearing strong perfumes or scented lotions
- Avoid wearing brightly coloured clothing outdoors
- Consider destroying or relocating hives and nests situated near your home
- To avoid injury through inadvertently stepping on a stinging insect, always wear footwear outdoors
- If your child has received an 'EpiPen, Junior' prescription from your physician (for anaphylactic reactions only) ensure they understand when and how to use it
- If your child experiences a severe reaction to an insect sting, or other environmental cause, seek medical attention, or call 911.



BRAIN GAMES SUDOKU

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

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Richmond-Knob Hill Real Estate Update

Last 12 Months Richmond-Knob Hill
MLS Real Estate Sale Price Update

	Median Asking Price	Median Sold Price
April 2023	\$829,900	\$811,000
March 2023	\$674,950	\$712,000
February 2023	\$699,900	\$692,000
January 2023	\$712,500	\$705,000
December 2022	\$699,900	\$700,000
November 2022	\$774,950	\$753,500
October 2022	\$599,850	\$570,000
September 2022	\$725,000	\$700,000
August 2022	\$729,900	\$718,000
July 2022	\$674,950	\$672,250
June 2022	\$784,900	\$778,500
May 2022	\$634,450	\$612,500

GAMES & PUZZLES

Guess That Book!



1. A nurse accidentally time travels to the 18th century.
2. On Long Island, a bond salesman rents a bungalow next to a wealthy man.
3. Humans are artificially bred and sorted based on intelligence.
4. A former physics postdoctoral student goes on a road trip with his girlfriend.
5. A forbidden romance ruins the lives of two close-knit Yorkshire families.
6. The 200-year-old protagonist is interviewed by a reporter.

SCAN THE QR CODE FOR THE ANSWERS!



Last 12 Months Richmond-Knob Hill MLS Real Estate Number of Listings Update

	No. New Properties	No. Properties Sold
April 2023	16	17
March 2023	22	18
February 2023	22	11
January 2023	13	10
December 2022	7	7
November 2022	10	8
October 2022	8	6
September 2022	17	11
August 2022	13	11
July 2022	14	12
June 2022	22	21
May 2022	20	14

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

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Crime Statistics



Real Estate Statistics





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Friends,

Congratulations to all those who are graduating and ‘crossing the stage’ this spring. Take the time to share this moment with your family and friends and marvel at all your achievements. This is a life event we all need to celebrate together with those that are important to each of us.

Canada Day is approaching, and I will be celebrating at events around the riding. If our paths don’t cross during the celebrations, please accept my warm wishes. We live in a great country and taking the day to remember what Canada means to the world is a tribute to everyone who has helped build this nation. This Canada Day will be filled with many celebrations as Canadians celebrate our democracy, peace, prosperity, and diversity. However, this year also marks a grim milestone in our nation’s history – the 100th Anniversary of the Chinese Exclusion Act.

On July 1, 1923, the Federal Government essentially ended all immigration from China for 25 years. This was the only time in our history, the government banned entry into Canada based upon country of origin. This separated many families as many husbands and fathers were already living in Canada, while at the same time their wives and children were not permitted to immigrate. These men were here to work on the railroad and to build the critical infrastructure that we depend upon today. Unemployed and retired Chinese men were encouraged to return to China. This Act decimated many Canadian Chinese communities.

Those Chinese Canadians that remained in Canada were forced by the government to register and carry an immigration card. The card stated: “This Certificate does not establish legal status in Canada.” This embarrassment has led many Chinese Canadians to refer to Canada Day as “Humiliation Day.”

There is not a single country with a perfect history. Yet Canada remains a beacon of hope for many. Anyone can build a future in Canada regardless of their ethnicity, sex, religion, or background. It is important to remember all our history – good and bad. These are the building blocks of a better country, for which we all strive.

Please contact me at Greg.McLean@parl.gc.ca or by phone at 403-244-1880 and keep up to date on my work in Parliament on my website, GregMcLeanMP.ca.

Sincerely,

Greg McLean

RESIDENT PERSPECTIVES



Carolyn’s Corner: Plan Your Front Yard Edible Garden

Get ready to move your vegetable garden beyond the back yard this year. In many cases, the front yard may be the only place with the full sun needed for tomatoes, strawberries, squash, peppers, and other delicious edible plants.

Concerns about what the neighbours might think prevents some homeowners from planting in their front yard. Consider telling them your plans in advance with a pledge to keep the garden neat and attractive. Another concern in planting front yard edibles is that passersby might take the produce. You may lose the odd tomato, strawberry or handful of raspberries, but will be surprised at how respectful of your plantings people are.

From self-watering heirloom cedar planters to in-ground galvanized in all shapes and sizes, to small space layered garden boxes, you can grow above or in the ground. Squeeze something in between driveways. Create interesting patterns in the middle of the yard with geometric shapes. You might choose circles or a series of rectangles and squares to create a formal pattern like those found on old European estates. Utilize paths made out of brick, stump rounds, flagstone, or just mulch, to ensure safe and clean movement through the area.

When well-designed and well-tended, a vegetable garden can be attractive enough to serve as a focal point of the landscape. The key is providing structure for the layout. Remember that fruit trees, bushes, and herbs all combine to create ‘stories’ in the garden. Plant colourful vegetable varieties, flowering shrubs, striking perennials, spring bulbs, and ornamental grasses for year-round interest. Consider leaving a strip of grass along the sidewalk to blend into adjoining yards.... and to keep the veggie snatchers at bay!



This attractive front yard in SW Calgary proves that with purposeful planning, you can create a functional and beautiful vegetable garden right in the middle of your street. Photo compliments of Kathy Cameron.

NATIONAL BEST FRIEND DAY

In Canada and the US, June 8 is National Best Friend Day! This observance exists thanks to US Congress who, in 1935, decided that a day was needed each year to celebrate close friends. June 8 was selected for its pleasant weather, making it a great day to spend outdoors with friends!



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