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A Bloom You Can Brew



Did you know? Chrysanthemums are November's birth flower—but some varieties are more than decorative! Certain chrysanthemum flowers and leaves are edible, and chrysanthemum tea, made by steeping the dried flowers, is a traditional beverage enjoyed across parts of East Asia.

Age-Friendly Calgary Essential Numbers for Seniors in Calgary

9-1-1 Emergency (24-Hour)

For EMERGENCY medical, fire, and police response. Call the non-emergency police line at **403-266-1234** to report an incident that is not an emergency.

8-1-1 Health Link (24-Hour)

Health advice (including dementia advice) from a registered nurse.

3-1-1 City of Calgary (24-Hour)

Information on all City of Calgary services. www.calgary.ca.

2-1-1 Community Resources (24-Hour)

Information and referrals for community and social services. www.ab.211.ca.

403-SENIORS (403-736-4677) The Way In

Information, advice, and help accessing programs and benefits for older adults.

403-266-HELP (403-266-4357) Distress Centre and SeniorConnect (24-Hour)

Crisis support and urgent social work response (including if you are concerned about a senior at risk in the community).

403-943-1500 Access Mental Health

Non-urgent advice on navigating the addiction and mental health system.

403-705-3250 Elder Abuse Resource Line (24-Hour)

Confidential information and support, or to report a suspected case of elder abuse.

Telephone language interpretation service available on all lines.

GRANDPARENT SCAM ALERT

WHAT IS THE SCAM?

Scammers are calling seniors claiming to be family members in need of immediate money for bail or hospital expenses.

The scammer will often send someone to the door to pick up payment.

BAIL FACTS:

- Police, lawyers, judges or jails do not call people to get money.
- Bail/ fines are typically paid at a courthouse, police station or jail.
- Bail in Alberta is typically $10-$500.
- Bail can't be paid using gift cards.

"Court appointed" couriers don't exist. If someone asks to come to your home to pick up payment, it's a scam.

If it has to be now, it has to be no. Using fear or high-pressure tactics are usually a red flag.

Always ask for proof of identification and call-back numbers. Talk to family, friends or other people you trust to help verify claims or requests.

CALGARY POLICE SERVICE

If you have lost money or the scam is in progress, contact the Calgary Police Service at 403-266-1234

To report a scam in general, contact the Canadian Anti-Fraud Centre at 1-888-495-8501

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Modest Millionaire

by Karen Boudewyn, Senior Wealth Advisor



When you picture a millionaire, what comes to mind? Perhaps someone who sold a business, received an inheritance, or had an extraordinary career.

But many people approaching retirement have built substantial wealth in a quieter way. They earned a salary, managed their expenses, lived within their means, and invested what they could over many years. Some earned additional income from a rental property or another source, but there was no single windfall. Their progress came from choices repeated over time.

These are The Modest Millionaires. They understood their numbers: what came in, what went out, and what was available to save. They invested for the long term, knowing markets would have both strong years and pullbacks. They did not need to make a new investment decision every day.

The foundation is simple: earn, spend with intention, and invest the difference. Time and compounding can then do the heavy lifting. Of course, people start with different opportunities and face different challenges. The point is that steady habits can have a powerful effect over a working life.

Perhaps the most meaningful choice these people made was to give their future selves a place in today's decisions. As retirement approaches, though, the question changes. It is no longer only "Have I saved enough?" It is also "What kind of life have I been saving for?"

Wealth is More Than a Number

Financial wealth creates options, but it is only one of the six priorities of wealth I encourage people to consider:

- **Financial Wealth:** Having the resources to support your needs, goals, and choices.
- **Physical Wealth:** Caring for your health and ability to enjoy daily life.
- **Mental Wealth:** Supporting your sense of clarity, resilience, and peace of mind.
- **Time Wealth:** Having room for the people and activities that matter to you.
- **Social Wealth:** Building and maintaining meaningful relationships.
- **Spiritual Wealth:** Living with purpose and in keeping with your values, however you define them.

These priorities are connected. Money may give you the freedom to travel, but physical health helps you enjoy the trip. More free time can be a gift, but relationships and a sense of purpose help make that time meaningful.

Ten Questions to Shape Your "Enough" Life
A million dollars is a number. A fulfilling retirement is personal. As you think about your next chapter, ask yourself:

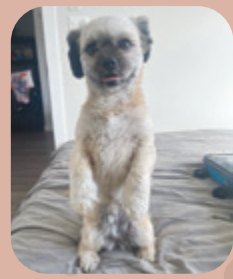
1. **What Does an "Enough" Life Look Like to Me?** What would make my days feel satisfying?
2. **Where Do I Want to Live?** Does my home and community support my health, relationships, and lifestyle?
3. **What Qualities Do I Want to Bring into This Stage of Life?** Perhaps curiosity, generosity, independence, or a willingness to try something new.
4. **Who Do I Want to Share My Life With?** Which relationships do I want to nurture?
5. **What Do I Want to Do and Learn?** How would I like to use my time when work takes up less of it?
6. **Which Material Things Matter to Me?** What adds value to my life, and what simply takes up space or money?
7. **How Much Flexibility Do I Want in My Spending?** What would I like to be able to say yes to?
8. **What Feels Missing Today?** Is there something important I have been postponing?
9. **What Role Do I Want Work to Play?** Would I like to retire fully, work part-time, mentor others, or pursue a new goal?
10. **What Are My Family Priorities?** How do I balance supporting others with caring for my own future?

From Questions to Action
Your answers may reveal gaps between the life you have built and the life you want to live. Some gaps may be financial. Others may involve your health, relationships, time, peace of mind, or sense of purpose.

Choose one or two priorities to start. Then look at the numbers and the practical steps behind them. A thoughtful financial plan can help you understand what is possible, where adjustments may be needed, and how to use your resources with intention.

Building financial wealth matters. So does making room for the other kinds of wealth that make life rich. The goal is to align your money with your life—and give yourself permission to enjoy the future you spent so many years preparing for.

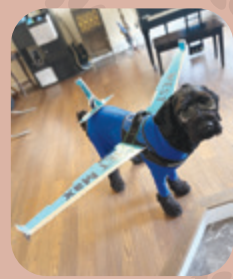
Cats, Canines, & Critters of Calgary


Bean, *Seton*


Coco, *New Brighton*

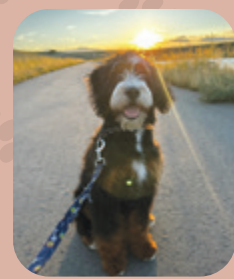

Ember, *Seton*


Kato, *McKenzie Lake*


Max, *Signal Hill*


Teasha, *Huntington Hills*


Whiskers, *Oakridge*


Zeke, *Seton*

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RSV Season is Here: What Parents Need to Know



Every fall and winter, respiratory viruses begin to spread in our communities—but one virus in particular poses a high risk to babies.

In Canada, respiratory syncytial virus (RSV) is the leading cause of hospitalization for babies under 12 months of age with lung infections. While most children will get RSV before the age of two, babies under six months are at higher risk for serious illness.

What is RSV?
RSV is a common virus that affects the lungs and airways. For many people, it causes mild cold symptoms, but in babies, it can be more serious, causing severe respiratory illness and pneumonia.

"A lot of people think RSV is just another cold, but it can be very serious for babies," says Dr. Paul Roumeliotis, Pediatrician and Public Health Leader. "Some end up in the hospital needing oxygen to help them breathe, and even after they recover, it can lead to long term issues like asthma."

What are your options for protection?
In Canada, families have options to help protect babies during their first RSV season:

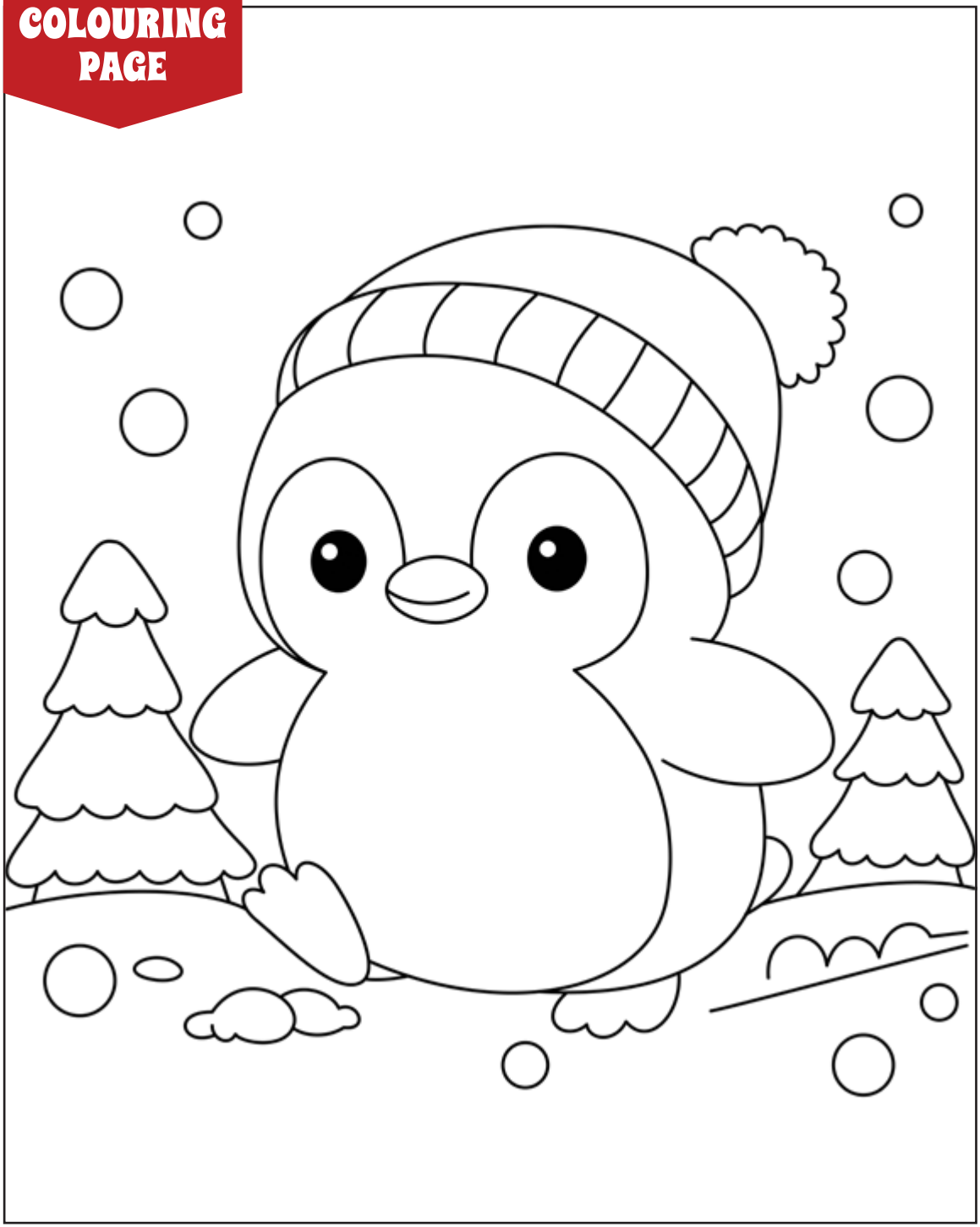
1. RSV Vaccine for Pregnant People: During RSV season, pregnant people can receive the RSV vaccine between 32 and 36 weeks of pregnancy.

2. RSV Immunizations for Babies: Depending on when they are born, babies can receive an RSV immunization either shortly after birth or at the start of RSV season.

This year, families in Alberta will have access to publicly funded RSV immunization for their infants, following new guidance from Alberta Health. The program will cover infants born from November through April.

Talk to a healthcare provider
If you're pregnant or have a new baby, having a conversation about RSV with your healthcare provider can help you stay informed and prepared.

COLOURING PAGE



FEDERATION OF
CALGARY COMMUNITIES



Community Campfire hosted by Shawnee Evergreen Community Association, 2025

The Placemaking Residency is a brand new, free program offered through the Federation of Calgary Communities' Good Places Project. This residency invites you to build your leadership skills while volunteering to do a small-scale placemaking project in your community.

Maybe you want to add seating to a shared space, create an art installation or pop-up, organize a community activity or event such as a scavenger hunt or campfire, or introduce a fun recreational feature like cornhole or snow mini golf. You can explore all kinds of projects that bring people together and make your neighbourhood more vibrant.

Placemaking is all about creating places and experiences in public spaces that help people connect with one another and feel a stronger sense of belonging in their community. From cheap-and-cheerful additions in shared spaces to community gatherings and creative installations, your project can take many forms!

As a resident, you will implement a project in your own community with support from the Good Places team and a cohort of fellow residents. You will partner with your community association to use a microgrant of up to $2,500 to implement your project. You will take part in three in-person working sessions to build skills, explore ideas, and develop your project.

You don't need a project idea or placemaking expertise to apply. All you need is an interest in making your community a better place, and the residency will guide you through the rest. You can apply by yourself or with a group of friends to do a project together.

The goal is to give you an opportunity to try something new, learn, work collaboratively, and take on a small but meaningful project in your community.

Applications for the Good Places Residency are now open. Learn more and apply at https://goodplaces.calgarycommunities.com/ by November 30.

Have questions? Reach out to the Good Places team: goodplaces@calgarycommunities.com.



Dover Community Association's skating rink benches, 2026



Hillhurst Sunnyside Community Associations public seating project, 2023

Convert Your Unregistered Basement Suite by December 31 and Save



When The City of Calgary started its Secondary Suite Registry in 2015, just 430 homes dotted the map. November 2026 11 years later, more than 26,000 suites are registered. It's a success story made possible by Calgarians who stepped up to provide renters with a suite that is legal and safe.

For homeowners who have yet to register their suite, time is running out on a program that allows them to convert their suite and save money. The City of Calgary's Secondary Suite Amnesty Program ends December 31, 2026. Homeowners who take advantage of the Amnesty Program before that date will avoid development permit charges and registration fees. Owners of a suite constructed prior to March 2018 must ensure their existing suites meet the minimum life safety requirements. This includes providing a safe exit from all bedrooms, smoke and carbon monoxide alarms, a safe exit from the basement to outside, and drywall barriers between suites and in the mechanical room.

Details about registering an existing suite and the Amnesty Program can be found on calgary.ca/suites. Renters searching for a safe, legal suite can look for The City's official Registered Secondary Suite sticker in the window and visit the online map that lists all registered suites.

Protect Your Household Water Line and Meter from Freezing



Every winter, some Calgarians will experience frozen water pipes, service lines, and water meters, resulting in a water outage. The City's Frozen Pipes Prevention Program works proactively with homes considered at higher risk due to factors such as location, depth, configuration of water pipes, and history of freezing. Recently we have noticed an increase in frozen pipes in homes that are typically at a lower risk, taking some of the steps below could have prevented household pipes from freezing.

Ways to Avoid Freezing Include:

- Keeping your thermostat at a minimum of 15°C, even if you're away from home.
- Eliminate any cold drafts in unheated areas where water supply lines are located. This can include basements, crawl spaces, attics, garages, and under bathroom and kitchen cabinets.
- Repair broken windows, check doors and insulate areas that allow cold exterior air to enter.
- Insulate your hot and cold-water pipes located in cold areas.
- Open interior doors and cabinets in cold areas to allow heat from the house to warm unprotected pipes.
- Turn off, disconnect, and drain the water line to outside faucets, garden hoses, pools, or decorative water features.
- If your hot water tank is in a maintenance room outside of your home, make sure the area is adequately heated.
- Regularly run water in your pipes through everyday use.

Visit calgary.ca/frozenpipes to learn more, including actions you can take if you suspect you have frozen pipes.

Remembering and Reconnecting

by Rebecca Pink



November gives us a moment to pause and honour, with deep gratitude, those who served and sacrificed for others, and those who continue to serve today. It is also a reminder that remembering is something we all carry in different ways. Remembrance is not limited to one day or one kind of loss, it can take many shapes, often quietly woven into our everyday lives. Sometimes remembering brings comfort; other times, it brings sadness, longing, or emotions we weren't expecting. There is no right way to remember or feel. We can continue to try to make room for whatever comes, with a little gentleness and self-compassion,

Grief is something that many people carry quietly. I know this from my own experience as well. It can be complicated, heavy, and unpredictable, bringing waves of emotions that can shift from one day to the next. We don't always talk about it, and sometimes we may feel as though we are expected to "move on" or "be fine". However, grief doesn't follow a timeline and is never linear. We can make room for both the sadness of what is no longer here and the gratitude for once was.

November can be a challenging month for many of us. The days grow shorter, the temperatures drop, and for many of us, our energy shifts with the season. Rather than seeing this as something we need to push through, maybe it can be an invitation to slow down and check in with ourselves. What might you need a little more of right now? Rest? Connection? Time for yourself and your loved ones?

November gives us an opportunity to pause, remember, and reconnect. We might reach out to someone we haven't spoken to in a while, revisit a memory, or make a little more room for the people and experiences that matter to us. For those carrying grief, these moments of connection can be especially meaningful. Sometimes remembering together is a way of reminding ourselves that we don't have to carry it alone.

As we move through November, I also want to take a moment to remember and honour those who have served and continue to serve, and the families who stand alongside them.

Lest We Forget.

Why Can't I Stick to My Budget?

by Mark Letchumanan, CFA, CFP, ACC | Portfolio Manager, Financial Planner, and Professional Coach



Most of us know what we're supposed to do with money: spend less than we earn, avoid unnecessary debt, and save for the future. Yet knowing what to do and actually doing it are often two very different things. When it comes time to make financial decisions, even our best-laid plans are easily hijacked by the fear, worry, and hidden emotional triggers lurking beneath the surface. Our history of hurts and emotional triggers have led to patterns and habits, influencing our financial lives more than we realize. As Swiss psychologist Carl Jung famously observed, "Until we make the unconscious conscious, it will dictate our life, and we will call it fate."

I didn't start budgeting until my thirties. Before then, tracking every dollar felt restrictive. As long as I spent less than I earned, I assumed everything was fine. In reality, I was making little progress toward the goals that mattered most—like buying a home or furthering my education.

When I finally looked closer, I realized my resistance to budgeting was rooted in fear. Growing up, money was a frequent source of disappointment. When I was ten, I desperately wanted to play hockey as a goalie and my family scraped together the registration fee. Using the league's old set of goalie pads, I got to play one season—and I loved every minute of it. After that year, we couldn't afford for me to continue. Heartbroken, I buried the disappointment and moved on.

Years later, I began to see how those formative experiences shaped my thinking. The buried hurt caused me to react to any kind of financial limitation or restriction as an adult. Resisting a budget felt like protecting my freedom, but ironically, it was holding me back.

Mourning losses and disappointments from years ago might sound strange, but that's exactly what helped me acknowledge what I had been through and capable of better decisions. Once I stopped justifying my carefree approach, budgeting became easier. Change started on the inside and worked its way out to my behaviour.

I've noticed similar patterns in many of my client's financial lives. Overspending, trying to keep up with others, avoiding debt at all costs, feeling unable to spend money you've saved, or constantly worrying about losing what you have point to something deeper than finances alone. Often, there's a story underneath the behaviour.

If you've been struggling to stick to your budget, promising you'll try harder, or white knuckling: it won't change things. Lasting change begins with compassionate inquiry. Start by tracking your spending to understand where your money is really going. Then ask yourself a deeper question: what emotions are driving my decisions?

Holistic financial planning makes room for exploring the experiences, beliefs, and emotions that shape our relationship with money. When we see what's happening beneath the surface, healthier financial habits become much easier to build.

New Abilities

by Michelle Macdonald, Letter Writing and Mail Club Enthusiast.

If you could wake up tomorrow with the ability to do something new, what would it be? What if it were a completely far-fetched or magical skill? How would you use it, and where would it take you?

Dear reader,

Considering magically gaining a skill overnight made me think of many potential scenarios. One of the first things that came to me was having unlimited home and car maintenance skills because I would be able to use them frequently to support my family. However, when I thought about it, I realized I would not want to spend my time on those tasks because they are messy, time-consuming, and often done alone.

I would want a skill that is more social and homes in on my interests. So, I thought about what I've been attracted to learning in the past. One skill I've worked on for many years is speaking Spanish. It's been an on-and-off process since my twenties, and I'm still at the intermediate level. This gets me by when I'm traveling, but I've always felt frustrated not being fluent because it holds me back from fully expressing myself or truly understanding the people I meet. Wouldn't it be wonderful to communicate effortlessly in another language and just say what's on your mind?

Since we're considering magically gained abilities, I'd take it a step further than fluency in Spanish; I'd wake up ready to communicate in any language. Imagine the opportunities it would open up! I could use multilingualism to immerse myself entirely in any place and culture.

I absolutely love to travel. I find it's the best way to learn and gain new perspectives. The more different the destination from my home, the more it opens my mind. Being able to speak the local language would vastly improve my understanding of things I'm curious about: history, politics, geography, regional customs, and culture. Reading about these things in books or watching videos online can never match the insights gained by speaking directly with people who have lived the history and experience its culture every day.

My magical language skills could be used for a greater purpose: recording endangered languages before they disappear, deciphering ancient manuscripts or petroglyphs, and even collecting valuable international intelligence. The possibilities feel endless!

Your turn! If you could wake up tomorrow with a new skill, what would it be? Write in your journal or to your pen pal.

Happy writing,

Michelle

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

Write It Forward



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

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A Flower to Remember

Red poppy seeds can remain dormant in the soil for years. During the First World War, artillery and trench warfare disturbed the earth along the Western Front, allowing poppies to bloom across the landscape. The sight inspired Canadian Lieutenant-Colonel John McCrae's 1915 poem "In Flanders Fields", helping the red poppy become an enduring symbol of remembrance.



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