SEPTEMBER 2026

DELIVERED MONTHLY TO 4,250 HOUSEHOLDS

your RICHMOND KNOB HILL

BRINGING RICHMOND & KNOB HILL RESIDENTS TOGETHER

Mirror Lake by Syed Adeel Hussain

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!

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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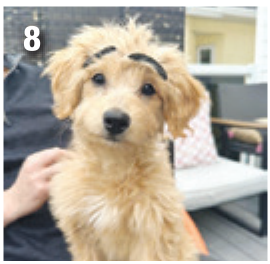
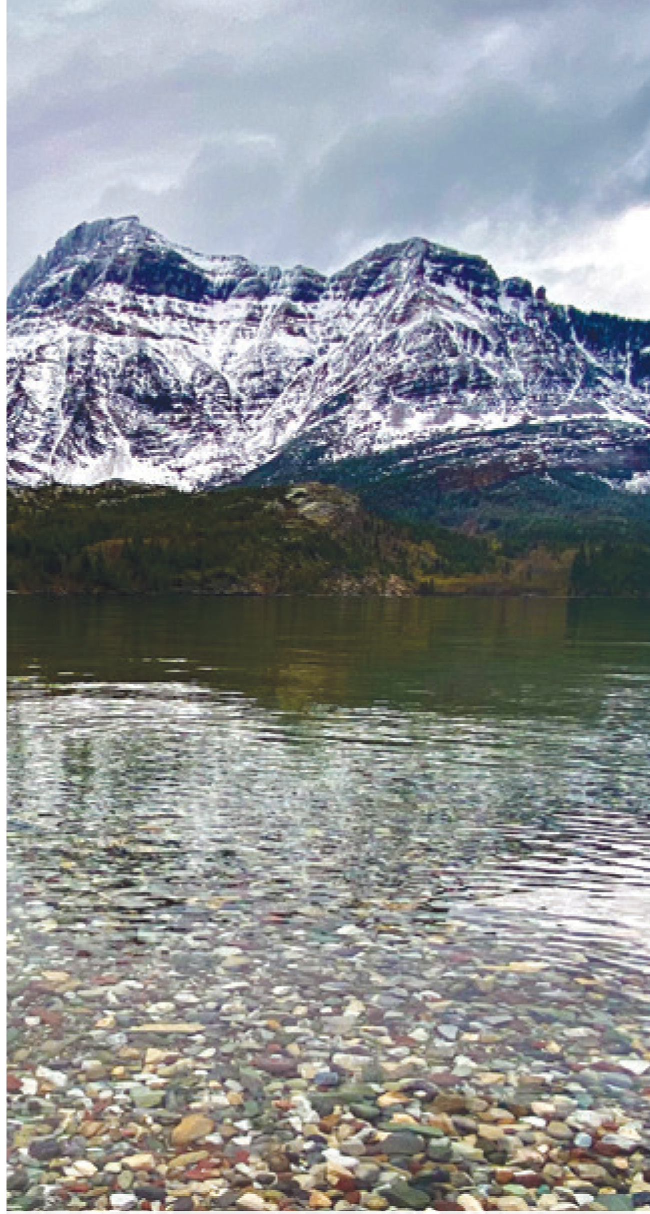


SCAN HERE TO VIEW ADDITIONAL RICHMOND / KNOB HILL CONTENT

News, Events, & More	Crime Statistics	Real Estate Statistics



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 overhaul 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:

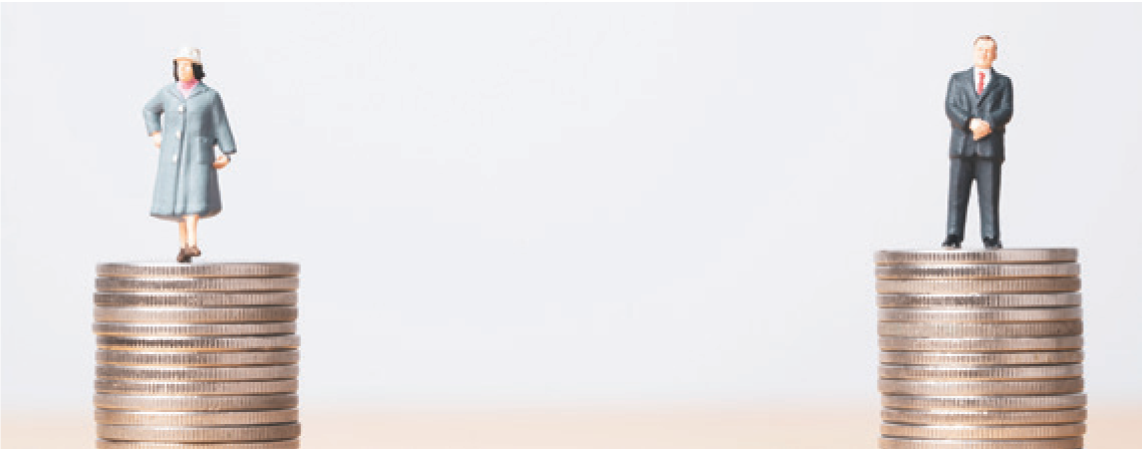
- 1½ cups of rolled oats
- 1 cup of flour
- 1/4 cup of brown sugar
- ½ cup of butter or margarine
- 1 teaspoon of salt

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 or 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!

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.

Richmond | Knob Hill Real Estate Update

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

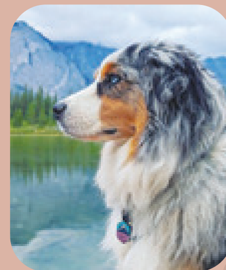
	Average Asking Price	Average Sold Price
July 2026	$989,900	$940,000
June 2026	$1,197,450	$1,152,500
May 2026	$986,950	$1,003,250
April 2026	$997,000	$985,000
March 2026	$1,099,999	$1,098,750
February 2026	$1,087,500	$1,052,500
January 2026	$849,000	$825,000
December 2025	$925,000	$889,000
November 2025	$839,000	$827,500
October 2025	$898,000	$870,000
September 2025	$957,500	$945,100
August 2025	$879,940	$847,500

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

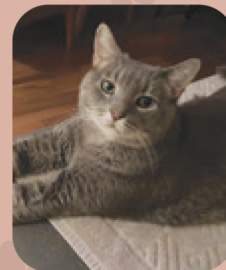
	No. New Properties	No. Properties Sold
July 2026	12	11
June 2026	17	18
May 2026	13	6
April 2026	23	16
March 2026	19	11
February 2026	6	8
January 2026	11	3
December 2025	2	5
November 2025	5	13
October 2025	22	19
September 2025	25	14
August 2025	13	16

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

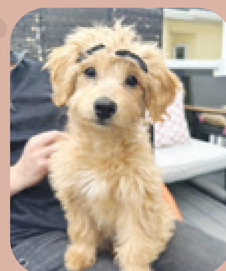
Cats, Canines, & Critters of Calgary



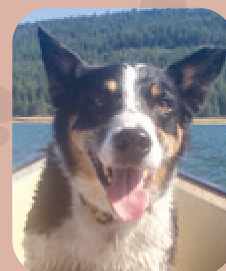
Chet, *Auburn Bay*



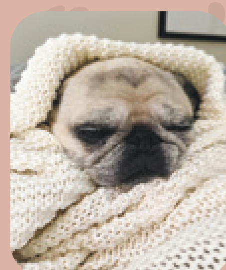
Chet, *Erlton*



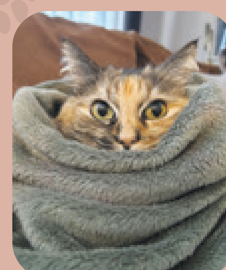
Georgia Bell, *Auburn Bay*



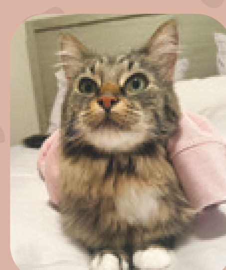
Jack, *Dalhousie*



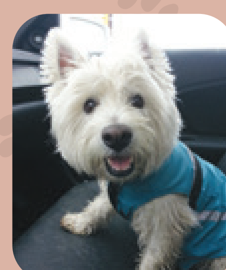
Pete, *Rosemont*



Rear Admiral Zao, *Crescent Heights*



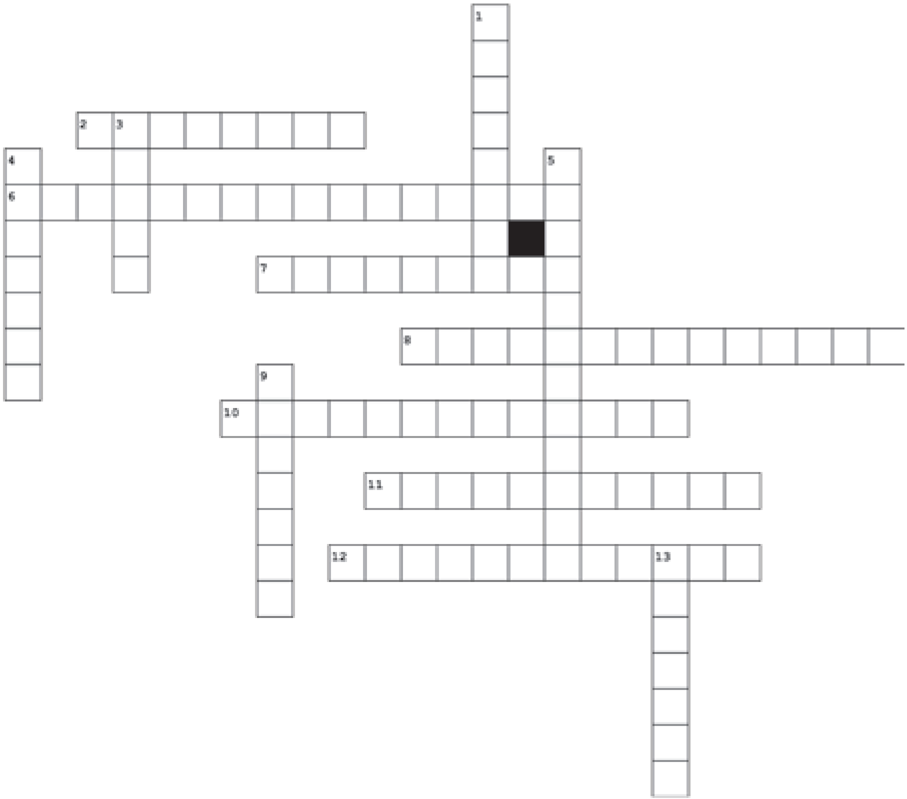
Theodore, *Cranston*



Tokio, *Crescent Heights*

To have your pet featured, email news@mycalgary.com

September Crossword



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

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."

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

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's Reflection

by Michelle Macdonald, Letter Writing and Mail Club Enthusiast.

Write about a relatively new social trend that you appreciate.

Dear reader,

Social trends are ever-changing, and many are for the better. One shift in particular is near and dear to my heart: the increasing value our society places on pets.

From the moment I could speak, I began asking for a pet dog. Every single Christmas I placed "dog" at the top of my wish list. The significant pressure I put on both Santa and my parents was to no avail; my parents were not "dog people".

Over three decades later, that yearning for a four-legged, furry friend had never faded. In early 2020, my family began fostering dogs from a local shelter as a "test run" to see if we could handle the responsibility. We quickly realized we could. Each time a foster dog went to their forever home, I grieved their absence. The extra work felt worth it. We were ready.

When the world slowed down in the spring of 2020, a combination of isolation and extra time made the decision to officially adopt our own dog quite easy. We weren't alone; statistics showed that an unprecedented number of Canadians brought a pet into their homes during that time. It drastically accelerated a shift towards celebrating the creatures that provide us with companionship and unconditional love.

Today, society is becoming a friendlier place for pet owners. I've noticed the City of Calgary has become exceptionally welcoming to dogs. New communities are intentionally designed with dog parks, and many outdoor patios welcome our furry friends. We even have a cat café downtown and puppy yoga throughout the city.

Our pandemic puppy, Luna, is six years old this year. She was the piece our family didn't know we were missing until she arrived and made us feel complete. She was worth the wait.

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.

YOUR CITY OF CALGARY

Curbside Treasure Hunt: One Weekend, Countless Finds

by The City of Calgary

On September 12 and 13, join the city-wide Curbside Treasure Hunt! Set out gently used items on your curb and label them with a sign saying "free" for neighbours to take and/or explore your neighbourhood for free finds as well. It's a fun and easy way to give your things a second life and keep usable items out of the landfill.

How It Works:

1. Clear the Clutter.
Look around your home for items you no longer need, but someone else might love.

2. Label It "FREE".
Clearly mark each item with a "FREE" sign so people know it's part of the Treasure Hunt. Download a template at calgary.ca/treasurehunt.

3. Set It Out.
Place your items neatly at the curb Saturday morning.

4. Remove items that are NOT part of the hunt.
Make sure anything on your lawn or on the curb that you plan to keep is removed, put away, or secured so it's clear what's free to take and what's not.

5. Treasure Hunt!
Explore your neighbourhood and discover free finds all weekend long (only take items clearly labelled as "free").

6. Wrap It Up.
By Sunday, September 13 at 5:00 pm, remove any untaken items from your curb and consider donating them to a local charity.

For safety reasons, **please don't put out** items that could be hazardous or not safe to reuse, such as:

- Mattresses
- Toilets
- Unsafe or recalled items
- Baby gear or safety equipment that may not meet current standards

Do you live in a condo or apartment? You can participate as well! Coordinate with your property manager to establish a shared drop-off location.

Let's keep good things out of the landfill. Happy treasure hunting!

MLA Calgary-Currie
Janet Eremenko
206B – 1615 10 Ave SW
Calgary, T3C 0J7
403-426-4794
calgary.currie@assembly.ab.ca

On July 2, the new provincial ID card was launched. Through regular renewal, we'll all eventually have the new driver's licence or identification card. It won't just look different; it will now include your Alberta Health Care number and your citizenship status.

Countless concerns have been raised about so much critical information on a single card. If your ID falls in the wrong hands, your privacy could be at risk. Despite the provincial government's claim that the card was introduced to combat fraud, it could leave your personal information more exposed and vulnerable than ever before.

What's more, anyone 14 years or older will be required to register for the provincial ID. That means more cost, more paperwork, and more waiting in lines simply to have proof of Alberta Health Care coverage.

The government's One Card ID rollout has been a mess. It's created massive confusion, delays at the registry, and has added cost and red tape for Albertans who are simply trying to renew what they already have.

It is recommended that you come to the registry armed with all the documents required:

- Proof you can legally be in Canada (i.e., birth certificate, passport, or PR card)
- A recent document showing your Alberta address
- Your physical Alberta Personal Health Card

For all kinds of reasons, these documents may be hard to access and may impede renewal of your ID or driver's licence. If this happens to you, please correspond with my office. We will do everything we can to support you.

The new provincial ID is not optional. Hearing about your experience at the registry will help guide my advocacy to the Ministry to address issues and lessen the burden for you and your neighbours.

BUSINESS CLASSIFIEDS

For business classified ad rates contact Great News Media at 403-720-0762 or sales@greatnewsmedia.ca

NEPTUNE PLUMBING & HEATING LTD: Qualified journeymen plumbers/gasfitters, very experienced in Richmond and Knob Hill. Upfront pricing. Reliable, conscientious, fully guaranteed. Mon - Fri 8:00 am - 5:00 pm. 24-hour emergency service, call 403-255-7938. "Showering you with great service."

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RICHMOND | KNOB HILL MORTGAGE BROKER: Save a bunch of cash! As a Calgary mortgage broker, I have helped your neighbours navigate their purchase, refinance, and renewal options. If you are looking for expert mortgage advice, excellent rates, many options, and better financing, Call Anita at 403-771-8771 | anita@anitamortgage.ca | Licensed by Avenue Financial.

LANDSCAPING & WINDOW CLEANING: Weekly yard care starting at $39. Decorative mulch, rock, soil and sod installation. Window or gutter cleaning starting at $109; interior or exterior. Garden beds, stone patios, walkways and rock walls. Deck and fence builds, small concrete jobs and synthetic grass installation. A+ Member of BBB. Licensed and Insured. WCB. 403-265-4769 | YardBustersLandscaping.com.

GUTTER DOCTOR: Home Exterior Services. Gutter cleaning/repair/installation, window cleaning, gutter guards/leaf screens, fascia, soffit, siding, permanent outdoor holiday lighting, roofing, cladding, heat cables, pressure/soft washing. Local business since 2003 with more than 70,000 happy customers! Licensed, insured, WCB, A+ rated BBB member, multi award-winner. Quality work with a warranty! www.gutterdoctor.ca, 403-714-0711.

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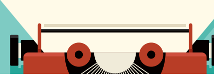
NEIGHBOURHOOD CONFLICT? Community Mediation Calgary Society (CMCS) is a no-cost mediation and conflict coaching service that can help you resolve problems and restore peace! We help neighbours be neighbours again! www.communitymediation.ca, 403-269-2707.

RICHMOND | KNOB HILL PAINTER: Experienced Calgary Painter - Transform your space with precision and style! Our professional painting services bring life to your home. Skilled in interior and exterior projects. Affordable rates with top-quality results. Contact Jonathan for a free estimate at 403-561-4338. Your trusted choice for a fresh, vibrant look. www.fivestarpainting.com.

Joke of the Month

Why are writers always so cold?

They are always surrounded by drafts.



ONESIE RUN

THE FUN RUN OF THE YEAR!

1KM & 5KM. INCREDIBLE RIVER VIEWS.
YOUR TICKET INCLUDES A FINISHER MEDAL!
SWAG BAGS! PRIZE DRAW! AND MORE!

SUPPORTING Calgary Humane Society

east village

SATURDAY, NOVEMBER 14TH 2026

WWW.ONESIERUN.CA