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Become a part in your Community! Join the Silverado Community Association

Family Name:
 Date:
 Applicant's First Name(s):
 Home Phone:
 Address:
 Postal Code:
 Email:

- The easiest way to become a member is by registering on our website.
- Memberships cost \$25 per year for each address and are renewable annually. You may alternatively mail an application form to: Silverado Community Association, 141 Silverado Creek Crescent SW, T2X 0C5, or send an email to info@silveradoca.ca. Cheques are payable to Silverado Community Association. Please allow three to four weeks for your membership to be delivered to your home address.
- Members of the community association are welcome to attend SCA-sanctioned events throughout the year. Not only will you be able to meet others within Silverado, but you will help build a better sense of community in our neighbourhood.
- Stay connected with what is happening within your community. Members are kept up to date on the developments within and around the community.
- Silverado Community Association is actively looking for volunteers to help out with community events and for board positions. If you are interested in volunteering your time to make Silverado a better community, please send inquiries to info@silveradoca.ca.
- Silverado Community Association updates can be found on our website at silveradoca.ca.



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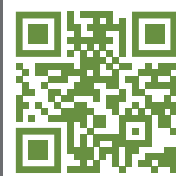
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Checkmate!



On September 1, 1972, Bobby Fischer made history by becoming the first American to win the World Chess Championship. He outplayed the reigning champion, Boris Spassky, with a score of 12.5 to 8.5 in what became the most famous chess match at the time, capturing the world's attention!

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soccerclub**



- Verifiably Calgary's best soccer program with more resources and pathways to pro-am leagues for boys and girls.
- 8 Canadian National Youth Championships won.
- Foothills WFC is the highest level of women's soccer in Canada and 2022 UWS Western Conference Champions.
- One of two founding franchises for the Project 8 women's professional league launching in 2025.

INDOOR 2024/2025 REGISTRATION: Program details and online registration available **AUGUST 15TH TO SEPTEMBER 30TH** at **WWW.GOFOOTHILLS.CA**



Silverado Community Association

Board of Executives

Barbra Desklin	President
Abiodun Lawal	Vice President
Kyle Hamilton	Treasurer
Vacant	Secretary

Board of Directors

Julian Springer	Communications
Christine Sauvé	Director at Large
Michèle Kawa	Fun Run
Jonathan Love	Rink
Vacant	Development Committee
Charlotte Schank	Community Garden Committee

To contact the SCA, email info@silveradoca.ca

COMMUNITY ASSOCIATION NEWS

All residents of Silverado, Belmont, and Yorkville are invited to attend our meetings. If you wish to join us or if you have any questions, please feel free to email us at info@silveradoca.ca.

Do you love to cook? Or want to learn? Have you come up with a yummy recipe? Or had one passed down through the generations? We would love to hear from you! We will be starting a Recipe of the Month section in our newsletter, and would love to include diverse items that represent our community! Please send any submissions to info@silveradoca.ca!

BRAIN GAMES

SUDOKU

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

SCAN THE QR CODE FOR THE SOLUTION

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News, Events, & More

Crime Statistics

Real Estate Statistics

SAFE AND SOUND

Back-to-School Safety

from Alberta Health Services

Alberta Health Services EMS would like to remind parents and students of some 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 that a bus is slowing down to stop – motorists should do so 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.



**Samaritan Club
of Calgary**

Fall Super Thrift Sale

Saturday, September 28

9:00am-1:00pm

**Hillhurst-Sunnyside Community Centre
1320 - 5th Avenue NW**



The Samaritan Club of Calgary's Super Thrift Sale is the oldest, largest, single day 'thrift' sale event in the city. Great deals on collectables, clothing for all, books, toys, art, shoes, jewelry, linens, household goods and more.

**For More Information:
samaritanclub.ca**

**All proceeds will benefit
Calgarians in need**

Starting Fall SMART

by Alberta Health Services



Fall is the time to set goals! Goals help us make positive changes in our day-to-day lives that move us towards our hopes for the future. Goals are like a map – they guide us. They provide us with a sense of ease and comfort knowing we have a plan. Setting them gives us an opportunity to reflect and prioritize what we find most meaningful. Goals that we share and work on with our family, friends, or colleagues can also build stronger relationships and closer connections.

Goal setting should not have to be overwhelming, which is why many reframe it and call it “intention” setting. Intention is rooted in our beliefs and values but focuses on present actions rather than far-off outcomes. Whether we set goals or intentions, we need to give ourselves the freedom to change our minds and adjust our goals as we move towards them.

One tool that can support your process in setting goals is using the SMART strategy.

- **Specific** – What exactly would you like to do? What is your aim?
- **Measurable** – How will you know if you are moving towards your goal? What will you see?
- **Achievable** – Can you act to reach your goal? Is it something you can do?

- **Relevant** – Does this goal have meaning for you?
- **Time** – When would you like to reach this goal?

All parts of our lives can benefit from setting meaningful goals. Here are a few ideas on where you could get started today:

- **Attitude** (e.g. Being positive, hopeful, and grateful or seeing the good)
- **Physical Health** (e.g. Being active, eating healthy food, sleeping, and drinking water)
- **Relationships** (e.g. Spending more time with family and friends)
- **Public Service** (e.g. Volunteering, helping your community)

Taking the time to write, type, or vocalize our goals, will set the stage for us to reach them! Another important piece is to celebrate our successes along the way. Focus on all that you have done rather than on things you still need to do.

Remember to be kind to yourself. This is a good year to think about what is important and fall gently back into our routines again!

Cats, Canines, & Critters of Calgary



Lake and London, *Cranston*



Theo and Rupert, *Bankview*



Thor and Loki, *Shawnessy*



Tiger and Lily, *Evanston*

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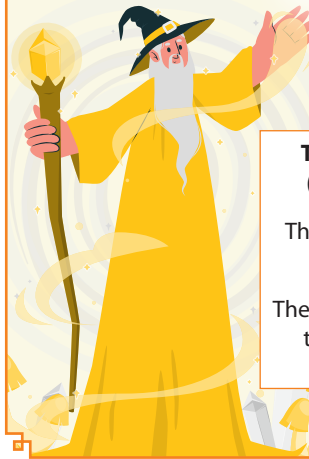


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WORD OF THE MONTH



Thaumaturgy: noun
(thaw-muh-tur-jee)

The workings of magic
or miracles.

They used thaumaturgy
to ensure the people
felt at peace.

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Each office is independently owned and operated.



Navigating Your Mortgage Renewal with Confidence

by Arefa Kachwala, CFA



As your mortgage renewal date approaches, it's a perfect time to reassess your financial situation and explore options to enhance your financial well-being. Here are key tips to make the most of your mortgage renewal:

Shop Around for Rates and Offers

Don't settle for the first renewal offer. Compare rates and cash back offers from different lenders. A bit of homework could save you money over the term of your mortgage.

Review Terms and Conditions

Carefully review the renewal terms, including interest rates and amortization periods. Ensure they align with your long-term financial goals to avoid surprises.

Assess Your Financial Situation

Take this opportunity to evaluate your overall financial health. Review all debts, such as credit cards and personal loans, and consider debt consolidation. Combining high interest debts into your mortgage could simplify payments and reduce interest costs.

Consider Penalties for Mid-Term Changes

Life is unpredictable, and you may need to change your mortgage mid-term. Review the penalties for breaking your mortgage early to make informed decisions and avoid financial pitfalls.

Optimize Your Mortgage for Faster Payoff

If your goal is to pay off your mortgage faster, consider:

- **Making Lump-Sum Payments:** Apply any bonuses or tax refunds as lump-sum payments.
- **Increasing Monthly Payments:** Adding \$100 monthly can save thousands in interest and shorten your mortgage term. For example, on a \$400,000, 25-year mortgage at 4.5% interest, this could reduce your mortgage period by around 22 months and reduce total interest paid by \$23,500.
- **Bi-Weekly Payments:** Switching to accelerated bi-weekly payments results in an extra payment each year, reducing your mortgage term.

Evaluate Cash Flow and Savings Goals

Assess how your cash flow aligns with your financial goals. Optimize spending and saving strategies. Consult a qualified financial advisor to identify opportunities to increase your net worth and ensure your mortgage renewal supports your broader strategy.

Know Your Options

Being informed about your options - whether switching lenders, adjusting terms, or exploring different mortgage types - empowers you to make the best financial decisions.

Key Takeaways:

1. Shop around for rates and offers.
2. Optimize for faster payoff.
3. Review your overall financial goals and consult with a financial professional.



**MP Calgary Midnapore
Stephanie Kusie**
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📞 403-225-3480 📠 403-255-3504
✉️ stephanie.kusie.c1@parl.gc.ca
🌐 stephaniekusiemp.ca

Dear Constituents,

As students, teachers, and parents prepare for the return to school, I want to wish everyone an excellent school year!

Later this month, I will be returning to Ottawa and once again standing up for the interests of Calgary Midnapore in Parliament. Alongside my leader Pierre Poilievre, I am ready to fight for our community and way of life in the House of Commons. I encourage all constituents to follow my work on social media: @StephanieKusie (X and Instagram), @StephanieKusiePolitician (Facebook), and @StephanieKusieMP (YouTube).

Final Call for Nominations!

My office will be accepting nominations for the King Charles III Coronation Medal until September 30, 2024. The medal will be awarded to 30,000 deserving Canadians including twenty from our community of Calgary Midnapore. To be eligible for the honour, a person must have made a significant contribution to the country, a province, territory, region, or community, or made an outstanding achievement abroad that brings credit to Canada, and been alive on May 6, 2023, the date of His Majesty's Coronation.

Our community has countless leaders who often get overlooked for the important and hard work they do to make our city and country better – now's the chance to ensure they are recognized! All nominations will be provided to an independent non-partisan selection committee to determine the appropriate Coronation Medal recipients.

For more information and to nominate an individual please go to www.stephaniekusiemp.ca/coronation.

I wish you a great month ahead!

Sincerely,

Stephanie Kusie

MP Calgary Midnapore

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*Happy
Hobbit Day!*



September is a legendary month in Hobbit history! On September 21, 1937, J.R.R. Tolkien's *The Hobbit* hit the shelves, kicking off the journey through Middle-earth. Then, on September 22 — known as Hobbit Day — both Bilbo and Frodo Baggins, two of the most cherished hobbits ever, celebrate their birthdays!



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April	24	25	19	\$569,900	\$585,000
March	24	17	15	\$599,900	\$595,000
February	24	15	12	\$521,400	\$533,950
January	24	10	9	\$549,900	\$539,900
December	23	5	3	\$649,888	\$636,000
November	23	9	12	\$499,450	\$507,450
October	23	13	9	\$535,000	\$526,000
September	23	9	8	\$604,894	\$611,500
August	23	19	18	\$499,950	\$502,500

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