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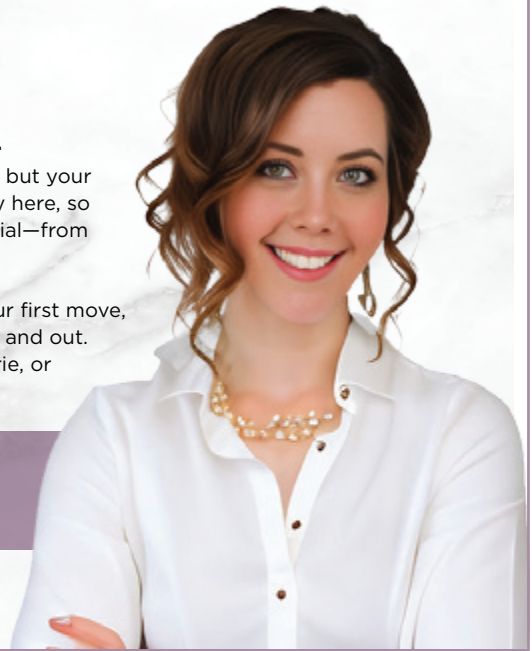
Just a local, helping locals with real estate.

I'm Terrin Daemen — not just your real estate agent, but your neighbour. I live here, work here, and raise my family here, so I truly understand what makes this community special—from the hidden gems to the homes with real potential.

Whether you're upsizing, downsizing, or making your first move, you deserve someone who knows the market inside and out. Let's connect—on a walk, over coffee at the Patisserie, or even just a quick text to say Hi!

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I look forward to hearing from you!



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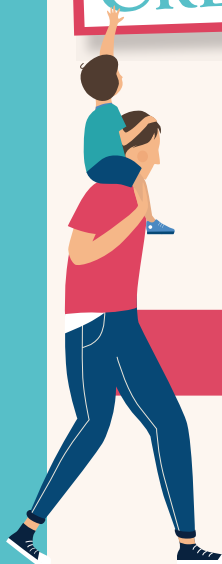


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- Supply & install new showerhead & diverter spout
- Supply & install new mold-resistant board
- Supply & install new tile to ceiling
- Supply & install one corner caddy & soap dish
- Supply & install new subfloor
- Installation of new tile flooring
- Supply & install new vanity
- Supply & install new granite or quartz countertops with undermount sink
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- Supply & install new Delta pressure balance taps
- Supply & install new toilet with soft close seat
- Supply & install new corner caddy with soap dish
- Supply & install new subfloor
- Installation of new tile flooring
- Supply & install new vanity
- Supply & install new granite or quartz countertops with undermount sink

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Woodcreek Community Association Executive Board of Directors and Other Contacts

Representatives can be reached through the WCA Office at 403-238-1611 or wca@woodcreekcommunity.ca.

BOARD POSITION

President	Keith Cartmell
First Vice-President	Jennifer Hogg
Second Vice-President	Vacant
Treasurer	Anne Christopoulos
Secretary	Sue Barter
Past President	Cheryl MacLeod
Woodcreek Seniors Representative	Anne Bundgaard
Community Pantry	Naomi Burkinshaw
Know Your Neighbour	Don Lauweryssen
Know Your Neighbour	Zrinka Poljicak
Stampede Breakfast Coordinator	Carole Davis
Raffle Coordinator	Leanne Long
Casino Coordinator	Ayesha Shaikh
Tree Canopy Improvement	David Varga
Police Liaison	Joshua Heuberger
Director at Large	Scott Eden
Director at Large	Tom Ward
Director at Large	Andre Ortiz
Director at Large	Kathy Thirsk

OTHER CONTACTS

Communications	Cassandra Morano/ Erin Lackie
Development Liaison	Linda Mulligan
Youth Events Coordinator	Tara Gladun
Events Coordinator	Cassandra Morano
Gardening Club Coordinator	Ross Snyder
St. Jude School Liaison	Carolyn Grabill
Woodbine School Liaison	Pooja Sharma
Woodlands School Liaison	Pam Ashcroft

WCA Board Meetings

We are looking for new board members!

Get involved, make a difference!

Upcoming 2026 Meeting Dates:

- November 3
- AGM November 24

Meetings start at 7:15 pm. Everyone is welcome to attend!



**Get the Latest Woodcreek
News to Your Inbox!**

Scan to subscribe to our
NEW monthly newsletter!

Cover Photo



Do you have a photo that would make a great cover for the *Woodcreek Chronicle*? Email it to wca@woodcreekcommunity.ca.



Community Office Hours

Monday to Friday:
1:00 to 4:00 pm or by appointment
Closed on statutory and civic holidays

Community Office Staff

Office and Operations Manager Erin Lackie

Program and Events Manager Cassandra Morano

Phone: 403-238-1611

Address: 1991 Woodview Drive SW
 Calgary, AB T2W 5E5

Email: wca@woodcreekcommunity.ca

Website: www.woodcreekcommunity.ca



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Woodcreek memberships are
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(403) 238-1611

Bog Method

Did you know? The process of flooding a cranberry field to gather the fruits that float to the top is called the "bog method." With cranberries in season farmers are hard at work harvesting those delicious berries.





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EXECUTIVE MESSAGE

Hello Woodcreek!

We hope everyone is settling back into their autumn routines. Our tenants continue to enjoy the community hall following recent renovations. While the major work has been completed, there are still a few ongoing building improvement projects and finishing touches being addressed. As always, there seems to be a bit of maintenance, planning, and paperwork that comes with keeping a busy community facility running smoothly.

Our children's Halloween event on Saturday, October 24, from 5:00 to 8:00 pm at the community centre has become one of our most popular events. Please pre-register on our website so we can purchase the appropriate amount of supplies. We realize that checking in has been a bit of a bottleneck for our larger events, but we're continuing to make improvements to our software and processes to help make things quicker and easier for everyone.

The Craft Sale will return on November 7, with a sold-out hall of vendors helping you get your Christmas shopping started.

Good Food Box orders are due October 26 for a November 4 pickup, and then November 30 for a December 9 pickup.

Looking ahead to November, our Annual General Meeting is coming up. Community Associations rely on volunteers, and we are always looking for residents who are interested in getting involved. Serving on the Board is a great way to help shape the future of Woodcreek, support community programs and events, and help ensure our facilities continue to meet the needs of the community. We will have several Board positions open and welcome new perspectives and new energy.

If you are interested in volunteering, either as a Board member or in another capacity, please contact the office to learn more about the opportunities available. We'd be happy to answer your questions and help you find a role that matches your interests and availability.

Keep an eye on our website for updates and additional information on upcoming events, the AGM, and ongoing improvements at the community centre.

Keith and Jen,

President and First VP



Knitting Group

Come join us with your own knitting and crochet skills and enjoy time spent with like-minded people. To join, we only require your enthusiasm and a Woodcreek Membership. The Knitting Group meets on Mondays between 1:00 and 3:00 pm at the Woodcreek Community Centre.



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The Good Food Box Program is a program under the Community Kitchen Program of Calgary whereby anyone can purchase boxes of fresh fruits and vegetables at an affordable price.

Each Good Food Box contains a combination of fruits and vegetables. The content varies monthly, due to seasonal availability.

Pricing and Sizes

- Small: \$35 for 15 to 20lbs
- Medium: \$40 for 25 to 30lbs
- Large: \$45 for 35 to 40lbs

*Please note weights are approximate.

Orders are placed monthly through the Woodcreek Community Association office and can be made in person, over the phone, or online. Payment is due at the time of ordering and no refunds can be issued. If you would like to donate a Good Food Box to our community pantry, please select 'donate a box' when ordering.

Order By 4:00 pm	Pickup Date (1:00 to 5:00 pm)
October 26	November 4
November 30	December 9

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- A Cut Above Lawn and Yard Services
- BDO Debt Solutions
- Barron Electric
- Christine Versnick - Realtor
- DB Design Studio
- Financial Fitness Paradigm
- Hailey's Paradise Nails & Spa
- Kathy Thirsk - Realtor
- Lisa Laughton - Realtor
- Mann Bike Cave
- Faith Homecare and Supported Living LTD
- Peter Sydoruk - Mike Holmes Home Inspector
- Play Makers Preschool
- Pür & Simple - Buffalo Run
- Shoppers Drug Mart – Woodbine
- Southcentre Family Medical Clinic
- Sylvan Learning of Mid-South Calgary
- Terrin Daemen - Realtor
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Tara Gladun
admin@playmakerscalgary.com

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Scouter Catherine
loadesc@gmail.com

Seniors' Bridge/Cards

Ken Barrie
403-467-5038

Seniors' Group

Chairperson – Anne Bundgaard
403-238-1611

Seniors' Knitting Group

Sandy Keating
403-238-1611

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flood.george6@gmail.com

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403-607-5806

Vanshaw Academy of Irish Dance

Stephanie Henshaw
vanshawacademy@gmail.com or vanshawirishdance.ca

Woodcreek Gardening Club

Pam Barg
gardener@woodcreekcommunity.ca



Mark Your Calendar! Upcoming Events

October 24	WCA Annual Garage Sale
October 28	Book Club
November 3	Board Meeting
November 7	Craft Sale
November 24	AGM

Healthy Relationship for our Children

by Nancy Bergeron, R.Psych | info@nancybergeron.ca



How Does My Relationship with My Partner Affect My Children?

Children learn about relationships long before they begin having relationships of their own. They watch how their parents speak to one another, handle disagreements, show affection, repair hurts, and navigate life's challenges. The relationship between parents becomes one of the first models children have for understanding what love, safety, trust, and partnership look like.

A healthy marriage does not mean a marriage without conflict. In fact, children can benefit from seeing that disagreements are a normal part of relationships when those disagreements are handled with respect and ultimately repaired.

Children Feel Safer When Their Parents' Relationship Feels Secure

A strong parental relationship can provide children with an important emotional foundation. When children

experience their parents as a team who care about one another and are committed to working through difficulties, they are more likely to experience their family as a safe and predictable place.

This sense of security gives children room to focus on the important work of childhood: learning, exploring, developing friendships, making mistakes, and discovering who they are.

Children Learn How Healthy Relationships Work

Children are constantly observing. They notice whether parents listen to each other, express appreciation, apologize when they are wrong, and respect one another's boundaries.

When parents demonstrate healthy communication, children learn that it is possible to express difficult feelings without attacking or humiliating another person. They learn that differences do not have to

threaten a relationship and that problems can be discussed and resolved.

These lessons become part of their developing understanding of relationships.

Children Learn Resilience by Watching Parents' Repair

One of the most powerful lessons parents can provide is not perfection, it is repair.

Parents will sometimes become frustrated, misunderstand each other, or say something they wish they had said differently. When children see their parents take responsibility, apologize, listen, and reconnect, they learn an important message: relationships can experience difficulty without falling apart.

This is a foundation for resilience.

Children begin to understand that mistakes are not necessarily disasters, conflict can be managed, and difficult emotions can be worked through.

A Healthy Relationship Creates Emotional Space for Parenting

When parents feel connected and supported by one another, they often have greater emotional resources available for their children. A strong partnership can make it easier to share parenting responsibilities, problem-solve together, and support one another through the inevitable stresses of raising a family.

This doesn't mean parents must agree on everything. Healthy couples can have different perspectives while still communicating respect and presenting a united commitment to their children's wellbeing.

Children Don't Need Perfect Parents

Perhaps most importantly, children don't need a perfect marriage. They need parents who are willing to keep learning, growing, communicating, and repairing.

A healthy relationship between parents can teach children that love is not simply about getting along when everything is easy. It is about showing up, listening, taking responsibility, extending compassion, and finding your way back to one another after difficult moments.

When parents invest in the health of their relationship, they are not only strengthening their marriage, they are helping their children develop the emotional security, relationship skills, and resilience they will carry into the rest of their lives.



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Join the Board

Looking to make a real difference in your neighbourhood? Join the Woodcreek Community Association Board of Directors! It's a rewarding way to build strong community connections, share your ideas, and help shape the future of our community. By volunteering your time and talents you'll be part of making Woodcreek an even better place to live, work and play!

Interested? Email Keith at president@woodcreekcommunity.ca to learn more about what's involved.

Our next Board meeting is scheduled for Tuesday, November 3, at 7:15 pm. We hope to see you there!



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WOODCREEK SENIOR MOMENTS

The Woodcreek Seniors' meetings are scheduled on the first and third Tuesday of each month, and meetings begin at 9:30 am. We are extending an invitation to seniors in the community to attend one of our meetings. Come meet us, have a coffee, and see what the group can offer. We welcome all seniors to our group.

If you are interested in joining, please contact the Woodcreek Community Association (403-238- 1611) for a WCA membership.

- October 6 | Meeting and bingo.
- October 13 | Meet for breakfast at 9:30 am. Location TBA.
- October 20 | Meeting and speaker
- November 3 | Meeting and activity
- November 7 | Woodcreek Community Craft Sale

For further information, please contact Anne, Chairperson (403-238-1611) or email akbund954@gmail.com, or Sandy, Vice-Chair at woodcreekseniors826@gmail.com.

Other weekly senior programs are:

- Knitting and Crochet Group meetings are on Monday from 1:00 to 3:00 pm in the Boardroom. Contact alleszkowicz@gmail.com.
- Bridge meets on Tuesday from 1:00 to 4:00 pm in the Main Hall. Contact kenbarrie@gmail.com.





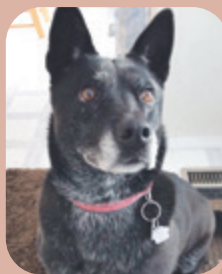
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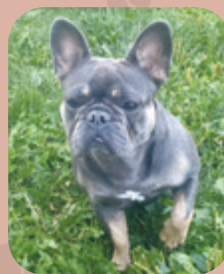
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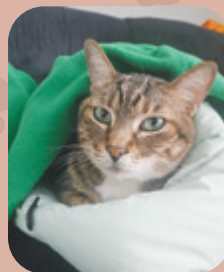
Bella, Tuscany



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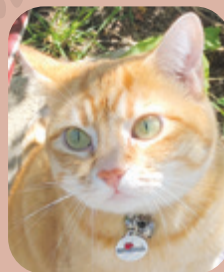
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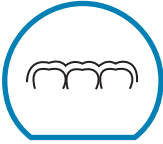
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Halloween Safety

by Alberta Health Services



As a supporter of Calgary's Child Magazine's Partners for Safety initiative, Emergency Health Services (EHS) Alberta would like to remind parents and trick-or-treaters of important Halloween safety tips as October 31 approaches.

Partners for Safety vehicles will be out patrolling communities on Halloween night to provide a visible safety resource for parents and trick-or-treaters.

Trick-or-Treaters

- Remember: all regular pedestrian rules still apply. Be sure to cross the road at marked crosswalks or at well-lit corners. It is safest to work your way up one side of the street and then cross once to the other side.
- You may choose to avoid houses that are not well lit. Do not accept rides from strangers or enter any home where you feel unsafe.
- Let your parents know where you are going and what route you plan to take. Let them know if you will be late returning home.

Parents

- Be certain that an adult accompanies young trick-or-treaters. Older children should stay in groups.
- Predetermine the boundaries for trick-or-treating and

establish a time for children to return home.

- Advise children not to eat anything until they return home. Dispose of any items that have been tampered with or are not properly wrapped.

Costumes

- Choose brightly coloured costumes that are highly visible. Adding reflective tape to costumes can further increase visibility.
- Consider sending your children with a flashlight for additional safety and visibility.
- When purchasing or making costumes, look for materials and accessories labelled flame-resistant.
- All costume accessories, such as sticks, rods, or wands, should be soft and flexible, with no sharp edges.
- Consider using hypoallergenic makeup instead of masks that may impair breathing or vision.
- Be sure costumes are loose enough to be worn over warm clothing, but not so long that they become a tripping hazard. Costumes should not extend below your child's ankles.
- Ensure your child is wearing adequate footwear that takes the weather conditions and walking into consideration.

Halloween Decorations and Wildlife

by the Calgary Wildlife Rehabilitation Society

As Halloween approaches, many neighbourhoods across Calgary come alive with pumpkins, fake spider webs, glowing lights, and spooky lawn decorations. While these displays help celebrate the season, some common decorations can unintentionally pose serious risks to local wildlife.

Autumn is an active time for many species. Deer, coyotes, squirrels, rabbits, songbirds, and owls are still foraging, while some birds are completing their fall migration before winter arrives. As wildlife continues to move through urban parks, backyards, and neighbourhoods, decorations can become unexpected hazards.

One of the most concerning decorations is synthetic spider webbing. The stretchy fibres can easily entangle birds, small mammals, and even beneficial insects. Birds may become caught while flying through shrubs or trees decorated with webbing, while squirrels and other mammals can become tangled as they move along fences or branches. Entanglement can cause severe injuries, restrict movement, and make animals more vulnerable to dehydration, starvation, or predators.

Loose cords, fishing line, string, ribbon, and lightweight decorative netting can create similar problems. Birds may accidentally use these materials while gathering nesting material or become wrapped in them during flight. Even decorations intended to sway in the wind can become tangled around wings, legs, or necks if they are not securely fastened.

Lighting is another consideration. Many people enjoy illuminating their homes with decorative lights throughout October. While temporary lighting is unlikely to have the same impact as large commercial lighting, excessive outdoor lighting can still disrupt wildlife. Artificial light at night has been shown to alter the behaviour of birds, mammals, and insects by interfering with natural navigation, feeding, and activity patterns. During late September and early October, some migratory birds are still travelling through southern Alberta, and reducing unnecessary overnight lighting can help lessen disorientation.



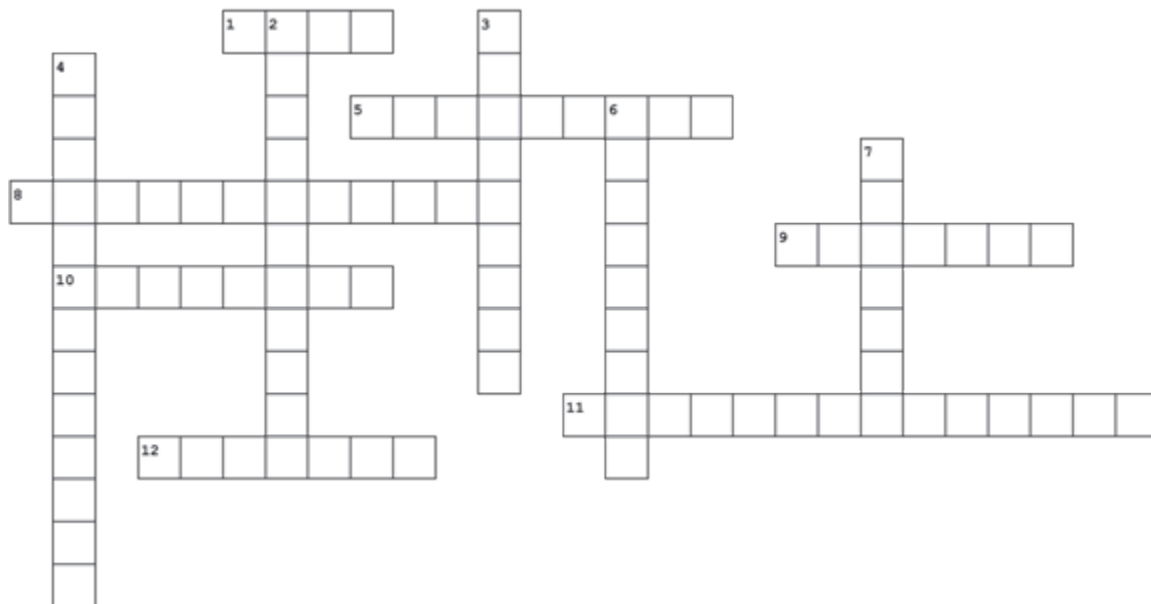
Pumpkins and natural decorations also deserve some thought. While a pumpkin may seem harmless, the smell can attract wildlife looking for an easy meal. Carved pumpkins that contain candles, mold, paint, glitter, or preservatives can make wildlife seriously ill if consumed. If you have pumpkins, bring them inside at night to ensure animals like bears, deer, or coyotes do not consume them. Feeding wildlife, even accidentally, can encourage animals to return to residential areas, increase conflicts with people, and expose them to foods that are not part of their natural diet.

Fortunately, a few simple choices can make Halloween safer for wildlife without taking away from the fun:

- Secure decorations tightly so they cannot blow away or become tangled in vegetation.
- Avoid using artificial spider webbing or decorative netting outdoors.
- Keep electrical cords and extension cables neatly bundled and out of areas where wildlife regularly travels.
- Turn off decorative lights before going to bed.
- If using pumpkins outdoors, keep them inside after going to bed, and remove candles promptly and dispose of pumpkins appropriately once they begin to spoil.
- Dispose of decorations promptly after Halloween to prevent wildlife from encountering them later in the season.

Halloween is a time for creativity and community, and with a little planning, it can also be a season that respects the wildlife sharing neighbourhoods with people. By choosing decorations thoughtfully and cleaning them up promptly, we can help ensure that southern Alberta's wild neighbours stay safe while everyone enjoys the festivities.

October Crossword



Across

1. Known as October's birth stone, this iridescent gem is sometimes worn by artists to inspire creativity.
5. These tall, friendly faces are full of straw and often seen in the middle of corn fields.
8. Celebrated this year on October 12, this holiday encourages generosity, connection, and the consumption of a delicious meal.
9. This large orange squash is traditionally carved the night before Halloween
10. Twists and turns; this fall activity is generally held in large fields of a certain tall grain.
11. This Oscar-winning actress was the "final girl" in the classic horror movie series, *Halloween*.
12. Known as the Greek Goddess of harvest, she is the mother to Persephone.

Down

2. Bright red and sour, the seeds of this fruit were consumed by Persephone in Greek myths.
3. These bright yellow and red flowers are the birth flowers of October, representing joy, warmth, and remembrance.
4. Horace Walpole's *The Castle of Otranto*, published in 1764, is most famously known as the first novel of this literary genre.
6. "In Rainbows" an album released October 10, 2007, was the seventh studio album for this alternative rock band.
7. This monster has a variety of features but is most often depicted with long fangs and red eyes.



Fire Prevention



Join the Calgary Fire Department during Fire Prevention Week.

Learn about the dangers of lithium-ion batteries and how to use, store, and dispose of them safely. Lithium-ion batteries power everyday electronics such as phones, laptops, power tools, and e-bikes and can cause fires or explosions if not used correctly.

Did you know?

- Battery fires at City landfills and recycling facilities are increasing due to improper disposal, with over 50 fire incidents reported at City landfills and recycling facilities in 2025.
- In 2025 alone, Calgary has seen estimated fire-related property losses of over \$32 million due to lithium-ion battery fires.
- An estimated 88 per cent of estimated losses due to battery fire since 2015 have already occurred in 2025 alone.

Fire Prevention Week runs from October 4 to 10 and your local firefighters are hosting several community events to help Calgarians stay safe when using or disposing of lithium-ion batteries. To learn more, visit calgary.ca/firepreventionweek.

Keeping Bus Zones Clear Near Schools

by The City of Calgary



School and transit buses rely on clear bus zones to safely load and unload passengers. When vehicles stop or park in bus zones, buses may be forced to stop in traffic, putting children and passengers at risk. Bus zones are designated safety areas that must remain clear at all times. Respecting these zones helps protect children, supports accessible transit, and keeps traffic moving predictably. Parking legally and avoiding bus zones—even for short stops—helps create safer school environments for everyone. Learn more: calgariyparking.com/safeschools.

The School Patrol Program helps improve safety in school zones by focusing on education first.

School zones are designed to protect children. Parking rules help:

- Keep crosswalks and corners visible.
- Reduce congestion and sudden stops.
- Support safer crossings for kids and families.

Parking safety and compliance officers attend schools during busy dropoff and pickup times to:

- Remind drivers about safe and legal parking.
- Explain why certain rules exist.
- Answer questions from parents, caregivers, and school communities.

With over 150 elementary schools across the city, patrols can't be everywhere every day. Unsafe parking, like blocking crosswalks, doubleparking or stopping in noparking zones makes it harder for drivers to see children and for children to see cars.

Divorce—Business Income is Personal Income

by Christopher Bungay, Divorce Lawyer



In many divorces, one spouse is the owner/operator of a business. In these families, the line between business income and personal income is often blurred. Many business owners (intentionally or not) often use their company credit cards and corporate money to pay for personal family and home expenses. As a result of this, the personal tax returns of a business owner often do not reflect their true personal income.

In the above scenario, the personal tax return of a business owner might show a very low amount of personal income, while their business tax return can show a very high amount of corporate earnings. It is also common to see personal expenses counted as “business expenses” on business tax returns. This is sometimes done intentionally so that CRA will think the business earns less and thus would be taxed less than it otherwise should be.

The mixing of personal/business income and expenses can cause significant problems in divorce cases. The amount a spouse must pay for child support and spousal support is often based on his or her reported personal income. A spouse who owns a business sometimes uses a false lower income amount on a personal tax return to argue they should pay a lower amount of support. Unfortunately, in many cases, the actual personal earnings power of the spouse is hidden within the business income.

Judges and divorce lawyers are keenly aware of

situations where business owners try to muddle their personal and business income. Fortunately, the law can protect vulnerable spouses and children in these cases. If a judge believes that a spouse is hiding income within a company, the business income can be used as the correct amount for determining support payments. Similarly, the law gives judges power to examine business expenses to ensure these are not actually personal expenses. In an Alberta divorce case, if a spouse is self-employed, he or she must demonstrate their business expenses are reasonable and that they are truly business expenses. If a self-employed spouse cannot show their business expenses are reasonable, a judge can add these expenses back into the spouse's income amount. In these situations, the higher income level, after adding back in the unreasonable expenses, is used to determine that spouse's support obligations.

It is also important to remember that many business-owning spouses are not intentionally hiding their income. The mixing of personal and business income can result from someone not understanding tax laws. Sometimes, a business owner is just too busy and is not paying enough attention to their personal/business spending patterns. However, whether intentional or not, divorce law is clear: business income and business expenses can both be used to determine the true personal earning power of a spouse.

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Building Financial Confidence Through Action and Turning Insight into Momentum



Over the past four parts of this series, we've explored how beliefs, cognitive biases, and emotions influence financial behaviour and how rewriting your financial story can open the door to better decisions.

Now we arrive at the most important step: Taking Action.

Awareness without action doesn't create change, and in personal finance it's not what we know that drive results, it's what we do.

Why Action Builds Confidence

Many people believe they need to feel confident before they take action. In reality, it works the other way around. Confidence is built through action. Small, consistent steps create evidence that you are capable of managing your financial life. Over time, this replaces hesitation with clarity and uncertainty with momentum. Without action, even the best plans remain ideas. With action, even small efforts begin to compound.

The Power of Small, Consistent Steps

Financial success rarely comes from one major decision. It's the result of many small decisions made consistently over time.

This might include:

- Setting up an automatic, monthly savings plan.
- Increasing investment contributions gradually.
- Reviewing your financial plan on a regular basis.
- Paying down debt with a structured approach.

Individually, these actions may feel modest. Collectively, they create meaningful progress. Consistency builds momentum and momentum builds confidence.

Reducing Friction in Financial Decisions

One of the biggest barriers to action is friction. Small obstacles that make decisions feel harder than they need to be.

This can show up as:

- Not knowing where to start.
- Feeling overwhelmed by too many options.
- Delaying decisions due to uncertainty.
- Relying on willpower instead of systems.

The solution is to simplify and automate wherever possible.

Helpful strategies include:

- Automating savings and investments.
- Creating clear, predefined financial rules.
- Breaking large goals into smaller, manageable steps.

When decisions become easier, follow-through becomes more consistent.

Turning Intentions into Systems

Intentions are important but systems are what create results. Instead of relying on motivation, build structures that support your goals.

For example:

- Rather than planning to “save more,” set up automatic contributions.
- Instead of “investing when the time feels right,” commit to a regular schedule.
- Rather than reviewing finances occasionally, schedule consistent check-ins.

Systems reduce the influence of emotion, helping you stay on track even when motivation fluctuates.

Progress Over Perfection

A common barrier to financial progress is the belief that decisions need to be perfect. They don't. Waiting for the perfect time, the perfect strategy, or the perfect amount often leads to inaction.

Progress is built through:

- Starting before you feel fully ready.
- Making adjustments along the way.
- Learning through experience.

Small, imperfect actions taken consistently will always outperform delayed perfection.

Staying Consistent Through Uncertainty

Markets will change. Circumstances will evolve. Emotions will come and go. Consistency is what creates stability through all of it.

This means:

- Continuing to follow your plan during market volatility.
- Avoiding reactive decisions based on short-term events.
- Staying focused on long-term goals.

Consistency doesn't eliminate uncertainty, but it helps you navigate it with greater confidence.

The Role of Accountability and Guidance

Taking action is easier when you're not doing it alone. Having a structured plan and an external perspective can help:

- Identify blind spots.
- Keep decisions aligned with long-term goals.
- Provide reassurance during uncertain times.
- Maintain accountability and momentum.

In many cases, progress accelerates when there is support and guidance along the way.

Financial confidence is not built through knowledge alone. It's built through the awareness of beliefs, biases, and emotions, a willingness to challenge limiting patterns and to have consistent, intentional action over time.

When these elements come together, financial decision-making becomes clearer, more confident, and more aligned with long-term success. Own Your Financial Mindset

Karen Boudewyn, Senior Wealth Advisor



Thankfulness in the Everyday

by Rebecca Pink



October invites us to think about gratitude and all the things that we are grateful for. It can be meaningful to pause and reflect on the moments that stay with us, and become a part of us. So often, they aren't the big, planned out moments, or the stuff you have accumulated over time. Have you ever noticed that some of the moments you're most grateful for, are often the simplest, most spontaneous, or most genuine ones?

Sometimes, what stays with us is the feeling of an experience more than the experience itself. The laughter, the unexpected conversation, a great meal together, and in my house, the beautiful messiness of everyday life. These are the memories that stay with us, not because they were perfect, but because they were lived. They become the treasures that never gather dust, quietly weaving themselves into our stories.

The challenge is that when we're busy, overwhelmed, or anxious, our attention can so easily move toward what's next. We anticipate, plan, problem-solve, and manage, sometimes leaving less room to notice what is happening right in front of us. We can spend so much time anticipating

the future, or reliving the past, that we can miss what is happening right in front of us. There is nothing unusual about this; our minds are simply trying to keep up with the demands of life.

Being present doesn't always come naturally; it takes intention. Sometimes it is as simple as putting down the phone, taking a deep breath, looking around, and allowing ourselves to actually take in what is happening. This may be part of the experience of thankfulness, too. Not simply identifying what we appreciate but being present enough to experience it.

As thanksgiving approaches, maybe we don't need to search for something extraordinary to be grateful for. Maybe we simply need to slow down enough to notice what is already here.

An ordinary moment can become a lasting memory, one that still makes you smile years later and brings you back to the people and the experiences that matter most. Looking back, those are often the moments I feel most thankful for. Happy Thanksgiving and Happy Spooky Season!



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Word of the Month



Deipnosophist: Noun (dighp-noss-uh-fist)

A person skilled in table talk.

"I host a monthly dinner for my friends; they are quite the deipnosophists".

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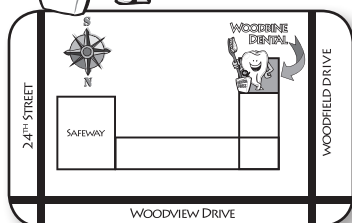
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