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DOLLARS & SENSE

Spring Cleaning Your Finances

by Danielle Robbertze

Do you have a bunch of documents, statements, receipts, and more lying around? Well, April is the perfect time to sort this all out. April is often the time for spring cleaning. Although this mostly involves general cleaning of your house or donating items you no longer need. This time can also be used to 'spring clean' your finances.

Here are a few tips on how you can spring clean your finances this year:

1. Sort, Sort, and Sort Some More

Sort your financial documents into categories, this way it becomes easier to manage. Categories can include bank statements, bills relating to your home, receipts, contracts, and miscellaneous. Throw away (or shred which is a more secure option) that which is old and no longer relevant. This could be bank statements for an old credit/debit card, bills from a previous residence, or pay slips older than three months.

Create a filing system with labelled folders in a secure area of your house. Once this filing system is set up it becomes easy to file new documents and throw out old ones.

2. Consider Digital

Some documents are best to keep as hard copies such as rental agreements, mortgage statements, and work contracts. However, documents such as bank statements and receipts are available online these days which can be easily filed digitally either through Google Drive or directly on your computer.

3. See Where You Can Start Saving

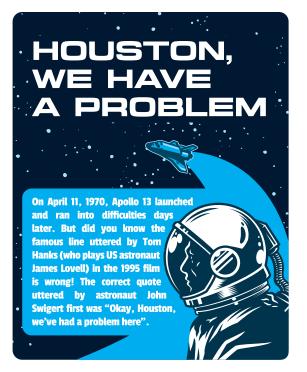
Once everything is organized it becomes easier to see where your money goes every month. Consider creating an Excel sheet where you can clearly see where you spend your money. Here you can also create categories such as income, savings, bills, subscription fees, groceries, bank accounts, loans, and miscellaneous (spending on clothes, recreational activities, and luxury items).

Indicate in green the money that comes in your account monthly and indicate in red the money that comes out. You can create an easy equation after doing this to see how much money you have left every month.



When all this is done you could possibly see that you no longer use a certain subscription and could save money by unsubscribing, or you have a bank account you no longer use which you can close.

All of this may seem like a bit of a hassle, but once it is done you will not regret spring cleaning your finances. It will only make your life easier moving forward.



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Richmond-Knob Hill Real Estate Update

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

	Median Asking Price	Median Sold Price			
February 2024	\$567,450	\$572,625			
January 2024	\$619,443	\$627,444			
December 2023	\$599,900	\$575,000			
November 2023	\$510,000	\$507,875			
October 2023	\$554,950	\$559,319			
September 2023	\$664,999	\$682,000			
August 2023	\$625,000	\$658,000			
July 2023	\$673,950	\$685,000			
June 2023	\$515,000	\$520,000			
May 2023	\$675,000	\$645,000			
April 2023	\$627,000	\$629,250			
March 2023	\$585,000	\$620,000			

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

	<u>0 </u>				
	No. New Properties	No. Properties Sold			
February 2024	7	10			
January 2024	7	8			
December 2023	6	7			
November 2023	12	6			
October 2023	10	16			
September 2023	13	10			
August 2023	17	17			
July 2023	21	18			
June 2023	22	19			
May 2023	14	11			
April 2023	15	14			
March 2023	18	23			

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

How to Heal from Intimate Betrayal

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



Healing from intimate betrayal trauma is a complex and deeply personal journey. Here are twenty strategies that may be helpful in your healing process:

1. Seek Professional Help - Support from a therapist trained in trauma and betrayal can provide guidance and a safe space for processing overwhelming emotions. There are many modalities for treating trauma. It is not a one size fits all.

2. Practice Self-Compassion - Be gentle and understanding towards yourself, recognising that healing takes time, support, and effort.

3. Establish Healthy Boundaries - Set clear boundaries to protect yourself from further harm and create a sense of safety. This is not just with your partner, but friends and family as well.

4. Engage in Self-Care Activities - Prioritize activities that nurture your physical, emotional, and mental well-being, such as exercise, meditation, and spending time in nature.

5. Join a Support Group - Connecting with others who have a shared lived experience can provide validation, understanding, and a sense of belonging.

6. Journaling - Writing about your thoughts, feelings, and experiences can be a therapeutic way to process emotions and gain insight into your healing journey. It is also beneficial to do this as a 'mind dump' to keep rumination at bay.

7. Educate Yourself - Learn about the impact of betrayal trauma and explore resources on healing and recovery.

8. Practice Mindfulness - Cultivate present-moment awareness to manage overwhelming emotions and reduce anxiety. Ground yourself in what you are doing in the here and now.

9. Express Yourself Creatively - Engage in activities such as art, music, or dance to express overwhelming emotions and foster self-expression.

10. Challenge Negative Beliefs - Identify and challenge negative beliefs about yourself, relationships, and trust that may have developed as a result of the betrayal.

11. Cultivate Forgiveness - Explore forgiveness as a way to release resentment and find peace, recognizing that forgiveness is a process and may not happen immediately. This includes yourself as well as your partner.

12. Engage in Healthy Relationships - Surround yourself with supportive and understanding people who respect your boundaries and encourage your healing journey. Be discerning about whom you choose to share with.

13. Set Realistic Expectations - Be patient with yourself and recognize that healing is not linear, and there may be setbacks along the way. It takes time to process trauma and heal from PTSD.

14. Practice gratitude - Focus on aspects of your life that bring you joy and gratefulness, even amidst the pain of betrayal.

15. Connect with your Spirituality - Draw strength and comfort from your spiritual beliefs and practices, if applicable.

16. Engage in Activities You Enjoy - Participate in hobbies and activities that bring you pleasure and fulfilment, helping to restore a sense of joy and purpose.

17. Practice Relaxation Techniques - Incorporate relaxation techniques such as deep breathing, progressive muscle relaxation, or guided imagery to reduce stress and promote relaxation.

18. Seek Closure - Explore ways to find closure, whether through conversations, rituals, or symbolic gestures, to help facilitate the healing process.

19. Focus on Personal Growth - Use the experience of betrayal as an opportunity for self-reflection, growth, and transformation.

20. Celebrate Milestones - Acknowledge and celebrate your progress and achievements along your healing journey, no matter how small they may seem.

It's important to remember that healing from intimate betrayal trauma is a gradual and individualized process. What works for one person may not work for another. It's okay to seek professional help and support as needed, and to honour your unique journey towards healing and recovery.

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GAMES & PUZZLES

Guess the Invention!

1. This delicious, chocolatey treat was created by mistake by Ruth Graves Wakefield in 1930.

2. This Canadian-born technological invention gave the public a more immersive film experience in theatres.

3. James Naismith, a Canadian-born P.E. instructor invented this indoor team sport in 1891.

4. Hollywood actress Hedy Lamarr famously created a frequency-hopping technology, which would eventually lead to this modern wireless network technology.

5. Canadian artist Joe Shuster co-created this iconic comic book character in 1938.

6. In 1940, Norman Breakey of Toronto created this tool which would save time applying paint.





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RESIDENT PERSPECTIVES

The Much-Maligned Magpie

by Jesse Hanson



People in England and Australia have been writing poems about magpies, and they were the subject of superstition, for hundreds of years. When English settlers came to Alberta, some would write about how they looked and behaved with class, as if they were wearing tuxedos. There is a children's magazine and a British Premier League Football team (Newcastle United, with its black and white home uniforms) named after them. So, who are these birds?

More than a hundred years ago, Judith Wright wrote: "Along the road the magpies walk with hands in pockets, left and right. They tilt their heads, and stroll and talk in their well-fitted black and white. They look like certain gentlemen who seem most nonchalant and wise until their meal is served – and then what clashing beaks, what greedy eyes!"

When they first came to North America, they fed on ticks and corpses of buffalo. They have since learned that it is an easier life near farmsteads and in cities, where they stay year-round.

In Calgary, we only have Black Billed Magpies. They are known for their loud squawking and how they raid the nests and steal the eggs of other birds. Like crows, their families band together for defence from predators. You can sometimes see them flying above and pecking at a hawk that has threatened or stolen their young, which are vulnerable, when learning to fly.



Squirrels In Our Neighbourhoods

by Chewbacca Jones



National Squirrel Appreciation Day was celebrated in Calgary on January 21, 2024, as it is on that day every year, in the U.S. Who knew?

The smaller, more aggressive American red squirrels were the first to live here. We see them chasing each other, scolding us, and trying to find a way into our attics. They are eaten by hawks, bobcats, and other



predators. Only about 25% live to reproductive age but they can live as long as seven years in the wild.

All of the grey and black tree squirrels that we see here are Eastern Grey Squirrels, whose ancestors made their way from Eastern North America. Here, we see their gymnastic ability, as they run on power lines or figure out



how to get at our bird feeders. They have always played an important role in our forests because of their practice of burying pinecones and other tree seeds to eat during winter. Many are forgotten and germinate. In the wild, they have a 25% chance of surviving a year and then a 50% chance of living each additional year. While an average life span may be six to eight years, some have lived twice that long or longer.

A squirrel's front teeth (incisors) grow throughout its life, so they always stay sharp and never get worn down from all the chewing on hard food.



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Just over two years ago, Russia invaded Ukraine, a sovereign nation with close ties to Canada. We have the largest number of people of Ukrainian descent outside of Ukraine and Russia. The Canadian Prairies have been home to Ukrainian descendants for over a century, and now we have welcomed over 230,000 Ukrainians fleeing for their lives from Putin's War, not knowing when or if they will ever get home.

The Ukrainian people and soldiers continue to inspire and defy the odds as they bravely fight the Russian offensive and occupation of their nation. These heroes are not simply fighting a war for themselves, they are the vanguard for the nations of Europe and all the world's democracies. History has shown that we ignore this aggression at our peril.

Ukraine's military has suffered over 30,000 casualties and according to the UN, more than 10,000 civilians have been killed in the two years of conflict, and more than 20,000 have been injured. What happens in Europe is felt in Canada. We see the effects of a war in Ukraine echoed in our economy, our supply chain limitations, the price of goods and commodities – to say nothing of the 1.4 million Ukrainian Canadians watching their ancestral homeland invaded by a regime that does not respect human life.

President Vladimir Putin's aggression and dismissal of the Ukrainian people is also a threat to Canadian and international safety and paves the way for other rogue leaders to follow suit.

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