Varsity Voice

THE OFFICIAL VOICE OF THE VARSITY COMMUNITY ASSOCIATION

NOVEMBER 2026 | Brought to you by Suburban Journals | www.SuburbanJournals.ca



Photographed by Victoria Haleba | Peak Realty Photos

What's Inside

Varsity Open Stage Night Nov 6 • Christmas Craft Sale Nov 13 & 14 •
VCA AGM: Nov 26 • November 11th - Lest We Forget

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A NEW SEASON OF LIVE MUSIC!

Varsity Open Stage Night

Friday, November 6, 2026
7:00 to 10:00 pm
Varsity Community Centre
4303 Varsity Drive NW

Come out and enjoy live music/performances by local talent in an all-ages venue. Doors open at 6:15 pm and Open Mic sign-up is 6:30-6:45 pm. At 7:00 pm, **Singer/songwriter Shaz Bonnett** will start the evening with a 30-minute set. For Open Mic, there will be two sessions of three to four performances, two songs each (10 min max), running from 7:30 - 8:15 pm and 9:00 - 9:45 pm. In between the Open Mic sessions, we will have a 45-minute set by feature artists **Cadence Creek, with Heidi Griffith, Gloria Gregg, Tammy Masson and Wayne Corner**. A full sound and lighting system and refreshments will be provided. A $10/person Goodwill donation is appreciated and covers the cost of snacks, hall and sound system rental, with the balance going to the VCA. Contact Sue (suehaukedesign@icloud.com) for more details, or if you would like to be added to our mailing list.





NOVEMBER READER SURVEY - FILL OUT FOR A CHANCE TO WIN A $50 GIFTCARD!

Prize of the Month:
$50 Cadillac Fairview Giftcard



Congratulations to the winner of our October Draw: **Ryan D** from **Silver Springs**

Fill out the survey attached to the QR code for your chance to win!

or visit:

suburbanjournals.ca/2026-survey

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TERMS AND CONDITIONS

- The winner will be notified on November 12th and has 24 hours to claim their prize and provide proof of residence, or a new winner will be selected.
- Open to residents in the following areas only: Bearspaw, Harmony, Rocky Ridge/Royal Oak, Rockland Park, Scenic Acres, Silver Springs, Tuscany, Valley Ridge, Varsity
- One submission per person. The winner's first name and last initial will be published in the next newsletter and on the website.

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VARSITY Community Association

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Varsity Voice

Editor & Article Submissions:
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Advertising Sales:

..... sales@suburbanjournals.ca
The ad booking deadline is the 14th of the month prior to the distribution month.

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VCA PROGRAMS

WINTER 2027

Registration opens December 1st
www.vcacalgary.com

CHILDREN'S PROGRAMS

- Children's Art Class
- Chinooks Grassroots Soccer (3yrs-8yrs)
- Learn to Skate (3-9yrs)
- Sportball (18mos-5yrs)

ADULT PROGRAMS

- Tai Chi – Beginner & Intermediate
- Human Reformer Pilates
- Qi Gong
- Hatha Yoga



SENIOR'S PROGRAMS

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Thank you for being part of our community!
The Suburban Journals Team

VARSITY CIVIC AFFAIRS COMMITTEE REPORT

132 Varsity Estates Place NW (SDAB2026-0131 & SDAB2026-0166)

The land use redesignation (rezoning) application for this property from R-CG to H-GO has been withdrawn. The developer substituted a development permit application under R-CG zoning which we believe to be inconsistent with the City's normal procedures. The affected neighbours and community association were not advised of this change. The decision to not require a new development permit (DP) was appealed (Appeal #1). SDAB has set a merit hearing for April 13, 2027 at 1:00 pm.

The DP was approved on August 24, 2026 and has been appealed (Appeal #2). The merit hearing will be held on April 15, 2027 at 9:00 am. The neighbours have created the Varsity Estates Development Defense Fund to pay for legal expenses. For information, email varsityestatesddf@gmail.com.

SDAB Decision – 5004 Valiant Drive NW (SDAB2026-0038)

Unfortunately, SDAB approved this DP for a rowhouse subject to a few new conditions. Shortly after, the developer put the property up for sale. SDAB decisions are published on their website, www.calgarysdab.ca.

SDAB Decision – 4228 Voyageur Drive NW (SDAB2026-0052)

Unfortunately, SDAB granted several relaxations and approved the DP for this mid-block townhouse.

SDAB Hearing – 4508 Vandergrift Crescent NW (SDAB2026-0140)

The merit hearing for this rowhouse will be held on February 25, 2027 at 9:30 am. Go to https://www.calgarysdab.ca/home.html for more details about this or any appeal.

SDAB Hearing - 4803 Vienna Drive NW - 5125 Vandoos Road NW (SDAB20206-0150)

The merit hearing for this rowhouse will be held on March 4, 2027 at 9:00 am.

4619 Virginia Drive NW

Revised plans were submitted in July for a semi-detached dwelling (2 main units and 2 secondary suites) and are under review and open for comment as of this date (Oct 7). The developer has requested a significant height relaxation.

8 Varshaven Place NW

This property was subdivided and applications for 2 single family dwellings have been made. There were no relaxations requested but we submitted recommendations with respect to minimizing tree removal and improvements to the landscape plans.

1257 Varsity Estates Road NW

This property was subdivided and 2 single family dwellings were approved. Single family dwellings are a permitted use and can only be appealed if there are relaxations.

Development Applications in Varsity

We have had numerous applications for development permits, subdivisions, and land use redesignations. To view plans, go to https://developmentmap.calgary.ca/ and click on the property in question. The City no longer advertises applications in local newspapers. They are posted on their website under Public Notices and for some permits a small sign will be placed on the property.

Repeal of Blanket Rezoning

As of August 4, 2026 all properties in Calgary reverted back to their previous zoning of RC1, RC2, etc. except for a few that were exempt due to applications that were made prior to April 8, 2026. If an approval of a rowhouse or townhouse is overturned at SDAB, that property will revert back to its original zoning. Council also reversed the rules regarding backyard suites. It will now only the possible to have a backyard suite or a secondary suite, but not both. Backyard suites will be a discretionary use.

South Shaganappi Local Area Plan

In view of the repeal of blanket rezoning, revisions will be made to several local area plans at a public hearing on November 9, 2026. We will lobby for improvements to the SSLAP.

The Calgary Plan to Replace the MDP

The City is proposing to amalgamate the Municipal Development Plan and the Calgary Transportation Plan into The Calgary Plan. This is the overall visionary document for planning, growth, housing, mobility, climate action, and community building in the City for the next 30 years. To view the summary of the plan go to: https://www.calgary.ca/planning/city-building-program/city-building-program/the-calgary-plan.html. More thought needs to be given to the wording in the Plan and respecting the wishes of the public is critically important.

Restrictive Covenants

Restrictive Covenants are an agreement between neighbours that limit the type of development that can be built on their properties. This is an effective way to preserve the character of neighbourhoods. More information can be obtained at www.varsityrestrictivecovenant.com.

For information contact JoAnne Atkins, Director of Civic Affairs, at joanneatkins@shaw.ca. Due to a large number of issues, there may be delays in responding to email inquiries. If you do not hear back from me within a few days, please email again.

VARSITY CHILDCARE

Current Requests Currently accepting wool & material only.

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FAMILY CRAFTS AND COCO DAY

Saturday December 5, 2026
1:00 p.m. – 3:00 p.m.

Members Free + Food Bank Donation
Non-Members $5/Family + Food Bank Donation



Please join us and bring your family for a fun day of hot chocolate and seasonal craft making with community artist, Elise Piitz. All ages welcome! Join your neighbours and make new friends as we gather to celebrate the winter season together at the Varsity Community Association with some crafting fun. Make a few unique crafts for yourself or to give away as gifts. No previous experience necessary, just bring your enthusiasm!

Make a delicious hot chocolate! We will have a hot chocolate station to make your own delicious drink.

Decorate your own tree or snowflake to hang. We will be adding a rainbow of colours to our trees and snowflake ornaments.

Card making Come and create some beautiful cards for friends and family. We will have a couple samples to display but you can create any card you like!

Snow globes! We will be making some very fun snow globes to put on display for the winter season.

Window art. Using clear sheets we will be making art to hang on our windows for the light to shine through.

Ice Cream Cake Enter the draw for an ice cream cake sponsored by our Gold Corporate Member Marble Slab Creamery Varsity.

DO YOU HAVE YARN THAT YOU NO LONGER NEED OR WANT?

Caroll Place Seniors Housing, knitting group needs donations of 100% acrylic yarn to make items that are donated to help others! We use everything to make mitts, hats, blankets, slippers, Twiddle muff, etc.

We also welcome any new knitters who would like to help.

Please reach out to Arlyne at 403-685-3186 for more information at Caroll Place Senior Housing 1540 Northmount Dr. NW

IRIS

Meet our doctors



OPTOMETRIST

Dr. David Schmidt

Dr. Schmidt graduated from the School of Optometry in Waterloo. Originally from Stavely, Alberta, Dr. Schmidt began practising in his hometown as well as at two Calgary offices. In his spare time, Dr. Schmidt enjoys being outdoors, either on his bike or snowmobile.



OPTOMETRIST

Dr. Russ Reisner

Dr. Reisner was born and grew up in Limerick, Saskatchewan – a small farming community about an hour south of Moose Jaw. After attending the University of Saskatchewan, he earned his degree in Optometry from Indiana University.



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INTRODUCTION TO THE ART OF CRISPY ROAST DUCK:

A live Masterclass Demonstration *3rd Year Running*

Saturday Nov 21, 2026
10:00am – 12:00pm



Join Chef Philip for an exclusive live demonstration class in partnership with the Varsity Community Association! Now running for 3 years at the VCA, this popular session breaks down the art of authentic, restaurant-quality Peking duck into approachable techniques you can easily master in your home oven.

- **Live Step-by-Step Demonstration:** Chef Philip walks you through the entire culinary process—from proper preparation and skin tightening to achieving that iconic shatteringly crisp skin and succulent meat.
- **Fresh Sample Tasting:** Taste the results firsthand with delicious, freshly roasted duck samples during the session.
- **High Value, Accessible Format:** As a demonstration-style masterclass, this session keeps enrollment fees low while giving you all the insider tips, time-tested recipes, and live Q&A needed to roast with confidence.

More info and to register: www.vcacalgary.com

FREE INFO SESSION

Saturday Nov 21, 2026

10:00-11:00 AM

Home Safety: Practical Fall Prevention Tips

Want to make your home safer for yourself or someone you care about?

- Learn how to identify common fall hazards
- Discover practical changes that can reduce the risk of falls
- Learn simple ways to support safe, independent living

60-minute info session presented by an occupational therapist and Livia Fajkusz, Home Support Specialist, followed by a Q&A.

The Info Session is free, but signup is required. RSVP here: www.vcacalgary.com

VARSITY COMMUNITY ASSOCIATION AGM

When: Thursday November 26, 2026

Time: 6:00-8:00PM

Where: Varsity Community Association – Vienna Room

Voting: All active community members 18+



OUTDOOR ENHANCEMENT BEGINS

Rockyview Play has gotten our Outdoor Enhancement Project underway. Crews are busy working on relocating the north childcare play area to the south of the building which involved the removal of the white garden shed. Areas have been fenced off to create a fenced play area with 5' sliding gates, outdoor classroom / amphitheatre, and natural play features. Also fenced off is the creation of a new gathering area with firepit. This project is another step in our overall Facility Enhancement. Thank you to the City of Calgary, for supporting this project through the Council Community Fund and ongoing support from our Neighbourhood Partnership Coordinator.









Colin Ongyerth, B.Comm (Finance)

403-690-9677
colin.ongyerth@shaw.ca

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- Top producing agent in the Varsity Community for 2023 & 2024
- For 2025, Assisted in 10 transactions totalling over $10MM in value
- Top 10 Agent within Remax Mountain View office in 2025 (120+ Agents)
- Varsity resident for 35 years
- Current member of the Varsity Civic Affairs Committee
- Active volunteer in the Community (Varsity Annual Garage Sale & Scouts Canada)

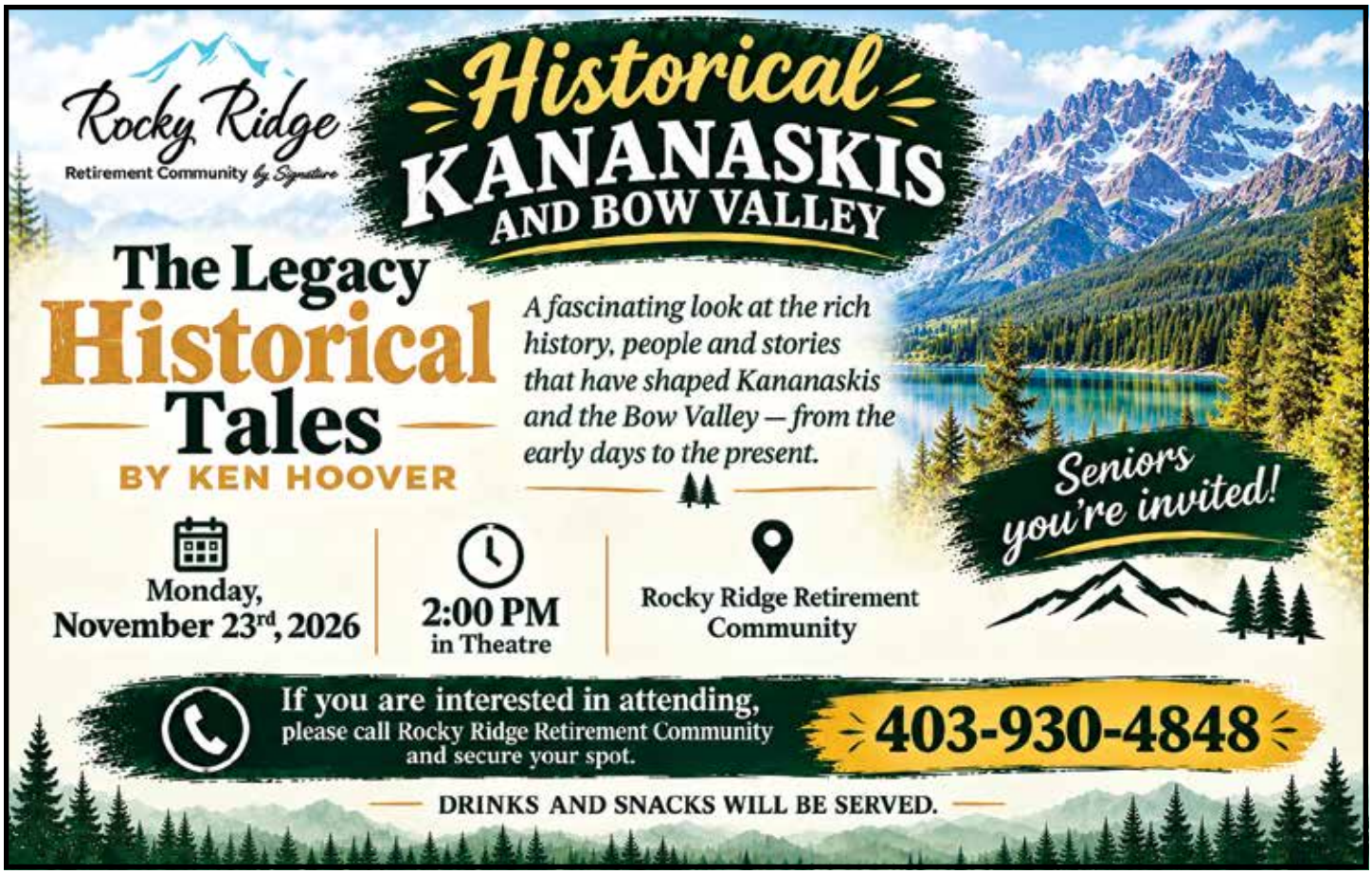
MLS REAL ESTATE Stats



VARSITY
MLS Real Estate Stats

SALES	VARSITY		CALGARY	
6/15/2026 - 10/15/2026	Homes	Condos	Homes	Condos
Total Number of Sales	40	42	4,584	2,556
Average Sale Price	$1,030,034	$382,852	$787,684	$386,004
Highest Sale Price	$2,760,000	$835,000	$7,686,000	$3,235,000
Lowest Sale Price	$620,000	$130,000	$235,000	$102,000
Average Days on Market	40	47	36	49
Home Sq Ft Average	1,818	1,136	1,720	1,069
Sold Price per Sq Ft	$578	$354	$465	$363

Source: CREB June 15, 2026 - October 15, 2026



Tax-Efficient Retirement Planning:
Understanding the RRSP/RRIF Meltdown Strategy

For many Canadians nearing retirement, registered retirement savings plans (RRSPs) and registered retirement income funds (RRIFs) represent significant wealth. However, these tax-deferred accounts come with a challenge: withdrawals are fully taxable, and the entire balance faces taxation at your marginal tax rate upon death. The RRSP/RRIF meltdown strategy offers a tax-efficient alternative worth considering.

How the Strategy Works

The meltdown strategy is built on a simple principle: it may be more tax-efficient to withdraw funds early while your tax rate is lower, rather than leaving everything in your registered accounts until death. The approach involves obtaining an investment loan and using withdrawals from your RRSP or RRIF to pay the interest costs. By borrowing money to invest in income-producing assets, you can offset your withdrawal income with an interest deduction.

A Practical Example

Consider borrowing $50,000 at 6% interest to invest in non-registered securities generating dividends or capital gains. Your annual interest cost is $3,000. By withdrawing $3,000 from your RRIF annually to cover this interest, you effectively offset the withdrawal income with an equal deduction—replacing registered assets with non-registered assets on a tax-free basis. Over time, this can reduce your lifetime tax liability while benefiting from preferential tax treatment on capital gains and dividends.

Critical Considerations

Before implementing this strategy, evaluate several important factors: your current tax rate versus your expected rate at death, your investment time horizon, surplus cash flow to handle loan payments and market downturns, your risk tolerance, and the impact on retirement assets and contribution room.

Maintaining Interest Deductibility

A key advantage is the tax-deductible interest expense. Your borrowed funds must be invested in income-producing assets with a reasonable expectation of generating income. However, recent Alternative Minimum Tax changes may limit the deductibility of interest expense.

Take Action

The RRSP/RRIF meltdown strategy is an advanced planning tool best suited for those with substantial registered assets and the financial capacity to manage loan obligations. If you think this strategy could work for your financial situation, don't navigate its complexity alone. Reach out to explore whether the meltdown strategy is right for you and to develop a personalized implementation plan.

About the Author

Rob Greenidge is a Senior Portfolio Manager & Financial Planner with RBC Dominion Securities. A native Calgarian, Rob offers personalized investment and wealth planning for affluent Calgarians, backed by the strength and breadth of RBC Wealth Management. He provides clear strategies to grow, maintain and protect your wealth now and for future generations.

To schedule a no obligation review, scan the QR Code.



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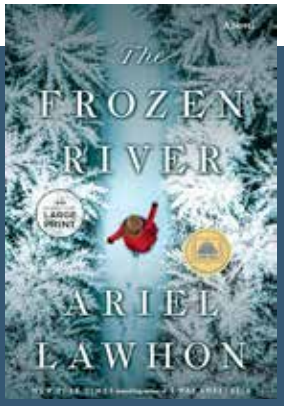
Book of the Month

THE FROZEN RIVER

★★★★½

BY ARIEL LAWHON

Published: 2023 • 448 pages
Contributions by MK



Set in 1789, *The Frozen River* follows the story of Martha Ballard, a midwife called to examine a frozen body pulled from a river and to determine the cause of death. Deeply respected in the close knit community of Hallowell on the Kennebec river in Maine, Martha's assessment is trusted until a newcomer physician undermines her conclusion and work. Coupled with shocking allegations of abuse and misconduct from respected professionals in the town, Martha takes the investigation into her own hands. In her pursuit of truth, Martha leaves no stone unturned, potentially implicating her family, friends, and professional life. *The Frozen River* expertly blends elements of mystery, history, law and injustice, and even hints of romance in this thrilling read. It would make for an excellent choice for a cozy winter read by the fireplace, or book club pick.

Lawhon's writing stands above her contemporaries for this creative historical fiction based on extensive research. Throughout the story of the trial and investigation, we also follow Martha along her daily work as a midwife. I enjoyed reading about the ways pregnancy, birth, and motherhood were approached 250 years ago, specifically at a time when modern medicine and doctoral care were not yet in practice. It is amazing to read about the intuitive and traditional knowledge midwives applied in their practices, especially as I learned that Martha Ballard is an actual historical figure, and the novel is based on her diary entries. Even more intriguing is the fact that in all her life's work, Martha successfully delivered over 1000 babies with zero recorded maternal deaths. In her time era, the estimated rate of maternal death through childbirth was estimated to have been about 2% - amazing!

I deeply enjoyed every page of this book, and was inspired by Martha's many acts of courage and conviction at a time when women were truly regarded as lesser. I was left with a profound sense of gratitude for modern comforts and medicine. It is a reminder of the fragility of life, as infant, child, and maternal mortality rates were so high for much of human history. This is definitely a book I would recommend to anyone who enjoys historical fiction with a strong female lead, a compelling mystery, and plenty of history woven throughout.

Important Note: This book covers heavy topics of rape, murder, abuse, and violence.

The executive editor at Suburban Journals Publishing selects the featured book of the month and writes the review.

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FALL FAVOURITES

Is it too much to say pumpkin and apples are the stars of fall? From local pumpkin patches and apple picking to seasonal décor and cozy culinary fare these two ingredients dominate the season. Pumpkin may take the highest honour because of the iconic PSL that unofficially announces autumn.



Pumpkin Cake

This pumpkin cake is a nice alternative to the classic pumpkin pie. It's easier to make and the cream cheese frosting is divine.

www.onceuponachef.com/recipes/pumpkin-cake



Creamy Apple Cider Chicken

I love the unexpected combination of apples and chicken. The sauce is good enough to double as I always serve this with mashed potatoes. I would love to know if you tried this recipe or one similar!

www.onceuponachef.com/recipes/creamy-apple-cider-chicken

The editorial team at Suburban Journals Publishing selects the recipes each month after personal testing and review.



EVENING TAI CHI FREE DEMO CLASS

November 16, 2026
5:30 – 6:00 PM

DiscoverTai Chi through slow, gentle movements that can help support balance, mobility, coordination, and relaxation. This welcoming introductory class is suitable for all levels, and no previous Tai Chi experience is needed.

Join us November 16, meet the instructor, and experience Tai Chi for yourself. Come as you are, move at your own pace, and enjoy!

The demo is free, but signup is required. RSVP here: www.vcacalgary.com

VCA COLLECTING FOR THE VETERANS FOOD BANK

Thank you for your continued support for the Veterans Food Bank. Due to the generosity of Varsity residents, Pickups are now the 1st Wednesday of every month.





NOVEMBER COUNCILLOR REPORT - KIM TYERS



Winter is Here!

As we head into November, winter conditions reduce visibility. Keep corners, crosswalks, and sidewalks clear to protect kids near schools. Learn more at calgaryparking.com/safeschools.

Find out how you can reduce your risk for frozen household pipe, and what actions to take if you suspect you have frozen pipes at calgary.ca/frozenpipes.

Supporting Residents Through Construction

Construction on Stage B of the Bearspaw South Feeder Main (BSFM) Replacement Project is expected to continue through November 2026. More than 1 kilometre of the new steel feeder main has been installed, meaning 40% of stage B feeder main installation is now complete.

My team and I have been out in the community talking to residents and are working alongside the project team to ensure that all construction-related concerns are addressed as soon as possible.

I know construction can be disruptive, and I am focused on ensuring residents have the support and information they need.

For questions about the project, please email BSFMProject@calgary.ca.

Serving You at City Hall and in the Community

The proposed 2027-2030 Business Plans and Budgets will be publicly available on November 10, with budget deliberations taking place during the last week of November. For more information, visit calgary.ca/budget.

My focus is ensuring Calgarians have reliable vital infrastructure, affordability, and safe streets. Do you have thoughts on what Council should prioritize in the upcoming budget? Please email ward1@calgary.ca.

Do you have comments or concerns about what's happening in Ward 1 and across the city? Fill out a short survey at https://forms.gle/s3PwPWFtmqRkw6gp7.

As always, please contact my office to share feedback or invite me to your community event.

Kim Tyers Councillor, Ward 1

ward1@calgary.ca **403.268.2430**
https://www.instagram.com/kim.tyers/
https://www.facebook.com/yyckimtyers
https://x.com/kim_tyers
www.calgary.ca/council/ward-1/warddefault.html

CORPORATE MEMBERSHIPS

Our Bronze Membership will be for smaller businesses looking to get some initial exposure to VCA members and residents.

- $75 annually, runs from September 1 to August 31
- Listed on our website as a Bronze Member, bulletin board at VCA
- Able to offer discounts to approximately 1500+ VCA Members
- Listed on Corporate Member page in the Varsity Voice reaching 6500+ households.

Our Silver Membership for businesses

- $175 annually, runs from September 1 to August 31
- Includes Bronze benefits plus
- VCA approved poster/ad posted on bulletin board
- 5% discount on Varsity Voice ads
- 1x per year corporate profile in Varsity Voice
- E-Newsletter profile 1x per year (VCA Members subscribed to e-newsletter)

Our Gold Membership for businesses

- $250 annually, runs from September 1 to August 31
- Free tickets to one paid VCA event
- Includes all silver and bronze benefits plus
- Onsite Advertising opportunities (Rink Boards, Tennis Court, Room Naming) *

*Some additional fees may apply to development of rink and tennis courts signs at members' expense.

FEATURED MEMBERS

H2OKnow Water Group Ltd.
H2OKnow Water Group is a third generation, Calgary-based, family-run business that's spent 25+ years in the industry, helping residents around Calgary and surrounding areas enjoy water that tastes better, feels softer, and keeps their appliances running smoothly. They'll listen to your concerns, look over existing setup, and explain your options. Check out their page on our Corporate Members page at www.vcacalgary.com

Neobright Ltd.
Neobright Tutoring specializes in Canadian K–12 education and undergraduate admissions planning, providing students across Canada with comprehensive support for academic growth and university applications. We have local offices in Calgary, Edmonton, and Saskatoon, as well as a Shanghai campus, connecting our education services across Canada and China. They look beyond grades to help students discover and develop their full potential. With in-depth knowledge of Canada's education system and North American admissions, we offer access to a range of internationally recognized competitions and high-value enrichment opportunities. From long-term academic planning and competition participation to university selection, application essays, and interview preparation, we provide support throughout the admissions journey.

CORPORATE MEMBERS

Gold Members

Colin Ongyerth – Realtor Remax
H2OKnow Water Group Ltd.
Joyride Automotive
Livia McCabe – Realtor Remax
Marble Slab Creamery Varsity
South West Chinooks Soccer
Spirit of Math Schools Calgary NW
Vaughan Mealey Cornerstone Real Estate Group

Silver Members

Dance Fitness by Ruth Winnitoy
Dance Through Life
Hande Law
My Home Ally
Neobright Ltd.
Sportball
The Calgary Dance Club
Varsity Open Stage
Zenith Music

Bronze Members

Martino Durando
Pietas Home Support
TechWest Consulting Inc

More info at **www.vcacalgary.com**

ART BY ANNA • VARSITY COMMUNITY ASSOCIATION

A Varsity Artist Giving Back

Celebrating local art. Supporting our neighbourhood.



Anna Jarmics has called Varsity home for almost 30 years. Her original paintings are now featured in Art by Anna's **2027 calendars** and a collection of **Christmas, birthday and Valentine's Day cards.**

Art by Anna is pleased to work with the **Varsity Community Association (VCA)** on a fundraiser that gives back to Anna's longtime neighbourhood. Purchases made through the fundraiser will help support the Association and build community.

Please place your order through www.annajarmics.com.

In 'Notes,' please indicate **VCA.**

CORNERSTONE
REAL ESTATE GROUP



40 Vandoos Villas

55+ Villa Complex | $599,000



4219 Vandyke Place

Excellent Family Home | FOR SALE



5011 Viceroy Drive

Varsity Ravine Location | $1,248,000



14 Varview Place

Rare Bowmont Ridge location | SOLD!



203 275 Lebel Cres NW

PRICE REDUCTION | $1,330,000



#804 4603 Varsity Drive NW

Varsity Towers | FOR SALE

CONSIDERING A SALE IN 2026?



Call today for a market evaluation of your Varsity home.

As your invested community specialist, I will get you more.

For an experienced, sincere, and informed perspective, call Vaughan anytime.

VAUGHAN MEALEY
REAL ESTATE BROKER

403-510-5496
vaughan@mealey.ca
mealey.ca