Rotary Club of Camrose Daybreak  
Eye Opener November 4, 2019 – KIVA Investing

November is Rotary Foundation Month

Meeting called to order, 14 members present, at 7:10 am with Alan leading *O Canada* and *Rotary Grace*

Glenda and Tricia will celebrate 2 years and Destiny 8 years of Rotary membership this month.

Dean offered **Food for Thought** about an indigenous panel presentation he attended at the library. Dark history of residential schools (last of which closed in 1996) is still lived today in the breakdown of family and culture. Reconciliation is starting and evolving but has much left to do. Discussion was generated on personal experiences with indigenous peoples and culture – in the 60’s children being flown out of Northern Ontario for education never to return, rationalizing taking children to better educate them and satisfy parents looking to adopt, the blanket ceremony where indigenous dancers are on progressively smaller blankets until there is barely room to stand indicating the shrinking of their land.

The presentation made Dean wonder how he would react if someone came to remove his 3 children. As a police officer he also spoke of the redcoats seen as protectors when the west was being settled, they dealt with unscrupulous traders and settlers. In the residential school era that changed as it was often the redcoats that were removing the children. Police – indigenous relations today are having to deal with that history.

**Announcements**:

* Destiny said 39 walkers participated in the **Pints for Polio Pub Walk** to the Tap Room, Canadian Brewhouse, Geo’s Sports Lounge and Boston Pizza Lounge. With the pubs offering free food and a drink as well as swag to raffle, over $2,000 was raised for PolioPlus. Matching means 10,000 children can be vaccinated. D&D Sales offered a van to transport between pubs and offer rides home at the end of the evening.
* Morris shared that a joint meeting of executive from the morning and noon clubs was held a couple weeks ago. Discussion was on where Rotary is today in Camrose and where it could be in the future. Many visions of the future were shared. Consensus was that no matter where Rotary in Camrose is in the future it needs to start with better communication between the clubs. The initial step is to share our newsletters, the noon club *BUZZ* and morning club *EyeOpener*. Additional joint meetings will be held.
* Carol has *Days for Girls* quilt raffle tickets - $5 or 5 for $20. Draw will be at the kit assembly day on November 30.
* Morris has noon club *Rotary Cares* tickets – still 300 at $100 each good for twelve $1,000 draws on 2020. You can win more than once. Think about 2, 4 or 5 friends or co-workers sharing the cost of a ticket – and the winnings.
* John is asking for candidates for executive positions for July 2020 to June 2021. He will circulate a list of the executive positions. Let John know before the AGM on November 26 how you can serve. Also consider joining a committee. A list of current committees is attached.
* Our District team is asking all members to obtain a Vulnerable Persons Sector Check (VPSC). Details will be provided in another email.

Tricia drew the king of spades and will offer **Food for Thought** at next week’s meeting.

**Happy Bucks** were offered for the Chickadee trail near Gwynne, harvest, Pub Walk, going to Comox to celebrate wedding anniversary, delayed Thanksgiving with family, Remembrance Day, winning growler for summer social, off to Florida and the Amazon, snow, finding out grandfather was a Rotarian, off to Mexico, Pub Walk committee, pubs, donors, walkers.

**KIVA Presentation** by Destiny started with an overview of the microfinance model. Individuals apply for loans for business, health, education or other needs to a local vetting organization. The applications are assessed using various criteria and if approved are posted to solicit funding. Note that the loans do carry an interest charge that may seem high to us but is reasonable in the environment where these loans are made. A bio of the individual, their loan need and amount, repayment term and funding deadline are made available. In *KIVA* we can refine searches using a wealth of criteria. Once we see a need we want to support we can invest as little as $25 toward meeting the goal. Investments are refunded if the loan isn’t funded by its deadline. Payments are made on successful loans and credited to our account.

Our injection of $3,679 of club funds a few years ago has generated $12,100 of KIVA lending in our name. We have made 126 loans in 36 countries. We currently have about $1,875 in outstanding loans and have about $1,450 to invest today. We invest primarily in women, so our delinquency rate is under 6%, half of the average for KIVA.

Today we concentrated on investing in women with loan requests close to expiring. We were able to complete some requests and move others closer to target.

**Reminders:**

* Regular morning meeting next week, Tuesday, November 12 7:00 am
* Evening joint meeting Monday, November 18 5:45 pm
* Board meeting Tuesday 19 7:00 am

Meeting closed 8:00 am with Alan leading the *Four Way Test*

Morris  
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