



In This Issue

1 Speakers March 10th
Classification Talks
Tammy Truman
Garth Sabirsh

2 Meeting Minutes March 10th

3 What's Up !!

Grillin' and Servin' 2015

4 Classification Talks cont'd

Our Arch Supporters ... THANK YOU !!

Classification Talks

Tammy Truman & Garth Sabirsh



Tammy Truman

Tammy joined Rotary in 1994 with the Classification "Insurance Management". She finished school in 1981 in the same situation as most, no job and no idea what she wanted to do. Her sister dropped her off at the doors of Co-operators Insurance in Regina, Saskatchewan and she went in and applied for any job that might be available. Three days later she was hired as a file clerk, grade 1. Her journey had begun.

She worked hard, learning everything she could about products and procedures, while applying for any and all possible advancement opportunities. Her role of providing back up information and assistance to field personnel gave her a solid base

knowledge about all facets of the insurance industry. After 5 years she decided it was time to start selling insurance herself, so became a sales representative. She tells of her boss holding the door for her as she left, advising she would most assuredly fail as there were few if any female sales reps, especially not young and single ones! She actually has been thankful for this challenge, as it has provided tremendous motivation to succeed.

Tammy was a successful sales rep, and eventually she was provided the opportunity to take over her own agency for Co-Operators and she jumped at the chance. Her business philosophy is to get to know her customers as individuals, thereby being in the best position to serve their insurance needs. As insurance is such a wide ranging subject and as her time is limited today, Tammy has chosen to discuss one area of insurance which is of interest to most: auto insurance.

The first area of discussion within this topic is liability insurance. This coverage is required by law to protect the injured should you be at fault, but the law only requires a minimum of \$200,000 in coverage. Many have \$1 million in coverage but in today's world she advises her clients to have \$2 million. She offered two examples whereby her clients were really pleased to have taken her advice. The first was an accident in which her client was driving at dusk through a crosswalk which did not have working flashing lights. A pedestrian was injured, a lawsuit ensued, and the liability coverage was needed. The second example included a client driving a rental car in BC, in a dark and unfamiliar parking garage. Once again a pedestrian was injured and the higher coverage was needed. The rental car liability insurance was limited by BC law so it was necessary to also rely on his own coverage.

Another important coverage is under or un-insured people coverage. It is amazing how many drivers are on the streets driving without insurance. Yes, this is illegal but many do it anyway. This coverage provides you with protection should any such drivers get into an accident with your vehicle.

Coverage in the United States is often only \$10,000 (the minimum amount required by law) so make sure your coverage is extended to cover you in the US should you plan to drive there.

Collision coverage comes into affect if the accident is your fault and your own vehicle is damaged. Some with older cars decline such insurance however Tammy advises that one should investigate the value of their vehicle, and if you can walk away from this amount of money in the event of an accident then you might not need collision. In addition, if you regularly park on the street and are at risk of a hit and run, you might need collision.

cont'd on page 4

2014-2015 Officers and Directors

Stephen Pick, President
Dale Perret, President Elect
Hank Popoff, Vice President
Terry Green, Past President
Evelyn Stewart, Secretary
Al Holt, Treasurer

Peter Bickham, International Service
Rena St. Clair, Youth Service
Bev Tonkinson, Community Service
Heide Kramer, Club Service
Bill Churchward, Club Operations
David Wartman, Club Financial

RI President Gary C.K. Huang
Rotary Club of Taipei, Taiwan
District 5360 Governor Garth Toombs
Rotary Club of Calgary

P.O. Box # 42041
Southland Crossing RPO
Calgary, Alberta T2J 7A6
info@chinookrotary.org
www.RotaryChinook.ca

Rotary
Club of Calgary Chinook



March 10th, 2015

Scribe: Paul Gaudet

President Stephen started our meeting at 12:15. He introduced "Oh Canada" with George Van Schaick leading the way in lieu of the piano.

Our greeters today were initially Garth Plunkett and Al Holt, however Duncan McKillop replaced Al to complete the job. Apparently we had three greeters ready to go and all three played a role.

Stephen started our meeting by pointing out that today's scribe would be Paul Gaudet, and then called on Garth to introduce visitors and guests. As we only had the one guest, Graham McDonald, and no visiting Rotarians, Graham got to enjoy our musical welcome standing alone. We had 47 in attendance at today's meeting.

Stephen provided an update on Rotary's effort to erase Polio from our world, our "Polio Plus" campaign. When the program was initiated in 1985, there were 387,000 cases reported worldwide in 125 different countries. So far this year there have been 14 cases reported from two countries (13 from Pakistan and 1 from Afghanistan) so we are on track to have less than 300 for the entire year. We are making wonderful progress and need to keep up the pressure to get the job done. Kindly consider donating to Polio Plus. What does success look like? When the last case is three years past, then we can declare victory.

Harry's Sunshine Report had nothing to note which is good news indeed. Pat Hutchison was presented with a Rotary pin to acknowledge his success in recruiting Rob Wolfson as a new member to our Club. Congratulations Pat.

Minutemen:

- Paul Gaudet introduced our 2015 parking season by advising that this year's Horticultural Show at Spruce Meadows was being held April 11 and 12th. A sign up sheet was circulated at the meeting and is now online (thanks John) for our use. Please sign up. There are a few "people mover" jobs available at this event. Paul also advised that our Saturday bus excursion to Rosebud for a lunch and play would be coming up on April 18th, and that we would begin circulating a sign up sheet next week. Do consider joining us for this fun event.

- Fran and Gregor took to the podium to tell us about their recent trip to Yellowknife as part of a Rotary Exchange visit.



Fran was one of four chaperones escorting 29 young students, and she reports that they were very well behaved. Gregor took us through the trip; first to Edmonton where they attended an Oiler game and had



the opportunity to meet Ben Scrivens (Edmonton's fine young goalie, and grandson of our member Dan Scrivens). They then drove all the way up to Yellowknife and enjoyed the sights and activities of this northern environment. Gregor's favourite events were seeing the Northern Lights from this close up location, and getting to drive

a dog sled. Fran's highlight was a hike to frozen falls in minus 36 degree weather. All survived and enjoyed the trip. They visited the Legislature and attended a local Rotary meeting, receiving a banner which they presented to Stephen.

Our 50-50 winner this week was Pat Hutchinson who donated the proceeds to Gregor.

Hank Popoff took the podium as our Sgt at Arms and started out with an explanation of how a Rotarian should act when a guest sits at the same table during our meeting (introduce all members to the guest and ensure they enjoy the meeting). It seems Peter Bickham and Keith Hansen fell short of this standard last week and were fined as a result. He then fined David Wartman and Will Schmidt for reading the ARCH while our President was addressing the group. The pre-meeting cribbage players came under scrutiny: Norm for being a poor player (not a winner today), and Bart for being a good one (admitted he might have won). Hank then upped the revenue by fining all those not wearing their pin. He finished up with a joke about a farmer and his pet rooster. You wouldn't believe where the rooster ended up.

Good News/ Bad News:

Pat Hutchinson just returned from Bermuda where he saw a picture of his granddaughter (who is a model). She is also in "Vogue" so is doing very well indeed. Anthony Tonkinson announced the arrival of their third grandson (born here in Calgary so extra special). Congratulations to Anthony and Bev! Joe Jogia told us of his recent visit to Tom Baker Centre with his wife, and how she has been declared cancer free! No more medications! Wonderful news Joe! Barry Korpatnisky has finally received his new passport (his last one was stolen in Europe) so is able to travel once again. Lastly, President Stephen told us about the recent Fairmount School mentorship activity, hip hop dancing! Apparently Hank led the way (who else) and displayed a natural aptitude to this "breakneck" format.

President Stephen noted that our meeting program today would be comprised of two of our members presenting a classification talk; Tammy Truman and Garth Sabirsh.

Stephen closed the meeting and announced that next week's speaker would be Syed Soharwardy, founder of Muslims Against Terrorism.

Literacy Month

March 17th
March 24th
March 31st

Syed Soharwardy, Founder, Muslims Against Terrorism
Dylan Jones, CEO, Canada West Foundation
Ken Keelor, CEO, Calgary Co-op

Magazine Month

April 7th
April 11th - 12th
April 14th
April 16th
April 18th
April 21st
April 28th

Classification Talks
Parking at Spruce Meadows — The Horticultural Show
No noon meeting — April 16th meeting in lieu
Youth Services — **Thursday evening meeting**
Roadtrip to Rosebud — bus, lunch and "The Miracle Worker"
Adam Legge, President/CEO, Calgary C of C
John Gulak and Cindy Radu — Breaking the Silence on Mental Illness

Promote RI Convention Month

May 5th
May 12th
May 16th

John Hufnagel — 12:45 @ **McMahon Stadium** — no lunch / no charge
Andrew Hart, Ornithologist
President's Dinner @ **McKenzie Meadows Golf Club**
— **Saturday evening meeting**

May 19th

No noon meeting — President's Dinner in lieu

Rotary Fellowship Month

June 6th - 9th
June 16th

RI Convention, Sao Paulo, Brazil
Gregor Sprenger, Exchange Student 2014-15



Grillin' and Servin' 2015

BBQ SEASON IS JUST AROUND THE CORNER !!

Westrow Group has signed us up for another season of grilling bratwurst sausages, cooking baby potatoes and serving both along with prepared salads.

Dates for four of the events have already been firmed up, and dates for another six events, already scheduled, will be firmed up in due course.

Why not join the 29 Rotarians and partners who worked the events last year, have some fun, and make some money for our club?

You must have a food safety certificate to work at these events but it is more than easy to get one by going to the following link:

www.albertahealthservices.ca/EnvironmentalHealth/wf-eh-home-study-food-safety.pdf

Confirmed Events:

May 23rd, 11am - 4pm
June 13th, 3 - 7pm
June 27th, 3 - 7pm
July 26th, 11am - 4pm
October, 11am - 2pm

Brain Sprint (Eau Claire)
Superstore (Country Hills)
Superstore (Signal Hill)
Iron Man (Glenmore)
Kathy's Run (Glenmore)

Date TBD
Date TBD
Date TBD
Date TBD
Date TBD

Co-op Head Office (lunch)
Sobey's Head Office (lunch)
Tom's Cancer Run
Centaur Cancer Run
Banff Run

See anyone here not enjoying themselves I?!



Comprehensive coverage protects against such things as hail damage, fire, vandalism, theft. Generally speaking, anything excluding a collision is covered by comprehensive. Given the frequency of hail damage in central Alberta, this coverage is a good idea.

Glass coverage is often declined these days due to the cost of same however there are some windshields that are quite expensive to replace so give it some thought. Also, rental endorsement (\$50 per year) might be considered to ensure your full coverage extends to your rental car. Loss of use endorsement might be useful should you be in a position where you cannot go through a period without your vehicle. If you are eligible, an Accident Forgiveness endorsement (meaning you have been accident and ticket free for some time) should be purchased as it will protect you from a rate increase in the event you do have an accident for which you are at fault.

Closing words of advice from Tammy — "If your insurance quote is too cheap, there usually a reason".

Garth Sabirsh

Garth opened his talk by saying that he relates to Tammy as he also has studied and worked in the insurance business, and in fact used to own an insurance agency of his own. He subsequently sold this agency and became a Certified Financial Planner. He explains what he does by posing the question "How can I ensure I have sufficient funds in retirement". Garth's job is to help clients answer this question. He works with other professionals when needed, such as lawyers, accountants, etc, in order to get the job done.

Garth advises that he never directly bills his clients as he earns income from service agreements with various agencies or financial product suppliers he represents. He handles over 1,000 insurance policies and works closely with his clients to help eliminate the stress caused by financial concerns. Rather than provide further detail in his talk, Garth referred us to a several page handout which he had prepared



and put on each table. This presentation includes several headings including a detailed description of what he does in his role of Certified Financial Planner, Financial Planning, Investments, Taxes and a final section on "Person to Person" services offered.

He proceeded to highlight a few points. Severance packages are becoming more common these days so he offers the service of reviewing such proposals with an eye to

seeing it is fair and how to choose which options are the best for your individual situation. He also highly recommends consideration of paying your residential mortgage either bi-weekly or weekly rather than the more common monthly payment method. While you pay the same in actual dollars, the fact that you pay some portion earlier saves you interest in the long run. Over the life of your mortgage, you can save thousands of dollars and take several years off your term.

Garth also discussed probate, which he described as being the time it takes for a court to sign off on an individual's will, and allow disposition of the assets involved. The average is one year to complete probate. Garth outlined a number of products which essentially bypass probate, thus providing quicker access to funds. For example the proceeds of life insurance are not subject to probate.

Garth wrapped up his talk by referring folks to his handout and offering to answer any questions after the meeting.

Arch Supporters



Barry & Cynthia Korpatnisky
Realtor®



#102, 279 Midpark Way SE
Calgary, Alberta T2X 1M2
Direct: 403-278-8973
Toll Free: 1-800-308-0025
Fax: 403-271-0518

Email: realestate@calgarysouth.com
www.calgarysouth.com

Robert Wolfson
Wealth Advisor
robert.wolfson@scotiacleod.com

Suite 300
119 6th Avenue SW
Calgary, AB T2P 0P8
Tel: (403) 213-7342
Fax: (403) 298-7805
Toll Free: (800) 372-9274
Cell: (403) 560-6471
www.elliswealthmanagement.ca



1324 11 Avenue SW
403.244.0099
christosgreek.com

DINE IN - DELIVERY - TAKE OUT



www.movewithtransitions.com

403-975-7949

Dawn Rennie
President
Transitions Inc.

35 Stradwick Place SW
Calgary, Alberta T3H 1T3

Head Office
Email transitions.dawn@shaw.ca



A Better Place For You™



TAMMY M. TRUMAN
Agent/Owner

TRUMAN INSURANCE AGENCY INC.
19 - 8720 Macleod Tr. SE Calgary AB T2H 0M4
Bus: 403-221-7021 Fax: 403-221-7279
email: tammy_truman@cooperators.ca

Home Auto Life Group Business Travel



SILVER CROSS®
Recycled and New Healthcare Equipment

Fran Hochhausen

Phone: 403-236-1338
Fax: 866-766-5438
Cell: 403-874-0025
E-mail: fhochhausen@silvercross.com

4634 - 11th Street NE
Calgary, AB T2E 2W7
www.silvercross.com

Do you have a great idea...?
Congratulations! Now what?

Stemp & Company

Lawyers, Patent & Trade Mark Agents

1-403-777-1122

Toll Free 1-800-665-4447

www.stemp.com email: bill@stemp.com
#233, 1100 - 8th Avenue SW, Calgary, AB T2P 3T8



Mum's Touch

Gwynneth Gourley
Certified Aroma Touch Therapist

403-203-1948

531 McKerrell Place SE
Calgary, Alberta T2Z 1P5

(\$20.00 off first visit)

Rena St. Clair, AMP
Mortgage Specialist



St. Clair
Mortgage Solutions

Cell: 403 680-7362

Toll Free: 1 877 830-0614 Fax: 1 877 830-0627

304, 3016 - 5th Ave NE, Calgary AB T2A 6K4

Email: rena@mortgagegrp.com



The Mortgage Group
Alberta Ltd.

www.renastclair.ca