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5360 DisCon 2022

### 2020-2021 Officers and Directors

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Bev Tonkinson, President Elect  
Rob Wolfson, Past President  
Dale Perret, Secretary  
Al Holt, Treasurer

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Dean White, Youth Service  
Neil Beatty, Community Service  
Bruce Bohnet, Club Service  
Sandy Swan, Club Operations  
Garth Plunkett, Club Financial

RI President Shekhar Mehta  
Rotary Club of Calcutta-Mahanagar, West Bengal India

District 5360 Governor Martin Parnell  
Rotary Club of Cochrane

## Dixon's Networking Night

Meeting  
Reminder!

# IN PERSON !!

## Today @ 5:30 - 7pm



### Improving Your Credit Score Richard Moxley, Debt Counsellor & Author



President George introduced our guest speaker, Richard Moxley, a debt counselor and author, who is here today to show us how to improve our credit score. He is married with 5 children and resides in Calgary.

Richard began by noting that he has developed a presentation entitled "CreditGame.net" as a way of explaining what the credit score is and how it works. No matter what your situation is, or whether you have had credit issues in the past,

your credit score can affect your ability to acquire debt in the future.

He refers to an "assumption" problem in that most people see themselves as being a good credit risk. They pay their bills on time and have limited debt, and assume that their credit score must be high. In fact, the credit scores — there are two main agencies which calculate and publish credit scores: Equifax and Trans Union — are quite complicated to understand, and there are various factors which affect the actual score. In addition, the financial institutions which use the score have other factors which they include in their analysis and credit approval decisions.

With regard to the credit score, the general categories are:

Amazing	751 - 900
Excellent	680 - 750
Good	630 - 679
Fair	576 - 629
Poor	300 - 575



While we work hard to pay off our debt, when a debt is fully repaid, it drops into a historic category and is no longer a current account. The net

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**March 15th, 2022**

**Scribe: Paul Gaudet**

President George called our meeting to order at 12:10, welcoming all participants. We joined in our own version of O Canada which worked out well. George noted the fine spring-like weather and the challenge of dealing with the recent time change.

He thanked Stephen and Anne for the great job they do in creating and distributing our e-Arch, and also noted that Paul would be our Scribe for today's meeting. He encouraged our members to join Paul in taking a turn at scribing for a month.

George introduced our front table guests: District Governor Martin Parnell, Karen Murray from Inclusion Alberta, and our guest speaker, Richard Moxley. We had 22 members and 4 guests in attendance today.

We were especially pleased to see our honorary member Janet Popoff, and Lois Beatty join our group.



## Chase the Ace:



George introduced our Chase the Ace segment by advising that we have 40 cards remaining, and that the daily winner will be receiving \$96. Our "Pot" for choosing the Ace of Spades is currently \$1,164.

The winning ticket for today was Rob Wolfson. As

he was not in attendance at today's meeting, George will contact him to see if he can pick the Ace.

## Sunshine Report:

George asked for any information on the health of our members. He advised that Verna Nazarchuk has been hospitalized and is undergoing diagnostic tests, and that Ian Burgess was recovering from knee surgery and hoped to see us in 4 to 6 weeks.

## Good News / Bad News:

Neil Beatty noted that his granddaughter is turning 8 and wished her a happy birthday. Al Holt noted that his son who is in the RCMP (until recently in the Musical Ride) is in the City on vacation and helped out by delivering his briefcase to today's meeting (which Al had left at home by mistake).

## Rotary Minutes:

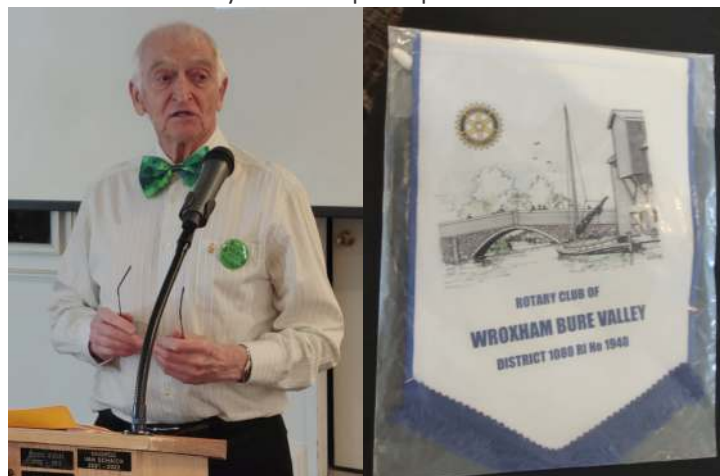
- DG Martin reported on the great success experienced with the "Secret 3km" program whereby Rotarians and others ran 3k to share the experience with the ladies of Afghanistan. We had 250 participants from 22 clubs, 5 districts from 3 countries. Next year it will be celebrated again on March 8th.
- He then announced that the program for our upcoming District Conference being held in Cochrane has been completed. Our theme will be "Supporting the Environment" and Shelterbox is a sponsor. We are two months out from our single day conference (May 14th) and all members are asked to register (\$100) and attend.
- John Charrett reported on our mentorship program at Roots2STEM. We have held two sessions so far (16 students attended our first session, 14 our second) and we have 5 remaining. Our next session is scheduled for April 1st. These

sessions are held on Friday afternoons from 2pm until 4pm, and we require 6 volunteers to help manage and encourage the students to a rewarding experience. As is often the case in Rotary, the same volunteers participate each session so we need new blood to give them a break. This is a great opportunity to see Dean's campus up close, and to participate in assisting these Fairview students. Please contact John Charrett to sign up.

- Bruce Bohnet announced that our Casino is coming up on June 16th and 17th, and as usual we are responsible for staffing the operation for these two days. This year we will be at the Elbow River Casino, and Bruce has volunteer forms for us to fill out. Kindly check your schedule and sign up for this opportunity to fund a significant portion of our Club donations.



- Hank presented George with a Rotary Club Banner from Wroxham Bure Valley Rotary Club, located in England. Hank was standing in for Pat and Sally Wierzbza (former Chinook members who relocated to England) who recently visited Calgary but were quarantined due to COVID and thereby were unable to make this presentation personally. Chinook had helped their Club with funding for a water borehole project drilled in Zambia and this banner was a thank you for our participation.



- Karen Murray from Inclusion Alberta reported on the Rotary Employment Partnership with Inclusion Alberta. With the labor shortages currently existing as many businesses gear up for the post COVID period, Karen advises that they have many eager candidates with intellectual disabilities who would be pleased to help. If you don't have a business of your own, perhaps you have family or friends that do, and you could put them together with Karen.



## Birthdays and Anniversaries:

We were able to get through our birthday video and are pleased to note that Graham Boone had a birthday on March 2nd,

*Photos courtesy George Van Schaick*

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Stephen Pick on the 9th, and Garth Plunkett on the 28th. In addition, we have a spousal birthday for Judy Thompson on the 25th. A hearty Rotary "Happy Birthday" to all. There are no member anniversaries in March.

Our **next meeting** will be "in person" at Dixon's Pub, from 5:30 to 7:00pm, on Thursday evening, March 24th. The speaker for this meeting will be our own Michael Spears, speaking on the subject of tax planning. We encourage all our members to come out and enjoy this meeting next week. The meetings are informative and draw attendance from several other city clubs as well as District reps. The cost is entirely up to you. Kindly let Rob know if you plan on attending so he has an idea about space requirements.

Our **next regular noon meeting** will be "in person" at the Carriage House on Tuesday, April 5th.

George thanked everyone for attending today and offered best wishes to all. The meeting adjourned at 1:20pm.



## Improving Your Credit Score

... cont'd from page 1

effect would be a lowered credit score which is counter intuitive. You would think that with less debt you would have a stronger score, not so much.

So, what types of things affect your score:

Payment History	35%
Amount owed	30%
Length of credit history	15%
New Credit	10%
Types of Credit	10%

Richard has prepared a list of 9 areas where we can actively protect and improve your credit score:

1. Fix it and protect It
2. Established credit
3. Closing accounts
4. Late payments
5. Low balances on credit cards and lines of credit
6. Joint credit
7. Types of credit
8. Active credit
9. Credit inquiries

Richard advises that the credit score system has made recent amendments which are helpful, such as making it easy to check your personal credit score. Most banks will allow you to see your score. He recommends taking steps to look up your score and keep an eye open for any changes. There are ways to sign up for an advisory service which will keep you advised of your score and advise if any changes are occurring. You can also purchase fraud insurance. Apparently financial fraud is a very significant problem. Specifically Richard advises anyone who has had a spouse pass away to advise the credit agencies accordingly. Fraudsters have been known to take advantage of such situations.

The situations which can hurt your credit are generally:

- Foreclosure
- Bankruptcy
- Consumer proposal
- Orderly payment of debt
- Judgement
- Collections

However there are specific timing rules after which your record can be cleaned. For example, a history of late payments can be cleared after 6 years, credit counselling after two years, consumer proposal after three years, and generally foreclosures and bankruptcy after 6 years.

Richard talked about credit cards and advised that the higher the level of actual balance versus the maximum allowed will lower your score. He notes that if you carry more than 50% of your limit then your score will be reduced.

Unfortunately Richard had a limited time available for his presentation today due to another obligation, and therefore was unable to go into much detail.

He notes that his email is [info@creditgame.net](mailto:info@creditgame.net) and would be pleased to answer any questions you might have. He wrapped up by noting that you can do everything right and still get hurt by your credit score.



George thanked Richard for presenting to us today and advised him that in appreciation we would be making a donation to "Polio Plus", Rotary's program to eradicate polio from our world.

## Calling All Scribes !!

**We need YOU !!**

**Please volunteer to take minutes of our meetings.**

**The minutes help out those who don't make it to the meetings, and also help provide a historical record of our club.**



**Please help!!**

**Contact Paul Gaudet to volunteer.**



## Water and Sanitation Month

March 24th

Dixon's Networking Night — in person !! — 5:30-7:00pm

Speaker: Michael Spears — Tax Preparation Assistance Services

## Maternal and Child Health Month

April 19th

April 27th

Mike Moore, VP of the Calgary Roughnecks and Calgary Hitmen

FunDrive Fundraising Project delivery date — collect gently used clothing, books and other household items!

## Rotary Fellowship Month

June 16th & 17th

Casino Fundraiser at the Elbow River Casino — please help!

Bruce Bohnet has volunteer forms for us to fill out



## Spring Cleaning 'FunDrive'

April 27th Delivery

When spring cleaning, or just plain clearing out things you no longer need or have space for, remember to collect "gently used" soft goods (clothing items), books and other items, and deliver them to the club. Get some big bags and find an out-of-the-way place to collect the stuff. We've still got lots of time to collect, and perhaps your family or friends might add to your collection?

*Don't Forget!*

**Donate** used clothing & household goods



## MARCH IS



**WATER AND SANITATION MONTH**

"Water and sanitation must be clear priorities if we are to create a future that allows everyone to live healthy, prosperous and dignified lives."

Michel Jarraud

## Rotary Curling



March 8th Rotary curling wind up ... this is the "Nazarchuk" team which George Kimura skips, and includes Paul G., Wayne Wiebe and Ted Wada. I believe ours is the only Chinook team which won a trophy (albeit the D Trophy).

Paul Gaudet

## 5360 DisCon 2022



5360 District Conference

May 14, 2022

### THE DETAILS

Date: Saturday, May 14th, 2022

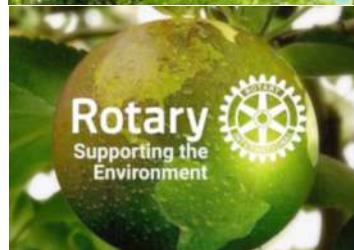
Location: Alliance Church, Cochrane, AB

Time: 9:00am to 4:00pm, registration open at 8:00am

Social: MacKay's Ice Cream following conference

Cost: Rotarians \$100, Guests \$100, Youth \$20

Charity of Choice: ShelterBox



## SPEAKERS' CORNER

The Four Elements



OUR SPEAKERS WILL BE FOCUSING ON THE FOUR ELEMENTS: LAND, WATER, AIR AND FIRE AS WE EXPLORE WAYS OF SUPPORTING THE ENVIRONMENT.

Register at [www.discon5360.ca](http://www.discon5360.ca)