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ASPiRE Financial Wellness

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Rotary Remembers

2020-2021 Officers and Directors

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

Syed Ahmed, International Service
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

Our meeting is on ZOOM ... Join in today @ noon!



ZOOM Evening Meeting Minutes

October 28th, 2021

Scribe: Paul Gaudet

For our pre-Halloween meeting, everyone was in costume!



Oops! wrong picture! I guess it was just a couple of attendees who got in the spirit of things! And oh yes, Rob who wore a Penguins hat ... perhaps he jinxed them!?



Our meeting was called to order at 7:05. Rob welcomed everyone to our meeting and introduced our National Anthem. He acknowledged a number of our guests including Rick Istead, former DG and a member of Fish Creek, Barbara Larsen from Fish Creek, John Crosser, also from Fish Creek and our guest speaker, Christine Rendell, former DG and member of Calgary East, David Townsend, member of Sarcee, and Karen Murray from Inclusion Alberta.



Rob introduced John Crosser, our **Guest Speaker** for tonight to tell us about building stronger and safer communities through financial education. His business website can be found by searching "ASPiRE Financial Wellness".

John is a former investment advisor and mathematics teacher who has helped thousands of people across the world achieve their goals. As a goals based financial advisor John combined his fifteen years of working with business owners, and twenty four years of teaching and coaching, to provide his clients with effective and efficient

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www.ChinookRotary.org



plans to meet their needs. Through his experiences John has realized that many people lack an understanding of money fundamentals. To help ensure people get the right financial education, John has integrated his experiences to create an online course series called "Aspire Financial Wellness for

Teens and Young Adults".

They offer 10 separate courses, each broken down into sections for clear understanding and effectiveness. The first course is entitled "Planning for Success" and contains 14 sections. The second course is "Investing in your Career" and contains 18 sections, the third "Financial Planning", the fourth "Funding Financial Goals", and so on. John highlights that they sell courses, nothing else, not insurance, not investment products, not legal advice, just information. He advises that 43% of Canadians are living paycheck to paycheck, and 42% of Canadians spend all of their net income each year. Clearly many in our community are in

trouble financially so if we can educate younger people (their main market targets young Canadians from 14 to 24), then there will be long term benefits. Apparently only 54% of Canadians report having a retirement plan, whereas each person who completes this training program will create a plan for themselves. The program can be presented online or through a hard copy format. John advises that the entire course is approximately 50 hours in duration.

There was discussion about why such a useful program, or parts thereof, wouldn't be a natural addition to our school curriculum? John agrees but advises that it is a challenging course to deliver and requires certain experience and training to be presented effectively. He has been in contact with school boards in the Province but so far, only a few specific schools have agreed to use the program.

They have been working with Rotary and have prepared a 3 hour program in which Rotarians share their best practices in 9 areas of interest. They are planning to reboot this program for April of 2022. John advises that they are always looking for speakers with business experience to share, and have found that Rotarians are a

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ASPIRE
FINANCIAL WELLNESS

Building Stronger and Safer Communities With Financial Education

www.aspireALL.ca

VISION STATEMENT

ASPIRE Financial Wellness provides teens and young adults with independent and unbiased financial and career education so that they can make better financial decisions.



OUR COMMUNITIES ARE IN TROUBLE

2019 Survey Conducted by Canadian Payroll Association - Canadians

- Live paycheck to paycheck: 43%
- For every \$10K of income Canadians owe: \$171
- Spend all or more of their net pay: 42%

*2020 Family Service Canada

- Most don't "quite a bit" or "extremely" stressed: 23%
- Inside last 12 months have had a death: 61
- 13 yrs have lower level of life satisfaction: 23%

WE NEED TO MAKE BETTER DECISIONS

A: Age Appropriate
S: Strategically Integrated
P: Personalized Planning
R: Researched and Relevant
E: Engaging and Empowering

We all have different goals we are trying to achieve and therefore require different levels of knowledge, skills, and behaviors. Discover your financial SWEET SPOT.

Do you want ...

more confidence and less stress?

Knowledge+Skills+Confidence+Action Plan+Action=Your Future

Do you want ...

to learn how to pay for school, a car, home, or a vacation?

to find money to pay for your goals?


54% of Canadians Report Having a Retirement Plan¹

¹Retirement Poll by RBC




VIRTUAL CAREER AND FINANCIAL WORKSHOP

FREE PRIZES



SHARE BEST CAREER AND FINANCIAL MANAGEMENT PRACTICES

Best Practices are the key to success in the workplace and in life.



WHERE DOES WHAT YOU HAVE TO SAY FIT IN?

SYNC-UP

Personal Financial Management Topics:

- Goal Setting: Agree on what you need to know to buy your starter home?
- Car Ownership: What do you need to know to buy your starter car?
- Accommodation: What do you need to know about making financial decisions?
- Marriage Budget: What do you need to know to pay for your starter home?
- Banking: What do you need to know when choosing a financial institution?
- Home/Auto Insurance: What do you need to know when choosing your life and health?

Personal Career Management Topics:

- What are the top 5 technical skills you possess that help you to succeed?
- How did you get to where you are today? What was your career path?
- What are the main obstacles to your career? How will Artificial Intelligence affect your career?

great fit. Rather than presenting a three hour program, they are looking at the feasibility of doing 3 or 4 one hour presentations for ease of presentation. Christine commented on the value of this information for high school students and young people generally.

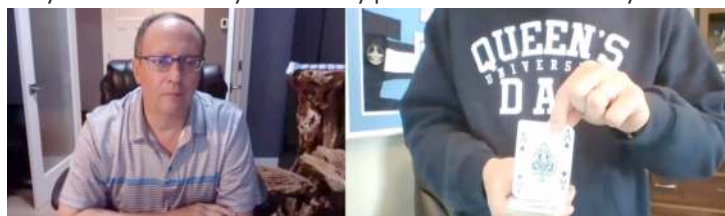
John offered an example of young people buying their first car, using bank debt, and attaining their first credit card, taking on more expensive debt and then they go to university and add on student loan debt, graduate, get a job and then ultimately a condo or house with significant mortgage debt. Sound familiar? Well it's a road most feel is the way to go, and for many it leads to financial anxiety and family problems. So by adding training and financial education at a relatively early age, better decisions could be made.

Keep your eyes open for the training webinars coming in the spring, and have your children or grandchildren sit in.

Rob thanked John for his presentation and noted that a donation will be made to Polio Plus as a thank you for his participation at today's meeting.



Rob introduced our **Chase the Ace** program and showed a video of Garth Sabirsh choosing card 12 with 24 remaining, which turned out to be the Ace of Spades and won him our jackpot of \$2,159! He and Lynda are in the middle of a move to Black Diamond so they will undoubtedly have many places to use the money.



So now we begin the long road ahead with 52 cards and a jackpot to build. We start out with a \$93 daily prize and a \$93 jackpot. Our daily winner was Alex Soutar who was not in attendance so Rob will contact him for a card selection. Don't forget to send in your \$30 for our three draws in November.



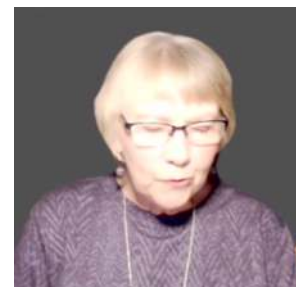
As is usual at these evening meetings, the attendees are given an opportunity to briefly outline details and developments from their personal, business or Rotary life. This is a very interesting part of our meeting and we encourage our members to join the group so they can hear numerous interesting updates. We have provided some brief notes to give you an idea of how it works.

Rick Istead reported that 5 members of **Fish Creek** have joined the "Move to End Polio" District Project. This program is projected to raise over \$60,000 District-wide which gets really exciting when we remember that the Gates Foundation will match our



results. He reported that their Club has completed their AGM and has filled all their positions for next year. Their Interact Club (Strathcona Tweedsmuir) is holding a trivia night and are seeking 4 person teams to take part. Rick also noted that the District is creating a Leadership Development Program for our Interact Clubs.

Barbara Larsen from **Fish Creek** has completed 107 hours on her bike as part of the "Move to End Polio" project, and reports that her business continues to help people be healthier. She is an RN and helps people make the right choices.



David Townsend of the **Sarcee Club** told us about their new Interact Club (Churchill) and that their Rotary Club is funding a scholarship program for this program. They are hosting a Casino next weekend and looking for some volunteers.



Karen Murray from **Inclusion Alberta** told us about their on-line fundraising event being held in the morning on November 4th (7:30am to 8:30am). It will be asking for financial support however she assured us that there is no obligation. She reported on the success of Pembina which has recently won a recognition award as a disability employer.



Rhea told us that the **District NGSE Committee** is in the final phase of arranging a virtual agricultural exchange with Chile, Brazil, Columbia and Argentina, which will focus on methods of crop production in Alberta.



Lal Mattu is also a Fish Creek member, and he updated us on the "**Third Academy**". "Students with special needs require an Individualized Program Plan (IPP) that builds upon their strengths while remediating or compensating for their learning disorder." They have decided to purchase a new public campus and have located a building at a cost of \$5.6 million. They have already raised \$2.8 million and are working hard to raise the balance prior to August 2022. Lal advises that their success rate is 98% of those who come to them.



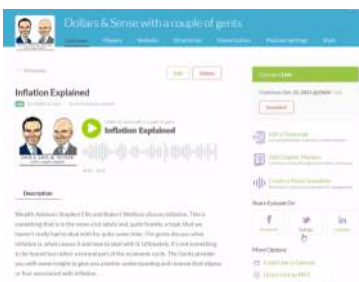
Former DG Christine updated us on **Calgary East** and the International Zone-wide Interact Conference scheduled for March 2022 here in Calgary. She is an active member of a global committee working on enhancing Peace initiatives, and is working on bringing such programs to our District. Christine noted the passing

of long time Rotarian Jim Smith, who hosted 21 exchange students in their home.



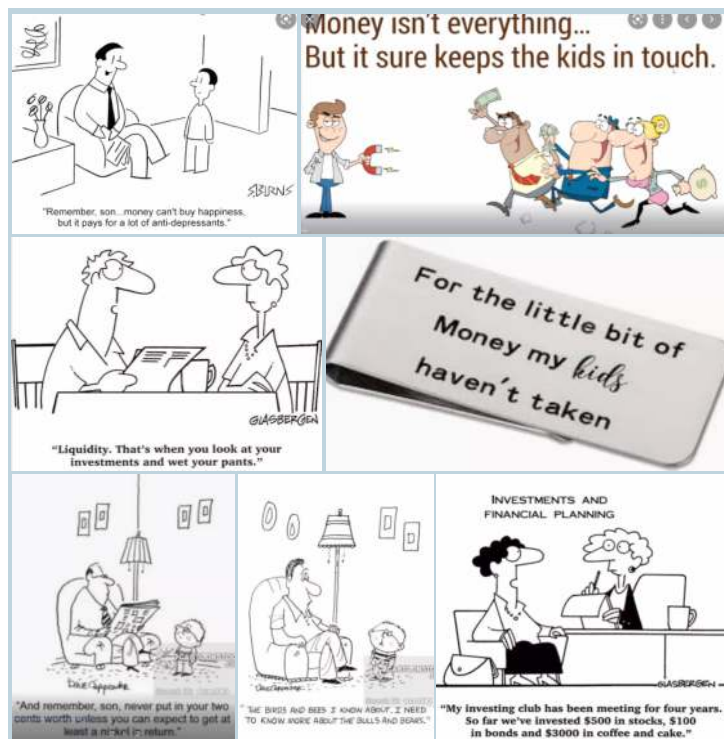
George delivered an update on Chinook noting our new membership initiative, our recent bottle exchange project, and thanked Rob for continuing to take the lead on our Thursday night Dixon's meetings, and also for arranging our sports pools to create fun for our gamblers and sport fans (and which raises money for our Club).

Rob noted that his business partnership has completed a new podcast based on "inflation" and suggested we give it a listen. Their podcasts are available under the title "Dollars and Sense with a couple of gents". He also shared his recent achievement of bowling (5 pin) a 410 game, quite an achievement indeed.



Bragworthy! He told us that as a member of a gym club he decided to join in the "Move to End Polio" program and has run on the treadmill for 162 km and donated \$2 per km so has paid \$324.

Rob then played a video showing several cartoons which brought smiles to everyone.



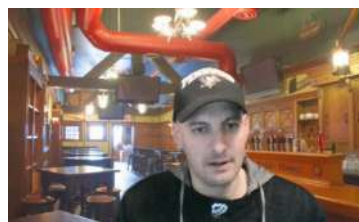
Laughter is an instant vacation.
- Milton Berle

Our **Good News/Bad News** section brought some good news:

- Rick noted that he and his wife have joined the grandparents club with the birth of their 7 lb grandson in Portsmouth, England. They plan on visiting him as soon as possible.
- Christine told us about her 5 year old granddaughter's birthday.
- Sandy Swan announced the death of George Raham of Canmore, a Charter member of Chinook Rotary and a noted Provincial level athlete.

Our **next regular noon-time meeting** will be next week, November 2nd, at which our speaker will be Grace speaking to us about the Amarak Society.

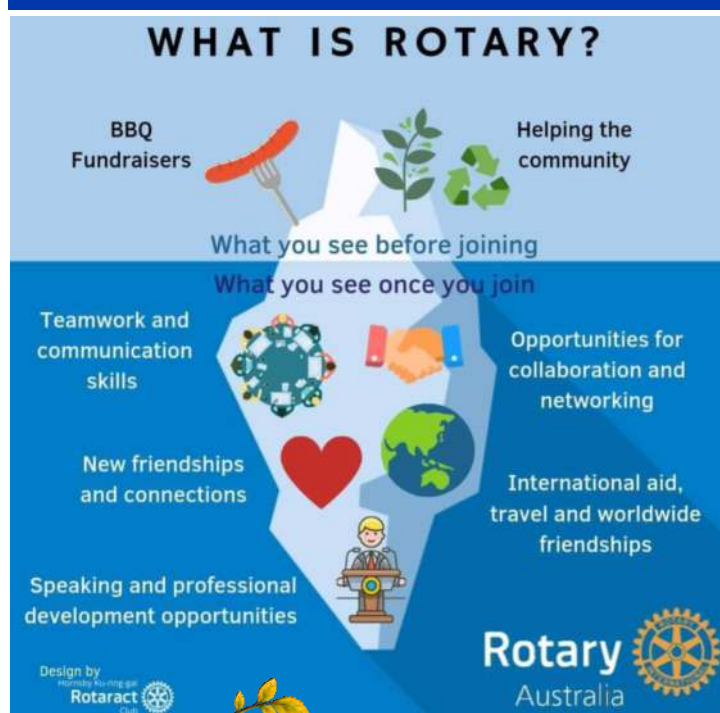
"A mother attends an Amarak School each day. Then, after class, she teaches 5 children everything she's learned. In other words, we teach her how to conduct her own micro-school at home, for 5 neighbourhood children. The boys and girls she teaches then advance to higher levels of education, moving from destitution to university graduation."



For our next Dixon's evening meeting, we plan to visit the Roots2STEM Campus on Thursday, November 25th. We are not sure at this point if this visit will be possible, and will advise as soon as possible.

Rob thanked everyone for attending, wished them a goodnight and a Happy Halloween.

Membership Moments



In my last column, I mentioned how much more it would mean to members, to mention in a presentation, about a travel destination where and when Rotary met at said destination. The experience of visiting another club is special. New contacts made, more knowledge of the community or region, friendships found that may last for years, and sometimes ideas worth taking home to better our own club.

The late Tom Ransom, a member of our club for many years, befriended the Mad River Rotary Club in California, a place he travelled to annually. That club literally became our sister club, through Tom's efforts, and we supported their fundraiser, buying Rotary shelf clocks made out of California solid Redwood pieces, complete with Rotary logo and clock features. Tom brought back several, many of our club members purchased them. Mine still works on a book shelf in our home.



Several of us visited Arizona and other state clubs in the winter months, getting involved like regular members in local activities. The east Mesa club nearly doubled in size when snowbird Rotarians attended. Several Scottsdale clubs even had large Canuck Rotarian attendance. The late PDG Governor, Gardie Shaw, a member of Calgary South, even had an annual golf tournament for Canucks and local Rotarians, at an Arizona golf course.

Our club developed a terrific relationship with the Invermere BC Rotary club. All through the 80s we had annual trips there twice a year. In the summer for golf, and in winter for skiing. Accommodation was easier then as it was an all male club. We suggested the Flags of our Nation project at the Invermere Museum. I gave them the flags we brought back from the 1982 RI Convention, they supplied the poles and commemorative rock, and we shared the plaque cost which honours both clubs.



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Member News

'End Polio Now' Event in Pakistan

Photos courtesy Syed Ahmed



Syed and Fari Ahmed wedding anniversary cake baked by Fari (now President of RCIM Club)



Anthony and Bev Tonkinson helping Friends of Fish Creek on behalf of Rotary West wrap trees in Fish Creek Park.

Rotary Foundation Month November 2nd

ZOOM Meeting @ noon ... be sure to join in!
Speaker: Grace, Amarok Society, a Canadian charity operating in Asia and Africa, focussing on improving educational opportunities for Aboriginal and First Nation students



Amarok Society
Teach a Mother, Change the World

November 11th
November 16th

Rotary Remembers @ The Carriage House Inn
Gary Webster, Centennial Club
Child Adolescent Mental Health Park Project



Rotary Remembers
November 11th, 2021
The Carriage House Inn

Disease Prevention and Treatment Month

December 7th

ZOOM Meeting @ noon ... be sure to join in!

Speaker: TBD or Classification Talks

December 14th

Club Assembly — Directors' updates



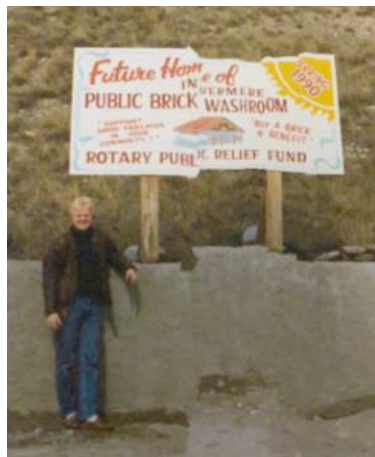
Did You Know or Wish to Know?

... cont'd from page 5



Our two foursomes golfing that year posed in front of the display, which still proudly exists today. In the photo on the next page are Harry Nazarchuk, the late Norm Russell, Norm Myden, Joe Hooper, the late Greg McLellan, yours truly, the late Al Imler and the late John Rockley.

We participated in funding the Invermere Club's project to build a public washroom downtown. Seen here is exchange student Mikko standing by the site sign. Donations were acknowledged on the completed structure. A small example is shown here. The whole wall was dedicated to crapper donors and has since been



covered up with more discreet designer material.

On a sad note, one of the great members of the Invermere Club, Del Hoffman, loved by all in the community, was murdered, as was his wife Bev, after crossing into Mexico

at Nagolas from Arizona, enroute to deliver clothing to a village they travelled to every year for that purpose. The murderers were captured — two American convicts who remain in Mexican prison.



Rotary Remembers

@ The Carriage House Inn
10:30 am - 1:00 pm
(doors open at 10:00am)

11 NOVEMBER
REMEMBRANCE DAY

Lest we forget



Guest Speaker Tom Leppard, B.A., M.A.
Canadian Military Historian, who will share fascinating stories about Calgarians who served

This event will be live-streamed for those who prefer not to attend in person.

Tickets \$35.00 for in person

Ticket registration deadline: November 4th
(due to COVID, no walk-ins allowed)

Register on-line at rotary5360.ca for in person or live-stream

I don't know who needs to hear this but Polio and smallpox never reached natural herd immunity.

They were eradicated by vaccines.