



Agenda for August 23, 2023

1. Call to Order
2. Attendance/Welcome
3. Approval of Minutes June 28, 2023
4. Reports
 - a) President
 - b) Vice President
 - c) Secretary
 - d) Treasurer
 - e) Seniors Liaison
 - f) City of Calgary
 - g) Ward 12
5. Web Site Discussion and review
6. Other
7. Adjournment



In Attendance: Vice President - Kimberly Stewart
Treasurer – Patrick Giroux

Absent: President – Shelley Wark-Martyn
Director Seniors Liaison – Jane Stevens (with regrets)
City of Calgary Neighborhood Partnership Coordinator - Joylynn Matheson
City of Calgary Ward 12 Constituent Assistant - Sarah Ferguson

Guests: Sally Samuel

1. Call to Order – The meeting was called to order by the Treasurer Patrick at 6:40 PM.
2. Adoption of Minutes from the June 28th, 2023, Meeting.
 - a. Revision to minutes from June 28th, 2023
 - i. for the list of DP's - can you add the closing dates for comments.
 - ii. for the lawn games, I was only approved to purchase 2 cornhole games.

Motion: Patrick Giroux moved that the minutes of the June 28th, 2023, meeting be accepted as revised. Second by Kimberly Steward. Motion carried.

3. Reports
 - A. President's Report: Shelley Wark-Martyn
 - a. Resignation – It is with regret that Shelley has resigned from the MTCA Board due to time constraints. No report submitted.
 - B. Vice President Report: Kimberley Stewart
 - a. Report attached
 - b. Items to discuss and action;
 - i. Old MTCA banners. Looking at what can be done to correct the old website address on the existing banners.
 - ii. Kimberly will receive a quote to either correct the issue or for entirely new banners.
 - iii. Money Management Workshop through Momentum
 1. Everyone agreed that a presentation from Momentum would be beneficial and tentatively scheduled for October's meeting.
 2. Description of workshops attached. Can be either in person, over Zoom or a combination. Will talk to the MTC general manager to see if we can use the video conferencing systems.
 - iv. Winterfest
 1. Discussion on moving forward but with reduced scope due to the number of current board members and volunteers.



- v. Kimberly will contact Shelley to discuss Facebook credentials and the secretary's binder.
 - vi. Kimberly presented a letter from the Calgary Economic Development Film Commission regarding Neighbour filming in McKenzie Towne on August 29th, 2023. (see attached letter)
 - vii. The list of development permits is updated on our webpage as they come to the association.
- C. Secretary Report: position vacant, no report.
- D. Treasurer Report: Patrick Giroux
- a. Report attached with signed financial statements.
 - b. Annual Society Returns – Patrick has confirmed with Alberta Corporate Registry that;
 - i. the annual return for 2022 (March 2021 – February 2022) was filed on May 25th, 2023
 - ii. The annual return for 2023 (March 2022 – February 2023) was files on August 8th, 2023.
 - c. Patrick submitted expenses totaling \$116.19 for 2 Cornhole games (approved in June 28 meeting), registered mailing of annual returns and a package of letter sized envelopes.
 - i. Expenses approved and cheque #113 signed.
 - d. Discussed Servus Credit Union's response to outstanding questions from June 28, 2023, meeting. See report for answers.
 - i. Patrick moved that the process to move banking from ATB to Servus Credit Union. Kimberly Steward seconded the motion. Motioned carried.
 - a. Patrick will start the process.
 - e. Presented Servus Credit Union's offer to the MTCA membership. (attached)
- E. Director Senior's Liaison Report: position vacant, no report
- F. City of Calgary Report: Joylynn Matheson (Report attached)
- G. Ward 12 Report: Sarah Ferguson no report presented
4. New Business
- a. Games in Promenade Park on August 31, 2023 with the food trucks.
 - b. Games and Councilor Spencer in Promenade Park on September 14th, 2023 with the food trucks.
 - c. Dates for all future monthly MTCA meetings have been sent to MTC.
5. Adjournment - The meeting was adjourned at 8:00 PM.



Vice President's Report – August 23, 2023

Website Update:

Patrick and I met to review the website and we agreed on a few small changes which have been made. Please review and let me know if you would like any additional changes or additions.

Inventory:

An inventory list with photographs was created and distributed for reference. All items are currently being stored in my garage. The banners with our logo have the old web address. Looking at options with George of Calgary Signs & Banners in McKenzie Lake to see if we can “patch” our new web address or if it is better to reprint them. Costs will be sent for review.

SE Odour Issue:

Patrick and I were on a video call with The City of Calgary regarding the ongoing odour issue. Jacobs Engineering was contracted to complete an air study. The City will be sending their report for Community Associations to review. The information is not to be published to the community as the results are still inconclusive and more investigating is necessary based on community feedback / 311 calls.

To Discuss:

1. Branded banners – old web address
2. Money Management Workshop through Momentum
3. Winterfest

Respectfully Submitted,

Kimberly Stewart
Vice President, MTCA
403-354-0490

Financial Literacy: Knowledge and Skills for a Lifetime!

Momentum's Financial Literacy curriculum focuses on providing people with the knowledge and resources they need to develop a sustainable livelihood. Participants who attend the first five workshops listed will receive a certificate of completion in Money Management.

Through a series of workshops, participants will gain skills and knowledge in:

- **Budgeting: Control Your Money**
 - Understand the differences between needs and wants and how it affects your spending habits
 - Learn to track your expense and put together a budget

- **Banking: Be a Smart Bank Customer**
 - Learn about different places where you can bank and how to select the right account for you
 - Learn about the different types of financial products and services available and how to use them safely and efficiently

- **Assets: Build your Future**
 - Discover all the valuable qualities and things you have in life
 - Learn how to use all your different types of assets to overcome the challenges you face

- **Credit: Take Charge of It!**
 - Learn about the different types of credit products and how to you use them wisely
 - Learn about ways to pay down your debt and where you can turn to for help

- **Consumerism: Decide for Yourself**
 - Become more aware of the impact consumerism and advertising have on your spending
 - Learn about alternatives to consumerism by focusing on what's most important to you

Each workshop is 2 hours in length or be shortened to 1.5 hours but no less.

A maximum of 2 workshops can be booked back-to-back with a minimum booking time of 3 hours to a maximum booking time of 4 hours. If you want all 5 courses delivered it can be done in 3 days with 3 hours minimum each day.

Participants must fill in a registration form at the beginning of the workshop.

Participants must have a minimum Canada Language Benchmark of 5.

To book a workshop please contact Tabatha Wallace at tabathaw@momentum.org



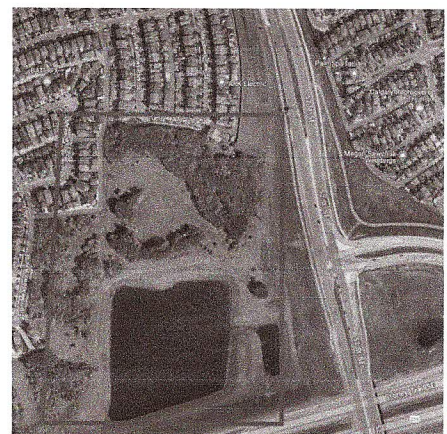
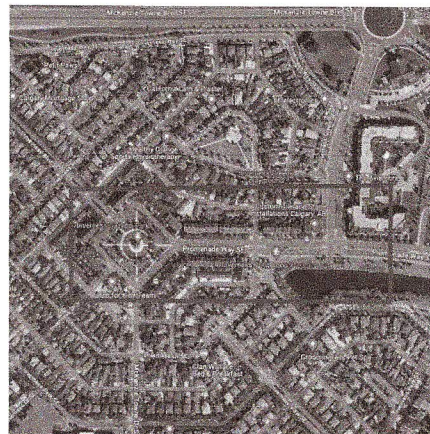
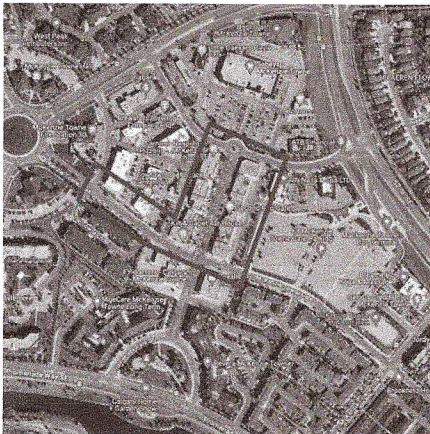
Filming in your Neighbourhood

Dear Neighbour,

Glean Productions will be in your neighbourhood filming for STARS Lifestyle, on August 29, 2023 between the hours of 8am and 4pm. The project is about capturing still photos and video content for STARS marketing and advertising collateral.

As outlined on the maps below, we will be filming from the sidewalks and pathways along High Street SE, McKenzie Towne Gate SE, Promenade Way SE, Inverness Square SE and in the green space at the corner of 52 St SE and Stony Trail SE (East of Elgin). No public access will be impeded.

Please note, we are a small production crew and we do not have any large production vehicles that would impede traffic or obstruct the day-to-day neighbourhood activities.



Thank you for your understanding, and if for any reason you need more information or would like to speak with our Location Manager, please contact Dinno Espiritu at 403.700.1591 or dinno@glean.ca.

Please contact 311 to receive 24 hours/7 days a week information and service. During regular business hours, if you have questions regarding filming in Calgary, please contact the Calgary Film Commission at film@calgaryeconomicdevelopment.com.

Thank you,

Dinno Espiritu
Director, Creative & Production
403.700.1591
dinno@glean.ca
glean.ca



For more information regarding the filming in your neighbourhood, call 3-1-1

Treasurer's report for July 23, 2023.

- Financial Position (balance sheet), Change in Net Assets and Operation (income) statements as of August 22nd, 2023, will be presented at the August 23rd meeting for signatures.
- As of August 22nd, 2023, there are no outstanding invoices.
- Patrick's expenses of \$116.19 presented for approval. This covers the registered mailing of the Annual Society Returns for 2022 and 2023, a package of letter sized envelopes and the purchase of 2 Cornhole games that were approved in June's meeting.
- No new membership for the period of June 26th to August 22nd.
- Current number of paid memberships – 12.
- No bank interest for the months of June and July has been received due to account balance being below \$10,000.
- Followed up with Servus Credit Union on some outstanding questions.
- The MTCA board was discussing the offer from Servus and they have the following questions;
 - The offer indicates special pricing for a period of 1 year. The question is - what changes after the year is up?
 - All custom accounts are reviewed annually, if warranted the pricing may be adjusted.
 - What would change would be the rate offering, Currently the offer is P-2%. In cases where the relationship pricing may not continue to remain profitable then an adjustment may be made from the "P-2%" to "P-x%".
 - The fee schedule lists CAFT (EFT) is "based on volumes". The question is - what does "based on volumes" mean?
 - Here is some information about our CAFT (Customer Automated Funds Transfer) system:
 - CAFT is a user-friendly, secure website for the electronic transfer of funds between financial institutions. It can be used for payroll, accounts receivable, accounts payable, donations or the collection of fees. The system would be managed by you and/or an assigned user.
 - Monthly Fees are based on the information provided and are subject to change. There is a one-time Set up Fee of \$150.
 - The file can be uploaded from most accounting software programs or can be entered manually. Once the information is set up (employees or vendors entered etc), you will only be required to submit the file when it is due or make changes, additions or deletions.
 - For payroll/accounts payable, we require the file/funds to be sent 3 business days prior to the due date.
 - There is an internal application and approval process that may take 2 to 3 weeks to complete. We may also require the last two years' financial statements of the business. If using CAFT to collect fees (from a membership or the like), we may also need to take a deposit as security to offset any inherent risk. This would be determined upon completion of the internal application.
 - Once the application is approved, set up includes training and ongoing support.
 - If you are interested in our service and would like to start an application, we will require the following information:
 - Maximum dollar amount of each file (a file being one day's worth of

- Maximum item amount (Eg. Single payment amount)
- How many files per month? (Eg. Semi-monthly period is 2 files/month)
- How many items ("cheques") will be in each file (number of people being collected from per run)
- Name, phone number, email address and user types of administrators (See user types below)
- Manual Data Entry or File Upload (For file upload, files will need to be in CPA standard 005 format)
- Manual File Release or Automatic File Release
- Will you require dual authorization to release files
- The nature of the business
- 2 years financial statements if question 1 is more than \$35,000 or if it is for a debit file (A/R, Fee Collection, donations etc.).
- Servus Business account # for Funds to be debited from.
- User Types - Certain user controls can be established for individual users to limit their ability to view files and or release and upload files. Alternatively, users may also be given unlimited access. Organizations that require 2 or more to sign may prefer to limit one set of users to upload or create files and another set of users to release. (Users can be given one or more types)
 - Release Only – These users will only have the ability to release files once created online by another user (can only be used for manual release/CAFT)
 - Read Only – These users will only have the ability to read files once created or uploaded to the payments anytime website by another user (can be established for manual or automatic release)
 - Data Entry – These users have ability to create files and view data on the payments anytime website, other users must release (can only be established for manual entry/ CAFT)
 - Super User * – These users have ability to perform all functions with no limitations (can be established for manual or automatic release)
- The MTCA will not need the CAFT process as we use Interac email E-Transfers.
- Paul Wambolt will be at our meeting in August to answer any other questions and to provide a special offer to the MTCA membership.
- Sarah, from the councilor's office, will help with the MTCA tent and games at the park when the food trucks are on-site August 31st. Both Sarah and Evan Spencer will help with the MTCA tent and games on Sept 14th.

Patrick Giroux
Treasurer



STATEMENT OF FINANCIAL POSITION
(UN-AUDITED - BALANCE SHEET)
 For the period ending August 22, 2023

	2023 - 2024	2022 - 2023
Assets		
Cash & Bank Balances		
General Account	\$ 9,059.81	\$ 12,332.25
ING Grant for Website	\$ -	\$ -
Blank 1	\$ -	\$ -
Blank 2	\$ -	\$ -
Prepaid Insurance	\$ 112.50	\$ 337.50
Prepaid External Membership (FCC)	\$ 35.00	\$ 87.50
Prepaid Mailbox	\$ 282.69	\$ -
Accounts Receivable	\$ -	\$ -
ING Grant for Senior and Wearable Technologies	\$ -	\$ -
Total Assets	\$ 9,490.00	\$ 12,757.25

Liabilities		
Accounts payable	\$ -	\$ -
Deferred Cash - MTCA Membership	\$ 16.76	\$ 36.68
ING Grant - Senior and Wearable Technologies	\$ -	\$ -
ING Grant - MTCA Website	\$ -	\$ -
Blank 2	\$ -	\$ -
Total Liabilities	\$ 16.76	\$ 36.68

Net Assets		
Unrestricted Net Assets	\$ 9,473.24	\$ 12,720.57
Restricted Net Assets	\$ -	\$ -
	\$ 9,490.00	\$ 12,757.25

Board Approval:

Kimberly Stewart
 President

August 22, 2023
 Date

Patrick Grousef
 Treasurer

August 22, 2023
 Date



STATEMENT OF CHANGE IN NET ASSETS
 (UN-AUDITED - CHANGE in NET ASSETS)
 For the period ending August 22, 2023

	2023 - 2024	2022 - 2023
Assets		
Unrestricted Cash Balance (beginning of Fiscal year)	\$ 12,332.25	\$ 12,969.10
Restricted Cash balance throughout the year		
Excess / Deficiency of Revenue over Expenses	\$ (3,272.44)	\$ (636.78)
Restricted Grants Expended over fiscal year		
Prior Period Adjustment	\$ -	\$ (0.07)
Unrestricted Cash Balance as of year end	\$ 9,059.81	\$ 12,332.25
Restricted Cash Balance as of year end	\$ -	\$ -
	\$ 9,059.81	\$ 12,332.25

Board Approval:

Kimberly Stewart

 President

August 22, 2023

 Date

Patrick Guroep

 Treasurer

August 22, 2023

 Date



STATEMENT OF OPERATIONS
(UN-AUDITED - INCOME STATEMENT)
 For the period ending August 22, 2023

	2023 - 2024	2022 - 2023
General		
MTCA Membership	\$ 84.41	\$ 63.32
[additional6]	\$ -	\$ -
YYC Foodtrucks Donations	\$ -	\$ -
Bank Interest	\$ 0.10	\$ 1.90
ING Grant - MTCA Website (externally restricted)	\$ 2,887.50	\$ -
ING Grant - Seniors & Wearable Technology (externally restricted)	\$ -	\$ 1,400.00
[additional2]	\$ -	\$ -
[additional3]	\$ -	\$ -
Total Revenue from General	\$ 2,972.01	\$ 1,465.22

Expenses		
General		
Website maintenance	\$ 787.50	\$ -
ING Grant contribution - Website maintenance	\$ 787.50	\$ -
Director Insurance	\$ -	\$ 450.00
Event Insurance	\$ -	\$ -
External Membership (FCC)	\$ -	\$ 252.00
Mailbox	\$ 376.95	\$ -
General Expense	\$ 92.50	\$ -
Website Design and Implement	\$ 2,100.00	\$ -
ING Grant contribution - Website Design and Implement	\$ 2,100.00	\$ -
ING Grant - Seniors & Wearable Technology (externally restricted)	\$ -	\$ 1,400.00
Accounts Payable	\$ -	\$ -
Total Expenses from Unrestricted Funds	\$ 6,244.45	\$ 2,102.00
Excess/(deficiency) of Revenue over Expenses	\$ (3,272.44)	\$ (636.78)

Board Approval:

Kimberly Stewart
 President

August 22, 2023
 Date

Patrick Girouf
 Treasurer

August 22, 2023
 Date

We shared over \$60 million with our members last year—does your bank share with you?

Unlike your bank, when we profit, you do too. Through the Servus Profit Share® program, your team at McKenzie Towne Community Association can earn cash simply by doing their daily banking, loans, mortgages, investments, and more with Servus.*

Bundle any four product specials and receive \$100 cash!

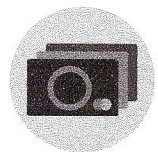


Chequing account

- Monthly fees waived for one year (up to \$300 in savings)

Overdraft protection

- Discounted for one year (\$60 value)



Servus Mastercard®

- Get up to 35,000 Circle Rewards® points¹ with a World Elite® Mastercard.
- Get up to 10,000 Circle Rewards® points² with a Gold Mastercard.
- Transfer your balance from a non-Servus credit card at a rate of 3.99% for 10 months with a 1% transfer fee**.



Personal loan

- 5-year personal loan special rate (as low as 6.74%)‡

Education financing or student line of credit

- Lower than standard rates

Mortgage switch or purchase

- Get up to \$5,000 cashback in profit share advance on a Servus mortgage.



GIC investments

- Choose from GIC specials or receive a premium on our current standard rates.

Payroll deposit

- Set up direct deposit from your employer.

Home and auto insurance***

- Discounted for Servus members.
- 25% discount when you bundle home and auto insurance.

Whether you have questions or need advice on improving your financial fitness, our helpful advisors are Servus member-owners and driven to give you the best service possible.

Give us a call at 825.509.6124 to start feeling good about your money!

‡Rate and offer subject to change without notice.



Offer available until Oct 31, 2023. Minimum \$5,000 loan. Maximum 5-year term. Servus chequing account is required. Must be new debt to Servus Credit Union. Add four products of your choice within 14 days and your account gets credited with the cash bonus.

*Profit Share Rewards cash back is currently an annual payment that equals 25% of the annual fee paid for a Servus Mastercard. If your annual fee is waived or reduced at time of application or at any time while you maintain your Mastercard account, your annual Profit Share Rewards cash back payment may be likewise reduced at the full discretion of Servus Credit Union Ltd. The cash back annual payment may vary year to year.

¹ Servus World Elite Mastercard to be eligible for this offer a credit check will be required at time of application. This offer is non-transferrable and can only be used by the named recipient of this letter. Current Servus Mastercard credit card holders are not eligible for this offer. 1. You will receive 25,000 Circle Rewards points upon first use of your card, these points will appear on your first monthly statement. 2. 10,000 Circle Rewards Points will be applied automatically to your Servus Gold Mastercard account within 120 days of approval and meeting the minimum threshold of \$5,000.00.

² Servus Gold Mastercard to be eligible for this offer a credit check will be required at time of application. This offer is non-transferrable and can only be used by the named recipient of this letter. Current Servus Mastercard credit card holders are not eligible for this offer. 1. You will receive 5,000 Circle Rewards points upon first use of your card, these points will appear on your first monthly statement. 2. 5,000 Circle Rewards Points will be applied automatically to your Servus Gold Mastercard account within 120 days of approval and meeting the minimum threshold of \$3,000.00.

**You can request a balance transfer on your non-Servus Credit Union credit card or a transfer of funds from your Servus Mastercard Account (your "Account") to your Servus chequing or savings account in an amount (including the transfer fee) that does not exceed your current credit limit (taking your outstanding balance into account). If the available credit is less than the requested amount the remaining available amount will be applied to the payee(s) sequentially (not evenly). Any transfer made under this offer will be treated as a balance transfer/cash advance under your Servus Mastercard Account Agreement and, except as otherwise provided for in this offer, will be subject to the terms and conditions of that Agreement. The balance/funds transfer amount and the transfer fee will be charged to your Account at a promotional interest rate of 3.99%. Interest will be charged from the date that the transfer is posted to your Account until you repay the total amount that you owe. All balance transfers/funds transfer are subject to a fee in an amount equal to the greater of (i) 1% of the amount of the balance/funds transfer and (ii) \$7.50. Please allow 3-5 business days from the time that you verbally accept and consent to this offer for any balance/funds transfer request to be processed. You will be entitled to benefit of the promotional interest rate and any remaining balances that had the benefit of the promotional interest rate if you miss making your minimum payment due under your Account by the due date. In that circumstance, the balances that were subject to the promotional interest rate will be charged at the rate set out in your Agreement for cash advances and balance transfers starting on the first day of the statement period after your missed payment. For a Low Rate Card the current cash advance and balance transfer cash advance interest rate is 11.99% and for a No Fee/Low Fee/Gold/Platinum/World Elite card the current cash advance and balance transfer interest rate is 24.99%.

***Servus Insurance Services | Home and Auto, a division of Johnson Inc., (SISHA) is not a subsidiary of Servus Credit Union. This is not a solicitation by Servus Credit Union. Home and auto insurance is provided by Johnson Inc., a licensed insurance intermediary, using the tradename Servus Insurance Services | Home and Auto under license. Home and auto policies underwritten by Unifund Assurance Company, Johnson Inc. and Unifund have common ownership.

Applies to non-redeemable GIC rates only. Special rates are excluded (TBC). Rates and offers are subject to change. Servus Credit Union reserves the right to cancel the offer at any time without notice.

"Prime" means the prime rate charged by Servus on Canadian dollar loans and it may change from time to time. The Prime rate as of July 21, 2023, is 7.20%. Rates may be changed or withdrawn at any time without notice. The current prime rate can be obtained by calling us at 1.877.378.8728.

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