

**Harbour Heights Civic Association**  
**General Meeting**  
**Tuesday, September 14, 2021**  
**7:00 p.m.**

Meeting was called to order by President Karen Pike, and the Pledge of Allegiance was recited.

**ATTENDANCE**

Board: Karen Pike, Jeff El-Khalidi, Al Pike, Martha Wilson, Brenda Beiter and 31 additional attendees.

Karen opened the meeting with the Pledge of Allegiance. She then introduced the event tables that were decorated for our previous events, including the Superbowl party, Chili Cookoff, Earth Day, Dance/Music event, BBQ, Rental success and future events.

**TREASURER'S REPORT**

Treasurer Martha Wilson reported that our August balance was \$12,842.

**NEW BUSINESS**

Jeff El Khalidi discussed the upcoming Poker Run on Sunday, October 24.

**GUEST SPEAKER**

7:20 p.m. Nathan Worrell, Actuary from Edward Jones introduced Lee Prichard to discuss financial planning. They discussed the four pillars of new retirement: health, family, purpose, and finances.

Audience questions:

1. Should I have a trust or a will? A trust avoids probate.
2. How do we shelter our money from taxes? Tax deferred or tax-free accounts.
3. What is the normal cost for a trust? A simple one will begin at \$1,000
4. If you have a trust and one partner ends up in a nursing home on Medicaid, are my assets protected? No, there is a 5-year look-back period. The nursing home will want you to spend your own assets first.

7:55 p.m. Safeeia (Sophie) Nydia-Phillip discussed her planned monthly Teen Nights at the center. She will have dances, talent shows, STEM classes, financial building, arts and crafts, etc. from 7-11 p.m. on the last Friday of each month. The events will be staffed and have security. There will be a \$10 charge for attendance.

8:13 It was moved and seconded that the meeting be adjourned. A social to celebrate our 2021 successes was held for all attendees. Next meeting will be Tuesday, October 12, 2021.

Minutes submitted by Brenda Beiter, Secretary