

Meetings: Tuesday 12 Noon, Bella Vita Restaurant

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## SEPTEMBER IS BASIC EDUCATION AND LITERACY MONTH

**Today (Sep 19):** Welcome to our District Governor Lindagene Coyle

**Next Week (Sep 26):** Bonnie Telep and Rick Howard - Maple Ridge Community Foundation

Happy Birthday		Happy Anniversary	
Sep. 21:	Karen Hendrickson	Sep. 25:	Adrienne & Warren Dale
Sep. 23:	Mark Vosper		

## CALENDAR OF CLUB AND DISTRICT EVENTS:

Date	Time	Event	Venue
Wed. Sep. 20	6 pm	Rotary Duck Race - Cheque distribution	Meadow Gardens Golf Club, Pitt Meadows
Thu. Sep. 21		Pub Night in support of Fraser Valley Rotaract Club	Townhall Pub 33720 S Fraser Way, Abbotsford
Sun. Oct. 1	3 pm	Frisbee Golf at Dave Rempel's home	10607 277 St. - Maple Ridge
Sun. Oct. 15		House concert with Robert and Kaitlyn Campbell	Adrienne Dale - 10295 248th St. Maple Ridge
Feb. 9-11		Presidential Peace Building Conference, 2018 <a href="https://environmentandpeace.com">https://environmentandpeace.com</a>	Hyatt Regency Vancouver



**2017**  
**Campbell + Green**  
**2 of Hearts**  
 Tour  
 Sunday, Oct. 15, 2017  
 2:00 PM (Doors at 1:30PM)  
 at the **Dale Residence**  
 10295, 248th Street, Maple Ridge

Please contact to confirm:  
 adale@centrallawyers.ca  
 www.centrallawyers.ca  
 604-465-9920

Join us for songs, stories, laughs and love!  
 \$20 suggested donation to artists  
 Light refreshments and appies provided.  
 Feel free to BYOB and/or small appetizer to share.

[www.CampbellAndGreen.ca](http://www.CampbellAndGreen.ca)  
 Facebook / Twitter / Instagram

**FACTOR**

## LAST WEEK'S MEETING

Cheque presentation:

**Mike Davies** presented to **Catherine Nolan**, from Parks and Recreation, a cheque in the amount of \$500 in support of Celebrate the Night. Catherine thanked the club for its support of community events, such as this event and also Canada Day. This year on Canada Day they were able to have extended hours and a community barbecue, which also allowed the firemen to raise money for their burn unit.



Celebrate the Night will be held on Saturday October 28 from 5 to 8 PM at the Memorial Peace Park, in downtown Maple Ridge. This free, family friendly festival transforms the Peace Park into a magical night wonderland with lanterns, lighting, art installations, music, pumpkin carving, storytelling, crafts, games, costume parade and much more. This year's theme will honour Diwali and First Nations. The evening's finale is a fireworks display on top of the ACT arts Centre.

What is Diwali ? It is a five –day festival celebrated by millions of people across the world every Autumn that is observed by Hindus, Sikhs and Jains, with its main theme the triumph of light over darkness and good over evil. Also known as the festivals of lights, houses are decorated with candles and colourful lights and people share gifts and recite prayers. The festival coincides with Hindu New year, and light, which is seen as a metaphor for self-improvement, represents new beginnings. Each faith has its own reasons to celebrate the festival, however, for many, Diwali celebrates the legend of Lord Rama and his wife Sita returning to their kingdom in northern India from exile after defeating the demon king Ravanna in 15th century BC.

President Definition for the Day: “Deja Moo”



Happy and Sad

**Patrick O’Brien** is happy (older?) that his youngest child has now turned 10, while his 12-year-old has just started his first business with a friend on the Internet which will no doubt one day make them multi-billionaires.

**Sharon Kyle** and Ron were somewhat bummed out because the fires caused them to evacuate from their hunting trip site, but they had a good time at the Rotary camping trip this last weekend despite the rain.

**Ineke Boekhorst** and Peter also attended the Rotary camping trip, but unfortunately Peter twisted his back while taking down one of the tents and is therefore laid up at home.

**Matt Debruyn**, another intrepid “damper” camper, also braved the rain with Lynda; regarding the labeling of the dictionaries for our dictionary project, Matt is still waiting to determine the number required, and will keep us informed when the labeling will take place.

**Pres. Libby** is back from a brief visit to the Sunshine Valley [which is a Community located on Highway 3 just before Manning Park's eastern entrance. It is an all-season resort residential community set in the scenic Sumallo and Nicolum River Valleys].

**Adrienne Dale**, who organized the camporee, thanked **Eric Mollema** with Urma and family for attending, and even though he was unable to camp overnight, was still able to cook up a South African storm.

Speaking of cooking up a storm, Eric said that he had great sympathy for those Florida residents who have suffered the wrath of hurricane Erma, and said he knows how they feel because he has, himself, suffered the wrath of a certain Urma for a number of decades ( Deja Moo ??).

**Laurie Anderson** paid a dollar for a slip of the tongue, and called Eric’s concoction ox tail “soup” and got in serious hot water with Eric who said, with a measure of indignity, that it was “**potjiekos**” and certainly not “soup” !

In South Africa, a **potjiekos**, literally translated “small pot food”, is a dish prepared outdoors. It is traditionally cooked in a round, cast iron pot, the potjie, descended from the Dutch Oven brought from the Netherlands to South Africa in the 17th century and found in the homes and villages of people throughout southern Africa. The pt is heated using small amounts of wood or charcoal or, if fuel is scarce, twisted grass or even dried animal dung.



Note: Eric could not find any traditional dried animal dung, but managed quite nicely with some propane.

Program: **John Charbonneau** - Reverse Mortgages



About our Speaker: Our speaker is a 10-year member of the Rotary Club of Tsawwassen and has been a licensed mortgage broker for 22 years. John stated that with an aging population, more and more eyes are turning towards our retirement years, and for those interested in maximizing their retirement options, John was going to talk about the option of using a reverse mortgage to increase a person’s retirement cash flow. In introducing him, Laurie Anderson commented to John that with an aging population, some of us may also be turning our eyes towards our death, and may therefore have some “grave” reservations about mortgaging our children’s inheritance, and John may therefore be facing some tough questions. But John was certainly up to the challenge, and wanted the opportunity to attend at our meeting to correct some of the “fake news” about reverse mortgages.

CHIP stands for Canadian Home Income Plan and is offered by the Home Equity Bank. Reverse mortgages are of special interest to many homeowners who, with recent substantial increases in home values over the past five years, may be sitting on substantial amounts of equity. Firstly, John said that he wanted to “separate some myths from the facts”.

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Myth: those with a reverse mortgage will owe more than their house is worth.

Fact: the Banks lending practice allows players to take a maximum of 50% (33% on average) of the home’s appraised value. 99% of the bank’s clients have equity remaining in the home when the loan is repaid.

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Myth: the Bank owns the home.

Fact: the homeowner maintains title and control of the home, and can decide when and if they like to move or sell.

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Myth: surviving spouses are stuck paying the loan after the homework passes away.

Fact: surviving spouses can choose to remain in the home without making a payment unless they choose to sell.

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Myth: the Bank can force the homeowner to sell or for close at any time.

Fact: as long as taxes and insurance are in good standing and the property remains in good condition and the homeowner is living in the home, the loan will not be called. Even if the house decreases in value so that the amount owing on the mortgage exceeds the value of the house, the homeowner is not liable and can remain in the home during their lifetime or until they sell. If the house ultimately sells for less than the amount owing, the Bank takes the loss.

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Myth: steady income or good credit is required to be approved for a reverse mortgage.

Fact: approval for the mortgage is only based on the person's age, spouses age, location of the home, type of home, and the home's value.

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Myth: you cannot get a reverse mortgage if you have an existing mortgage.

Fact: you can obtain a reverse mortgage to pay off an existing mortgage and debts.

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Myth: if you don't have the money to pay the upfront fees, you cannot get a reverse mortgage.

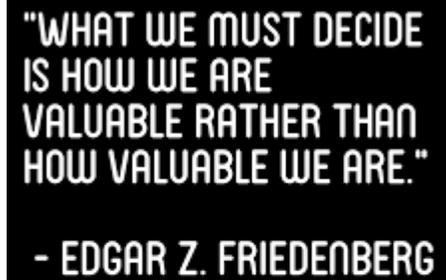
Fact: with the exception of the appraisal fee, the fee for independent legal advice as well as the Bank's fee for administration, title insurance and registration are paid for with the mortgage proceeds that you are borrowing.

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50-50

The pot grows bigger thanks to our Sgt. at Arms **Brian Bekar**.

President Libby's closing Quote:



"WHAT WE MUST DECIDE  
IS HOW WE ARE  
VALUABLE RATHER THAN  
HOW VALUABLE WE ARE."  
  
- EDGAR Z. FRIEDENBERG

JOURNAL  
YOUR  
THOUGHTS 

Submitted by Laurie Anderson