

Meetings: Tuesday 12 Noon, Bella Vita Restaurant

President: Ineke Boekhorst Phone: 604-467-2420
 Secretary: David Riddell Phone: 604-406-8882
 Editor: Peter Boekhorst Phone: 604-465-3392

[E-mail the President](#)
[E-mail the Secretary](#)
[E-mail the Editor](#)



AUGUST IS MEMBERSHIP & EXTENSION MONTH

Today: Ineke & Peter Boekhorst - Their trip to the RI Convention in Seoul, Korea

Next Week: MP Dan Ruimy - Life on Parliament Hill

| Happy Birthday | Happy Anniversary |
|----------------|-------------------------------------|
| | Aug. 28: Patrick & Stefanie O'Brien |

CALENDAR OF CLUB AND DISTRICT EVENTS:

| Date | Time | Event | Venue |
|--------------|---------|---|--|
| Aug. 27 | | Summer BBQ at Patrick O'Brien's home | 10328 276 St, Maple Ridge View map |
| Sept. 9 - 11 | | Rotary Camping Weekend is in Fort Langley | fortcamping.com |
| Sep. 13 | Noon | DG Scott Dudley's official visit | Bella Vita Restaurant |
| Sep. 18 | | Frisbee Golf at Dave & Sharon's home | 10607 277 St, Maple Ridge View map |
| Sep. 21 | 6:30 pm | Cheque Distribution of the Duck Race Proceeds | Meadow Gardens Golf & Country Club |

LAST WEEK'S MEETING

President Ineke's Opening Quote of the Week

by George Burns:

You know you're getting old when you stoop to tie your shoelaces and wonder what else you could do while you're down there.



Brian and Sharon Bekar, Irena Shantz and Lynda DeBruyn represented our club at the



which was held on August 12 at Hazelmere Country Club, Surrey.



Marc Dixon (left) and Peter Nagy (right)

Guests (apart from our Speakers) were Marc Dixon, Peter Nagy, Rotarian Lynda Lawrence (currently of the Mission Noonday Club) and Karen Hendrickson (former club member who was then known as Karen Duffield).

Our President Ineke Boekhorst reminded us that this is "Membership Month" and we should all try to invite a guest to our meetings.

Happy and Sad

Angie Edmonds' parents just celebrated their 47th wedding anniversary.

Lynda Lawrence and a whole lot of Gordon's friends helped celebrate Gordon Robson's 70th birthday at an event put on by his children on August 13.

David Rempel and Sharon recently completed the purchase of some property near their home on 277th St. (an expanded Frisbee Golf course?).

Brian Bekar had a good time at the golf event (referred to above).

Guest speakers: **Graeme Ross and Catherine Ching** - of the **Credit Counselling Society**

Introduction of guests: **Graeme Ross** (a former member of our Rotary club in need 2014/15 year) was in banking for approximately 10 years working for BMO, Royal Bank, and Dominion lending. As a member of our club he worked for the Maple Ridge Pitt Meadows Times newspaper and is now enjoying his new career has a counsellor with the Credit Counselling Society. **Catherine Ching** also previously worked in the banking industry and now works with the Credit the Counselling Society as an advisor about financial education and literacy.

The Credit Counselling Society (NoMoreDebts.org) is a non-profit service that helps Canadians learn how to manage money better, solve debt problems & use credit responsibly. Graeme and Catherine work out of the office situated at 440 - 88 Sixth Street, New Westminster, BC V3L 5B3, 1-888-527-8999, but the Society has 24 office locations in British Columbia, Alberta, Saskatchewan, Manitoba, and Ontario. Approximately 60,000 persons will call the society this year, and 95% of them do not pay anything for the service. The Society provides online resources, including one hour webinars, as well as telephone and personal interviews and counselling. Its clients include all spectrums of society, including the wealthy and the poor, the employed and unemployed, and those going through a divorce or illness.



With Graeme's background in banking, he is well positioned to advise those having financial difficulties. He reviews with clients what problems got them into financial difficulty, and helps them out of their dilemma. It may involve setting up a proper budget, renting a room in their house to produce more income, take more hours at work, take out a loan, and negotiating reduction or elimination of interest rates on outstanding debts. In the latter circumstance, it is usual for the debtor to pay the money to the society who forwards it to the creditors. 9 out of 10 clients who choose their Debt Management Program are able to repay their debts in full and maintain a balanced lifestyle.



Catherine Ching looks after financial education services, to help people avoid financial problems. The Credit Counselling Society has a long-standing commitment to helping Canadians strengthen their financial knowledge and skills. They provide consumer education and resources, including workshops on credit and personal money management, a comprehensive educational website

and custom programs for associations and businesses. To make budgeting easier they have created an interactive Canadian budget calculator spreadsheet in Excel that can be downloaded for free.



[Their website notes, in regard to budgeting money, that *Charles Dickens once said, "Annual income twenty pounds, annual expenditure nineteen—result happiness. Annual income twenty pounds, annual expenditure twenty-one pounds—result misery."*]

Catherine noted that financial education is not taught within the school system, and it is her experience that it is difficult to get the school system to make this a priority.

50-50

Matt Debruyn was the lucky winner of the King of Spades. [Did you know that **Cartomancy** is **fortune-telling** or **divination** using a deck of cards, and that "*in cartomancy, the King of Spades reversed is viewed as a **dishonest** lawyer. He is a stern law giver who is not easily swayed by emotion. It is representative of a dark haired person who is intelligent and authoritative in judgment, and is not easy to get along with*".]

Another Quotethis one by Ron White

I believe that if life gives you lemons, you should make lemonade... than try to find somebody whose life has given them vodka, and have a party.

Submitted by Laurie Anderson