



Meetings: Tuesday 12 Noon, Bella Vita Restaurant

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## DECEMBER IS DISEASE PREVENTION AND TREATMENT MONTH

**Today** (Dec 3): We will make Christmas Cards

**Next Week** (Dec 10): AGM - Meadow Ridge Rotary Club

Happy Birthday	Happy Anniversary

### CALENDAR OF CLUB EVENTS:

Date	Time	Event	Venue
Dec. 4	10 am - 4 pm	Christmas Plant sale for Starfish Pack Program	RM Hospital – Main Entrance
Dec. 10	Noon – 1 pm	AGM - Meadow Ridge Rotary Club	Bella Vita Restaurant
Dec. 11		Our Rotary Club's Seniors' dinner	Fraserview Community Halls - 22610 116 Ave.
Dec. 13		Club Christmas Party @ Patrick O'Brien's Home	<a href="#">10328 276 St. Maple Ridge</a>
Apr. 30-May 3		District Conference in Harrison Hot Springs	<a href="#">Harrison Resort</a>
June 6-10		RI International Convention in Honolulu	

### RI PRESIDENT'S MESSAGE



There is no experience quite like attending the Rotary International Convention. Discover the true spirit of aloha and Rotary with your family, friends, and fellow Rotarians from 6 to 10 June in Honolulu. It is the perfect setting for the entire family of Rotary to celebrate, collaborate, and connect.

There are two types of people who enjoy visits to Hawaii — those who have never been to the islands and are about to have unique and wonderful experiences, and those who have had those Hawaiian moments etched into their memories already and cannot wait to create some new ones.

The convention is the best place to find and share your aloha, which you will soon discover is much more than a greeting. Just as Rotary is a way of life for Rotarians, aloha is a way of life for Hawaiians — one that focuses on living in harmony, being patient, treating everyone with respect, and sharing joy with your family, or 'ohana.

Our host committee has arranged some fabulous events for you and your family. This includes a Hawaiian Culture and Lunch Boat Cruise, a two-hour tour that will feature spectacular views of Diamond Head, Waikiki, and the Kahala Gold Coast. On board, you can learn to play the ukulele, take part in hula dancing, and create your own Hawaiian flower lei.

You will also have the opportunity to enjoy a full range of island hospitality events, from small backyard picnics to multicourse family meals. There will be fantastic service projects to see, including two ancient Hawaiian fishponds. And a sunrise Walk for Peace will take place at the beautiful Ala Moana Beach Park, a 3-mile stroll in the shadow of the iconic Diamond Head crater.

Inside and outside the convention halls, we are going to hold the most family-friendly convention in Rotary history, including a family-centered opening ceremony and family-focused events in the House of Friendship. The opening session will, of course, include our traditional flag ceremony.

Our 2020 convention will also be a time to celebrate Rotary's historical ties to the United Nations. As I mentioned in my November message, June 2020 will mark the 75th anniversary of the signing of the United Nations charter. On the day before the start of the convention, Rotary and the UN will host our fifth joint event of 2019-20, one focused on environmental sustainability.

In addition, we are planning the greenest convention in Rotary history — and I will share more details about this in the months ahead. But now, go to [riconvention.org](http://riconvention.org) and click the REGISTER button right below the Honolulu Hawaii 2020 logo. Early registration discount pricing ends 15 December, so do not delay.

*Rotary Connects the World* in no better way than at the Rotary Convention. Bring your family to meet our family. See you in Honolulu!

**Mark Daniel Maloney**  
President 2019-20

## LAST WEEK'S MEETING

Libby Nelson was presiding today.

### Cheque Presentations:

#### Help-Portrait Program - \$500 – Brenda Norrie.

- Serves 250 people per year.
- 70 – 80% of people served are low-income.
- Provides hair and makeup help; kids' activities; portraits.
- Look for their posters around town!



- <http://helpportraitridgemeadows.com/>

#### Christmas Haven - \$500 – Vicky Laleune

- Puts on Christmas Eve for the lonely, seniors – anyone is welcome.
- Serves about 300 people every year.
- Good food and good company.



#### Friends in Need Food Bank – \$500 – Mary Robson

- Looks out for the CP Holiday Train.
- [www.friendsneedfood.com](http://www.friendsneedfood.com)

### Special Presentation – Introduced by Ineke

Ineke had the pleasure of making a presentation about the Starfish Backpack program in a private home, as she was invited by the owners of H&I Roofing Co. The family joined us at the meeting in order to donate \$7,475 to the Starfish Pack Program – covering 13 backpacks for one year.



The family runs a charity here in Canada inspired by Prabh Aasra in India (translates to "Help for the Helpless"). They like how the Starfish Backpack Program is monitored and how 100% of donations goes towards food – a very good fit with Prabh Aasra.

They raised money by hosting dinners and various other means.

### Reminders

Calling for **nominations for board members**. No nominations have yet been received. One week left to nominate. Please nominate yourself or someone else you think would do a great job – or else Eric will come to your homes and start nominating you! Fresh blood would be appreciated

**Dignity Breakfast** on Nov. 27

**AGM** on December 10. After the AGM we will stuff the bags for the seniors' dinner.

**Seniors' Christmas Dinner** on December 11.

**Club Christmas Party** at Patrick O'Brien's Home on December 13.

### President's Quote

Life is short. Smile while you still have teeth left.

### Happy and Sad Dollars

Happy dollar from **Mary Robson**, who went backpacking to Brighton Beach in England. She has brought us Brighton Rotary banner, which has a new home at our club.



Happy dollar from **Libby Nelson**, who is going to Disneyland shortly.

Happy dollar from **Ineke**, who is delighted to have Ken Knuttilla with us as guest today (Ken was a charter member of the club). Plus, she's going to Kelowna to see her daughter.

Happy dollar from **Ken Knuttilla**, who is very happy to be here and to see the club going strong.

Happy dollar from **Brenda**, who is happy to see Sharon here with her chauffeur.

### Speaker – Stephani Baker from Habitat for Humanity

Stephani was introduced by Patrick Dobbyn, who has participated in Habitat for Humanity builds in the past.



Stephani began by showing a short introductory video about HH

- Present in 100 countries.
- 1 in 8 Families have to choose between paying rent and buying food.
- HH identifies families in need, then partners with communities to purchase or donate land.



From their website [habitatv.ca](http://habitatv.ca) :

**We bring communities together to help families build strength, stability and independence through affordable homeownership.**

With the help of volunteers, donors and Habitat homeowners, local Habitats in every province and territory across Canada help build and rehabilitate decent and affordable homes, from single-family houses to multi-unit developments. We don't give away free homes - the people who partner with us pay an affordable mortgage geared to their income and volunteer 500 hours with us. Our model of affordable homeownership bridges a gap for low-income, working families, by providing them with the opportunity to purchase their own home.

### How our model of affordable homeownership works

Our path to homeownership requires hard work, time and dedication, but this helps ensure the long-term success of the families we partner with.

Families who apply and are accepted to become Habitat homeowners purchase their home through a no down payment, interest-free mortgage geared to their income and contribute at least 500 volunteer hours to Habitat.

Once they move in, Habitat homeowners are responsible for maintaining their own home. We help families and individuals prepare for homeownership by providing homeowner education classes, ranging from financial literacy and budgeting to home-repair and maintenance.

### **How we keep our mortgages affordable**

We make affordable homeownership accessible by removing barriers that can make owning a home impossible for many low income working families and individuals. Although Habitat homes are sold at fair-market value, Habitat homeowners' monthly mortgage payments are set at no more than 30 percent of their gross household income, including principal repayment and property tax. Each year, the gross household income is reviewed and adjustments to the monthly mortgage payment are made based on that income assessment.

### **Qualifying for Habitat homeownership**

Habitat homeowners must be active participants in building a better home and future for themselves and their families. To qualify, eligible homeowners must be:

- In need of better housing. Potential homebuyers might be dealing with poorly maintained, unhealthy or overcrowded housing; unaffordable rent; inaccessible housing for people living with disabilities; or have other shelter needs.
- Willing to partner with Habitat: Habitat homebuyers volunteer a minimum of 500 hours with Habitat including volunteer hours spent building their own home or at a Habitat ReStore. This also includes classes in personal finances, home maintenance and other homeowner topics.
- Able to make affordable mortgage payments: Habitat homeowners buy their home for the fair market value. Mortgage payments are made affordable because they do not exceed 30 percent of the gross household income, and income is evaluated on a yearly basis.

**Submitted by Scott Payne**