



## Today's Speaker

Eugene (Gene) Jones, Jr. CEO, Toronto Community Housing

## Topic

“Public Housing in Toronto”

## Location

The Fairmont Royal York, Imperial Room



A seasoned executive with more than 30 years of experience in public housing, non-profit housing, real estate development, finance and transportation, Gene Jones joined Toronto Community Housing in June 2012 as President and Chief Executive Officer. He offers a unique experience in leading transformational change at public housing authorities, and combines a broad base of knowledge in housing finance, operations and regulation with a strong commitment to tenants.

Gene has a deep understanding of public housing and of the needs of diverse groups of tenants. He led financial and organizational transformation at the Detroit Housing Commission, where he served as Executive Director from 2008 to 2012. As a public housing finance consultant from 2000 to 2008, he worked with the U.S. Department of Housing and Urban Development to develop better strategies, systems, and programs to help turn around troubled housing agencies. He also served as a member of the department's Housing Finance Committee.

Previously, Gene served as Executive Director of the Indianapolis Housing Agency and the Housing Authority of Kansas City (Missouri), and as Deputy Executive Director for Finance and Administration for the San Francisco Housing Authority. He has designed, developed, and implemented complete financial management systems, asset management planning and training, and internal and external audit systems for public housing authorities and non-profits across the United States.

Gene has a bachelor's degree in business administration from the University of Albuquerque, and a master's degree in business administration from New Mexico Highland University.

## Rotary Opens the Door to a Wealth of Opportunity – by Bill Morari



An active and engaged membership has served the Rotary Club of Toronto well for the last 100 years, as we have built an amazing legacy of projects, memories and friendships during the last century. To continue to build on this legacy, we need every member of our great Club to be actively engaged, and keep membership recruitment top-of-mind.

Share your Rotary experience with your friends and colleagues, and let them know about the great work we do in the community and around the world for those in need. Explain how becoming a member can open the door to a wealth of opportunities including most importantly, giving back. To help you get started, here are five good reasons why they should join.

**Service:** above all else, Rotary offers the priceless chance to serve, to help people, and to make the world a better place. This can be part of your legacy, and will provide personal returns beyond measurement.

**Personal growth:** Rotarians have discovered that being an active member provides wonderful opportunities for personal development. This includes, for example: acquiring management and leadership skills gained, perhaps, when you're helping to “stick handle” a Rotary project through from conception to completion. In the process, members may also increase their people skills, by working with a wide variety of people in the process of getting the job done.

**Knowledge:** weekly Rotary luncheons feature an incredible variety of speakers who are experts in many fields, and share their knowledge and experience with Rotarians.

**Friendship:** in our fast paced, stressful lives, Rotary offers the chance to meet friendly, interesting, knowledgeable, and dedicated people. Many lifelong friendships have been made at Rotary.

**Fun:** Rotarians do know how to have a good time at meetings, on club projects, at social activities, and through the many friendships they make by being a member of our Club

So let's share this message with others and let them know what Rotary can do for them and make a real difference to those in need.

Remember  
“All You Have To Do  
Is Ask.”

**JOIN ROTARY NOW!**  
[www.rotarytoronto.com](http://www.rotarytoronto.com)



# Avast, me hearties! Shiver me timbers! It's the Rotary flag!

– by Jeff Dobson



What's that fluttering high up the mast of that tall ship training vessel? It's not a skull and cross-bones . . . it's our Rotary Flag! You may recall that members of our Club were treated to a VIP sail earlier this summer as a thank you for our generous donation of funds to install a new engine to replace the one we purchased 40 years ago. The engine will be installed this winter.

It was an amazing day for us landlubbers, with a lovely ten-knot breeze for the sail. Both boats filled all their sails, leaning nicely to starboard on the way out, and port on the way back home. In the meantime, some of us got to help with the lines, under the careful supervision of the young sailor-trainees (some of them, on their fourth and fifth summers on board, were well past the "trainee" level!). A few of the more foolish among us, safety harnesses in place, were even guided up the ratlines to the lower crosstree and the crow's nest. An exhilarating day!

In the melee leading up to the sail, this author forgot to bring our Rotary flag, which they had agreed to fly during our sail that afternoon. However, there was a silver lining to my mishap. They offered to take the flag on their travels around the Great Lakes, and our flag spent the summer on the high seas (sort of), hobnobbing with other tall ships and visiting many ports. Sounds like a nice way to spend the summer.



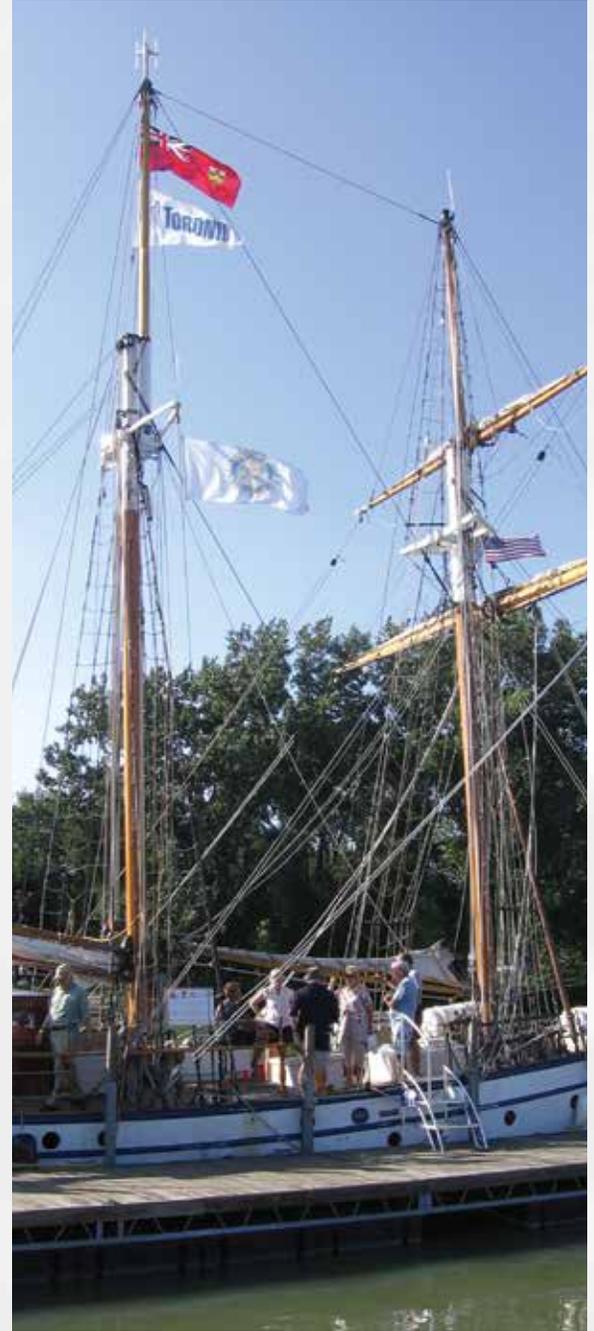
*Our Rotary flag in pride of place, just below the crosstree*



*Harbour-bound, with the sails tied down*



*Rotarians and friends, ready to slip the mooring*



*Pathfinder with all flags aflutter*

## Golf Day Raises \$15,000 for John Fortney Fund

– by Mathew Harrison



The Rotary Club of Toronto's 65th Annual Golf Day teed off on the afternoon of August 22nd. We had a total of 73 golfers out for the event and 18 more out for the post-golf dinner and festivities. The weather forecast did not look favourable in the days running up to the event but after some light morning showers, Mother Nature cooperated and gave us a wonderful day!

Thanks to our sponsors, individual donors, the Golf Committee, volunteers and Richmond Hill Golf Club staff, the day was a success. Together we managed to raise approximately \$15,000 that will go to The John Fortney Fund at the Princess Margaret Cancer Foundation in support of club and golf committee member Diane Watson.



## Camp Scugog's Moms & Tots Program

A big part of the camping experience is music and singing. Here is a picture of a child in the Moms & Tots program. Your Healthy Beginnings Committee donated \$5,000 to purchase percussion instruments to help stimulate young minds to develop socially and cognitively.

We are strong supporters of the work Camp Scugog is doing for moms and tots affected by poverty. We hope you will be able to support the camp by attending the special event honouring Bill Morari's contributions to Camp Scugog on Tuesday, September 24.

For details, please contact Jackie Davies (jcdavies@sympatico.ca, 416-266-1201; or Rev. John Joseph Mastandrea (johnjosephm@metunited.org, 416-809-6044)



A Scugog camper

## R2R Committee Planning a Busy Fall Season

Welcome back from what hopefully was a great summer for all. We have prepared the fall schedule for the R2R meetings. If you are the chairman of a committee and there is an overlap with one of your events please let me know.

Rotarian to Rotarian meetings focus on helping each other and working with each other to enhance the success of our businesses. The meetings occur one Thursday in each of the non-summer months at the National Club after work from 6:00 to 7:25 pm.

Rotarians pay \$5 each for a generous supply of tasty appetizers from the club to go along with drinks from a cash bar. Various members are invited to speak to the group about their businesses. In addition, new members and Rotaractors are invited to tell us a little about themselves and their businesses and how they came to join the Rotary Club.

Other meetings are less formal cocktail parties where members are encouraged to mingle. We look forward to great attendance through the fall schedule at the National Club. Guest speakers will be announced later, and the first meeting will just be a cocktail reception.

In the meantime, please mark in your books the following Thursdays:

- September 19 — Cocktail reception
- October 17 — Speaker to be announced
- November 21 — Speaker to be announced.

For more information, contact James (Jay) Littlejohn, jay.littlejohn@ca.cushwake.com, 416-359-2708.

## Fall Bridge Season Ready for all Rotarians

Still amassing Master Points and need more practice? Or don't know the difference between Blackwood and Jacoby? Whatever your skill level, if you're feeling doubled, re-doubled, vulnerable, and in need of a bridge fix, you can count on us. Hone your skills with fellow Rotarians. We're planning a busy fall season, with six sessions on every second Tuesday, beginning on October 1.

All levels really are welcome. Come for Bridge and fellowship, and stay for prizes.

For more information contact the Rotary Office (416-363-0604, office@rotarytoronto.on.ca), Peter Naylor or Jim Bell.

## The Rotary Club of Toronto Club 55 – 1912

### Officers:

President: Richard White  
 President-Elect: Steven Smith  
 Vice President: David Hetherington

### Executive Director:

Carol Bieser

### Rotary Club of Toronto Charitable Foundation:

Robert Smith, President

### Editor of the Week:

Jim Hilborn

### Editor September 20, 2013:

Massood Mashadi

### What You Missed Reporter for September 13:

Rohit Tamhane

## The Four-way test of the things we think, say, or do

1. Is it the Truth?
2. Is it Fair to all concerned?
3. Will it Build Goodwill and Better Friendships?
4. Will it be Beneficial to all concerned?

### Submit an Article to the Voice Newsletter:

voice@rotarytoronto.on.ca

## Upcoming Speakers & Events

### September 2013

20 Lt. General Yvan Blondin, Commanding Officer, Royal Canadian Air Force

27 The Honourable Olivia Chow, Member of Parliament

### October 2013

4 Nicholas Gunz, navel historian

11 Thanksgiving, no luncheon

### Propose a Speaker

Peter Simmie, Chair

### Program Committee

peter.simmie@bristolgate.com



## Be Smart with Your Money: Check Your Emotions at the Door

Emotions play a huge role in life and making things happen. Think of the drive and determination of Olympic athletes and their desire to win or to be the fastest or strongest. If their thinking was totally rational, they might well never pursue their sport, the odds against success are so long. Going about training the right way gets them close to the top, but it is only overwhelming, damn-the-torpedoes drive that can take them into the winners' circle.

In personal finance, virtually every human emotion plays an important role. Handled properly, emotions can produce very positive results. For example, the desire to feel secure can be the major motivator to saving regularly. In fact, emotions relating to your finances should be considered to be normal and a useful tool in helping you with your financial affairs.

While every emotion can have an impact on your finances, the most common are love, anger, guilt, joy, regret and fear. Here are a few examples of how these emotions can have an impact on your behaviour and money.

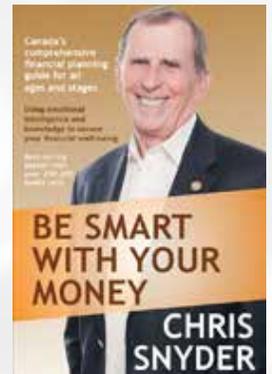
Love affects how you give and share your resources. Anger from a marriage breakdown or job loss can result in rash financial decisions. You can find yourself giving out of what you believe is love, but what is in reality guilt. In our search for joy, we often — mistakenly — equate money and what it can buy with happiness, and find ourselves buying an overly expensive car or saddled with a mortgage for a home bought to impress rather than to inhabit.

But of them all, fear is far and away the most powerful, and potentially most damaging emotion when it comes to personal finance. Fear manifests itself many ways, some of which can be very extreme, resulting in huge costs. These could include:

- buying insurance out of fear of the cost of loss of life, sickness or property
- selling an investment prematurely out of a fear it will go lower
- buying an investment at the top out of fear that you will be left behind
- selling your home at too low a price because you think you may not get another offer
- buying an expensive car out of fear your contemporaries will look down on you if you only have an inexpensive one
- Not working out a budget plan out of fear of knowing where the money is really going. It's often more pleasant not to know
- Fear of running out of money in retirement and as a result not enjoying the money you have.

While fear can have a cost, there is also an upside. Fear can be a positive motivator, such as causing you to save for retirement or acting as a check on you making an investment in something you do not understand. It can be positive and useful, and it can produce considerable anxiety.

The Bottom Line: never forget that your emotions tend to influence your financial decisions — for good or bad. Being aware of this is the first step in winning the battle.



(Excerpted from *Be Smart With Your Money*, by Chris Snyder, published by Civil Sector Press, Toronto.)

## What You Missed Last Week, and Five Great Reasons to Lunch with Rotary on Friday

— by Rick Goldsmith



Last Friday was a typical Rotary Friday, full of interest, enjoyment and great food. Here is what you missed:

**First** — table deliberations: I sat with Steve Smith and Rohit Tamhane, who told me that a new strategic plan has been approved by the Board for canvassing of the members. You'll hear about it this month. Who knew!

Rohit described the work of Rotaract. They have gone from 8 members to 35, and run 25 to 30 community events a year. We talked of ways to harness their enthusiasm and to keep in closer touch with them as they grow. And never forget that great business can happen at the lunch table too!

**Second** — old friends as guests: Shannon Lundquist was a guest from out of town. It was great to see Shannon and all the visiting Rotarians and guests in support of the speaker.

**Third** — old members as new members: Glen Gilbert was welcomed back as a member. It seems he is sufficiently recovered from his sabbatical from being Club Treasurer. Welcome back Glen!

**Fourth** — stimulating speakers: Wendy Cuthbertson spoke about the rise of the labour union movement in Canada and its impact on equality for women. She pointed out that during and after the Second World War organized labour realized that women doing the job of men in factories, fields and families during the war — and after — should be paid a similar wage. These women paved the way for the next generation to lobby for equality more generally. This second wave and subsequent female tsunamis have been more than well represented in our club executive and membership. We owe that to the unions.

**Fifth** — our weekly 50/50 Draw: The pot is preserved, so come on out next Friday, take a chance, and support Rotary with your ticket purchase and your presence!

The Rotary Club of Toronto

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