

THE VALE NEWS

July 24, 2013

Vol. 38 Issue No. 2

Rotary Theme Topic for July - Literacy-International service - A time to highlight and emphasize World Community Service

Club Calendar & Speaker Assignments

July 24	Laura Fegan - Long Term Care Insurance Planning.
31	George Chelios - History of the Stock Market
Aug. 7	Bob Ackland
14	Peter Boynton
21	Dist. Governor's visit
28	Continuation of The Crump's presentation on Mexico Linda Gilbert can speak at our meeting on August 28th about Honduras. (Ken)

Editor's Note: Please inform Wini (496-6710) of your speaker at least 2 weeks in advance.

Birthdays: none this week

Anniverseries: Ken & Kathleen Friedman 7/23;
Art & Barbara Conway 7/29

Meeting News

In spite of another rainy morning, attendance was at least average and we had a lot of guests: incoming exchange student, Laura DeWal from the Netherlands, outgoing student, Gianna DeJone Kaiser from the Valley and host mother Michele DeJone Kaiser, also former Rotary club president, Jim Reagan from Waitsfield, and our regular guests John & Caryn Crump.

Announcements

*Membership

Marv Ginzel has been approved for membership in our club and Karen Winchell has returned and been reinstated as a member. A warm welcome to both of them.

*Bruce - Calling for volunteers to help with parking on Sunday 8/4/13 at Flatbread, morning & afternoon for the kick-off of the Festival of Arts. He says it is a lot of fun showing drivers to empty spaces. The sheriff will be on Rt. 100 to guide people into the parking lot.

*Rotary Banner

Laura DeWal presented our club with a banner from a Rotary club in her home town.

*YBYI Raffle

Manny was thrilled to report that 2 members, Karl Klein and Chris Pierson have volunteered to run the YBYI project this winter.

*Speech Contest

Carole Hosford requested to have another member help her with this contest. They need to attract more high school students to sign up for the contest. In addition to the final \$1,000 award to the winner, there are awards at each stage as a financial incentive as well as the experience of speaking in public.

*EREY

Jim Leyton distributed handouts on what the Foundation does and reminded us that your annual fee of \$100 is tax deductible.

Paul Harris moved from Wisconsin to Vermont when he was 3 years old. Attended UVM, transferred to Princeton but did not graduate from there either.

*Flemmer Barn

Joe Klimek wants to gather opinions on the usage of the Flemmer Barn as a community center. Cost \$250,000. He has a survey which he hopes everyone will fill answer the questions to aid the selectmen decide what to do with the property.

*Duck Race Raffle

Wayne Foster reported - best year ever - \$2,720 collected so far. Sign-up sheet for the weekend passed around.

MEGA BUCKS \$455 to the winner. Joe Goldstein drew the 2 of clubs \$5.

HAPPY BUCKS

Jim Leyton - Happy England has new royal baby

Chris K. - Outstanding farm-to-table dinner.

Ken A. - Chris & Karl's taking over YBYI Fundraiser!!

Manny - Eagle in backyard for 2 hrs.

Karen - Niece in Londin providing playmate for new royal baby

John C. - former coll. roomates here & gone. Caryn here now

Stan - not here for next 2 weeks

Tom - 1(New puppy a golden doodle) 2)visiter here

Clayton-Paul - friends taking 10 mo. trip around the world

Trish - trip for puppets

Joe - Happy for Laura (guest frøm Holland) & Gianna & her mother (host parent)

Bruce - closed on piece of land

Doug - Megan visiting from San Francisco

Sissy - 2 hours of sun yesterday

Monk - Thunder Road

Bob Holden - No bacon today, suffering from withdrawal
Al Barillaro - new members
Betty - Ducks
Art - reminder of anniversary
Dave E. - project "tree clearing: almost over
Karl - Opening in Middlebury in "Fantastics" + 3wks at Skinner Barn
Karen Winchell - need help at Warren Church for concert

PROGRAM

Laura Fegan from the American Association for Long-Term care Insurance is here to tell us about long-term care planning .

The time to prepare is now.

The need for long-term care is one of the biggest financial threats you could potentially face in life. The longer you live, the greater the chances you will need help to survive. Without some professional help this will place a great strain on your family.

Start planning now when you have the most options.

Your long-term care today must prepare for future costs. Cost of 1 year today: \$73,000.

Cost of 1 year care in 10 years: \$98,1000, cost in 20 years: \$131,850. Cost of 5 years of care can go as high as \$700,000.

There are different levels of care - from a little help at home to living in a nursing home.

Medicare will pay most of the cost for 90 days, then your long-term care insurance takes over. If you are out of funds, medicaid is last resort.

Sometimes family members will come forth, but this puts a terrible strain on the family especially when the patient needs 24 hour care.

Speak with your insurance or financial advisor to find out what coverage costs. Some protection is better than none.

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?

The Vale News

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Club Officers

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