



NOR'WESTER

Rotary Club of Northwest Des Moines
www.clubrunner.ca/northwestdesmoines

January 20, 2012

Whitney Packebush

Fareway Stores

Arranged By:

Julia Taylor

Greeter:

Kevin Smith

Invocation:

Gene Gabus

Sergeant:

Bill Grask

Scribe:

Marv Johnson

Prez Sez...

Wanda Armstrong

A significant step toward a polio-free world, India has gone one year without recording a new case of the wild poliovirus.

"With the support of their Rotary brothers and sisters around the world, Indian Rotarians have worked diligently month after month, year after year, to help organize and carry out the National Immunization Days that reach millions of children with the oral polio vaccine," says RI President Kalyan Banerjee, of the Rotary Club of Vapi, Gujarat.

Rotary club members worldwide are cautiously celebrating a major milestone in the global effort to eradicate polio. India, until recently an epicenter of the wild poliovirus, has gone one year without recording a new case of the crippling, sometimes fatal, disease...

As long as polio threatens even one child anywhere in the world, children everywhere remain at risk. The stakes are that high.



Scribbles...

2011-12 Officers & Directors

- Wanda Armstrong, President
- Brad Helgemo, President Elect
- Leslie Malcom, Secretary
- Dan Boes, Treasurer
- Ed Arnold, Director
- Jim Arthur, Director
- Jenifer M-K, Director
- Gil DeRoos, Director
- James Alan Smidt, Director
- Eric Dickinson, Past President
- Dianne D-Nelson, Exec Sec
- Bill Corwin, Exec Treas

Tom Coates Consumer Credit

Established in 1987, Consumer Credit of Des Moines is a non-profit credit counseling service dedicated to helping families find peace of mind through money management and debt reduction. Consumer Credit of Des Moines provides free and confidential financial counseling, and a debt repayment program to pay off debts in a systematic, respectable manner.

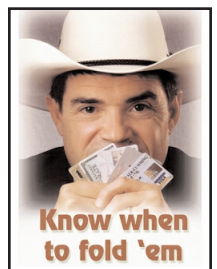
Since 1987, Mr. Coates has observed changes in credit card use and personal savings habits. In 1987 Americans on the average had 2 to 3 credit cards; by 2008 the average American had 8 to 10 credit cards. In 1987 the average American saved 7.3% of his/her income; by 2008 the average American had a negative savings, excluding retirement funds.

Mr. Coates handed out a brochure that included the following warning signs of a debt problem:

- Having required monthly payments to creditors total 20% or more of take home income (not including rent or mortgage).
- Using savings for daily expenses.
- Using cash advances from credit card issuers to pay other creditors and/or daily expenses.
- Paying the minimum amount due on your bills or LESS each month.
- Not knowing how much you owe.
- Receiving calls or letters from creditors due to not paying on time.
- Fighting in the home due to money problems.
- Experiencing creditor's law suits, repossessions or garnishment of wages.

For additional information and to enjoy Consumer Credit of Des Moines' clever, creative commercials go to www.consumer-credit-dm.com

Scribe,
Brenda Auxier-Mailey



Future Programs

1/27: David Vaudt
State Auditor

2/3: John Bachman
WHO-TV News Anchor

2/10: Bill Riley

Other Local Meetings

Tuesday

Ankeny, Ankeny Golf & Country Club, (11:45)
 Johnston, Hyperion Golf & CC, (7:00 am)
 Dallas Center, Memorial Hall, (Noon)
 West Des Moines, DM Golf & CC, (Noon)

Wednesday

East Polk County, Prairie Meadows, (7:00 am)
 Adel, Patrick's Restaurant, 211 S 7th St, #C, (Noon)
 The Greater Des Moines Club, Mama Lacona's (6:00 pm)

Thursday

Waukee, Des Moines Golf & Country Club, (6:45 am)
 Des Moines, Wakonda Club, (Noon)
 Winterset, Northside Cafe, (Noon)

Friday

Des Moines, AM, Wakonda Club at 3915 Fleur Dr. (7:00 am)



We'll Be Singing . . .

America the Beautiful
 Song Time:
 Auld Lang Syne (# 7)
 Smiles

Items for the Nor'Wester should be submitted every Wednesday by Noon. Please send to:

Jenifer Mercer-Klimowski

Phone: 515-237-2203
 Fax: 515-237-2283
 elliotspudmom@yahoo.com

Rotary Programs

Pictures from our
 Rotary Exchange Student - Julia Crouse



Rotex planned a full weekend for the exchange students in December. They went to a hockey game, ice skating, crafts and a costume party. They sang Christmas songs in every language in the middle of a Christmas market next to the Rotary booth.



DON'T FORGET!!!

Iowa Energy Polio Plus Game
Saturday, January 21, 2012
 Wells Fargo Arena - 7:00

BIRTHDAYS

Jan 15 **Cecil Brewton**

Future Information

<u>Program</u>	<u>Greeters</u>	<u>Invocation</u>	<u>Sergeant</u>	<u>Scribe</u>
<i>Chairperson:</i> Phil Houle	<i>Chairperson:</i> Chuck Corwin	<i>Chairperson:</i> Jim Pittman	<i>Chairperson:</i> Kevin Smith	<i>Chairperson:</i> Brenda A-Mailey
Julia Taylor, Jan 27	Roger Freerksen, Jan 27	Bill Grask, Jan 27	Dianne D-Nelson, Jan 27	A. J. Johnson, Jan 27
Vicki Foresman, Feb 3	James Allen Smidt, Feb 3	Brad Helgemo, Feb 3	Mark McAndrews, Feb 3	Phil Houle, Feb 3
Vicki Foresman, Feb 10	TBA, Feb 10	Phil Houle, Feb 10	John Pittman, Feb 10	Diana Reed, Feb 10