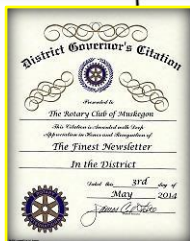


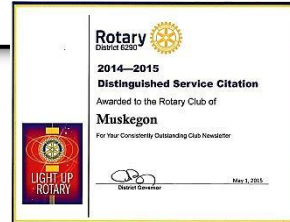
**The
R
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M**



"Service Above Self"

Muskegon Rotary in Motion

<http://www.muskegonrotary.org>



Cathy Brubaker-Clarke, President
Kathy Moore, President-Elect
Linda Juarez, President-Nominee
Nancy Crandall, Secretary
Tim Arter, Treasurer
Josh Wallace, Immediate Past President



Muskegon Rotary Club

Club 16 (2809) - District 6290, Chartered May 1, 1916

November 16, 2017 12:00-1:30pm

Muskegon Harbor Holiday Inn

ReWine Satellite Club 5:15 - 6:30pm Holiday Inn



Jane Clingman-Scott, Director
Ed Hendrickson, Director
Mark Meyers, Director
Jason Piasecki, Director
Ammy Seymour, RIM Reporter
BJohanson, DManley RIM Editors

THE FOUR WAY TEST THAT ROTARIANS USE IN MAKING ETHICAL DECISIONS:

Is it the **truth**? Is it **fair** to all concerned? Will it build **goodwill** and better **friendships**? Will it be **beneficial** to all concerned?



(11/16) "First-Hand Aid for Cuba" Marc Bohland*

This is it: the absolute edge of no return: to turn back now and make home or sail irrevocably on and either find land or plunge over the world's roaring rim" - William Faulkner

MEETER / GREETER

Joanie Smith

INVOCATOR - REFLECTOR

Mary Anne Gorman

THIS WEEK'S MENU

Vegetarian Lasagna; salad bar
w/ 6 toppings, 3 dressings;
garlic toast; dessert

STUDENT GUESTS

Ravenna Bulldogs

NEXT WEEK'S BIRTHDAYS

Silvia Precious	Nov 16
Pat Walstra	Nov 16
Jeanette Hoyer	Nov 17
Chris McGuigan	Nov 18
Diane Fleser	Nov 20
John Rupert	Nov 20
Brianna Scott	Nov 20
Karen Kayes	Nov 22

FUTURE PROGRAMS / EVENTS

11/23 **THANKSGIVING** (no meeting)
11/30 Red Boot Coalition
12/07 Consequences of Conviction

Muskegon Rotary Board

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Rotarians Out to Play



Above, Don and Nancy Crandall were recently spotted touring, with an option to purchase, the Biltmore Estate in Asheville, North Carolina.

The run of "I Never Saw Another Butterfly," a play that was performed twice Saturday at the Overbrook Theater at Muskegon Community College, is over. It was a huge commitment of time and effort by over 20 teens and adults and, so worth it! The cast was diverse - old and young, black and white - and after weeks of rehearsal and getting to know each other, we came together as a family. I am so proud to have been a part of this! It was a fantastic experience for all of the cast and crew, and I know the audience was moved because more than a few shed tears.

- Bob Scolnik



Here's Bob in the Overbrook Costume Room. "I'm not sure in what show this beautiful gown will be used, but I thought we make a great couple!" (Don't lose you head over her, Bob!)

Click this link for recent minutes

Rotary Rewine

Muskegon Holiday Inn®Thursdays 5:15 - 6:30pm

***On Stage This Week**

During decades of diplomatic isolation from Cuba, a West Michigan nonprofit called First-Hand Aid actively traveled to the island country, bringing supplies and medicine for children in hospitals and food for the elderly. The founder of First-Hand Aid, Marc Bohland, says improved relations have meant dramatic changes, but it's still difficult to travel to Cuba. And Marc says Cubans' attitudes toward Americans haven't necessarily changed. Still, the need is great there and First-Hand Aid continues to make frequent trips bringing medicine, supplies, and food.

No Rotary Meeting on Thanksgiving Day, November 23

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This publication, Muskegon Rotary in Motion (RIM), is intended for the private, non-commercial use of our members and friends. Content includes RIM correspondents' reports, meeting announcements, satire sort of, Club- or member-contributed social media items, and Club-related borrowings from media friends. The deadline for RIM announcements (the timeframe adherence to best guarantee accuracy and publication of a reader's message) is Thursday noon for the following week's issue. Submit brief announcements in writing to Editor Bill Johanson or one of the RIM Correspondents above.

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Baker College of Muskegon

Rotaractor of the Month

October 2017
AJ Henderson



AJ is a second year member of the Rotaract Club of Baker College of Muskegon. He is majoring in Marketing and hopes to help others once he obtains his degree.

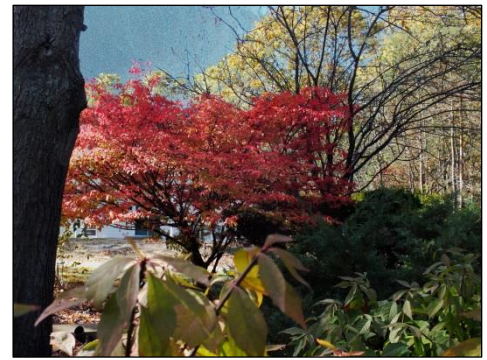
During the month of October, AJ attended the Rotaract District Conference in Mount Pleasant, presented to a Mona Shores Interact Club, and worked our Halloween Table Fundraiser. When he isn't volunteering for the club, you might find him working out at the gym or working at Kid's Food Basket. We are lucky to have great members like AJ in our club. Thanks for everything you do for the club and community, AJ!

****THE PUBLIC HAS SPOKEN****



Hail, from left, to our Muskegon County leaders – Norton Shores Mayor **Gary Nelund** and Council Member Roger Morgenstern – and Muskegon Mayor Steve Gawron. Good luck, gentlemen, on four more years in office after voters went to the polls Tuesday.

Contributor: **Dave Alexander**



Here are some of autumn's lovely colors; not here much longer.

Happy Thanksgiving!

The Holiday Inn & Conference Center Downtown Muskegon invites you to celebrate Thanksgiving surrounded by those you are most thankful for at our **Thanksgiving Buffet**

Thursday-November 23

11:00am-3:00pm

Featuring: Chef Carved Whole Roasted Turkey;
Chef Carved Slow Roasted Prime Rib; Apple



Cherry Pork Roulade with Cider Gravy; Apple Sage Stuffing; & Bloody Mary Bar (available for additional charge)

For reservations 231-720-7105
or email Sarah@himuskegon.com

Adults: \$21.95 Children: \$9.95

Congrats to MMA's **Judy Hayner**, right, for being awarded the 2017 Tourism Champion by Visit-Muskegon.



Well done Judy!
Enjoy retirement.

Last Week's Program

Health Care Reform

Presented by Dennis Paradis and Janet Olszewsk
by RIM Reporter Ammy Seymour



Many of us have heard of the Affordable Care Act (ACA); however,

most of us do not have time to read the 2,700 pages. Policy experts Dennis Paradis and Janet Olszewski, above, guided Rotarians through a condensed version of – “What’s next for Healthcare Reform?”

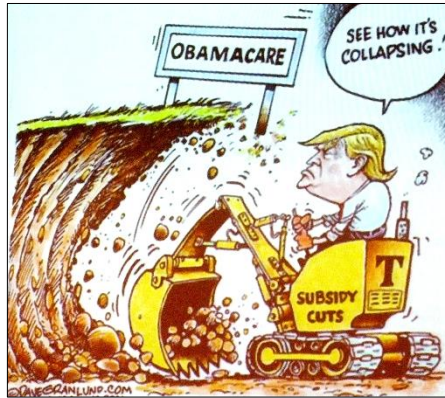
The Patient Protection and Affordable Care Act, often shortened to the Affordable Care Act (ACA) or nicknamed “Obamacare” is a United States federal statute enacted by the 111th

United States Congress and signed into law by President Barack Obama on March 23, 2010.

The ACA’s major provisions came into force in 2014. By 2016, the uninsured share of the population had roughly been cut in half, with estimates ranging from 20-24 million additional people covered during 2016.

The act largely retains the existing structure of Medicare, Medicaid and the employer market except in the individual markets where radically-overhauled insurers are made to accept *all* applicants and charge the *same* rates regardless of pre-existing conditions or sex to combat resultant adverse selection. The act results in

mandates that individuals must buy insurance and insurers must cover a list of essential health benefits.



To help a large amount of households between 100-400% of the Federal Poverty Line afford these compulsory policies, the law provides insurance premium subsidies. Various market changes result in increasing health marketplace options, and risk adjustment programs. A frequent question asked is, “Is Obamacare Collapsing?” According to Paradis, “Yes it is, with significant help!”

Income	2017 Monthly premium	2018 Monthly Premium	Percent change
\$25,000	\$116	\$103	-11%
\$30,000	\$181	\$167	-8%
\$35,000	\$252	\$236	-6%
\$40,000	\$267	\$285	+7%

At this point, the Executive Branch controls the game concerning the following items:

Eliminating CSR payments
Cut funding for navigators (Outreach assistance)

Shortening open enrollment periods significantly

What has changed for 2018?

Healthy Michigan Plan enrollees *must* agree to participate in a risk assessment to identify unhealthy behaviors, and agree to engage in at least one healthy behavior



Individual Market - The Federal Government has eliminated payments to insurers who reduce deductibles and co-payments for people under the 250% of the poverty line.

Although insurers are still obligated to provide the reductions to the uninsured there are significantly reduced funds for outreach and enrollment navigators.

Essential Health Benefits-allows states to request waivers of the Essential Health Benefits requirement (no states have done so).

Muskegon County – 2017 Enrollment

Total population 172,790

Healthy Michigan Plan – 13,644

Michigan Marketplace Plans – 4,637 (Buying individual insurance)

4,024 of these receive premium tax credits

2,615 of these receive cost sharing reduction

Muskegon County – 2018 Market Place Rates

Amounts shown to reflect rates for a Silver Plan for a 40 year old eligible for tax credits

40 year old not eligible for tax credits would see their monthly premium for a silver plan go up 45% (\$267 to \$386) in 2018

The same person buying a Gold Plan instead would pay 4% less than 2017 (\$385 to \$369)

❖ Source: Kaiser Family Foundation



What is the government's role in healthcare? Pick one:

1. None
2. Provide care or coverage for "deserving persons" who cannot afford private sector care
3. Provide care or coverage for those who cannot afford care in the private sector
4. Provide care or coverage for all Americans

Repeal, Replace, Repair

- Congress has been unable to repeal the ACA
- Republicans have been unable to agree on repeal or replacement
- Some attempts to "repair" have been developed
 - Graham- Cassidy
 - Alexander – Murray
- Will tax reform plan be used to make further ACA changes?

- ❖ A 2017 study found that personal experience with public health insurance programs leads to greater support for the ACA and the effects are most pronounced among Republicans and low-informed voters. Source: Wikipedia



For more information contact:

Dennis Paradis, MSU- Executive Director, Michigan Health Policy Forum Dennis.paradis@hc.msu.edu
or

Janet Olszewski, Michigan Health Endowment Fund- Senior Fellow
janet@mhealthfund.com

NEWS / ANNOUNCEMENTS –

Ed Kaminski of the Montague-Whitehall Rotary Club brought news of good tidings and wreaths from up north. Please consider supporting the ways of fine Rotarians spreading the holiday cheer by obtaining a handmade wreath by the White Lake Rotary Club for a donation of just \$21 or more each. (Also, reach out to Ed to learn of cottages he has available on Lake Michigan).



**New Member
Get Together**
Thursday,
November 16
5 - 6:45pm at
**Heidi and Marty
Sytsema's home**

1604 Jefferson St Muskegon MI 49441
Call [231-750-2626](tel:231-750-2626) for more information.
Please consider attending and getting to know our newest members.



Community Service Projects

Committee- Stephanie Stewart filling in for **Christine Robere** with a reminder that "[Truckload of Warmth](#)" is still accepting winter coats, hats and gloves until Nov. 13. Click above on flyer to learn more.

District 6290
Rotaract
Rotary Club Partner



Rotaract advising legend **John Noling** invited everyone to take the time and visit Rotaract meeting when able.

Darlene Collet chimed in and recommended the experience. Please see **John Noling** for dates and times.

Speaking of John, take a look below at the progress being made on the soon again to be "most beautiful mile in Michigan."

Causeway Bridges Done



"Both bridges are now refurbished and reinstalled while Veterans Memorial Park improvements near completion" said **John Noling**. "Thanks to all the Muskegon Rotarians, Rotaractors, and

Interactors who worked on the project of the Northside Lions Club. We made a positive difference and enjoyed the comradery."



New Member Inductions



Our group continues to grow with fresh perspectives as we gladly welcome **Kaytie Ely** (long time ReWine member), and **Eric Messing** to our Club.

Red Star Removal



Last week's Red Star removal ceremony was for **Matt VanderVelde**, who's been quite active the last 90 days. Please welcome our newest Red Star graduate!



Baker College Rotaract

Linda Meyers- "Our club is raising money for the Muskegon Rescue Mission this year. Our goal is \$10,000. We have created a [GoFundMe](#) page to help with raising money. It would be awesome if our local Rotary Club's members could make a donation of \$10-\$1,000! We appreciate any and all support. Thanks" Follow link [here](#) to help support!



Rotarians at Work

Fox 17 featured some of our Muskegon Rotarians in a recent interview. (**Brianna Scott** above, **Mike Paulin** below) On Thursday, Nov 9, the Diversity and Inclusion Committee held its annual evening of Community Building event. This program was initiated with the hopes of helping engage the community with local law enforcement agencies in order to discuss local issues of concern.



Sail Fast and Take Chances -

By David Manley



Chad Lawie and his family LeeAnn, Hobie and Charlie decided to hop in their boat and go explore. Since that Saturday of September,

the family has been on a great number of adventures, including the literary journey of Chad's first E-Book entailing details and quick tips on how to quit your job and go sailing. (Click [below](#) for book)



Prior to setting sail, the family decided to sell most of, if not all, of their land possessions and embark on an adventure that can only be understood by first-hand experience.



To follow their adventure and keep in touch with the Lawie family, tune into their [YouTube channel](#), [Facebook page](#), and [Website](#) along with other social media to stay in contact with a fellow Rotarian who decided to go for it.

WATCH MUSKEGON