



Good Morning!

Welcome to Chandler Horizon Rotary



Opening Exercises

Pledge: Marty Herder
 Prayer: Chandra Toy
 Songs: Larry Gardner
 Sgt.-at-Arms: James Caskey

Program

Mark Stewart, a member of the Maricopa County Board of Supervisors, will join us and bring us up-to-date on that organization, including county initiatives.

Last Week

Visiting Rotarians

The only visiting Rotarians who made up with us last week were our speaker Abe Feder from Tempe South and Assistant Governor Jon Lyons from Sun Lakes.

Missing in Action

Eleven members were absent: Courtney Banach, Joseph Caskey, Theresa Clemmons, James DeVary, Jonathan Downs, Tim Gibson, Sanjay Patel, Loren Philpot, Marques Reischl, Ron Stevens and Kimberly Williams-Branch.

Make-Ups

Roger Morsch made up at the Third Grade Dictionary party.

Song Fines & Such

President Chuck Ertl conducted the meeting, Larry Gardner led us in song and Will Coakley conducted the fine session.

Will Coakley paid \$5 because he had to step out for a moment.

President Chuck Ertl paid \$5 for his son's new job.

James Caskey paid \$5 for PDG Abe's presentation and for attending the Cardinals game the previous Sunday including a feeble attempt trying to explain what happened.

Lori Pierce paid \$5 for a chance to spend time with the kids.

Larry Gardner paid \$5 for Abe's presentation.

Jim Hoenig paid \$3 for for Abe's presentation and better health for Barb, and finally beating sunrise driving east to the Rotary meeting.

AG Jon Lyons paid \$5 and Chuy Ortiz \$2 for Abe's presentation.

Chadra Toy paid \$5 for Abe's presentation and for Sam's Club.

Brad Raymond paid \$5 for Abe's presentation, cooler weather and another good golf outing that included two birdies.

Candace Lansberry paid \$2 for Abe and for completing a 20-mile run the previous weekend. And Candace won \$20 in the 50-50 drawing.

Program

Past District Governor Abe Feder presented a program on the District 5495 microcredit program last week.



President Chuck Ertl (right) thanks PDG Abe Feder for his presentation.

PDG Abe played a video by Ray Beck who, through the use of gumballs in glass jars, displayed areas of the world that are desperately poor, numbering three billion. Another 5.6 billion are in financial distress.

PDG Abe took a trip to Sonora, Mexico, where he was exposed to a micro-credit program that has proven to be a successful venture for those involved.

Working through CrediSilvia, an existing microcredit financial institution, small business loans are available to the poorest people in the poorest sections of cities and towns in Sonora. These small business loans provide capital to small-scale entrepreneurs to grow their businesses.

Borrowers are organized into groups of 4-8 individuals. All group borrowers co-sign a group promissory note pledging repayment of all the individual loans; during each loan's cycle.

When all the loans are repaid, new loans are made available. The current rates of success are 97-98 percent. Consequently, funds contributed are loaned again and again for decades. They are never used up.

Successful borrowers, mostly women, report that their children now attend school full-time and their living conditions are improved. Communities are growing stronger as these businesses grow and expand their work force. This growth is improved with basic business courses provided by Rotarians and CrediSilvia staff.

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Next Week

Opening Exercises

Pledge: Joel Moorhead
 Prayer: Ron Stevens
 Songs: Larry Gardner
 Sgt. at Arms: Will Coakley

Program

Loren Philpot, our newest member, will give his Classification Talk when we can learn more about him, his job, his family and his interests.

Looking Ahead

October 29

No meeting! Since this is the fifth Wednesday of the month we will not have a regular meeting, but we will have a Club Social from 5-7 p.m. at George & Gather, 336 South Washington Street in downtown Chandler. Bring spouse and friends who might be interested in becoming a Rotarian.

November 5

Mike Churan will join us and present a program entitled, "Rest Recovery Chandler."

Board Meeting

The Chandler Horizon Rotary Club board of held its regular monthly meeting Monday. The board discussed a variety of topics.

President Chuck Ertl reported we have been given the opportunity to seek a grant for Connect Our Kids, after it looked like we would be denied the request.

The grant was approved for \$5,500 with \$2,500 coming from the district and the other \$2,000 from our own Foundation.

When Soo Stevens-Clarke and Candace Lansberry attend the Mexico-America Friendship Conference in Yuma the end of the month, they will see what other projects may be available and bring back to our club any possibilities they may see.

The Dictionary Project was discussed. Roger Morsch has taken over leadership of the project. There was resistance from some of the schools last year.

Hopefully, Roger will be able to get better cooperation from the schools and the dictionaries will be delivered later in the fall.

There was discussion about the Every Rotarian Every Year project, complete club participation in which is a requisite to receiving grant money from District 5495.

President Chuck will check with the District to see if CHRC members can be billed on our quarterly invoice for a voluntary donation.

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Chandler Horizon
Rotary Club
P.O. Box 6173
Chandler, Arizona
85246

Visit our website:
chandlerhorizonrotary.org

Francesco Arrezo, President
Rotary International
Ragusa, Italy
Jim Schmidt, Governor
Rotary District 5495
Mesa West
Jon Lyons
Assistant District Governor
Sun Lakes

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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?

OFFICERS & AT-LARGE BOARD MEMBERS

President
Chuck Ertl

Secretary
Soo-San Stevens-Clarke

Treasurer
Brad Raymond

At-Large Board Members
Will Coakley
Lori Pierce
Marty Herder

President Elect
Candace Lansberry

FOUNDATION BOARD
Jim Hoenig, Chair

Ron Stevens, Treasurer
Chuck Ertl
James Caskey
Roger Morsch
Tim Gibson

MICROCREDIT PROGRAM

Continued from page 1

Many families report the success of their businesses keeps their families together in Mexico allowing them to escape the day-to-day uncertainty of their former lives.

A broad spectrum of businesses and services has received assistance from the microcredit program, including such things as auto and tire repair, bakery, barber, fingernails, shoe repair, beauty shop, tortillas and tamales, among others.

Club and/or individual donations of \$5,000 or more qualify for the Partner Program, through which financial data and reports are available.

Rotarians also help with mentoring to help improve people's knowledge and skills through vocational training teams, helping borrowers grow their businesses and impact their community.

Tours are arranged periodically to visit Hermosillo and see these programs in person. The next tour is scheduled for November 14. Give

Thought for the Day

Doesn't fall make you want to stay home cuddled up with a good cook?

Abe a call at 602-622-7289 if you are interested.

The CHRC Board will discuss the program to see if we want to become involved on a club basis.

We support The H.E.L.P. Foundation in the Philippines that has an extensive and successful microcredit program involving everything from cattle, pigs basket weaving, clothes and many others.

BOARD MEETING

Continued from page 1

The Zoom set-up for our weekly meetings was discussed. The board approved getting a Hot Spot device that should solve any issues.

The updated club brochure was discussed. We will chefk with Sir Speedy Printing to detemrne these cost publishing it in a more colorful format.

Upcoming programs were discussed. A Club Assembly will be held on January 7, our first week back after the holidays.



MEMBERSHIP

Name of Rotarian (Spouse).....	Classification
Courtney Banach	Engineer - Construction
James Caskey	Mortgage Banker
Joseph Caskey	Mortgage Broker
Theresa Clemmons (Jeff)	Wealth Management
Will Coakley (Wendy)	Banking - Underwriting
Azita Dehkordi (Sam).....	Honorary Member
James DeVary (Analaura).....	Caregiving Services
Jonathan Downs	Financial Advisor
Chuck Ertl (Paula)	Banking - Commercial
* ¶§ * Larry Gardner (Teddi)	Senior Active
* ¶§ * Tim Gibson (Susan).....	Landscape Maintenance
* ¶§ † Marty Herder (Ann)	Court Reporter
* ¶§ ♦ Jim Hoenig	Editor
¶§ Candace Lansberry (Mark).....	Clergy - Methodist
¶§ Joel Moorhead (Laura)	Repair Services
* ¶§ † Roger Morsch (Mitsi).....	Property/Casualty Insurance
¶§ Precious Proscovia Namazzi	Honorary Member
* ¶§ Jesus Ortiz (Deirdre).....	Senior Active
¶§ SanJay Patel.....	Solar Energy - Residential
* ¶§ ♦ * Jim Patmos (Mary Kay)	Education - Public
¶§ Loren Philpot (Stephanie).....	Clergy - Salvation Army
¶§ Lori Pierce (Travis)	Printing - Commercial
* § Brad Raymond (Sandra).....	Banking - Small Business
¶§ Marques Reischl (Meredith).....	Education - Secondary
¶§ Ron Stevens (Chris).....	Stocks & Bonds
¶§ ♦ * Soo-San Stevens-Clarke (Jolyon).....	Multicultural Education
¶§ † Chandra Toy	U.S. Army (retired)
* ¶§ Kimberly Williams Branch (Eric)	Manufacturing - CPG

• = Charter Member * = Past President # = Past District Governor
¶ = Paul Harris Fellow § = Paul Harris Sustaining Member * = Major Donor
♦ = Paul Harris Society ♦ = Rotary Benefactor † = Bequest Society
* = Arch Klumph Society

Additional Paul Harris Fellows: Sanders Achen, Judith Anick, Lee Barnes*, Christine Bonngard, Collin Bonngard, Doug Bonngard, Jordyn Bonngard, Nancy Bonngard, Patti Bonngard, Roger Bonngard*, Jensen Brent, Barb Cadle, Stephanie Caskey, Jeff Clemmons, Marti Jo Clouse, Bob Coombs*, Dedee Coombs*, Gail Coombs, John Coombs, Rob Coombs, Leah Cottingham*, William Cottingham*, Anbar Dorothy Cotton, Zaynab Martha Cotton, Todd DeGain*, Don Eklund, Joy Fitzpatrick, Patrick Foley, Donald Forsythe*, Vera Forsythe, Carl Gardner*, Kaye Gardner*, Teddi Gardner, Edward Gerrow*, Susan Gerrow, Susan Gibson, Stephanie Hagstrom, Kylene Hathaway, Jennifer Hazelwood, Ann Herder, Amy Lynne Hinchman, Timothy Hinchman, Janis Hoenig*, Hannah Holbert, Julie Howard, Agnes Hyde*, Emory James Hyde*, Tiffany Jones, Randy Kiesel, Richard Lackie*, Cindy Lewis, Phil Lewis, Kristin Lindsey, Richard Malcolm*, Jaslyn McGraw, John McVey*, Leanne Miller, Kathy Morenc, Nick Morenc, Ana Ortiz, Cristina Ortiz, Dedee Ortiz, Alyssa Patmos, Dr. Bernard Patmos*, Brent Patmos, Frances Hyde Patmos*, Joseph Patmos*, Kristine Patmos, Lucy Patmos*, Mary Kay Patmos, Trudy Patmos, Kristel Patton, Betsy Powell, Kristen Powell, Juliet Adelaide Rice, Pam Rienke and Hope, Kenny Rogers, Bill Ryan, Jared Ryan, Sharon Ryan*, Teresa Schyberg, John Simonson, Elizabeth Jane Smith*, Chris Stevens, Patsy Thomas*, Bridget Valenciano, Donna Weaver, Ken Weaver*, Lisa Ryan Whyte, Jack Williams, Teri Williams, Krystal Wilkinson, David Willigrod, Pat Willigrod, Amber Wills.

* - Deceased.

Additional Sustaining Members: Allen Caskey, Gaby Herder, Jeff Hoenig.

NEARBY CLUBS

Rotary Meeting Information • 602-604-8221

KYRENE CORRIDOR	Monday 12:10 p.m.	Olive Garden (Elliot)
SUN LAKES	Tuesday (1 & 3) 7:00 a.m.	Cottonwood Country Club
	Tuesday (2 & 4) 4:30 p.m.	Cottonwood Country Club
CHANDLER	Tuesday 12:00 noon	San Marcos Golf Course
MESA BASELINE	Tuesday 12:10 p.m.	Mesa Country Club
SUPERSTITION MOUNTAIN	Wednesday 12:00 noon	Gold Canyon Resort
MESA	Wednesday 12:10 p.m.	Hilton Phoenix East/Mesa
GILBERT	Thursday 7:00 a.m.	The Nook
TEMPE RIO SALADO	Thursday 7:00 a.m.	Denny's
MESA WEST	Thursday 12:10 p.m.	Hilton Phoenix East/Mesa
TEMPE DOWNTOWN	Thursday 6:15 p.m.	Macayo's
TEMPE SOUTH	Friday 6:45 a.m.	Friendship Village
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