STILLWATER SUNRISE ROTARY CLUB
October 6, 2015

FUTURE MEETINGS

Oct. 13 - Tom McCarty, Stillwater City Administrator, - Ken McGinley
Oct. 20 - Win Miller and Peter Oesterreich, Silver Sobriety - Ted Nesse
Oct. 27 - Roger Ruetten
Nov. 3 - Denise Pontrelli, Superintendent, Stillwater Area High Schools, - Bill Miller
Nov. 10 - John Huenink
Nov. 17 - Vocational Visit - Chief Stuart Glaser, New Stillwater Fire Department Facility - Tim Trooien
Nov. 24 - Barbara Tischart
Dec. 1 - Mark Lambert
Dec. 8 - Ed Boeve
Dec. 15 - Holiday Party, Pub 112, 112 Main St. No. Stillwater - Cheryl Kohout
Dec. 29 - No meeting this week.

FUTURE EVENTS

Oct. 24 - Rake a Difference, Ed Boeve
Oct 28 – Boutwells Halloween Parade @ Boutwells
Nov. 7 - District Rotary Foundation Party
Dec 15 – Club Holiday Party at Pub112, 112 Main St. No. Stillwater
April 5 - Second Harvest Foodbank help

FELLOWSHIP:

Guests

Xander Williams guest of Paula Williams
Mary Freitag guest of Wendy Heck
Jim Kroening speaker guest of Susannah Torseth

Visiting Rotarians:

None

Make ups

Cheryl Kohout and Shari Clifford, Rotary Friendship Exchange Brazil at Lake Elmo
Margie Horning and Jack Gibbons - Rotary Foundation
Dave Newman - Fast for Hope
Jeff Nelson - Arden Hills
John Lennes - Lake Elmo and Forest Lake
A whole bunch at Highway Cleanup

Links:
Link to Stillwater Sunrise Website: ***Stillwater Sunrise Website***
Link to District Website: ***Rotary District 5960***
Link to District **Governor Marlene Gargulak's :** **Weekly Newsletter**
Link ***to International Web site:*** ***Rotary International Website***
Link to Stillwater Sunrise Facebook Site: ***Stillwater Sunrise Rotary FACEBOOK Page***

CLUB BUSINESS AND ANNOUNCEMENTS: President Shari Clifford

We got a nice thank you letter from Valley Outreach for our help on their landscaping etc. We have donated so far this year $5,000 to them.

The visit of the Friendship Exchange Group from Brazil is going very well. A very friendly group of people.

Mark said the highway cleanup went very well with lots of volunteers. They finished in record time. Here are some pictures.

The signup for Rake a Difference was circulated at the meeting. It is two weeks from now on the 24th.

Halloween Parade is on October 28, (Bob Rupp's 97 birthday) and all is going well according to Margie. She has some fliers that if you would like to put up somewhere, just let her know. Everyone should come in their Rotary Shirt, orange or purple.

Local author Ute Buehler (our own Rotarian) is appearing in Style Speaks Volumes II on November 9 & 10 at Reve's. It is a fundraiser for the Stillwater Library, donation is $55. It begins at 11 AM each day at Reve's Bistro and Bar. You get to meet the authors as they show various fashions.

Xander Williams is selling goodies to support is Scout Troop. He has order forms for you to use.

SERGEANTS AT ARMS: Jennifer and Mark

Jennifer found a pin and asked the owner to donate.

Andy overslept for the cleanup on Saturday.

This is German Week and all were asked to donate if they were German or of German heritage.

Shawn Reagen Meyer was born last week and this parents are both German and Irish.

Shari besides being German married off her last child last week. That is two weddings this year.

John Lennes has a new granddaughter Marigold.

Mark is celebrating 38 years of marriage.
Val Fisher was in the River Valley Newsletter showing the results of the program? Refitting.

Del was so close to the Pope as he passed by in his Popemobile. Right in front of the hotel he was starting at.

Ute being German born and probably the only one there paid a little extra.

October is a big month in Margie's life with Birthdays etc….

Mr. Emmons and wife are new grandparents. Our Japanese exchange student, Ayane, was at the Highway Cleanup.

Dave has been married for 24 years and has an October Birthday.

NEXT WEEK'S PROGRAM:

Tom McCarty, the relatively new Stillwater City Administrator, will visit us guest of Ken McGinley.

MEET YOUR FELLOW ROTARIANS

Susannah Torseth is one good lawyer, specializing in many fields.

PROGRAM:

Susannah introduced Jim Kroening from Family Means, Credit counseling. (She also served slide
manager).
Jim has been with Family Means and the Credit Counseling Dept. since 1963. He is a member of the National
Organization's board. Family Means has this Credit help in Wisconsin, Stillwater, and Mpls./St.Paul. They are licensed by the Department of Commerce.
Normally clients schedule an appointment by phone and come in in-person. They prefer this. The problems tend to be the loss of job and trying to make ends meet, divorce plus just getting behind. It is a very stressful situation for most people and they try to make them comfortable. Normally this activity is the last step before bankruptcy. The services provided include:
Developing a debt management program.
Consolidating all debts into one payment with a reasonable interest rate.
Negotiating with creditors.
Understanding credit reports.

They have handled so far this year 1,175 Credit Consultations, 376 Bankruptcies, and given 437 talks to various organizations including high school students. They are thinking of adding a section on pre-retirement planning. An interesting fact, the number 2 financial problem of credit card debt has been replaced with student loans.

Joke of the Week

Comprehending Accountants :

To the optimist, the glass is half full.
To the pessimist, the glass is half empty.
To the accountant, the glass is twice as big as it needs to be.
0-0-0-0-0
When does a person decide to become an accountant?
When he realizes he doesn't have the charisma to succeed as an undertaker.
0-0-0-0-0
A businessman was interviewing applicants for the position of Divisional Manager.
He devised a simple test to select the most suitable person for the job.
He asked each applicant the question, "What is two and two"?
The first interviewee was a journalist. His answer was"twenty-two."
The second applicant was an engineer. He pulled out a calculator and
showed the answer to be between 3.999999 and 4.000001.
The next person was a lawyer. He stated that in the case of
Jenkins v. Commr of Stamp Duties (Qld), two and two was proven to be four.
The last applicant was an accountant. The businessman asked him,
"How much is two and two?" The accountant got up from his chair, went over to the
door, closed it then came back and sat down. He leaned across the desk and said in a low voice,
"How much do you want it to be?"
(He got the job!!!!!!)

Editor: Chuck Buehler

President K.R. Ravindran, Rotary International

Governor Marlene Gargulak - District 5960

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