



Canaltown Crier Rotary Club of Palmyra-Macedon



Club President:
Mark Clement

Ass't District Governor:
Pam Dean

District Governor:
Bill Gormont

Rotary International President:
K. R. Ravindran

Speakers

Nov 18, 2015

[Bailey Cole](#)

*Rotary Youth Ambassador to
Brazil*

Nov 25, 2015

[NO MEETING](#)

Happy Thanksgiving!

Dec 02, 2015

[Sarah DiPasquale](#)

Dare to Dream

Dec 09, 2015

[Gregory Eisenhut](#)

Mercy Flight Central

[Nicole Jones - The College Assistance Plan](#)

Posted on Nov 04, 2015



Arnie Pechler introduced our guest speaker Nicole Jones, who spoke about college planning. She is pictured here with Arnie (left) and president Mark Clement (right).

Nicole Jones put out an interesting thought at our meeting today: If you told your 14-year-old son or daughter that you were going to buy a house for \$200,000 and that they could pick the house and furnish it, would you be comfortable entrusting that decision to them? It may be a little terrifying to think about, but that is the kind of purchasing power you are handing over when your child starts to look at colleges. And that's why it's important to be proactive and prepared for your children's college expenses. The College Assistance Plan helps parents with the planning and decision-making.

It is important to be aware of the mistakes, aware of the numbers. 40% of the kids who start college drop out. They don't receive a degree but leave school with debt, sometimes as much as \$50,000 in loans. The average time to graduation is now 5-1/2 years. This is due to many factors including class availability and class size. On average, students change majors 4 times during their college career. Each time they change their major, more time will be required to complete their degree, adding

Dec 16, 2015

[Annual Christmas Party](#)

Dec 23, 2015

[NO MEETING](#)*Merry Christmas!*

Dec 30, 2015

[NO MEETING](#)*Happy New Year!*

Jan 06, 2016

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more costs. One in three students at your kid's school will transfer or drop out. Why is that relevant? The longer your student stays enrolled, the more valuable they become to that school, which gives you some leverage.

College education can be viewed as a commodity, with you as the consumer. It's in the interest of the colleges to make you view them as exclusive and prestigious. That's why the letter comes saying, "Congratulations! You've been accepted..." You are the consumer and have the final say in where your child goes to college. If you were buying a house or a car, you would likely try to negotiate the best price, rather than just paying the asking price. Most people don't realize you can negotiate with the college with the potential to get a better deal.

Nicole stressed the importance of prepping students early. Push your children, starting in 9th grade, to do well academically. Very few students will be offered "full-ride" scholarships for athletics, but colleges like to have high graduation rates and to have their graduates go on to successful careers. Having high SAT scores and good academic records make your child more attractive to those schools.

The planners at the College Assistance Plan can help decipher the financial assistance letters that colleges send out. Nicole cited one instance where the student's financial aid package seemed to indicate that he could attend his school for \$10,000 per year. (The college's standard tuition rate was \$55,000/year.) After reviewing the offers in the letter, they discovered that in addition to the three scholarships offered, there were four loans. Obviously the loans would need to be re-paid, making the actual cost \$40,000 per year.

Other services provided by the College Assistance Plan include: choosing the right college major, help with college search, the financial aid process, completing the FAFSA (or not), and understanding 529 plans and other education savings accounts. Information about the College Assistance Plan can be found on their website www.collegeassistanceplan.com or our own Arnie Pechler can put you in contact with them.

November 4, 2015 - Meeting Minutes

Posted on Nov 04, 2015

Guests:


Nicole Jones, Jennifer Harusia.

Missing in Action:

Jim Bush, Bill Dean, Pam Dean, Cheryl Ford, Gary Haigh, Gary Hopkins, Dick Kirchhoff, Deb LeMoyne, Tina Medina, Anne Morrell, Peter Park, Dave Pray, Dave Read, Maruina Schmidt, Bob Sloan, Dave Stachnik, Eric

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VanZeilen, Leslie Vecchiotti, Andy Wahl.

On this day in History: On November 4, 1842 Abraham Lincoln wed Mary Todd.

Please remember the following in your thoughts and prayers:

Arnie's business partner in Watertown is in the Cleveland Clinic for surgery.

Pat's daughter Lea Ann will be undergoing reconstructive surgery on Friday.

Singing:

Kim was back today, and led us in singing "You Are My Rotary," sung to the tune of "You Are My Sunshine."

Birthdays and Anniversaries:

Today was not Dianne's birthday.

Fines, Happy Bucks and Confessions:

- Arnie had 5 Happy Bucks because 24-Hour Helping Hands is celebrating 5 years in business this month. The business is doing well.
- Margaret spent the last week in Connecticut visiting family.
- Kim is happy to be back; she missed us all the last two weeks while helping her parents. Also, she had a great fishing trip on Canandaigua Lake yesterday with two of her favorite guys.
- Bob Yost was happy to have been part of that fishing trip with two of his favorite Rotarians, and confessed to having a second dessert today.
- Mark fink-fined Bob for getting his boat very dirty. Bob was coaxed into using a pink rod, but he caught a lot of fish with it.
- Kim fink-fined Pat for a ringing phone during the meeting.

News and Announcements for the Club:

November is Rotary Foundation Month. Traditionally, we like to make our annual "Every Rotarian, Every Year" contribution in the month of November. Tom Breen tells us that \$185 has been sent in to TRF, along with \$219 raised at our Assembly Auctions from July through October. There are no assemblies in November and December due to holidays. When we resume Assembly Auctions in January, those proceeds will benefit Polio Plus. The monthly assembly auction was instituted by then-president Cindy Surline, and has been a great success ever since.

Ontario-Walworth Rotary is holding their first annual Murder Mystery Dinner "Who Killed Santa?" on Tuesday, December 15 at the Brookwoods Country Club in Ontario. Cost is \$25 per person. Audience members are



invited to participate if they choose.

Congratulations to Arnie Pechler, winner of \$11 in the 50/50 this week. He donated his winnings to Polio Plus. Thanks, Arnie!



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