

THE DUBLIN SHAMROCK

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2017 The Rotary Club of Dublin, California

2017-2018 "The Home of Rotarians in Action"



**ROTARY:
MAKING A
DIFFERENCE**



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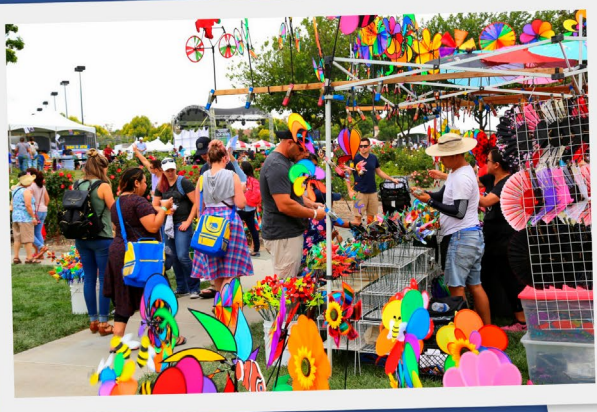
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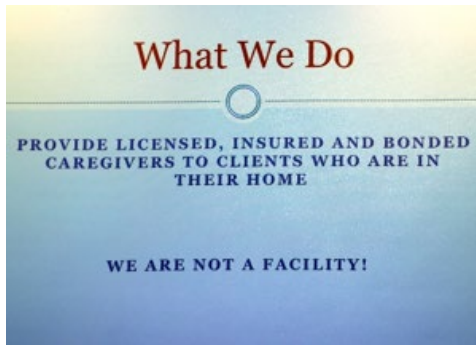
Hometown Heroes 2017

Splatter 2017





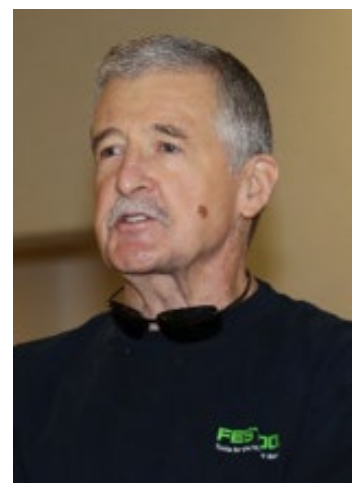
Around the Room



Congratulations to Megan Rouse on earning a Paul Harris Fellowship! Kamal is urging all to contribute their Rotary Foundation donations for this year prior to the first week in December so that you can be entered into the gala Foundation drawing. First prize is a one-way trip to Pakistan or Afghanistan to help in the war on Polio. Recent speaker John Clause talked about Right At Home, whose description is shown in the What We Do photo. They basically provide home care in a professional and caring manner to folks in their own home. Dennis Ackley happily contributes to the bucket to celebrate 20 years in Rotary and his recent successful shoulder replacement. Also, Rich Boschetti was happy to remind all to reserve March 17 and 18, 2018 for another opportunity to place wristbands or sell wine and beer to the thirsty masses. Livermore Rotarian Sblend Sblendorio was here to promote his club's latest big event. (I forget what it was.) Mona is admiring one of the items that will be packed up at the Veteran's Hall on November 18 from

nine to noon to provide military care packages. Sign up with Mona.

Don Price is encouraging members to contribute to our own Club Foundation this year. His goal is \$8,000. He presents Dennis with a THF ribbon, signifying the coveted Ted Hoffman Fellowship. Mike Kyle made a speech – he attended the Avenues of Service and noticed that Kamal is a rising District 5170 star. He is in charge of the District speech contest and expects it to be a major event this year. Mike was impressed with a talk by Zone Director John Matthews, who asked, "How do you get the most out of Rotary?" His own answer is by face to face contact at meetings and events. We need stronger attendance at meetings. Mike advocates a return to the Buddy System, in which Dublin Rotarians are paired up and are responsible to know each week the whereabouts of her buddy, meaning buddy communication is a must. He is also the Sergeant at Arms, and promises to "acknowledge" all Rotarians without their pins.



Transforming Love Into Hate

OK, yes, it is the other way around; we were just trying to get your attention. According to recent speaker Kathryn Chess, self-love is a good thing. There are definite steps to achieving self-love. Rather than describing them, we'll take editorial license and give an example:

1. I just hate my head, especially the top of it where no hair seems to grow.
2. Well, maybe it is not so bad, a lot of guys have the same thing.
3. But wait, now I've decided I just love my head, especially the top of it.
4. I am going to write this down and put it where I can see it all the time to remind me how much I really love my head, especially the top of it.
5. Now that I look at my head in the mirror several times a day, and can see how lovely it really is, I can't help but tell myself what a lovely head I have, even the top.
6. I've decided – first thing every morning – to take 10 minutes or so to remind myself how lovely my head is, especially the top. After about 40 days or so, my love for my head (especially the top) will be genuine.
7. Any questions? She had other good ideas, especially the one about changing your mind set instead of dieting, using the aids of meditation and yoga. If you want more, visit www.kathrynchess.com.



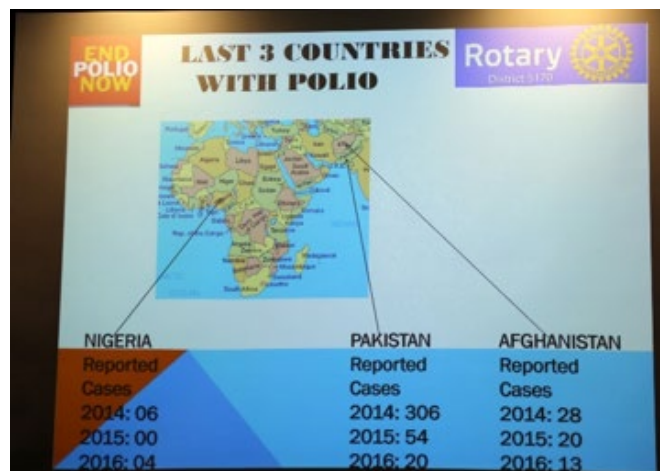
Dublin Rotary Happenings



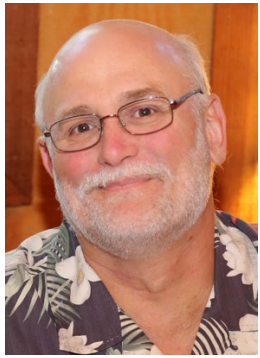
That's Millie, Mike and Kamal at the Avenues of Service. Recently Chris and Jan visited New Orleans and Memphis and the 640 miles of river between them. President Patty now has Elvis socks and a Tabasco sucker from the two cities. Speaking of Kamal, he presented a substantive offering on the Rotary Foundation, with emphasis on Rotary (and friends) conquering polio. We celebrated World Polio Day on October 24. Let's congratulate ourselves and our organization! And Dennis Miller is taking to heart how talking to your mirror can help you overcome things about yourself you don't like. However, Dennis seems to be enjoying everything he sees.

END POLIO NOW **TUNED IN...** **Rotary** District 5170

On Tuesday, October 24 we will hold our 5th Annual World Polio Day. Let's tell the world that we have inoculated over two billion children and that as of the beginning of October there were only 11 known cases of polio and that we are 99.9% on the way to the finish line.



Ed Raney on Taxes



Long time Dublin Rotarian Ed Raney, a CPA with his own practice in San Leandro, recently brought us up to date on the subject of income taxes. Although the U.S. Constitution authorizes the collection of taxes, it wasn't until 1894 that the first peacetime tax was authorized by Congress. However, it was ruled unconstitutional in 1895. Finally in 1909 Congress proposed the 16th amendment, which ultimately was ratified by three-fourths of the states in 1913, and the revenue Act of 1913 was established. Initial tax rates were in the order of one to seven percent. The 1913 tax form was four pages long and did not require the listing of Social Security numbers.

So, what is taxable income and what are allowable deductions? There are 15 categories of taxable income – Ed said “everything is income unless IRS says it isn't!” Likewise, nothing is an allowable deduction unless IRS says it is. Tax rates have fluctuated over the years; between 1944 and 1953 the highest tax rates were over 90 percent. Yipes! Today tax rates for married couples start at 10 percent for incomes under about \$19,000, move to 25 percent under \$150,000 [these are rounded numbers] raise to 33 percent at \$417,000 and top out at 39.6 percent over \$470,000.

Ed noted that there are two other taxes that may come into play in addition to the above tax rates: there is an Additional Medicare tax of 0.9 percent on wages/self-employed income over \$200,000 (single) or \$250,000 (married joint), and there is a Net Investment Income Tax of 3.8 percent

of net investment income if Adjusted Gross Income (AGI) is over \$200,000 (single) or \$250,000 (married joint). Got that?

He talked about the difference between tax evasion and tax avoidance – evasion is reducing your tax liability illegally while avoidance is using legal means to reduce your tax liability. Avoidance usually gets someone to mention the word “loophole”: the definition of a loophole according to Senator Russell Long (chaired the Senate Finance Committee from 1966 – 1981): “A tax loophole is something that benefits the other guy. If it benefits you, it is tax reform.” He quoted US Court of Appeals Judge Learned Hand who indicated in 1947 that it is not immoral, unethical or unpatriotic to practice tax avoidance.

The top five percent of taxpayers – adjusted gross income over \$189,000, pay 60 percent of all taxes; the bottom 50 percent – income under \$38,000 – pay under three percent of all taxes. It is difficult to cut taxes for the middle class (middle presumable would be 26 to 75 percent since they only pay 13% now).

Ed led a discussion on tax reform, mentioning the principles that President Trump and the Senate Democrats have staked out. The business tax reduction would be to 20 percent and the middle class tax cut would be three rates of 12, 25 and 33 percent. Ed stated that even though President Trump has said he wants a tax law passed this year he personally doubts major tax reform can be passed that quickly. Good job on an unpleasant subject, Ed!

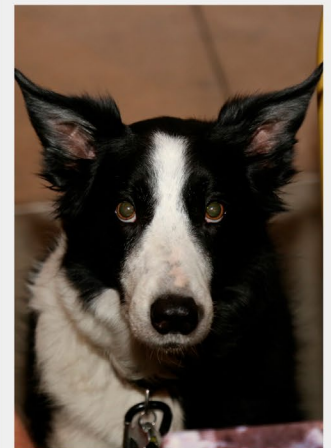


More Hometown Heroes





October 25, 2017





DUBLIN ROTARY MEMBERSHIP

*Ackley, Dennis '97•	Sheet Metal	*Kyle Michael E. '75•	Attorney
Anyosa, John '14	Advocate	*Leuchi, Jeff '96•	Printing
*Bennett, Rich '95•	Pension Consulting	Lewis, Luctrica '16	Education
Benton, Bryan '13•	Restaurant	Manuchehri, Parvin '11•	Financial Planning
Biddle, Don '05•	Retired	Marty, Shamekka '16	Life Coach
Boschetti, Rich '12•	Barrel-busting	*Mazur, Ron '85•	Real Estate
Brown, Alan '13	Business & Security	*Miller, Dennis J. '79•	Chiropractor
Brown, Tinarsha '16	Realtor	*Moy, William '89•	CPA
*Carvacho, Bo '08•	Sports	*Price, Don '09•	Recreation Vehicles
Ceizler, Harold '69•	Dentist	Pringle, Patty '13	Tax Advisor
*Damaser, Larry '09•	Insurance	Raney, Ed '96•	CPA
*Delaporte, Tim '09•	Financial	Rouse, Megan '14	Financial Planning
Della, Kamal '11•	Real Estate Investments	Ruhullah, Yusuf '14•	Medical
Denlinger, Lee '04•	Educator	*Shurson, Stacey '90•	Insurance Broker
*Dunlop, Mona '94•	Travel	Smith, Linda '12	Economic Development
Fisher, Gary '16	Retired	Stanford, Athena '06	Sales Manager
Grier, Kevin '16	Education	Strah, Melissa '13	Dental
Hanke, Steve '12•	Education	Sullivan, Don '84•	Retired
Haubert, David '13	City Council Member	Tan, Larry '16	Insurance
Herbstman, Cliff '68•	Telephone Wizard	*Thalblum, Janine '09•	Insurances
Herrera, Beverly '15	Realtor	*Tucknott, Bob '73•	Electrical Contractor
Hodsdon, Daniel '16	Family Law	Watanabe, Jerry '72•	Orthodontist
Ichiuji, John '83•	Dentistry		
Jenkins, Stephany '11	Real Estate		
Johnson, Pamela '07•	Retired		
*Kinzel, Chris D. '87•	Traffic Engineer		
Kulick, MC '09•	Content Marketing		