



THE SUN LIGHT

THE ROTARY CLUB OF GEORGETOWN - SUN CITY
District 5870 TUESDAYS 12 NOON
Cowan Creek Amenity Center, Cool Spring Way
October 19, 2010

Words to Ponder:

Nobody is forgotten when it is convenient to remember him.

Benjamin Disraeli

PRESIDING ORDER:

President: Tom Minor
Prayer: Logan Cummins
4-Way Test: Trubee Racioppi
Pledge: Ben Gaines

ATTENDANCE: 44 Members

GUESTS: Ed Bowen/Lou Gibson

VISITING ROTARIANS: PDG Gonzalo Garza/Georgetown

Today's Programme: **Gene Perry** will introduce Judy Horlscher from the Hospice Unit at Scott and White.

Last Week: by **David Steutelberg**

Last week's programme was by our own **Jamie Mattison**. She recently attended the Rotary Bi-District conference in Corpus Christi. The conference joins our District 5870 with 4130 from neighbouring Mexico. Among the many meetings, she met with the Matamoros Professional club discussing a possible matching grant project for the new Red Cross Emergency room equipment. She also met with the Rotary Club of Reynosa 95 about a proposed matching grant project, "My Home, My Concrete Floor". We will no doubt hear more about these worthy projects in the future.

Next Week: ANNIVERSARY DINNER

Celebrations, News etc: Happy Bucks: \$40.00

Stephen Brown's Wife, Ernestine, will celebrate her 39th birthday (again); **Barb Pekar's** grandchild turned two last week; **Lou Gibson** is looking forward to a trip to Colorado next week; many members were pleased with the great golf weather; **John Chenoweth** is gratified with the cheques he's received so far for Breakfast With Santa; we were all delighted with our usual good Nemecc luncheon.

President **Tom Minor** talked about the Rotary Wheelchair project and told us that because of matching grants, they will cost \$75 this year instead of \$150 for each chair. Any money members donate will also count as money towards a Paul Harris. At a Board meeting it was decided a chair will be given in memory of **Dean Cleveland** and of **Mel Owen**; and the other two chairs will be in recognition of **PDG Bill Bryce** who does so much for our club and for our own **Lou Gibson**.

Tom Minor then asked **PDG Gonzalo Garza** to talk about his book which chronicles the day-to-day life of his adored wife, Dolores, as together they struggled with her Alzheimer's disease. It is a heartwarming story told with great compassion and love. As well, it is a primer for anyone who is grappling with this terrible disease. Gonzalo brought copies of his book for any who wish to have a copy.

Dates to Remember:

- Oct 26: NEXT WEEK - Anniversary dinner (Western wear encouraged)
- Nov 6-7: Arts and Crafts Fair
- Nov 16: Meeting and social at E.C. Deaton's home for Breakfast with Santa (No mtg at CC)
- Nov 29 – Dec 10: Shopping at Walmart
- Dec 11: Breakfast With Santa at Fire Station #1
- Dec 14: Wrapping of presents
- Dec 18: Delivery of presents

Dec 21 and 28 No meetings

Future Programmes:

- Oct 26 *Anniversary Dinner*
- Nov 9 Special Veteran's Day Programme
- Nov 16 Mtg & Social at E.C.Deaton's home
- Nov 23 Bill Bryce
- Nov 30 Mark Ramsay
- Dec 7 Bob Selman

- Jan 4 Bob Smith

Programme Chroniclers:

- Today Bill Harries
- Nov 2 Bill Harrah
- Nov 9 Don Bender
- Nov 23 Lou Gibson
- Nov 30 Gary Brown
- Dec 7 Tom Hobbs

FYI HARD-SELL REVERSE MORTGAGES (From Consumer Reports)

Federally insured reverse mortgages allow homeowners 62 and older to borrow against home equity and receive tax-free cash. The money borrowed plus interest is repaid only after the homeowner dies. But a reverse mortgage should be a last resort.

Financial Freedom Senior Funding Corp. of Irvine, CA suggests using the money for “special things you've always wanted to do, such as travel or hobbies”. A lawsuit filed against Financial Freedom claims the company advised its business partners to encourage seniors to take out as much as possible in reverse mortgages so that the fees and interest paid to lenders would be maximized. The complaint goes on to say that Financial Freedom encouraged and trained partners, some of whom were insurance agents, to sell insurance products to seniors with the money gained from the reverse mortgage. In turn Financial Freedom would obtain additional interest on the extra money borrowed.

People considering tapping into home equity can contact a HUD-approved trained counselor who will arrange a free session to help evaluate all that person's choices. And people are reminded not to sign any documents until they have been reviewed by a trusted lawyer.

Thanks to **Charley Ray**

