

President Keith Okamoto welcomed all



to the weekly meeting, with the tone for having a sense of humor quickly established by someone's questioning, "Did you ring the bell?" "No

hammer!" was the response with a delicate ring, only to have Past President Jim Cheney jump up to ring the bell loudly enough for even auditory-challenged persons to hear. What fun!

President Keith then invited Jim Cheney to lead us in the pledge of allegiance.

Assistant Governor Randy Hart greeted the really early birds, with Malcolm Chun and Jen Tanouye greeting us warmly with their timely arrivals.



Malcolm Chun graciously invited Rotarians to introduce their guests. Jeanie



Phillips introduced her friend and dance partner of many years, Kapolio Kealoha

Miller, her son Michael Fullmer



then introduced our speaker, Judi Mellon, and Helen Hemmes her guest, Lt. Danielle Bratton. Chris Tamm beamed at the pleasure of introducing his wife of 50 years, Barbara Tamm.

President Keith recognized Helen Hemmes for serving as today's recorder and Josh Countess as photographer.

Recognitions

Rotarians celebrating birthdays last week included Genie Phillips, Mitch Roth, Tom Jimenez, Susan Munro, and Treena Breyfogle. Tom and Delia Brown celebrated their 37th wedding anniversary!

The "slide show" featured a fabulous photo of Rotarians from East Hawaii Clubs plus other volunteers helping with improvements at the Nani Mau Gardens facility that will serve as the classroom for the Kua O Ka La Public Charter School. Thank you, volunteers!

Words of Inspiration

President Keith inspired wit from someone with his "funny story" about a young intern, as "these youngsters crack me up." The intern planned to donate use of a black Weber grill that had not been used for a while, so the intern was appropriately asked, "What shape do you think your mother would say it is in?" "Round," the intern responded. We all laughed, especially when someone quipped, "good spatial awareness!"

Announcements

Rotary announcements include no meeting on Friday, Aug. 10

Russ Oda's service at Dodo Mortuary on August 11

A joint club meeting on Thursday, Aug. 16, 12 noon

Dinners (at the Hilo Yacht Club on Aug. 17, and the steak fry at the Chu residence on Aug. 18) with Rotarians and guests from our sister Club Hiroshima South



The membership mixer, "the Amazing Rotarian Race" on Sept. 20.

Jimmy Yaqi has a flyer about an upcoming solo concert that

Rotarian Pastor Eric Anderson will have

at Church of the Holy Cross on

concert is donation by free will, but "we may charge you to get out!"

Lisa Rantz invited Rotarians to help honor



Jerry Chang with a Lifetime Achievement award by attending a dinner sponsored by the Hilo Medical Center Foundation at the Hilo Hawaiian Hotel on Thursday,

August 30, 5 to 8 p.m. For information, contact Patty Bray (Pbray@hhsc.org.) (It was great to hear that Patty Bray helped at Nani Mau for Kua o Ka La on Saturday and Sunday with her middle daughter who also volunteered to do community service during the week on Tuesday and Wednesday to help get the school ready for next week.)

\$\$ Happy Dollars \$\$

Susan Munro shared that Kerry is fishing



(not the reason for her happiness!), and then gave \$100 to Rotary The Foundation (TRF) because

she saw places in Africa where Rotary and other organizations have really helped.

Helene Tajiri gave \$5 to TRF because



"I'm here," and then sharing the fun of seeing such a youthful looking president when looking at the Club's website.

(We heard, "Thanks, Helene!")

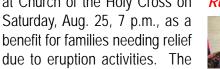
Guest Mike Fullmer donated \$40 to TRF, grateful to be able to spend a week here on Hawaii Island with his family.

Joe Hanley donated \$100 to the Sunao Wada Foundation, noting that "I will miss my buddy Russ Oda."





Dirk Yoshina gave \$20 to TRF because it's Friday!



Corey Kawamoto August 1 Misti Tyrin August 1 Tina Jimenez August 13 **Skye Czember** August 20 Jerry Watanabe August 28 Galen Ichinose August 29 Debra Teichman August 30

Donald Straney August 3, 2010 (8) Malcolm Chun August 5, 2016 (2) **Jeremiah Leonard** August 5, 2016 (2) Jen Tanouye August 5, 2016 (2) Anita Tatum August 5, 2016 (2) Kui Costa August 6, 2010 (8) Wally Wong August 6, 2010 (8) Cel Ruwethin August 12, 2011 (7) Skye Czember August 25, 2017 (1) Marcia Prose August 29, 2014 (4)

Nedding Anniversary:

Gail & Gordon Takaki August 2 (38) Jeremiah & Toni Leonard August 5 (2) Tina & Thomas Jimenez August 6 (36) Atsuko & Mike Winston August 28 (40)

August 10 - No Meeting August 16 - 5 Club Meeting with District Governor 12 Noon August 17 - No noon meeting August 17 - Dinner with Hiroshima South Rotary Club - Hilo Yacht Club August 18 - Dinner with Hiroshima South Newton & Roberta Chu's home August 24 - Stacy Haumea **Diabetes Education**

Rotary Club of Hilo Board of Directors

- President Keith Okamoto
- Past President Steve Handy
- President Elect Anna Liu
- Vice President Mitch Dodo
- Co-Secretary Treena Breyfogle
- Co-Secretary Jan Tanouye Treasurer Corey Kawamoto
- Sergeant at Arms Genie Phillips
- Rotary Foundations Malcolm Chun
- Membership Connie Ichinose
- Public Relations Marcia Prose
- International Service Sally O'Brien
- Community Service Wally Wong
- Vocational Service Bobby Stivers-Apiki
- Club Service Kerry Glass
- New Generations Brittany Luna
- Program Chair Mike Mever
- Attendance Chair Judy Gibson
- Lava Flow Chair Susan Munro
- Greeters Cathy Gray

Foundation Chairpersons:

- Hilo Rotary Club Foundation Tim Beatty
- Hawaii Rotary YouthFoundation Mitchell Dodo
- Sunao Wada Foundation Mitchell Dodo

President Keith donated \$20 to the Hawaii Rotary Youth Foundation (HRYF), happy for Helene's comment.

Jen Tanouye gave \$5 to the HYRF



to share that she got to spend a month with Brooklyn and is now happy to be home, "because Grandma is tired!"

Genie Phillips gave \$20 to TRF, happy to be surrounded by family and a friend.



Connie Ichinose,



Membership Chair, gave \$10 to the Hilo Rotary Club Foundation to announce that August is membership month. A sample "invite letter" was

emailed to Rotarians yesterday as a membership tool (yes, she'll help modify it if you need help), with another "tool" available today information about what our Club does in a blue business card format. She also encouraged Rotarians to sign up for the Amazing Rotary Race on September 20.

Mike Meyer gave \$8 to TRF to thank Rotarians who **KDEN** supported "monetarily or in your



hearts" with the hope that the recent performance of "Oliver!" was entertaining.

Assistant Governor Randy Hart gave \$20 to TRF to announce on behalf of Wally Wong, community service chair, that all members, including new and potential members, are invited to help with the joint club and community effort to help make the Nani Maui classroom fit enough for the charter school classes to start on Monday. He also urged Rotarians to attend the 2-3 hour District Fall Training on September 15, with a focus on membership and The

Rotary Foundation. Attendance by the President-elect and Treasurer in particular help the Club qualify for grants the following year. (The training will be held at Hawai'i Care Choices (formerly Hospice of Hilo), 1011 Waianuenue Ave. in Hilo.)

Jeremiah Leonard thanked his crew for



providing the skilled labor repair work at the Nani Mau for the charter school and reported on work that has been completed (such as replacing walls with termites and rotten beams) and the volunteer

assistance for painting and cleaning still needed on Saturday and Sunday for the school to be open on Monday—or Tuesday, if needed.

Program – with perfect timing, 12:28 p.m., President Keith introduced today's speaker,



Judi Mellon, Center Director, Small Business Development Center, Hilo.

It's an impressive background! "Judi operated her own business for many years. She has worked

with both Idaho and Hawaii SBDC for over 6 years. Judi served 20years in the U.S. Marines....and worked her way up to Major before retiring. Judi was an Auditor, Supply Sergeant, Platoon and Company Commander, Financial Controller, but like all Marines, a basic rifleman." She earned a BS in Accounting, MS in Financial Management, and after her military retirement, a PhD in Adult & Organizational Learning and Leadership.

Judi's subsequent talk made the rest of the introduction ring true: "Judi's education is finance, her skills are in process improvement and strategic planning, but her passion is working with the people. Judi especially enjoys working with entrepreneurs to generate sustainable growth and achieve their goals."

Hawaii SBDC Services presented by Center Director/Business Advisor

Judi began her talk by expressing thanks to Rotarians for having a heart for community service and for helping.

She noted the value of businesses attending the one hour meeting once per month held at the Office of Aging at 1055 Kinoole Street, sponsored by the Small Business Development Center (SBDC). Attendees, she said, can

network via "speed networking" and often find answers to their problems in that room.

Registration is required for the various workshops lasting two-three hours that are offered free or at modest fees. (For more information, contact SBDC at 933-0776).

She then queried about knowledge about the HIPlan business plan completion, which has a \$25,000 grand prize and \$5,000 media package prize to winners. Best business plans submitted by HCC and UHH students win tuition scholarships. There is an entry fee of \$100, with the Round One Competition scheduled for Saturday, Sept. 8. Round Two Competition is on Oct. 6 and Round Three--which is open to the public--on October 27. (For more information, visit www.HIplan.biz.)

She shared that she first volunteered for the SBDC and eventually was hired. Services include no cost consulting, loscost training, business research, business entity information, business plan development assistance, and referrals.

Assistance to existing to existing



businesses includes strategy development, human resources, preparation to seek financing, raising capital, marketing assistance,

expansion, and selling/buying a business. Most of the businesses in East Hawai'i, she noted, qualify as "small businesses" with 500 or less employees.

For starting a business, the first decision is: What Type of Business Entity? For a Start-Up Business, key items include a written plan, 36-month financial projections, and the 5 C's of credit. What are those 5 C's? Character (including Credit Score), Capital, Collateral, Capacity, and Conditions. The potential lender, she stated, has to "evaluate you--your plan, your guts, perseverance, details...."

The organization's mission is to "drive the sustainability of Hawai'i by assisting businesses to form, grow and thrive." It's a program of the University of Hawai'i at Hilo (funding by the State legislature) and also funded in part through a cooperative agreement with the U.S. Small Business Administration. There are currently three employees.

She ended her talk by sharing photos of the people and businesses that have been helped—for which she got a signed release, as SBDC conversations with business and potential businesses are "confidential."

In Closing

President Keith again demonstrated his sense of humor, building on the 5 C's needed for business development, recognizing the "C" resources of the Club's members – Chuck, Corey, and others! He then thanked Mike Meyer for recruiting today's speaker.

President Keith then called on the Joe Hanley to lead the Club in the 4-Way Test of the things we think, say, or do, (plus #5, Have Fun!) and the meeting was adjourned—with the ringing of the bell.





Photographer: Joshua Countess