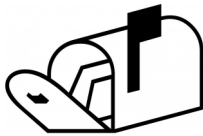




It's hard to believe it's November already, yet with this season of change come many things on our Rotary Calendar to look forward to! The attendance of 27 members, plus one guest, filled the front dining area of The Redwood for the first meeting of November. President Jack called the meeting to order, as we joined him in reciting The Pledge. John F. chose "America The Beautiful" to lead us in song. Bessie gave The Blessing, and we welcomed guest, Janet Cowley, friend of Tom.



There was an E-mail from Muffy Dancause, urging us to encourage students in Grade 11 to take part in the 2018-19 Oratorical Contest. John M. recently had a nice visit with Al Mann. He and Fran are at The Legacy in Victor, and they enjoy getting news from Naples Rotary.



The Rotary Leadership Institute took place on Saturday, 11/3, and four members attended. Pres. Jack went to RLI 1 and John F., Karen, and Alex went to RLI 2. John shared that some of the topics covered were Ethics, Rotary Foundation, Member Engagement, Service Projects, Attracting Members, Club Communication, Rotary Opportunities, and Leadership Strategies. PE Tom also mentioned that pictures showing Naples Rotarians in service would highlight our club, and let prospective members know what we do.



We sang a round of hearty "Congratulations" to the following members who have special November dates. Donna has an anniversary, and Susan, Nancy, and Michael have birthdays. We also have received "Greetings" from Lee. Looking ahead, Jack briefly reviewed the December Program Calendar, and

that includes Woody, with "Stories from Yesteryear", The Annual Christmas Party, and Mike, with news on the Naples Valley Visitors' Association. There'll be a little hiatus in December with the 4th and 5th Mondays being Christmas Eve and New Year's Eve!

Today's Program was called "Cutting Your Tax Bill In Retirement", and was brought to us by Janet Cowley, who has a CPA practice in Bristol. Being an Investment Advisor,



Janet does a lot of retirement planning, and she helps people transition from paycheck to retirement income. Using examples, Janet helped us look at factors that affect retirement. She cited sources of income that matter in retirement such as Social Security, IRA (401K), Roth IRA, and Savings. She noted that it is important to diversify one's after-retirement income sources. Other retirement considerations are paying off a mortgage, Medicare Premiums, and Star Program. Janet ended her presentation by wishing us "retirement success and income tax planning". Many thanks to Janet for providing advice that contained both meaning and clarity!

The Fines were generated by our "Birthday People". Jane, Jamie, Bessie, and John M. had missed meetings. Bo had some interesting E-mails. John F. was a tad late to RLI. Bill C. had some notoriety, and Mike put it on FB!

Happy Bills: Many were pleased with today's program, and many were pleased with Bill C.'s recent honor! Jodi appreciated the food donations for the Scouts. Jamie's and Bessie's kids are visiting. Frank was glad that Heidi was here. Larry was glad about BVT. Leah was proud of son, Ethan, for public speaking. Bill S. is doing some home improvement. John M. misses Bill V., as we all do. Tom appreciated Janet. After attending RLI, Jack and John are glad to be a part of Naples Rotary. Bill C. was glad to have "understood" the program! Pat thanked Laurie, Leah, Karen, and Jodi for helping to cook turkeys for the Community Thanksgiving Dinner this coming Sunday, 11/11.

Ace of Hearts: Ticket 690 belonged to Bill S. Bill drew the Jack of Clubs! The Kitty is at \$399!

Win-Win: John M. told us that during WWII, there was a POW Camp near the Winery. About $\frac{3}{4}$ of the way, the factor that changed things was that Italy surrendered, and then it became German.



Rotary Moment: This was so appropriate with Veterans Day approaching! Bill C. received very special recognition at last Sunday's Bills Game, when special tribute was given him for being an outstanding Veteran! He even received a cap and jacket!

We are all very proud of you, Bill, and we thank you for your service to Our Country! Bill ended on such a positive note...he said that generally, people are looking for good things to cheer about!

After the meeting, several Rotarians headed for the Elementary You can see them handing out Dictionaries to the 3rd grade students in the picture below



Above, you can see Rotarian Carrie informing the 6th graders about Rotary before they were presented with Thesauruses.