

WELCOME TO THE ROTARY CLUB OF LAREDO DAYBREAK

District 5930 / Area 12 Laredo, Texas

4-WAY TEST OF THE THINGS WE THINK, SAY OR DO:

- 1st - It is the TRUTH?
- 2nd - It is FAIR to all concerned?
- 3rd - Will it build GOODWILL and BETTER FRIENDSHIPS?
- 4th - Will it be BENEFICIAL to all concerned?

CLUB EXECUTIVES AND DIRECTORS 2023- 2024

PRESIDENT
Steve Sears

PRESIDENT ELECT
Raul Reyes

VICE PRESIDENT
Jorge Martinez

SECRETARY
Terri Gonzalez

TREASURER
Melisa Rangel

SERGEANT-AT-ARMS
Ernesto Lopez

PAST PRESIDENT
Esther Degollado

DIRECTORS
Miriam Castillo

Ricardo Rodriguez

Tomas Rodriguez

Liz Gomez

Marisa Vela

James Moore



CREATE HOPE
in the WORLD



PASSION WITH
COMPASSION



AREA ROTARY CLUBS

Monday @ 12:00pm
Laredo Gateway
Palenque Grill 135

Thursday @ 6:00pm
Laredo Under Seven Flags
Danny's Restaurant Jacaman

Wednesday @ 12:00pm
Laredo Rotary
Embassy Suites

Wednesday @ 1:30pm
Laredo Next Generation
Pla-Mor Entertainment

Monday @ 8:30pm
Nuevo Laredo Rotario

Tuesday @ 8:30pm
Nuevo Laredo Reforma

Wednesday @ 1:30pm
Nuevo Santander



ROTARY BORDER NEWS



Meets on Fridays @ 7:30am at the Laredo Country Club

www.laredodaybreakrotary.club

CLUB SERVICE PROJECTS

Marisela Rangel

FOUNDATION

Ed Ramirez

MEMBERSHIP

Elisamar Soto

NEW GENERATION

Andrew Carranco

POLIO PLUS

Annie Gutierrez

PUBLIC IMAGE

Annie Gutierrez

CLUB ADMINISTRATION

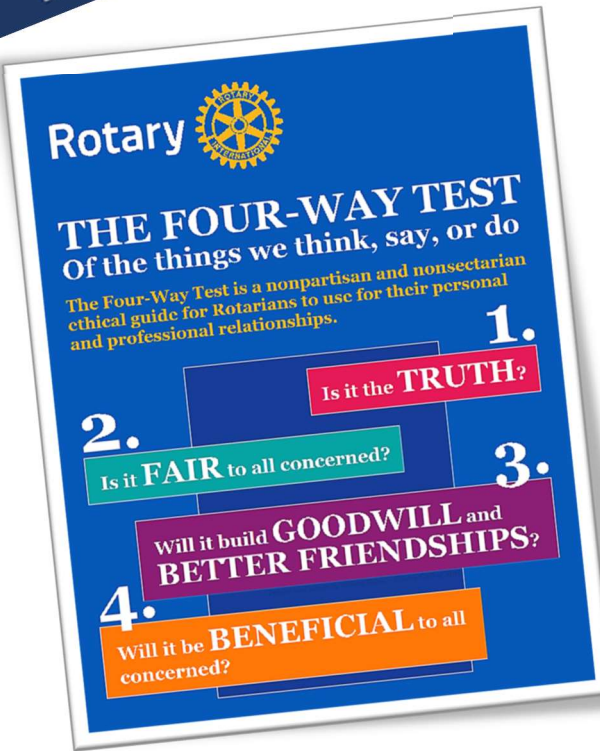
Miriam Castillo

MARCH 22, 2024

THIS WEEK'S PROGRAM:

LDRC Rotary Four-Way Test Student Speaking Contest

The Rotary Four Way Test Student Speaking Contest is a well-known competition we host every year. It is of special importance because truthfulness, fairness and goodwill are beneficial to all and are the cornerstones of our lives. This public speaking competition supports speaking and listening and is an opportunity for students to develop skills in listening, reading, public speaking and creative writing. The Rotary Four Way Test is a world-wide set of ethics and values that can be applied to everyday life. Whoever wins this contest today will compete in the Area 12 Rotary Four-Way Test Student Speaking Contest in two weeks, and the area winner will earn the opportunity to compete at the district level during the District Conference.



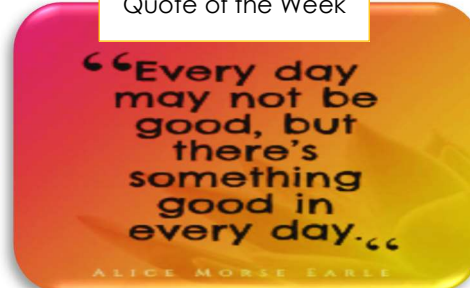
ANNOUNCEMENTS/IMPORTANT DATES

- FRI, March 22** – LDRC 4-Way Test @ 7:30am (Laredo Country Club)
- FRI, March 29** – Sign-In only @ 7:30am (Laredo Country Club)
- THU, April 4** – Area 12 4-Way Test @ 6:30pm (WFC 1406 Jacaman)
- SAT-SUN, April 26-27** – District Conference (Harlingen Conf Center)
- SAT, June 1** – District Assembly @ 8:30am (Texas A&M Kingsville)
- SAT, June 22** – Installation @ 6:30am (La Posada, Phillip V Room)



3/4 - Annie Gutierrez
3/10 – Jean Francois
3/17 – Paul Frey

Quote of the Week



RECAP

Last week's **Rotary Minute** was delivered by Esther Degollado who talked about the history of "Rotary Ann's". In many Rotary clubs throughout the world, wives of male members are affectionately called "Rotary Ann's." This started in 1914 when San Francisco Rotarians boarded a special train to attend the Rotary Convention in Houston - in those days few wives attended Rotary events – so the only woman aboard was the wife of Rotarian Bru Brunnier. She was introduced as the Rotarian's Ann. One of the greeters was Guy Gundaker of Philadelphia, whose wife was also named Ann, someone started the Rotary Ann chant. The two petite ladies, Ann Brunnier and Ann Gundaker, were hoisted to the men's shoulders and paraded about the hall. The group loved the title given to the two women named Ann. Immediately the same term of endearment was used for all of the wives in attendance, and the name "Rotary Ann" was here to stay.

The program continued with a presentation by **Gina Palma, Sr. Business Development Officer** at **LiftFund**, a non-profit Community Development Financial Institution (CDFI) and Community Development Corporation (CDC) that supports small business owners with limited access to capital through small business loans and technical support for their dreams of entrepreneurship. Ms. Palma share that since 1994 they've provided over \$150 million of dollars in micro and small business loans to 15,000 diverse, hard-working entrepreneurs. Just this year they have helped 700 entrepreneurs totaling \$14 million dollars and over 2,000 individuals served with business and financial education. LiftFund offers small business loans from \$500 to \$500,000 for terms of 6 to 120 months and fixes rates that vary from 7 to 12.5% every. Financing is not the only thing offered, their clients also receive online business educations and financial & business management consultations. According to Ms. Palma, the helps fund startups with lower rates than credit cards and pay-day lenders and lower credit scores are considered. LiftFund also offer flexibility on collateral requirements, plus clients are connected to other small business resources available in our community. She concluded the presentation by talking about two of the current lending offers available in partnership with the City of Laredo.



Rotary Minute
Esther Degollado



Guest Speaker
Gina Palma



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