

August 16, 2021  
Volume 64 Issue 5

**2021-2022 R.I. Leadership**

*President*

**Shekhar Mehta**

*Rotary Club of Calcutta Mahanagar*

**DISTRICT 5180**

*District Governor*

**Desirée Wilson**

*Point West Rotary Club*

*AG Area 7*

**Tommy Peno**

*Rotary Club of Orangevale*

**CLUB OFFICERS/DIRECTORS**

**Roland Wright**

*President*

**Miguel Benitez**

*President Elect/Secretary*

**Dominic Mecklenburg**

*Treasurer*

**Roland Wright**

*Club Service*

**Patrick Magnani**

*VP/Membership*

*Development*

**Robert Hale**

*Community Service*

**Bob Meyer and Teresa Ferrer**

*International Service*

**Bob Spears**

*Rotary Foundation*

**Crystal Harding-Jenkins**

*Youth Services*

**Joe Kaiser**

*Sergeant-at-Arms*

**Richard Hansen**

*VP/Communications*

# The Highlander

## THE ROTARY CLUB OF FOOTHILL-HIGHLANDS

Chartered March 12, 1959  
serving the Greater Sacramento Area  
communities of Antelope, Elverta, Foothill Farms,  
McClellan, North Highlands and Rio Linda



SERVE TO CHANGE LIVES



## PARKING LOT ESTATE SALE

**Saturday, August 21<sup>st</sup>**

**Sunday, August 22<sup>nd</sup>**

**8am to 7pm and 8am to 1pm**



**Furniture, Tools,  
Household Items, Artwork,  
Antiques and much much more!  
Hosted by the  
Rotary Club of Foothill-Highlands  
\*Proceeds go to fund local  
community service projects\*  
7921 Walerga Road  
(corner of Walerga and Elverta Rd.)  
In front of Umpqua Bank!**

Cash Preferred, we will accept VISA and MasterCard too.

## CALL TO ORDER

**President Roland Wright** called the meeting to order at 12:15 p.m. We held the meeting at the Lions Gate Hotel in McClellan Park. Today's Greeter was **President Roland** Leading us in the pledge was **Miguel Benitez** and providing the invocation was **Richard Hansen**. **Richard Hansen** served as the note taker.

## ROTARIANS AND GUESTS

Today's guests were **David Hansen** and our speaker **Amy Ruggles**. IPP **Dominic Mecklenburg** was on ZOOM.

## ANNOUNCEMENTS

**Foothill Highlands Rotary, Gigantic Parking Lot Sale will be held on August 21 and 22 at the corner of Walerga and Elverta Rd. In front of Umpqua Bank.**

**Save the Date.**

Club Communications - Richard Hansen  
[rch6242@comcast.net](mailto:rch6242@comcast.net) 916-332-7448  
 Rotary Club Address  
 P.O. Box 6 North Highlands, CA 95660-0006

## CALENDAR OF EVENTS

- 8/20,21 and 22 Parking Lot Sale**  
**8/23 NO Meeting after Sale**  
**8/30 At Noon we are meeting at the McClellan BX Coffee Shop in support of our local restaurants and community.**  
**9/6 NO MEETING in observance of Labor Day.**  
**9/13 Regular Meeting at the Lions Gate, for lunch, with ZOOM if you choose.**  
**9/20 District Governor Visit, Board Meeting at 11:00am.**  
**9/20 Regular Meeting at the Lions Gate, for lunch, at 12:15, program, District Governor. with ZOOM if you choose.**

## WEEKLY ASSIGNMENTS

**MONDAY, AUGUST 30, 2021**

**GREETER: PASTOR ROBERT HALE**

**PLEDGE: CAROL YOUNG**

**INVOCATION: BOB SPEARS**

**NOTE TAKER: RICHARD HANSEN**

**We meet on Mondays at 12:15 p.m.  
 Lions Gate Hotel and Suites  
 McClellan Business Park  
 3410 Westover Street  
 McClellan Park, CA 95652**

**WHEN WE DO NOT MEET ON ZOOM**

**CLUB WEBSITE: [www.foothillhighlandsrotary.org/](http://www.foothillhighlandsrotary.org/) (Club Runner)**

**DISTRICT 5180 WEBSITE: <http://rotary5180.com>**



**DONATE TO HELP OUR ROTARY CLUB SUPPORT LOCAL CHARITABLE AND NONPROFIT CAUSES.**

**Foothill-Highlands Rotary Club Foundation is a non-profit 501(c)(3) organization.**

**EIN 68-0392810, PayPal link on Club Website: <http://www.foothillhighlandsrotary.org/>**

## RECOGNITIONS

**Finemaster Joe** began by asking if there were any happy thoughts. This was **President Roland's** son's first day teaching. He spun the wheel for \$8.

This was national joke day. **Joe** asked each table if they had a joke. **Miguel's** table did not, he spun the wheel for \$7.

**Patrick** had a joke for his table.

**Teresa Ferrer** did not have a Rotary pin on, she spun the wheel for \$8.

## HIGHLIGHTS OF THIS WEEK'S PROGRAM

**Miguel Benitez** introduced **Amy Ruggles**. **Amy** was admitted to the bar 24 years ago, and is currently practicing estate planning, trust administration, probate, and business law. She is one of a limited number of attorneys in the State of California that is a Certified Specialist in Estate Planning, Trust & Probate Law by the State Bar of California Board of Legal Specialization. **Amy** has been with Meissner Joseph Palley & Ruggles Inc. since May 2005. Her practice encompasses all aspects of estate planning including special needs trusts, crossover business issues and clients with multiple real properties. She has received specialized mediation training and is on the Mediation Panel for the Sacramento County Probate Court. EDUCATION University of the Pacific, McGeorge School of Law Sacramento, California Juris Doctor, conferred May, 1996 Loyola Marymount University Los Angeles, California B.A. Business, Emphasis in Finance, May 1986.

## Estate Planning and Improving Your Living Trust Presented by Amy Ruggles

Age 18? You need these:

- Simple Will devising your assets when you die
- Durable Power of attorney giving your named agent authority to handle assets on incapacity
- Advance Healthcare Directive giving authority for your named agent to make medical decisions when you pass

Over \$166,250 in assets

- Add a Revocable Living Trust to the list above.
- Why? – Management of real property – Avoids probate – Protect your beneficiaries (creditors/special needs/minors/difficult situations) –
- Avoid taxes in some cases

Do you still need a trust?

- "I heard the estate tax exemption is currently over eleven million dollars so I don't need a trust, right?"
- What is the exemption?
- Will it go down?
- And... federal tax laws have nothing to do with California probate laws.

Do you still need a trust?

- Yes if you are viewing this slide you probably need a trust
- Probate starts in California for a person dying with ANY interest in real estate
- Full probate starts with gross assets of \$166,250 (not net of mortgages!)

Do you still need a trust?

Costs of probate – Sample Case

- House Worth \$500,000 with \$250,000 mortgage •
- \$100,000 in mutual funds \$600,000 estate = almost \$20,000 in attorney fees and probate court costs

Do you still need a trust?

- Estate/Gift Taxes = uncertainty
- Capital Gain Taxes = more uncertainty
- Conservatorship/Incapacity
- Can't I rely on payable on death
- Court confirmation to sell residence if a conservatorship

Ways to improve your trust

A trust set up for a third party (i.e. your kids) can give them protection from their creditors. This includes:

- Lawsuits against your kids
- Other creditor problems
- Divorce or controlling spouses
- Special Needs Trusts

Ways to improve your trust

- Co-Trustees= AVOID them. One is best!
- Is the trustee of your trust the most honest person you know?
- Do they have enough time to do the job?
- Will they work efficiently?
- Do you have back up trustees?
- If not, do you have a corporate trustee as the last back up just in case?

Charitable Trusts

- Charitable Remainder Trusts can be used to gain tax benefits now, an income stream to you during life, and a charitable distribution on your passing. – Great for highly appreciated assets – If you are charitably minded, this is a fantastic tool to assist with your current tax burdens. – Rotary?

Two Things to Remember

Per Stirpes on beneficiary designations

YOU  
 /\  
 Child1 Child2  
 /\ /\  
 G1 G2 G1 G2

It will not stick if it is not in writing

Questions.... Amy Ruggles -  
[ruggles@lawofficeinc.com](mailto:ruggles@lawofficeinc.com)  
 916-920-5983  
[www.lawofficeinc.com](http://www.lawofficeinc.com)



**President Roland and Amy Ruggles**

Following the Meeting **President Roland** asked the group to stand, raise their glasses and join him in a toast to Rotary Around the World.

## SUNSHINE

**Dennis Fazekas**, husband of former member **Janet Fazekas** passed away, the club has sent flowers.



**From Shawn and Annie (Hallsten) Narayan. Annie is a past president of the Rotary Club of Foothill-Highlands.**



Shawn, Annie, John & Gemma Narayan



Born: February 21, 2020  
Adopted: July 29, 2021

**JOHN IVAN & GEMMA IVY**

With Love & Gratitude,  
Shawn and Annie Narayan

## ROTARY FOUNDATION BENEFACTORS

NAME

Hansen, Richard  
 Kaiser, Joe  
 Lipp, Gordon  
 Magnani, Patrick  
 Mecklenburg, Dominic  
 Meyer, Bob  
 Morgan, Cheryl (Sam)  
 Spears, Robert B.  
 Wiggins, Lee N.  
 Wright, Roland

A Benefactor is someone who has contributed \$1,000 to the Permanent Fund or made provisions in their will of at least \$1,000 benefiting The RI Foundation.

## E-Waste4Good Program



**President Dominic Mecklenburg** announced

that our E-Waste program is going strong with monthly pickups at Umpqua Bank. Larger items are being picked up and stored at Hallsten Corporation. **We have received \$108.70 this Rotary year.**

## ESTATE SALE

Impressive estate sales number, - **\$706.00 this Rotary year.**

## Topic: Rotary Zoom Meeting

### This is a recurring meeting

Join Zoom Meeting  
 Occurs every Monday effective 5/17/2021 until 4/25/2022 from 12:00 PM to 1:30 PM

<https://us02web.zoom.us/j/86245299428?pwd=TWFTUmRkK3ZxckpuaVh6ZHZhY3JDZ009>

Meeting ID: 862 4529 9428  
 Passcode: 399637

The  
**Rotary**  
 Foundation



## BELL RINGERS, GONG BONGERS

### PAUL HARRIS FELLOWS

Migual Benitez	(GRIF)	PHF
Robert Hale	(GRIF)	
Richard Hansen	(GRIF) (B)	PHF+ 8
Crystal Harding-Jenkins		
Joe Kaiser	(GRIF)	PHF+ 8
Gordon Lipp		PHF+ 4
Patrick Magnani	(GRIF)	PHF+ 1
Dr. Steven Martinez		
Dominic Mecklenburg	(GRIF) (B)	PHF+ 8
Bob Meyer		PHF+ 5
Sam Morgan		PHF+ 6
Bob Spears	(GRIF)	PHF+ 4
Lee Wiggins		PHF+ 5
Roland Wright	(GRIF) (B)	PHF+ 8

#### Bell Ringer & Gong Codes:

(B) = Bell Ringer \$100 to Club

(GFHF) = Gong Bonger \$100 to Club Foundation

(GRIF) = Gong Bonger \$100 to RI Foundation

(JH) = A donation to the John Hallsten Vocational Service Fund

**A Paul Harris Fellow is an individual who contributes \$1,000 to the Rotary Foundation Annual Programs Fund or other approved program. Each additional \$1,000 contribution is recognized with a plus and the number.**

# Rotary Club of Foothill-Highlands



FOOTHILL FARMS - ANTELOPE - MCCLELLAN PARK - RIO LINDA - ELVERTA - NORTH HIGHLANDS

## Rotary Club **Vocational Scholarship Award** Application 2021

Student Name: \_\_\_\_\_

Address: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Cell: \_\_\_\_\_

Email: \_\_\_\_\_

Current School: \_\_\_\_\_

Current Class Level: \_\_\_\_\_ Target Graduation Date: \_\_\_\_\_

GPA: \_\_\_\_\_ Student related to a Rotarian: Yes \_\_\_ No \_\_\_ Explain: \_\_\_\_\_

Minimum one page essay is required on what Community Service means to you. Please reference our Rotary Theme "**Service Above Self**" please attach essay to this application when submitted.

Intended college, university or trade school: \_\_\_\_\_

Intended Vocation and career goal: \_\_\_\_\_

List any Community Service hours: \_\_\_\_\_

Have you been an active member in one of the following? Check any that may apply:

RYLA: ☐ Interact: ☐ Rotaract: ☐ RYE: ☐

Have you volunteered and worked at Community Service Events? \_\_\_\_\_

If Yes, Please Explain: \_\_\_\_\_

Would you attend our Rotary Club weekly lunch meeting as a guest speaker? \_\_\_\_\_

Intangibles, e.g. this student has overcome a hardship: \_\_\_\_\_

\_\_\_\_\_

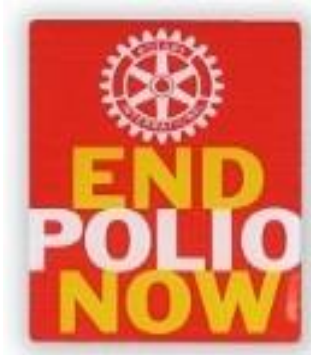
\_\_\_\_\_

Note: Award recipients will be contacted and notified

Return to: Roland Wright @ [Rwright@hallsten.com](mailto:Rwright@hallsten.com) (916) 417-1426



## END POLIO NOW CAMPAIGN



**EVERYONE BRING YOUR POCKET CHANGE — TO AFFECT CHANGE BY ENDING POLIO THROUGHOUT THE WORLD.**

The **END POLIO NOW** campaign is still one of Rotary's top priorities. The Bill & Melinda Gates Foundation have extended their partnership with Rotary during the critical endgame phase of the Global Polio Eradication Initiative. Thanks to this partnership our contributions are matched two for one—\$25 becomes \$75.

**The total amount contributed for Polio Plus fiscal YTD = \$1,273.00 and this entire amount will be eligible for the 4 to 1 match"**

## Ink and Toner Cartridges Mini Fundraiser



**PP Dominic** is continuing to collect spent ink and toner cartridges as a mini-fundraiser for the club.

**IT'S SO EASY TO DO!**

Keep a plastic or paper bag by your printer. As you replace the ink or toner cartridges, put the old ones in the bag and bring them to Rotary.



*In Loving Memory*  
**JOHN HALLSTEN**  
1924 - 2019

In honor of the life and memory of John Hallsten, this fund will be used specifically to further Vocational Education. Students in our Rotary service area may apply.

Donate to the Foothill-Highlands Rotary Club, "John Hallsten Vocational Service Fund"

**A non-profit 501(c)(3) organization.  
EIN 68-0392810**



**Mail checks to:**

**Foothill-Highlands Rotary Club  
P. O. Box 6  
North Highlands, CA 95660-0006**



**Of the things we think, say or do**

- 1. Is it the TRUTH?**
- 2. Is it FAIR to all concerned?**
- 3. Will it build GOODWILL and BETTER FRIENDSHIPS?**
- 4. Will it be BENEFICIAL to all concerned?**





**EWASTE 4 GOOD**  
GOOD 4 PEOPLE - GOOD 4 EARTH - GOOD 4 YOU  
Powered by Tri Valley Recycling

**Rotary** 

**free  
e-waste  
pickup  
fundraiser**

**PLEASE  
HELP  
SUPPORT**

**FOOTHILL HIGHLANDS  
ROTARY CLUB**

Schedule your FREE pick up by visiting  
**[www.eWaste4good.com](http://www.eWaste4good.com)**

Fill in your information and within a few days a dispatcher will contact you to schedule an at home or office pickup date. Then, your electronics will be picked up, recycled and the proceeds will be donated to the organization of choice. You can also call **eWaste4good at 800-317-3112**



**EWASTE 4 GOOD**  
GOOD 4 PEOPLE - GOOD 4 EARTH - GOOD 4 YOU  
Powered by Tri Valley Recycling



**Items we pickup, working or not:**

- All Televisions
- Computer Monitors
- Fax Machines
- Desktop Copiers
- Telephones
- Vacuum Cleaners
- Keyboards
- Mice
- Networking Equipment
- Misc Wires and Cords
- Household Phones
- Medical Equipment
- Video Games
- Computers
- Calculators
- Cell Phones
- Printers
- Speakers
- Scanners
- Laptops
- Power Tools
- Small Appliances
- Stereo Systems
- And Much More!

All electronics are recycled locally in California.

We also do free business and residential pickups throughout Northern California.

Please visit  
**[www.eWaste4good.com](http://www.eWaste4good.com)**  
to schedule.



**thank you  
FOR HELPING  
US!!**



### E-WASTE RECYCLING IS HERE!

THIS IS A GREAT OPPORTUNITY FOR YOU TO GET RID OF SOME UNWANTED CLUTTER AND HELP OUR CLUB RAISE SOME MONEY. THEY WILL ACCEPT ANY PIECE OF ELECTRONICS INCLUDING TV'S, COMPUTERS, APPLIANCES, CORDS, KEYBOARDS, MICE AND EVEN POWER TOOLS. THE HEAVIER THE BETTER (WE GET PAID BY THE WEIGHT!) ANYTHING WITH A CORD IS ACCEPTABLE, AND THEY TAKE THE CORDS TOO. THEY SEPARATE AND RECYCLE THE PLASTIC, METAL... EVERYTHING! IF YOU HAVE ITEMS TO DONATE, GIVE ME A CALL TO COORDINATE THE PICKUP. SOME ITEMS I CAN COLLECT AT OUR WEEKLY MEETINGS TOO! IF YOU HAVE FRIENDS OR RELATIVES THAT HAVE SOME E-WASTE, I CAN ARRANGE FOR A FREE PICKUP FOR THEM TOO!

THIS IS AN ONGOING PROJECT. CONTACT DOMINIC FOR MORE INFORMATION.

You can also call eWaste-4good at 800-317-3112 and tell them proceeds are to go to The Rotary Club of Foothill-Highlands.