

Rotary



**2014-15 Rotary Leadership
ROTARY INTERNATIONAL**

Gary C.K. Huang
International President

Rotary Club of
Taipei, Taiwan
DISTRICT 5180

Fred Teichert
District Governor

Fred Rowe
Assistant Governor
Area 8

**CLUB OFFICERS/
DIRECTORS**

Rich Ryan
President

Patrick Magnani
Immediate Past President

Gene Long
President Elect

Maureen McBride
Vice President

Rotary Foundation
Marilee Monagan

Secretary

Dominic Mecklenburg
Treasurer

Roland Wright
Club Administration

Jeff Donlevy
Community Service

Robert G. Meyer
International Service

Gene Long
Youth Services

Bob Spears
Vocational Service

David Stone
Sergeant at Arms

Joe Kaiser
Membership Development

The Highlander

THE ROTARY CLUB OF FOOTHILL- HIGHLANDS

Chartered March 12, 1959



March 23, 2015

Volume 57, Issue 29

SAVE THE DATE

FRIDAY, APRIL 17, 2015

EXCITING NEW LOCATION

CALIFORNIA STATE RAILROAD MUSEUM

The Rotary Club of Foothill-Highlands

Presents the Eighth Annual

Night at the Museum

Wine-and-Food Gala



Friday, April 17, 2015

6:30 p.m. to 10:00 p.m.

California State Railroad Museum
125 I Street, Sacramento, CA

Proceeds benefit local charitable and non-profit causes, including:

- Birth and Beyond • Sacramento Crisis Nursery
- Children's Receiving Home • WIND



Music and Dancing
Live and Silent Auctions
Balloon Pop for Special Prizes
Business Casual Attire
\$40 per person/\$50 at the door



For sponsorship opportunities and additional information, contact Event Chairperson David Stone at 916-871-4025 or davidstone@cprstone.com

Tickets available online at: www.night-at-the-museum-rotary.org
Club website: www.foothillhighlandsrotary.org



The Foothill-Highlands Rotary Club Foundation is a non-profit 501(c)(3) organization. Tax I.D. #68-0392810

CALL TO ORDER

President Rich Ryan began the meeting promptly at 12:15 p.m. Our official greeter was PP **Joe Kaiser** assisted by PP **Bob Meyer**. Leading us in the pledge was **Sam Morgan** and **Sonja Cameron** provided the invocation. **Richard Hansen** was the note taker.

VISITING ROTARIANS AND GUESTS

Joining us today was **Arlene Poma**, who is a writer and was the guest of PP **Dominic Mecklenburg** and our speaker **Frank Huck** Sales Manager with Umpqua Bank.

ANNOUNCEMENTS

Night at the Museum

Plans are well underway for our major fundraiser of the year which is scheduled for **Friday, April 17th** at the **California State Railroad Museum** starting at **6:30 p.m.**

Thus far, we 12 wineries, two breweries and 21 purveyors of delicious foods.

Club Communications - Richard Hansen

rch6242@comcast.net 916-332-7448

Rotary Club Address

P.O. Box 6 North Highlands, CA 95660- 0006

Congratulations to PP **David Stone** and his committee for the great job they are doing soliciting great restaurants, wineries and breweries for our event.

With less than a month before the BIG event, all members are strongly encouraged to turn in the money for their sold tickets to **Dominic Mecklenburg** *as soon as possible* so we can get an accurate headcount.



Balloon Pop: All members are asked to provide **two** or more **items** for the **Balloon Pop**. The value of each item should be at least \$20. These items should be given to **Dominic**.

Balloon Pop Update: We have 40 balloon pops so far (14 of which need something small to match with to make the value over \$20—as we get closer to the event, items may have to be combined thus reducing our total count). Sixty more to go to reach our goal of 100

If you haven't already done so, please procure two items and bring them to Rotary within the next few weeks.

Sixty-four tickets have been paid for and the money (\$2560) is in the bank. Lots more have been indicated as sold (**SHOW ME THE MONEY!**)

Three sponsors have paid \$100 and one committed \$250 with a check in route.

CLUB WEBSITE: www.foothillhighlandsrotary.org/
(ClubRunner)

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



Join Us
On Facebook

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/>

Night at the Museum (Continued)

New Tickets: By now, everyone should be aware of the change in venue and start time for our event.

PP **Dominic Mecklenburg** has distributed new tickets reflecting the changes. If you have not sold your tickets, please trade them as soon as possible for the new tickets. All tickets will be honored at the event.

Volunteers: For this event to be successful, we need everyone's help!

PP **Roland Wright** circulated a Sign-Up Sheet for tasks which need to be accomplished prior to and during our event. Please be prepared to help out wherever you can.

As the adage goes: *Many hands make light work.*

March Board of Directors Meeting

The March board of directors' meeting is scheduled for **Wednesday, March 25th** at **5:30 p.m.** at **Rich Ryan's** office, 3820 Auburn Blvd., Suite #100, Sacramento, 95821.

Club Historian

Club Historian **Sam Morgan** announced that she has completed putting together binders with club photos and articles for the years 1959 to 1980. If you are interested in a specific year, let **Sam** know and she will bring the binder to the next club meeting.

E-Waste4Good Program

You can bring anything, anytime to Umpqua Bank or PP **Dominic Mecklenburg** is happy to collect your "electronic junk" on Mondays at our regular meetings. If you would like to schedule a pickup at your home or office location, just let him know!

E-waste received a large check last month for \$241.90, largely thanks to **Shirley Smith** and her donation from C&S Television. Total e-waste revenue fiscal YTD = \$589.08. Estate Sale revenue via the bank lobby also remains strong at \$412.00 fiscal YTD.



Training available for:

Club Officers
Avenues of Service
Youth Programs
Rotary Foundation
Rotary Club Central
Membership Growth...and more

District 5180
Annual Training
Assembly
March 28, 2015
Natomas High

NATOMAS HIGH
SCHOOL
3301 Fong Ranch Rd.
Sacramento 95833

PLUS:
Youth Protection Certification Club
Certification for Grants

Open to

all Rotarians including 15-16 club officers, club committee members, board members, district committee members, 'old timers' and new Rotarians.
Registration/ breakfast 8 to 8:30 AM School



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?**

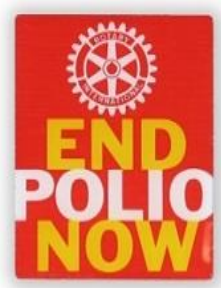


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Donate a vehicle today.

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donate now**

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Foundation News:



END POLIO NOW

We are in the final stages of eradicating Polio throughout the world; and in an effort to further the cause, **Mo** is asking everyone to save their spare change and deposit it in the **END POLIO NOW** banks on the tables at our weekly meetings.

The **END POLIO NOW** campaign is one of Rotary International's top priorities this year. Rotary and the Bill & Melinda Gates Foundation have extended their partnership during the critical endgame phase of the Global Polio Eradication Initiative. Thanks to this partnership your contribution of \$25 becomes \$75. Our Club goal for 2014-15 was \$500 which we have exceeded. Our total from the banks is \$334.99 plus another \$475 from those Rotarians contributing \$25 or more. That brings our total for Polio Giving to \$809.99 — **just \$190.01 short of \$1,000.**

Remember: For those donating \$25 or more, you will receive a special End Polio Now label pin.

Thanks to everyone who has helped in the fight against Polio during this End Game Phase. As Rotarians, we are truly making a change.

EREY (Every Rotarian/Every Year)

President Rich Ryan and the board of directors wanted to achieve 100%

participation in the EREY Program during this year. EREY means that every active member of our club would give some amount of money to The Rotary Foundation with \$100 per capita being the overall goal.

Sustaining Fellows

A second goal for Foundation Giving this year was to have **all** members donate \$100 toward their Paul Harris Fellow accounts.

Mo announced earlier this month that our club has achieved the designation of both 100% EREY and 100% Sustaining Members. A B I G thanks to everyone for their contributions and helping our club attain its goal.

Anyone wishing additional information on any aspect of The Rotary Foundation can contact **Mo** at **487-1152**.

ANNOUNCEMENTS (CONTINUED)

Rotary Day at the River Cats



PP **Maureen McBride** announced the date has been set for the next **Rotary Day at the River Cats**.

The game, between the River Cats (now a Triple-A Affiliate of the World Champion S.F. Giants) and the Tacoma Rainiers, has been scheduled for **Sunday, June 7th at 1:05 P.M.** Ticket prices are \$22 with \$6 going to Polio Plus and \$15 with \$3 going to Polio Plus. If anyone would like to donate tickets for disadvantaged kids, the price is \$10 with \$2 going to Polio.

Anyone interested can contact **Tom Cicchini** at 773-1938 or tomcicchini@ramondjames.com.

FINES AND RECOGNITIONS

Our Fine Master was not present today, so **President Rich** asked if there were any happy thoughts. There were none but **Sam Morgan** volunteered that she did not have her Rotary pin on. She spun the wheel for \$9.

JOKES



PP **Bob Spears** was first with a joke. No fine-free pass for him.

Next was PP **Dominic Mecklenburg** with two jokes. He earned himself a fine-free pass.

CALENDAR OF EVENTS

UPCOMING PROGRAMS AND EVENTS MARCH IS LITERACY MONTH

CLUB CALENDAR:

MARCH 25	BOARD MEETING
MARCH 30	DOUG CARLSON CA FOUR-YEAR DROUGHT
APRIL 6	TBA
APRIL 13	TBA
APRIL 17	NIGHT AT THE MUSEUM
MAY 15-16	ESTATE SALE

DIST. 5180 CALENDAR:

MARCH 28	DIST. ASSEMBLY @ NATOMAS H.S. (THIS IS A MUST FOR ALL INCOMING BOARD MEMBERS AND DIRECTORS (SEE DETAILS BELOW.)
APRIL 24-26	DIST. CONFERENCE, ROHNERT PARK
JUNE 7	ROTARY DAY AT THE RIVER CATS

WEEKLY ASSIGNMENTS

MONDAY, MARCH 30, 2015

GREETER: **GORDON LIPP**

PLEDGE: **ERIK NOOREN**

INVOCATION: **JEFF DONLEVY**

NOTE TAKER: **RICHARD HANSEN**

ROTARY FOUNDATION BENEFACTORS

NAME

Donlevy, Jeff
Hallsten, John
Hansen, Richard
Kaiser, Joe
Lipp, Gordon
Long, Gene
Magnani, Patrick
McBride, Maureen
Mecklenburg, Dominic
Meyer, Bob
Monagan, Marilee
Morgan, Cheryl (Sam)
Nooren, Erik
Ryan, Richard
Spears, Robert B.
Stone, David M.
Wiggins, Lee N.
Wright, Roland

A Benefactor (has contributed \$1,000 to the Permanent Fund or made provisions in their will of at least \$1,000 benefiting The Rotary Foundation).

BELL RINGERS, GONG BONGERS PAUL HARRIS FELLOWS

Jordan Backhaus	(GRIF)	
Sonja Cameron	(GRIF)	PHF
Warren Coffeen		PHF+ 1
Jeff Donlevy	(B)(GRIF)	PHF
John Hallsten	(B)(GRIF)	PHF+ 5
Richard Hansen	(B)(GRIF) (\$100 Polio +)	PHF+ 6
Joe Kaiser	(GRIFx3)	PHF+ 7
Gordon Lipp	(B)(GRIF)	PHF+ 2
Gene Long	(B)(GRIF)	PHF
Patrick Magnani	(B)(GRIFx2)	PHF
Maureen McBride	(GRIF) (\$25 Polio+)	PHF+ 8 +
Dominic Mecklenburg	(GRIFx2) (\$25 Polio +)	PHF+ 4
Bob Meyer	(GRIF) (\$25 Polio+)	PHF+ 4
Marilee Monagan	(B)(GRIF) (\$50 Polio +)	PHF+ 2
Gary Monk	(B) (GRIF)	
Sam Morgan	(B)(GRIF)	PHF+ 4
Erik Nooren	(RIF)(GRIF)	PHF+ 7
Richard Ryan	(B)(GRIF)(GFHF)	PHF
Bob Spears	(B)(GRIF)	PHF+ 2
David Stone	(B)(GRIF)	PHF+ 5
Lee Wiggins	(B)(GRIF)	PHF+ 4
Roland Wright	(B)(GRIF x3) (\$100 Polio+)	PHF+ 5

Bell Ringer & Gong Codes:

(B) = Bell Ringer hi\$100 to Club

(GFHF) = Gonger \$100 to Club Foundation

(GRIF) = Gonger \$100 to RI Foundation

(RIF) = \$100 to Rotary Foundation

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



HIGHLIGHTS OF THIS WEEK'S PROGRAM

PP **Dominic Mecklenburg** introduced today's speaker **Frank Huck**, Sales Manager in the home lending department of Umpqua Bank. **Frank** has had over 23 years of experience in marketing and home loans.

Frank began with a short history of Umpqua Bank.

South Umpqua State Bank was formed in 1953 in Canyonville, Oregon with six employees. It was started by a group of people working in the timber-logging business who wanted to create a means for their loggers to cash their payroll checks. The bank acquired Centennial Bancorp of Eugene, Oregon in 2002 for \$214 million. With that deal, Umpqua increased the number of branches to 63. In September 2013, it announced it would buy Sterling Financial Corporation, parent of Sterling Bank, the second largest bank in Washington. The \$2 billion deal closed in April 2014 and increased the number of bank branches to 394 and increase assets to \$22 billion.

Next, **Frank** talked about the market and its effect on lending.

What is a Qualified Mortgage?

Starting January 10, 2014, you must assess the borrower's ability to repay for virtually all closed-end residential mortgage loans. All Qualified Mortgages (QM) are presumed to comply with this requirement. As described below, a loan that meets the product feature requirements can be a QM under any of three

main categories: (1) the general definition; (2) the "GSE-eligible" provision; or (3) the small creditor provision.

Mandatory product feature requirements for all QMs

- Points and fees are less than or equal to 3% of the loan amount (for loan amounts less than \$100k, higher percentage thresholds are allowed);
- No risky features like negative amortization, interest-only or balloon loans (NOTE: balloon loans originated until January 10, 2016 that meet the other product features are QMs if originated and held in portfolio by small creditors);
- Maximum loan term is less than or equal to 30 years.

Three main categories

1. General definition category of QMs

Any loan that meets the product feature requirements with a debt-to-income ratio of 43% or less is a QM.

2. "GSE-eligible" category of QMs

Any loan that meets the product feature requirements and is eligible for purchase, guarantee, or insurance by a GSE, FHA, VA, or USDA is QM regardless of the debt-to-income ratio (this QM category applies for GSE loans as long as the GSEs are in FHFA conservatorship and for federal agency loans until an agency issues its own QM rules, or January 10, 2021, whichever occurs first).

3. Small creditor category of QMs

If you have less than \$2B in assets and originate 500 or fewer first mortgages per year, loans you make and hold in portfolio are QMs as long as you have considered and verified a borrower's debt-to-income ratio (though no specific DTI limit applies).

Sacramento Regional Real Estate Trends for March 21, 2015

Summary Of Changes for Sacramento County

	Week of 2015-03-21	Since 2015-03-14			Since 2014-03-22		
		Direction	#	%	Direction	#	%
Inventory	2636	▼	-86	-3.2%	▼	-133	-4.8%
Median Asking Price	\$293500	▲	\$4500	1.6%	▲	\$34500	13.3%
Average Asking Price	\$334280	▲	\$3127	0.9%	▲	\$30754	10.1%
Average Asking Price Per SQFT	\$185	▲	\$1	0.5%	▲	\$11	6.3%
SIT Inventory	347	▼	-11	-3.1%	▼	-88	-20.2%
FIT Inventory	26	▲	1	4%	▼	-24	-48%
New Listings	601	▼	-4	-0.7%	▼	-40	-6.2%
Price Drops	198	▼	-25	-11.2%	▼	-33	-14.3%
Price Increases	12	▼	-4	-25%	▼	-3	-20%

Frank closed by talking about rates and how they are trending. Rates will go up this year.

Next, he handed out some information on trends in the Sacramento County housing market and closed by taking questions from the Rotarians.



Frank Huck and President Rich

As is the usual custom, **President Rich** presented **Frank** with a Rotary gift in gratitude for his informative presentation.

Then, **President Rich** asked us to raise our glasses and join him in a toast to *Rotary Around the World*. The meeting was adjourned.



**Friday Night at the Schulz Museum
Keynoters Kitty O'Neal and Brian Shul
Thursday Golf Tournament
Wine Tasting
...and lots more!
Register on the web this fall**

**Come join us at the 2015 District 5180 Conference April 24-26, 2015
at the Schulz Museum.**

Keynote speakers will include Kitty O'Neal and Brian Shul.

In addition there will be a Golf Outing, wine tasting . . . and much more!

Three Important Topics in Three Hours

A **Free Seminar** sponsored by the
Rotary Club of Laguna Sunrise and the City of Elk Grove -



April 10, 2015 9am-noon



In cooperation with the *Nonprofit Resource Center*

9 am Introductions are important as you start to network with other volunteer leaders from the greater Sacramento area

9:15 am What is new in the Volunteer World?

The volunteers are changing! These new volunteers must include a mix of younger, middle-aged and older folks. The key thought in this seminar is to change from recruiting volunteers to attracting volunteers. This is a session about volunteers and a new direction in attracting them into your organization.



10:00 am Short break for networking

10:15 am FUNDRAISING 101 With Volunteers

What goes on in the minds of volunteers when the word "fundraising" is mentioned? Why does all their excitement suddenly disappear when they are confronted with even the idea of fundraising?

This program lays out a clear series of simple steps that will help your volunteers see a new perspective on gaining sponsorships and raise money.



11:00 am Short Break for networking

11:15 am Improve Your Presentation Skills

Developing the confidence and capability to give good presentations, and to stand up in front of an audience and speak well, are extremely helpful competencies for self-development and social situations. Presentation skills are not limited to certain special people - anyone can give a good presentation.



This seminar is for non-profits, schools, churches, and governmental agencies. It is for anyone using the talents of volunteers.



Your Presenter
Dr. Bill Wittich,

Bill is the author of nine books in the nonprofit leadership arena and speaks world-wide on attracting and retaining volunteers. Dr. Bill Wittich is a speaker and author in the field of leadership and nonprofit management.

Bill earned his doctorate from the University of Southern California.

He is a past president of the National Speakers Association and the Rotary Club of Laguna Sunrise in Elk Grove.

Location:

**City of Elk Grove
City Council Chambers
8400 Laguna Palms Way
Elk Grove, CA 95758**

To register just e-mail to billwittich@comcast.net



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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

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 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.

Drive change. Donate a vehicle today.

It will be sold at auction, and we will get the proceeds.

Your donated vehicle will provide critical funding to our charity and further our mission while supporting our goals. Even better, by donating your vehicle - you could also earn a tax deduction.

We have a partnership with the IAA Donation Division to process and sell the vehicles donated to us. They provide us with a simple solution to turn donated vehicles into much needed dollars.

The process of donating your vehicle is quick and easy - simply call 800-240-0160 or visit us online at foothillhighlandsrotary.org. Better yet, towing is free and scheduled for your convenience.



Your donation has another great benefit - it is good for the environment. We share your commitment to a cleaner, greener environment - and donating your car ensures it is recycled via many different channels!

Not every "vehicle" is a car - but every vehicle, in any condition, can be donated!

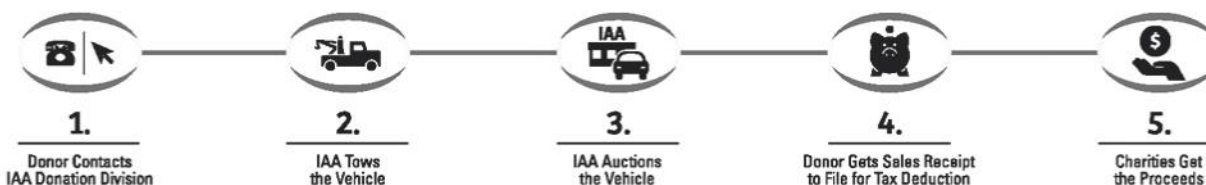
Not every "vehicle" is a car, but every donation helps!

We accept every type of vehicle, including:

- Cars
- Trucks
- Boats
- Motorcycles
- Snowmobiles
- Personal watercraft
- Heavy equipment

The process is easy.

Here's how it works:



Call 800-240-0160

- Tax deductible
- Free towing
- Any vehicle, any condition

Program Powered by the IAA Donation Division.

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ROTARY CLUB OF
FOOTHILL-HIGHLANDS

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