



**ROTARY CLUB OF  
OCEANSIDE**

**SHORELINES**

BE THE INSPIRATION  
2018-2019

Tom Brault    Janet Bledsoe Lacy    Tom Brault  
Editor-in-Chief    Photographer    Reporter

**PRESIDENT**  
Renee Wendee

January 25, 2019

How many Oceanside Rotarians arrived at El Camino C.C. to get surprised? We had all been led to believe that we would be meeting in the Cabana Room down the hill from the main clubhouse for weeks to come. But lo, and behold, the Cabana Room as locked up tight and our banner was unfurled outside our normal main dining room and (if you didn't count the sounds of construction and demolition echoing in from the adjacent room) you couldn't tell that anything at all was out of the ordinary at the country club.

*IMPORTANT PLANNING NOTE:* Just to keep us on our toes, please plan on returning to the Cabana Room for this coming Friday's meeting where we will be served a plated turkey meal. Do not go up to the main clubhouse on Friday February 1 or you will be surprised again.

We also were surprised when our President RENEE RICHARDSON WENDEE opened up our meeting with three rather sedate dings of the bell (compared to her normal ear-shattering hammerings). Then after that quieter than normal opening, we were treated to what seemed like a minute or two of dead silence (but which actually was probably more like 20 or 30 seconds of nothing) while RENEE dutifully posed, smiling at the podium as our photographer du jour JANET BLEDSOE LACY got her act together behind the lens.

When we finally were officially welcomed to Oceanside Rotary, we started out with a Pledge, once again led by RENEE herself, before she handed off to JAY CRAWFORD to be our Songmeister. Of course, he started us out with his version of "O Tannenbaum" which pays tribute to the many splendors of "Oceanside, My Oceanside." And since that went over so well, he added a second tune to the mix - "When You're Smiling."



### **A ROTARY MOMENT (... or two or three)**



A.J. MAZZARELLA was called forth to give our Rotary Moment, and actually he told us of a number (with that number being 3) of instances where Rotary had been exposed to him before he decided to join our club. First off, while he was working in real estate he noted one of the brokers attending a Rotary meeting every week and recognized that this fellow was “always doing stuff for the community”, which A.J. thought was pretty cool. Second, at an airport one time, he struck up a conversation with a fellow traveler who gave some glowing reports on what Rotary stands for and does and followed that up by handing A.J. a business card from their Rotary club. Then finally, when he moved to Oceanside, he mentioned to his wife’s best friend LAURA PROSSER that he had a desire to get back into some “community stuff”, LAURA knew just where to send him. “My mom goes to a meeting that might be up your alley.” And the rest, as they say, is history. This tale goes to show you that you never know what your casual mentions of being a member of Rotary to friends and acquaintances might lead to down the road for an individual looking for a place to band together with some fine, community-minded people. So spread the word about Rotary far and wide ... The seed you sow might bring forth a fine new member like A.J.!

### **MAKE YOUR PLANS FOR MARCH 1 – 3**

President RENEE then directed us to the printed copies of upcoming meetings for our club and mentioned that one important weekend had been left off of the list. March 1 – 3 will be District 5340’s local conference at the Catamaran Resort and Hotel on Mission Bay. The District planners have responded to comments that “the whole weekend might be too expensive and/or too hard for members to commit to” and are now offering the option to sign up for individual days of the conference. Plus, they have arranged for special pricing for the rooms, should you wish to stay by the Bay. More info and registration at [www.Rotary5340.org](http://www.Rotary5340.org), then click on the conference link on the “Upcoming Events” list on the left.

NOTE: We will be DARK on Friday March 1 to make it easier for you to plan on attending the District conference.

### **VISITORS AND GUESTS**

A big smile then spread across President RENEE’s face as she proudly and gratefully introduced our President Elect TERRI HALL and called her forth to handle the introduction of visitors and guests.



LYN CORDER had the pleasure of sitting with our speaker for the day, a fellow Rotarian from Escondido “JOHNNY WALKER.” Before the inevitable jokes about scotch whiskey could be formulated in our resident hecklers’ minds, she quickly corrected her introduction. “I mean JOHNNY WATSON.”



DAVE NYDEGGER opened up the can of worms and riled up the Gender Police once more by introducing our returning visitor LESLY ADAMS as a former “airline stewardess.” As the throng insisted that the more politically correct term nowadays is “flight attendant”, DAVE shot back with, “Hey, my wife was a stewardess and proud of it!”



JIM SCHRODER re-introduced another second time visitor ROGER VAN DERWERKEN who lives in Escondido but has founded a brand new church in Oceanside (Breakwater Community Church at the old Four Square Church site). JIM told us that he had learned that ROGER had been a Rotary Group Exchange student in the early 70’s. How about that!



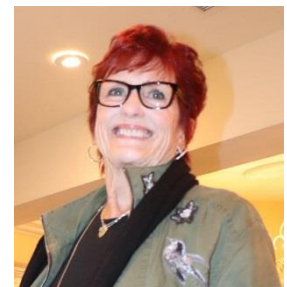
Songmeister JAY led us all in our Welcome Song. RENEE followed that up with a “welcome back” to MIKE CURTIN, whom we have not seen at meetings for a while. (The reason behind this was to be explained right away as we went into ...

## HAPPY DOLLARS



MIKE CURTIN was \$10 glad to be back at Rotary. Before Christmas he finally had his long-awaited surgery on a torn rotator cuff. Upon waking up from the anesthesia, as he realized that he was in a hospital room instead of the normal outpatient recovery area, he was told that, while the surgeon was in there, they detected and repaired a detached biceps tendon as well. But all reports are that the doctors are “Pretty sure it’s going to be fine.” Nice to hear, MIKE!

VICKIE PROSSER split her \$5 between Happy and Sad news. Sad to report that SANDY BLESSING (the wife of former City planner, Deputy City Manager, Oceanside School Board member, and friend of our club MIKE BLESSING) had passed away. But VICKIE was ecstatic to tell us all that escrow has closed and the groundbreaking for the resort at the beach is set for February 6 at 10 am. “Hallelujah!” you could see in her eyes and smile. This project has been anticipated for at least the last 30 years.



LYN CORDER was \$5 happy to welcome her friend JOHNNY WAL... um ... WATSON to be here for our program.

TOM BRAULT had not chosen to proclaim it, but President RENEE asked him to report on what was happening at his house this weekend. Turns out that Casa de Brault would be celebrating Christmas, Part Two that evening with their traditional Christmas Eve dinner of enchiladas and gift opening and watching Disney’s “The Santa Clause” because daughter ROBYN and her new husband MARK (a.k.a. “The DERN boy”), who had not been able to come over from Phoenix at the actual holiday due to work schedules, were in town for a weekend of family bonding. This whirlwind weekend included a fine delayed Christmas celebration Friday, a “Game of Thrones” themed wedding of one of TOM & LINDA’s nieces on Saturday, and a visit to the San Diego Zoo Safari Park followed by a sumptuous three course “Restaurant Week” meal on a beautiful Sunday here in paradise. What a marvelous weekend it was!



## PROGRAM



LYN CORDER handled the introduction of her friend and guest speaker JOHNNY WATSON. When LYN was a Rotarian down in Chula Vista, one of the things she worked on was making contacts for Microcredit projects – sometimes through World Vision, other times connecting to different clubs, here and there. JOHNNY has been a part of this Microcredit group for several years.

JOHNNY prefaced his remarks by saying, “Every club has its own personality.” In Escondido Rotary, everyone is given nicknames and, as it turns out, his nickname there happens to be “Johnny Walker.”

A little background on the man: He was born and raised in Oklahoma and lived in OK, AK, TX, Los A., and NY. Having retired in 2003 from a pharmaceutical company, he joined the Rotary Club of Tarrytown, NY and was active in their International Service area, becoming interested and involved in clean water and sanitation projects. This is what brought him into working with Microcredit and Rotary grants. And eventually he relocated to California because his three daughters and nine grandkids are all out here.

His topic for today was “Mobilizing Rotary for Microcredit.” JOHNNY touched upon how all six of the Areas of Focus for Rotary can be impacted by Microcredit and other grant efforts. “The good stuff we do in Rotary all happens through grants.”

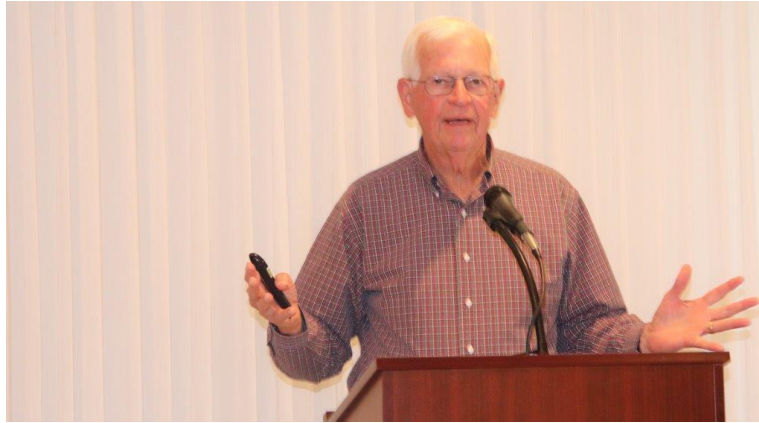
Here are the Areas of Focus for Rotary as an organization:

- Peace and Conflict Resolution
- Maternal and Child Health
- Disease Prevention
- Education and Literacy
- Clean Water and Sanitation
- Economic and Community Development

He told us how in Escondido Rotary, they divide their \$13,000 annual International Service budget across all six of these focus areas. Members find that, through the auspices of Rotary, you can always find a way to “support what your passion is.”

To get ideas and inspiration for possible projects around the globe to become involved in, all you need to do is look at District and/or Rotary International

websites, with a fantastic resource being the site [www.matchinggrants.org](http://www.matchinggrants.org). Here in one location you can see all of the matching grant projects that are seeking support to reach their goals. Literally hundreds of projects are out there, available to participate in right now.



In concept, the Microcredit process follows the Grameen Banking model, which was founded by Muhammed Yonus (a Nobel Prize winner in 2006) from Bangladesh. He realized that you cannot solve all of the world's problems at a large-scale macro economic level. There are many instances in which it is more effective to drill down to the micro level and touch upon the lives of individuals rather than concentrating on larger populations. Through Microcredit, small loans (sometimes as low as just \$50) are arranged for individuals to make it possible for them to start their own small business. Examples given include: buy a goat to start a career in agriculture / buy scissors and a comb to allow someone to become a barber. By giving individuals a career opportunity, they have a means to work their way out of poverty. Then when the loan is repaid, that money is freed up to be put to work funding the career startup of yet another ambitious individual, so the initial seed money keeps cycling through the loan / startup / repayment process, thereby touching an endless succession of lives.

The process utilizes a “village banking” or “solidarity lending” concept. For example, 6 women (each pursuing their own startups) are teamed together. Each one receives a small Microcredit loan for their individual business. If one of them faces some challenges in their entrepreneurial efforts, the other will step in to assist them and/or loan them some of their own cash flow to help them succeed. In this way, members of the local community are all literally invested in each others' successes.

Women make up 95 percent of borrowers. Women in these target areas are typically ignored by traditional banks and marginalized in their communities. No

collateral is required and there are no legal documents - the entire system is based on trust. Women learn the basics of business and finance before credit is extended. (As a side benefit of this process, 100% of the families involved become literate after the second generation, since they now can afford the education that they had previously missed out on due to their economic status.)

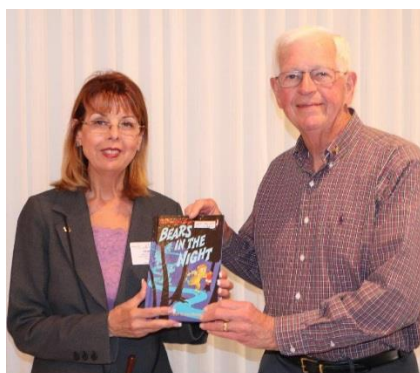
There has been a 100% payback rate on these loans and the money returned by the loan payoffs stay in the local community, funding new applicants and producing a string of successes. Plus, each of the recipients builds their own personal credit history, often allowing them to qualify for outside conventional loans so their new businesses can continue to flourish and grow outside of the Microcredit process.

Escondido Rotary is currently involved in helping to fund project # G-1530: Honduran Women in Coffee. The Rotary Club of San Diego Downtown Breakfast is the Primary International Partner for this project. This project is replicating the success of a similar successful concept in Guatemala in which local women develop their business by packaging and selling one pound bags of coffees (brand name "Cup a Jill"). This product is available here in San Diego.

Learn more about this Women in Coffee concept at: <https://psmag.com/social-justice/inside-an-all-female-coffee-growers-cooperative>

The concept of the Rotary Action Group for Microcredit was first approved in 2007. Now there are 29 RAG's listed. All of these efforts are enhanced by the financial leverage available through the Rotary matching grant program. JOHNNY detailed an example of how the multiplier effect of matching grants can work. If \$2,000 is donated by an individual club, it can be matched 1:1 by another \$2,000 from the local district. Through the Rotary International World Fund Global Grant system, that district money can be matched 1:1 to the tune of another \$2,000. And there is yet another 0.5:1 match for the club's initial cash, adding another \$1,000 to the available funds. Add this all up and the club's initial \$2,000 has blossomed into a \$7,000 impact, just through the participation of matching grant opportunities at the various levels. Our R.I. President is challenging clubs to be "transformational" in our efforts, and this matching grant potential can help enhance the results of our projects to a very substantial degree!

JOHNNY had brought in a handful of handouts on their project for members interested in learning more. And he mentioned that the MRM (Mobilizing Rotary for Microcredit) committee meets on the fourth Wednesday of the month at the district office in Old Town.



What an enlightening and encouraging presentation! In thanks for JOHNNY's bringing this information and insight to us, President RENEE asked him to sign the book "Bears in the Night", which will be donated to one of our local school libraries for their collection.

RENEE then gave us a few member updates:

ANCHISA FARRANT and RON MARBEN are on a visit to Arizona where they are about to welcome a new grandbaby. Congratulations to the growing family!

And best wishes to PAM MYERS who has been hospitalized for some tests after not feeling well.

### **OPPORTUNITY DRAWING**



The excitement continues to grow with just 12 cards left from the deck and \$800 still up for grabs in the grand jackpot. This week JANET BLEDSOE LACY held the lucky ticket and had the chance to try to draw the ace out of the dwindling stack. She asked for guidance from the group ("Should I pull from the right? The left? The middle?") before she selected the Three of Spades, landing her just the \$10 consolation prize. This means our chances are even higher next week that someone will FINALLY find the Ace and take home the big bucks. That someone could be you!!

### **A MERRY CLOSE TO THE MEETING**

As her final comments before banging the bell, President RENEE wished a "Merry Christmas!" to the BRAULT / DERN family and spontaneously (led by the irrepressible HALL's) we went off into the world on this January 25th singing "We Wish you a Merry Christmas." HO HO HO!!!





## ROTARIANS OUT AND ABOUT

Some guys have all the luck! BILL and KATHY DERN sent us photos from yet another of their trips to the lovely Aulani Resort in Hawaii which they visited through their Disney Vacation Club membership. First up, be impressed by the view from their room in the resort. Spectacular! ... Then the view from their breakfast spot. Magnificent! ... Here's a special treat they enjoyed. Delicious!

And as if the sights and tastes of Aulani were not wonderful enough, they got around to other great spots on Oahu, including enjoying Matsumoto shave ice on the North Shore and the scenic beauty of Kailua Beach on the windward side of the island. Aloha, BILL and KATHY. And Mele Kalikimaka!



**COMING SOON TO OCEANSIDE ROTARY**

Feb 1: DEANNE GOODMAN – Helping Rotarians Be of Service to Others by Spreading Positivity

*LOCATION: In the Cabana Room*

Reporter: JANET BLEDSOE LACY

Feb 8: JIM HESTER – Author of *Two Tribes*

Reporter: JAY CRAWFORD

Feb 15: SWEETHEARTS DAY

Reporter: BILL DERN

Feb 22: SUSAN TAYLOR – Scripps Health

Reporter: TOM BRAULT

Mar 1: Regular Meeting DARK for District Conference Weekend

Mar 2-3: DISTRICT 5340 CONFERENCE

Catamaran Resort and Hotel on Mission Bay

More info and registration at [www.Rotary5340.org](http://www.Rotary5340.org)