

## 2009-2010

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### NEW MEMBERS

# THE LOWER CAPE LIGHT KIWANIS CLUB OF LOWER CAPE COD

[www.kiwanisoflowercapecod.org](http://www.kiwanisoflowercapecod.org)



### GOVERNOR NEW ENGLAND DISTRICT

DAVE KOOHY  
LT GOVERNOR  
DIVISION 16  
JACK BROWN  
NEW ENGLAND  
DISTRICT OFFICE

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## August Edition – Friday, August 6, 13, 20, 27, 2010

(For Prior Editions, see our Website under Newsletters)

**Members Present:** 19 (8/6), 19 (8/13), 16 (8/20), 17 (8/27)

**Program Chairs:** Larry (guest chair 8/13), Murray (8/27)

**Greeters/Invocators:** Larry (8/6, 8/13), Dianne (8/20), Hal (8/27)

**Guests:** Teresa Martell (8/6); Jim Prew, Bob Prew, Todd Anderson, and Paula Aschettino (8/13); Christian Lytle (8/20); Rachel Meyer (8/27)

### Upcoming Greeter/Invocators:

Sep 3: Anton Anderson  
Sep 10: Sam Rosen  
Sep 17: Ginny Hewitt  
Sep 24: Michael Sheehan  
Oct 1: Joe Marino

### Upcoming Program Chairs (see website for topic):

Sep 3: Open Meeting  
Sep 10: Len (guest chair)  
Sep 17: Joe Marino  
Sep 24: Evelyn Sheehan  
Oct 1: Irene Checkovich

Please forward your speaker names and topics to Len and Rev Richard as soon as you know. If you are unable to greet or sponsor a speaker on the assigned date, please find a member to swap dates with you, and notify Len and Rev Richard so club records can be updated.

## Club Updates and Events

**Birthdays:** Jeanne O'Toole – 8/1; Evelyn Sheehan – 8/4; Pablo Alarie – 8/5; John Duncan – 8/17; Bob Prew – 8/17; Jim Junkins – 8/26; Larry Wheeler – 8/27

**Anniversaries:** Ed and Shirley Kraus – 8/6 (Happy 55<sup>th</sup>!); Charlie and Pat Schapira – 8/26; Bernie and Elaine Goldin – 9/1

**Health & Wellness:** August brought good news on the health front. Mary Jane continued to recover from her fall, and is now almost up to "full speed". Pablo's surgery was deemed a success – Good news indeed!

**Interclubs:** The 8/17 Division Meeting was attended by Jack B, Bob W, Susan and Mike Smith. Although not quite an interclub, Jack B, Len and Irene attended the 8/10 luncheon meeting of the Bourne/Wareham Club.

**Bottles & Cans:** Pablo and Dianne (8/6, 8/13, 8/20); Larry and Ursel (8/6, 8/13); Hal, Evelyn and Mike Sheehan (8/20). Thanks to all for helping! As no one could assist on 8/27, we will need volunteers on 9/3 for sure.

**Wishing Wells:** In early August, Pablo discovered that the lock to the Wishing Well in Orleans was jammed with "stuff". Thanks to the Fire Chief's lock cutter, Pablo was able to retrieve the \$113.00 that had been donated over the prior few weeks.

**50/50 Winners:** Lucky cash winners included Dick (8/6), Murray (8/13), Irene (8/20), and Charlie (8/27). In addition, two more Kiwanis mugs were won by Rev Richard and Larry (any guesses on how many Kiwanis mugs appear at our upcoming Yard Sale?)

## 2009-2010

### HONORARY MEMBERS

LOUIS BERNINGER  
ELINOR DINSMORE  
GEORGE DINSMORE  
MARY EAGAN  
WILLIAM FINKEL  
DOROTHY HARZ  
JACK HAYES  
CLAIRE JUNKINS  
MURIEL LUNDY  
CARL MEYER  
THOMAS O'TOOLE  
BOB PREW  
STEPHEN ROWAN  
LARRY WHEELER

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The Kiwanis Club  
of Lower  
Cape Cod  
meets every  
Friday  
at Hearth 'n Kettle  
Orleans, MA  
Buffet 7:15 AM  
Meeting 7:30 AM

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KIWANIS CLUB  
OF LOWER  
CAPE COD

August 2010

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## Announcements

**Correspondence** included thank you letters from **Anton** for our calls, cards and the fresh fruit basket (he hopes to return in September, and we hope so too!); the **Homeless Prevention Council**, **Special Olympics** and the **Ronald McDonald House** for our recent contributions; and **Thom Schoepfer** from Century 21 Shoreland for hosting him in July. Kiwanis International (KI) sent us information on next year's international convention in **Geneva, Switzerland** – Très bon!

Len announced the loss of **Eleanor Nielsen**, widow of former club member Bill Nielsen.

On a lighter note, Len and Irene attended the final performance of **Pippi Longstocking**, and reported that **Dianne Wadsworth** gave a fine performance. Murray, who also attended but did not know Dianne was in the play, said "I thought the tall actress looked quite familiar!"

The Kiwanis Foundation of New England (KFNE) is auctioning off two sets of Red Sox box tickets as a fundraiser – check out the [www.kfne.org](http://www.kfne.org) website for details.

August was filled with **successful service projects, fundraisers and fun:**

- The club-sponsored cookout at **Camp Dream Day** on 8/5 was a huge hit with the families who stayed there that week. Said one father, "This is not dinner, it's a feast!" Club members who volunteered were Bob D (and Helen), Len, Irene, Ursel, Larry, Pablo (and Terrie), Evelyn and Mike Sheehan.
- The August 7<sup>th</sup> **Tag Sale** at Brooks Park went well. Thanks to Bob W (and Marge), Susan and Mike Smith, Dianne, Irene, Larry, Ursel and Jack B for helping.
- On August 7-8, the **Cranberry Valley Golf event** raised \$260 net for the administrative fund, with Len, Jack B, Bob W, Dianne and Hal volunteering to assist.
- The **Pasco's BBQ** on August 15<sup>th</sup> was the best one ever – the food, company, refreshments and weather were all super – see page 3. Thank you, Ursel and Larry, for your wonderful hospitality!
- Glen, Bob W, Susan, Len and Irene attended the **NEDK Convention** in Mansfield August 19-22, and our club won a ton of awards!! Details to follow in our 9/3 Edition.
- Mike Smith and Mike Sheehan both helped at the August 21<sup>st</sup> **Bike Rodeo** at the Ezra Baker School, with the Dennis Police Department and Dennis Small Business Association. 8 kids rode their bikes, and 15 participated in all. Certificates were issued; free helmets were given to all in need; and a boy's and girl's bike was awarded to two lucky kids. In addition to bike dos and don'ts, the chalk art drawings were a lot of fun.
- Len helped **Aktion Club** members with their Peanut Day in Mashpee on August 28<sup>th</sup>.

On 8/6, Mike Smith reported that great **yard sale items** were left over from an Alan Gray estate sale in Yarmouth. Bob W, Sam, Daniel Rosen, Jack B, Len, and Mike Smith all helped to pick this stuff up on August 6<sup>th</sup>, and they put it in our (temporary) 2<sup>nd</sup> storage shed. Dianne has been calling to see if we can get a 2<sup>nd</sup> permanent storage shed via donation, but no luck yet.

## Board Business

At the August 2010 Board Meeting, Irene served as chair for Glen, who could not fill in for Len, and she summarized board actions for club members at the August 6th meeting. Based on Finance Committee recommendations, the Board approved the following:

- 1) Reimbursement of the **\$25 registration fee for August NEDK Convention** attendees;
- 2) \$200 to assist **Bourne-Wareham** with their start-up costs upon written notification that they are ready to charter;
- 3) \$200 for the **Backpack Project** to assist homeless children. Jack B suggested the Backpack project be included in next fiscal's budget as a line item. Ed reminded us of the need to submit all non-budgeted funding requests to the Finance Committee per the recent Bylaw change, ideally with a written and formal request.

The Board recommended that a **new (second) high school scholarship be forwarded to the Budget Committee** for their review next year. As this scholarship would be for Harwich High School seniors, Jack B will approach Central Cape to see if they will split this expense, and he believes they will. In addition, Susan agreed to approach her contact at the Harwich Shaw's to see if they will allow us to place the **Harwich S&S Wishing Well** there. Sadly, the Board approved **Chuck Hiltons' resignation**, with regret. Rev Richard will send him a "Thank you" note for all of his many contributions while he was a member.

The **Budget Committee** met on 8/11 at Bob W's home to begin development of next year's budget. Suggestions for the budget should be sent to Len prior to its final approval.

Glen asked for **new ideas for next year**; and for **current committee chairs** to let him know if they wish to continue or relinquish their roles.

At our August 13<sup>th</sup> meeting, Larry introduced **Paula Aschettino** from **Citizens for Homeowners Insurance Reform (CHIR)**, and asked her to provide an update to our club. She reported that the 3-year insurance reform legislation has yet to be fully addressed in the Legislature. As presently written, the draft might even allow rate increases. She formed the nonprofit to fight back the ever-increasing insurance rates, which had seen a 400% increase in the last several years, and the lobbyists have been busy. Their group now has 6,000 members, and they have seen publicity of their efforts in the MA press and even in *Newsweek*. Last year the group helped keep FAIR rates from increasing – which is an insurance unit created by the insurance firms in MA.

The big issue has been the six pages of changes CHIR wants to see signed into law; however, the “omnibus” nature of these changes make it much harder to get the bill through. They have been strongly advised to get more focused to be more effective. CHIR is now working on getting the insurance industry’s models, on which they set rates, to properly reflect the MA coastal region’s lower risk of severe hurricanes. Present models show a chance of Category 4 and 5 storms – such storms have never hit above Georgia. The Cape has never seen a Category 3 hurricane. 1992’s Hurricane Bob was a strong Category 2. The 1938 hurricane, which caused massive damage, went through RI and central MA. Presently, only the State of Florida looks at hurricane models.

Rates vary widely across our state: Hopkinton pays \$800/yr; Orleans pays \$2800/yr. Paula meets periodically with the Governor’s Insurance Commissioner to talk about Cape insurance concerns. She stressed one big item: the need to prepare for severe storms -- power losses, up to several days, if not weeks; tree damage and roads blocked by downed trees; and advance emergency preparation – with food, water, heat, shutters or plywood panels to protect windows and reduce/prevent water damage. For more info, go to [www.homeownersinsurancereform.org](http://www.homeownersinsurancereform.org)



**A Great Time was Had by All Who Attended the Pasco’s BBQ!**

And, for those who could not get enough of Irene’s Spinach Squares, here’s the recipe to try out for yourselves:

Ingredients: 4T Butter, 3 Eggs, 1c Flour, 1c Milk, 1t Baking Powder, Dash of Salt and Nutmeg, 1T Minced Onion, 10oz Package Sharp White Cheddar – grated, 2 Packages Frozen Chopped Spinach – thawed and drained.

Here’s What you do: Melt butter in 9 x 13 pan. Beat eggs well in bowl. Add dry ingredients and milk. Add spinach and cheese. Spoon over melted butter and bake at 350° for 35 minutes. Cool 45 minutes before cutting.

## Club Chat

As there was no scheduled speaker at the August 20<sup>th</sup> meeting, Irene led an open discussion with all in attendance, and here are some of the good ideas that were generated:

Mike Sheehan suggested that the entire Dennis area would be a great place for service projects, and to recruit new members, with the recent loss of the DY Kiwanis Club. Evelyn suggested reaching out to the former DY members with correspondence, in friendship, and extending an offer for them to attend our meetings any time.

Susan agreed to organize the Back Pack program for next year – by connecting with the organizers and getting lists of needed supplies. In addition to our own contributions, an effort may be made to connect with others to coordinate a boarder community-based effort for the collection of supplies.

The need for a Public Relations chair and committee was agreed to by all. Evelyn mentioned that we should be capitalizing on local TV channels and newspapers for their public service postings. Irene had seen some wonderful videos from KI that might be great in assisting with this. We may also want to consider more active outreach in our school systems to let them know what we do, and ask how we can help them and their students. Evelyn, Dianne, Mike Smith and Irene all expressed interest in assisting.



## \$\$\$ Happy Dollars in August \$\$\$

Throughout the entire month of August, it is safe to say that the club record for Happy, Get Well and We Miss You \$\$ went to Mary Jane Rosen – and we are so glad they all worked so well! Our visitors, our speakers, really nice weather, the Pasco's wonderful barbeque, Pablo's surgery, and all those awards we won at the District Convention came in a distant second. In addition, Dianne happily reported that Pippi's cleanup crew was great to work with; and later in the month she was glad for Ty's visit from CA. Rev Richard was happy for a successful Dream Day cookout. Ed was glad for his 55<sup>th</sup> anniversary, and for good meeting attendance.

Jack D was very grateful for his wonderful wife, Ginette (we agree☺); and for the visit of his son-in-law, Chris. Irene congratulated Dianne on her wonderful HJT performance as a "mean woman", was thankful for our "great club", and was glad to have run the 8/20 meeting without a flaw (until she forgot all about the closing song☺). Len had many \$\$ to celebrate their new pup, Jethro; for school starting in early September; and each time the Yan%^%s were out of 1<sup>st</sup> place – sorry, Mary Jane! Glen was glad to be able to attend any meetings at all in August - "It's been a crazy summer!" –; and for a great convention; but was sad that Brewster lost.

Rev Myron congratulated Ed and Shirley Kraus on their 55<sup>th</sup> anniversary; and was thrilled to report that, based on the chirping crickets, Fall is coming! Pablo was grateful that the damaged Wishing Well lock was cut off and the new lock installed; was thankful that his daughter has completed her last radiation treatment; and was hopeful for his upcoming surgery. Hal was pleased that his granddaughter Teresa was able to join him at our 8/6 meeting. Mike Smith was sad to report that he still has 2 kidney stones; but not so unhappy that he now has "lifting restrictions"! Susan proudly announced that the Tampa Bay team is on a roll. Bob W was thankful for Central Cape's efforts. Charlie was happy for his 43<sup>rd</sup> anniversary this month.



Sam proudly announced that their 2<sup>nd</sup> great grandchild is in the pipeline (Robert's oldest son and wife); was happy when their house guests completed their visit; and felt blessed that he happened upon a beautiful Met Opera Concert. Jack B was grateful for his recent and successful visit with Central Cape. Murray was glad the Orleans Cardinals beat the Whitecaps. Evelyn and Mike were thankful for a successful Bike Rodeo. Ginny looked forward to her older daughter's visit from CA. Larry was happy when they "got their house back" and was glad for a successful barbeque. Ursel was thankful for a great Dream Day cookout; and had a Happy \$5 in honor of Mary Jane, Jack D's tenure as Treasurer, Len for his year as President, and Bob D for his role with Dream Day – Agreed!

Dick was glad to be leaving for a 2-week cruise; and upon his return was happy to have spent the last 2 weeks on a cruise ship with a celebrity chef! Many of our guests were glad to be visiting the Cape, and joining us for breakfast. And, last but certainly not least, when Mary Jane returned she thanked our club and its members, and her daughter Judy, for all who helped.



Murray was pleased to introduce our August 27<sup>th</sup> speaker, **Rachel Meyer, a Better Business Bureau (BBB)** Communication Specialist. Rachel started by pointing out that BBB is not a government organization, but rather a non-profit. They handle more than complaints (which are only 10% of what their 128 offices do). Rachel herself is with the Natick office, but was quite pleased for a chance to visit the Cape at the start of a nice weekend!

BBB has close working relationships with the FTC and the FBI. It has and reports on 17 standards, oriented towards reliability, ethics, and credibility. The BBB has a consumer program and a brochure, which Rachel passed out. Additional information may be found at [www.bbb.org](http://www.bbb.org).

Rachel had a lot of useful information to share with club members. 80% of all monies raised for charities come from individual contributors. Organizations are looking for more frequent and larger contributions. Tips to ensure you are dealing with a reputable charity include:

- Make the check payable only to the charity, keep records, receipts, cancelled checks, and bank statements
- Take the tax deductions, and keep financial documents
- Get the exact name of the charity and check it out with the BBB if not a familiar charity to you
- Use all the resources you have to check out the charity, including verification of the charity name and address
- Be clear how your donation will be used
- Read their annual report, financial statements, and ask what % will go to charitable uses
- Do not respond to pressure to have checks picked up, cash receipts, or credit card only requests

Be careful with charitable organizations calling on behalf of police and fire departments. Ask how much actually goes to your local departments, and which programs are these funds intended for. Is it a tax deductible 501(c)(3) organization? Confirm with your local police and fire departments which organization(s) they suggest you donate to.

Child-sponsoring charities usually say they are sponsoring needy children in other countries, asking for monthly contributions to help an individual child, with pictures, correspondence offered, etc. Be aware that monies are often pooled for both the community's and child's benefit.

Regarding car donations, be sure to donate to an eligible organization per IRS guidelines. You will want to get the car appraised and know the market value of your car. Ask what will be done with the vehicle, and have the title signed over. Work only with US-based organizations. Thank you, Rachel, for some very useful advice!

**Upcoming Dates – Mark your Calendar!**

- Sep 4** – Kiwanis Peanut (and Pretzel) Day
- Sep 11** – Club Yard Sale at Brewster Council on Aging
- Sep 11** – Division CLE Training at Mashpee Senior Center
- Sep 12** – Eastham Windmill Parade
- Sep 18** – Mashpee Club's Sunset Cruise – Falmouth, 5pm
- Sep 23** – Mashpee Club Installation, Popponesset Inn, 6pm
- Sep 29** – Hyannis Club Installation, Cape Codder, 6pm with Governor Ron Sanville
- Sep 30** – Sandwich Club Installation, Amari's, 6pm
- Oct 5** – Our Club Installation, Old Sea Pines Inn, 5:30pm
- Oct 7** – Central Cape Club Installation, 400 East, 6pm

**Please Remember to Bring ~**

- Toiletries for Safe Harbor
- Food items for The Family Pantry
- Monthly Volunteer Forms for Club Secretary
- Can "tabs" for the Ronald McDonald House
- \* Cash or check for gift cards to Stop & Shop, Shaw's and Friends' at no extra cost to you!
- Percent of sale benefits The Family Pantry 1<sup>st</sup> Friday of each month

**... Don't leave home without them☺**

<p><b>Photographer:</b> Mike Smith and Anton Anderson (in absentia)</p>	<p><b>Reporters:</b> Jack Brown (8/6, 8/13, 8/27) and Susan Smith (8/20)</p>	<p><b>Editor:</b> Irene Checkovich</p>	<p><b>Web Poster:</b> Joe Marino</p>
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