



Girdwood Rotary Club (31180)

Meeting Minutes

November 12, 2009



The meeting was called to order by President Mike Wilson at approximately 7:00 pm with Dessa Zaccaro leading us in the Pledge of Allegiance.

Introductions & Welcomes: Whoooo's here – Mike introduced everyone to our speaker as they arrived.

Members and guests present are listed in the tables below. **BOD members are highlighted**

Members	Present Absent	Members	Present Absent
Alexander, David - Public Relations Chr		Mendonsa, CeCe – Foundation co-chr / Fun Chr	
Burson, Ronald – Past President / Mbrship co-chr	P	Stewart, George – Int'l Chr / President Elect / Admin Chr	
Daniels, Larry – Director / Service Projects Chr / Community Chr		Twiname, Ellen – Sgt-at-Arms	
Gellert, Hubert (exempt)		Weits, Frans – Meeting Venue Chr	
Hatch, Ken – King of Raffles	P	Weits, Jen – Secretary	
Hickox, John – Vice President		Wilson, Mike – President	P
Hosford, Hank – Treasurer	P	Wingard, Jen – Membership co-chr	P
Johnson, Lana		Yeager, Tom – Vocation chr	
Kiana, Joyce		Zaccaro, Marco – Director	P
Liddicoat, Jody			

Guest Name	Guest of:	Rotary Club	Comment
Peggy Ammann	David Alexander		Speaker on Junior Achievement
Dessa Zaccaro	Marco Zaccaro		Good attendance – great listener – cute too.

Announcements: Things you always wanted to know but were afraid to ask ...

- **Doc Carter** – started rehab yesterday and home today – tired, sore and cheerful. Gets right hip replacement on the 16th
- **John Hickox** – Home a resting from his colonoscopy earlier today – *Oh, what a relief it is!*
- **Grants Workshop**
Tuesday, November 17th:
3801 Centerpoint Drive 5:30 – 8:30 pm during a “working dinner”, minimal charge to participants

Who Should Attend:

Club Foundation Chairs; Club Community and World Community Service Chairs;
Rotarians working on service projects; Club Officers

What's Covered:

Matching Grants (for international projects)
District Simplified Grants (for local and international projects)

We'll discuss:

Funds Available
Deadlines and How to Submit your Application
Rotary Foundation and District 5010 Criteria for Grants
Working with other Organizations
Stewardship of your Grant Project, and

If you are working on a project, bring your information and questions to this session; we can talk about them, which will help you as well as other participants. To help us plan space, menu and materials requirements, please hit “Reply” and RSVP to Sue Foley or Alana Bergh



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- Dick Boyson - Red nose activity
- Dick Boyson - Pies
- donation request for help on expenses for leadership conference – request emailed to BOD and Ron will email it to the rest of the membership tonight. The membership will consider this at the next business meeting following a recommendation from the Donation and Sponsor committee.
- Update on the Thanksgiving Baskets – We will all meet on November 21st at 9 am in the Girdwood Fire Station assemble the baskets. The Fire Department will deliver them that afternoon. Jen Wingard reported that we still do not know how much food will be donated or if help is needed to pick it up.
- The Mabudu's will close on their Habitat for Humanity home on November 18th at 2 pm. They will also do their biometric stuff with the INS on the 17th and 18th, completing their quest for permanent residence status (Green Card). George and Kathy Stewart are coordinating a date on which our club can help move the family and also what they need in the way of furniture, etc.
- Mike briefed those present on the need for members to volunteer to serve in the various officer positions effective July 1, 2010. The elections for officers will be at our annual meeting on December 3rd, 2009.
- Erin Eker has been approved for membership and her name has been published to the membership. Assuming no one objects to her joining our club she will be eligible for membership on Tuesday, November 17th.
- Future Meetings
 - November 19 – Tommy O'Malley on the Girdwood Fine Arts Camp with pictures and stories of local kids.
 - November 26 – Have some turkey and happiness with friends and family
 - December 3 – Annual Meeting (Election of Officers) – The monthly Social will be our Annual Christmas Fireside Chinese gift Exchange later in December – at a place and time to be determined.
- The meetings in January, February, March will feature John Weddleton on Planning and Zoning, Rebecca Logan on building projects in Southcentral, and, hopefully, Tony Palmer on the gasline

Guest Speaker: Mike introduced our speaker for the night, Peggy Ammann, Project Manager for Junior Achievement of Alaska.

Peggy, a retired teacher, told us that on one of her first assignments as a Junior Achievement volunteer she went to an Eagle River school where one of her former students, who had to spend some time in the principal's office in his student days, was the principal. After the usual hellos– she told him that she wanted to introduce Junior Achievement programs to his school. He said “Whatever you say, Ms Ammann.”

Junior Achievement teaches Financial Literacy. It teaches kids how to use financial literacy to make proper decisions, i.e., Peggy's daughter is 32 years old, single and recently was told by a loan company that she could afford a \$400,000 house “based on the assumption that her earnings would increase over time.” She had learned the lessons of Junior Achievement and went to another loan company rather than secure a loan that she could ill-afford.

The program gives the kids a complete understanding of financial matters they can then use in business or everyday life. It has been very important in some of the schools where due to disability or some other reason, there is no working person in their household. As a result, many of the kids are not being taught how to manage finances. Junior Achievement helps fill that void.

Today over 50% of college students surveyed have accumulated over \$5,000 in credit card debt – this is the 22% interest kind of debt. Junior Achievement stresses the value of being on a cash basis instead of acquiring debt. The program teaches spending power through financial literacy.

Junior Achievement was started in 1918 by factory owners who recognized that unless their employees were literate in financial matters they would not be able to manage their companies. successfully.

Junior Achievement came to Alaska in 1972. Ken Hatch volunteered that he had participated in Junior Achievement programs at Bartlett High School. They planned and then formed a Company, learning all the



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different aspects of beginning a company and successfully running it, including selling stock, managing the financials and the marketing side, etc.

Junior Achievement is from kindergarten through 12th grades. The reason for starting in kindergarten is to educate the kids before they have to unlearn bad habits learned. Nine out of ten of 5th graders in the program recently stated they better understand how to manage finances. A recent example, students started a gas station which then led to forming a corporation which led to a public issuance of stock. The gas station owners became the corporate leaders.

Peggy showed and explained the contents of the “learning kits” which are constantly updated. They cost \$450 each due to this constant revising.

Peggy said that during the five years she had been Program Manager, there had been no program in Girdwood, which she hoped to change. Rotary volunteers are needed to help. A number of the Girdwood teachers have indicated an interest in having Junior Achievement in their classrooms. Please stay tuned!

Adjourn: After presenting Peggy with a certificate of thanks, the meeting was adjourned at approximately 8:02.5 pm – and then everyone stayed around for another half hour and chatted.