



# ROTARY VOTARY

The Rotary Club of West Chester, District 7450  
K.R. Ravindran, International President 2015-2016  
Bulletin #39 [www.WestChesterRotary.us](http://www.WestChesterRotary.us) April 7, 2016

## This Week's Program: April 7, 2016

**Speaker: Dave Forward, NJ District Governor  
Author of "One Hundred Years in Rotary"**

## Next Week's Program: April 14, 2016

**To Be Announced**

### MINUTES by Fran Luft

The meeting was called to order by **President Katie. Deb Sparre** gave the invocation –a moment of silence to think about Rotarians who are ill. **Ernest Zlotolow** is having eye surgery this week and **Charles Streitwieser** had a stroke.

Our lone visiting Rotarian was **John Saling**. Guests at the meeting today included Greg McDermott and Dr. Graybill.

Throw Back Thursday featured a Chili Cook-off sign. Tomorrow April 1<sup>st</sup> there is a Chili Cook-off special.

Special dates April 2<sup>nd</sup>- Rotary Retreat; April 7<sup>th</sup> Soup for the Homeless pick up; April 19- Rotary Happy Hour; April 29<sup>th</sup>- CPC Grant Application deadline, April 30<sup>th</sup>- Rotarian at work day; May 19<sup>th</sup>- rotary Night at the Blue Rocks.

Happy Dollars: **Gary Hess** (Jazz brunch this Sunday for CCOYC), **Steve Founds (Dave Woods** on TV this Sunday night at 9 p.m.- Smithsonian channel) **Bob Frame** (5<sup>th</sup> annual Coldwell Bank event tonight), Bob Poole (Honorary member of the West Chester Golf and Country Club).

**Steve Founds** gave birthday greetings to **Chris Feryo**. **Joanne Tadeo** wished **Terri Ritchie** a happy birthday and **Matt Holliday** gave birthday greetings to **Don Kohler**.

**Steve Quigley** announced that the West Chester Senior Center will have a race May 7<sup>th</sup>. Volunteers are needed.

50/50- **Chris Feryo** pulled the ticket. The winner today was **Sue Greenberg**.

### SPEAKER'S REVIEW by Chris Feryo

Creative Ways of Using Reverse Mortgages.  
by Greg McDermott

Reverse mortgages were previously used as a loan of last resort but have now morphed into a valuable financial planning tool. A reverse mortgage

is a federally insured and regulated loan that allows individuals 62 years and older the ability to convert a portion of their home equity into tax free funds. There are no minimum credit score requirements and you do not give up ownership of your home or make monthly payments. The loan is repaid when the last borrower permanently departs the home. At that time the funds advanced plus fees and interest get repaid. The remaining equity is passed to the borrower or estate.

The US Housing and Economic recovery Act of 2008 provided people 62 years and older to use the FHA Home Equity Conversion Mortgage (HECM) Reverse Mortgage Program proceeds, along with a down payment, to complete the purchase of a primary residence with a single transaction. The borrower must have the willingness and capacity to pay insurance, taxes and HOA fees. 70% of borrowers are retired with a mortgage. The money is used to "Rightsize" – buying a larger dream home, moving into a new home with the needed amenities or downsizing to a smaller more manageable home. For more information on reverse Mortgage Programs, Greg can be reached at his office at 431 W. Lancaster Ave, Devon PA, 484.994.2826

### ROTARY AT THE BLUE ROCKS

Thursday, May 19, 2016  
Wilmington Blue Rocks vs. Frederick Keys  
5:30 Cash Bar  
5:45 Buffet  
6:35 Play Ball  
\$37.00 per ticket  
See Jack Wintermute for tickets



## ROTARY IN THE PHILADELPHIA INQUIRER

A Wedding Miles Away  
by Staff Writer Aubrey Whelan

Yusuke Yoda knew he wanted to get married in Philadelphia.

But when you live halfway across the world from the City of Brotherly Love, that takes some work. Yoda, 33, and his bride, Kazuko Inoue, 35 – both linguistics lecturers at Tokyo University - tried for months to arrange their dream wedding from across the Pacific. They knew no caterers here, no photographers, no reception halls, not even a judge. Then they remembered the Rotary Club. The service organization was the reason Yoda had come to love Philadelphia in the first place. Rotarians sponsored a scholarship that brought him to the University of Pennsylvania in 2010 to work on his graduate degree. Club members had made sure he could find his way during his first days in the country, inviting him to events and parties and taking interest in his studies. By now, they were practically family.

So why not tie the knot at the Rotary's weekly luncheon? Yoda thought.

On Thursday afternoon [3/24/16], the dining room at the Union League filled with men in suits and ties and women in bright spring prints - and one Japanese wedding guest in a kimono.

Lisa Leonard, the Philadelphia chapter's president, took the lectern having carefully practiced the night before how to pronounce everyone's name. "We love that you chose to be with us at the Rotary on your special day," she said.

Leonard wants the Rotary Club to shed what has become an enduring stereotype: rich old white men in a wood-paneled room congratulating each other over a fine meal. She wants the club to be known for serving communities, forging international friendships, and welcoming young faces.

The Rotary-lunch wedding of two bright young scholars from Japan checked pretty much every box.



**THANK YOU**

Copies of the Votary are provided today by  
**Fran Curtin** of [ABCHearing.net](http://ABCHearing.net)

## SAVE THE DATE

Apr 7	Soup for Safe Harbor
Apr 13	Rotoplast at the Media Theater
Apr 17	Happy Hour
Apr 30	Rotary at Work Day
May 19	Rotary at the Blue Rocks

Check out the Rotary Calendar of events at  
<http://www.westchesterrotary.us/clubcalendar.htm>  
Add events: [calendar@westchesterrotary.us](mailto:calendar@westchesterrotary.us)

## THE BARN AT SPRING BROOK FARM

Recently, our club was approached by an organization, The Barn at Spring Brook Farm, not for funds, but for in-kind donations for their summer camp. In talking with our Chair of Service Projects, **Mickey Hall**, we determined a really great way to manage this project and make an impact for The Barn.

Our member, **Mac Neilon**, owner of Penn Office Products, has agreed to allow us to order the requested items on his website, he will then compile the total order and deliver the products directly to the Barn. How easy is that!???

This week, an email was sent by **Sue Casso Rogers** detailing how to order, what to order and how to pay for the items you ordered. It is an easy project and one that will help a local organization. Please place your orders by May 1. Please contact sue if you have any questions

## THE ROTARY CLUB BOARD of DIRECTORS

President, Katie Martin; President-Elect, Bob Rogers; Vice-President, Mickey Hall; Past President, Rob Feenan; Secretary, Sue Casso Rogers; Treasurer, Tim Walsh; Sergeant-at-Arms, Bill Friedmann; Directors-at-Large: Dave Barkasy, Judi Bell, Cristina Combee, Linda Hicks, Matt Holliday, Jim Smith, Debra Sparre, Marjorie Wentz, Denise Wine.

Chad Rosenberg, District Governor  
Bronwyn Martin, Assistant Governor  
Charles Streitwieser, P. D.G. '13-14 District 7450  
Robert Poole, P.D.G. '80-'81 District 7450

## HOW TO GET IN TOUCH

Votary Committee: Chair, Faith Woodward, 610-918-3432; [Votary@westchesterrotary.us](mailto:Votary@westchesterrotary.us) Web site: [Webmaster@WestChesterRotary.us](http://Webmaster@WestChesterRotary.us) Judi Bell.  
Committee Members: Rachel Barakat, Pat Barron, Chris Feryo, Elizabeth Guman, Gary Hess, Matt Holliday, Jim Kammerer, Laura House Kelly, Fran Luft, Cathy Palmquist, Winnie Stroup, Glen Sweet, Marjorie Wentz