



ROTARY VOTARY

The Rotary Club of West Chester, District 7450
 K.R. Ravindran, International President 2015-2016
 Bulletin #3 www.WestChesterRotary.us July 16, 2015

This Week's Program: July 16, 2015
Speaker: Mia Fabrizio
Brandywine Roller Girls

Next Week's Program: July 23, 2015
Speaker: Michael Shaw
History of Railroads in King of Prussia

MINUTES by Winnie Stroup

President Katie Walker opened the meeting and led the club in the Pledge of Allegiance. **Patty Roos** gave the invocation. She read *Advice from a Tree* and left us all intrigued and inspired.

Dwight Lieber from New Jersey was the lone visiting Rotarian. Guests included **Joe Polito's** son Christopher. **Jeannie McGinn** introduced Jane Heller, **Tamara Minnick's** guest was Nicole Batiste. **Patty Jefferis** had the cutest guest, her granddaughter Guiana.

President Katie urged anyone interested in joining the club to get their application in the pipeline. She reminded us that August 4th is Rotary night at the Phillies. The cost is \$10 with \$9 going toward eradicating Polio. See Katie if you can make it. August 16th is the District family picnic and BBQ at Wilson Farm Park in Chesterbrook. She reported that **Rob Lukens** is home again. He has refused Hospice and he and his family are continuing to seek treatments. The Board met this week and approved the budget and the Strategic Plan. Both will be available on the web site soon. If any club member still owes for the Induction dinner or for any item won at auction that night, please see **Glen Sweet** or **President Katie** and complete. And finally a clarification about payment for guests at lunch. If you bring a guest who is a potential member of the club, the club foots the bill. However, if you bring your sister from Albany etc., that cost is your responsibility.

Birthdays: **Mac Neilon** led with "If you want to get away, need to get away... who do you call? Whirl Away: **Patty Jefferis**. **Steve Founds** cited things he had in common with his Birthday recipient **Steve Quigley** including golf and retirement and offered to have **Cliff DeBaptiste** shake his hand (why, I have no idea ☺).

Happy Bucks: **Patty Jefferis** is so proud of Guiana who had a lemonade stand and donated all of the proceeds to Wounded Warriors. **Sue Greenberg**

just returned from a wonderful cruise. **Dr. Poole** is happy that his Sheriff assured him we do not live in a sanctuary city.

Ken Hickman won the 50-50 but did not draw the Queen of Spades

SPEAKERS' REVIEW by Rachel Barakat

Ernest "Rus" Chisena, Certified Financial Planner and founder of 123college.com, Inc., was the speaker at our July 9th meeting. Rus spoke on "The Art of College Cost Planning." He began his talk by outlining the average cost of area colleges, which can easily be \$85,000 to \$250,000 or more for four years. The average cost of a public university is approximately \$20,000 per year, plus you need to add books, travel and living expenses. College costs have historically risen at three to five times the rate of inflation. Several cost scenarios were outlined for various Pennsylvania universities including Penn State, Kutztown, West Chester University and others.

There are some common misconceptions about who is eligible for financial aid. Many believe factors such as high income, lack of a national merit scholarship, or owning a nice home can impede financial aid. Rus explained that middle and upper middle income families can qualify. Need-based aid is based on income, assets, and number of kids. There are millions of dollars of aid available for kids with academic, artistic and athletic talent.

Rus then explained how to determine if a student is eligible for financial aid by describing the concepts of cost of attendance and expected family contribution (EFC), as well as remaining need. The cost of attendance, minus the expected family contribution equals the remaining need, or what you need to pay. This remaining need can be covered by colleges in various increments. For example, University of Pennsylvania covers 100% of the remaining need of students, whereas Kutztown University covers 46% of the remaining need.

Rus described the different types of aid including grants, scholarships, loans and work/study, and the sources of aid including endowment funds, government and outside sources.

The goal of his company, 123college.com, is to help families secure the maximum aid package allowable. There is a two-step process for obtaining more need-based aid. This includes lowering your EFC and finding schools which will provide families with the most free money. Several examples were shown of how to reduce your EFC by moving assets from assessed investments to non-assessed investments.

Applying for federal aid requires families to file the FAFSA form and the College Scholarship Services (CSS) profile form may also be required. Some schools have their own institutional forms and some families will have to file a business/farm supplement or divorce/separation agreement. Rus' company files these forms for families and can appeal and negotiate on your behalf. Rus mentioned that 67% of forms are rejected for error, so having help with the form reduces the chance of this occurring. About 2/3 of the form has been described as confusing. They also perform college searches with their proprietary software to determine the aid available at each school, helping to match families with schools that are financially compatible.

More information can be found at 123college.com.

MEMBER CONCERN

As many of you know, one of our fellow Rotarians, **Rob Lukens**, has endured severe health issues over the past couple of years. Unfortunately he is still experiencing some very serious complications and could use everyone's kind thoughts and prayers. Flowers were recently sent to him on behalf of the club and as soon as we learn of additional ways that we can be of assistance and any updates on his wellbeing we will let you all know.

SAVE THE DATE

July 8	Club Board Meeting
Aug 4	Rotary Night at the Phillies
Oct 11	Chili Cook Off

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

THANK YOU

Copies of the Votary are provided today by **Catherine Friedman** of Friends Association

ROTARY HELPING SRI LANKA

More than 20,000 new cases of cancer are diagnosed every year in Sri Lanka, and many of them prove fatal. The Rotary Club of Colombo, Sri Lanka, set out 10 years ago to save some of those lives by establishing the Cancer Prevention and Early Detection Centre.

In partnership with the National Cancer Control Programme and the Ministry of Health, the center in Colombo has screened more than 35,000 patients, mostly low-income, and detected more than 7,500 cases of abnormalities that required further investigation. The Rotary Club of Birmingham, Alabama, USA, donated a mammography and ultrasound scanner to the center's breast cancer screening facility.

The Colombo Rotary club is seeking to open early detection clinics in other easily accessible locations throughout Sri Lanka.

Learn more about [Rotary's work in preventing disease](#)

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HOW TO GET IN TOUCH

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Committee Members: Rachel Barakat, Pat Barron, Helen Flanders, Elizabeth Guman, Mickey Hall, Gary Hess, Matt Holliday, Jim Kammerer, Laura House Kelly, Fran Luft, Cathy Palmquist, Winnie Stroup, Glen Sweet, Marjorie Wentz