



Crow's Call



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(925) 219-5144

Dr. Bill Harlan

Foundation Chair

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Rotary Meeting — September 30th by Karen McNamara



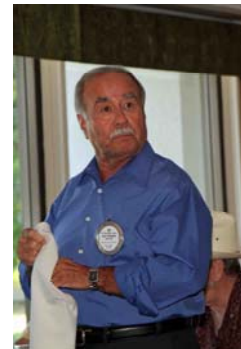
Our greeter Geoff Johnson welcomed everyone for coming today and provided us with the complete thought for the day which was from Thomas Jefferson – “leave all the afternoon for exercise and recreation, which is more necessary than reading and education, but golf is best of all.”

Introduction of Guests: Karen’s guest today is Jim Cerruti

Visiting Rotarians: Steve Kasa from the San Ramon Valley Club- a past president of that Club. Steve let us know about the Scotch and Cigar event on October 30. \$85.00 per person. Some fabulous cigars. Email vamunoz@comcast.net for tickets.

Announcements:

Visit from District 4130 team from Monterey Mexico is October 15-17. Ed Duarte gave an update. Club is hosting dinner on October 15. Ed will send invitation.



The six club meeting is October 20 from 6-9 pm at Round Hill Country Club. Speaker is Phil Matier.

End Polio Day Now is October 24 in San Francisco.

District Governor Karl Diekman will visit our Club on October 28. Karl is a former fire chief from the Dublin San Ramon Fire District.

Gary Sloan reminded everyone about the Halloween Party on October 29 being held at Chris Gallagher’s house. Thanks to Rene.

District 5160 Annual Conference is November 4-7 in Sacramento. October 5th is the last day to register online

Reno Train Trip is back on. Randy will bring info shortly.

Service Above Self



John gave an update reminder on the Rotary International Inspirational Moment. The final quarter of the tax year is soon coming, so be sure to submit your check to the Rotary Foundation as soon as possible.

Chris Gayler announced an event on October 16 at Rose Pavillion in Pleasanton from 2-4pm sponsored by Sustainable San Ramon which promotes biking. Cost is \$20.00



Hermann announced the Take Back Event for pharmaceuticals and sharps at the San Ramon Regional Medical Center was very successful. The event gathered 400 pounds of drugs, and 176 gallons of sharps.



Geoff Johnson reminded everyone to bring a propane tank to the San Ramon Body Shop for Carbo Load. Need 13. *(P.S. Bring them full)*. He was the proud recipient of duct tape in a variety of colors presented by Dennis 'the Menace' Garrison.

Dr. Bill was re-presented with his favorite wheel chair, and a gavel and a picture. He appeared to be \$30.00 happy, so he was rightfully fined.



Carbo Load is 10 days away. Thanks to Carolyn, Kathy and Ana for ticket sales. We also need tubs to store the ice cream in with dry ice. Large tubs about this big and this wide, and this deep. The Scribe is guessing its like this one shown – about 18 gallons.



Silent auction is up to about 60 items.

Presentation today by Steve Wilcox on Financial Fitness in keeping with the Club's fitness theme

Steve is a partner with Summit Financial Group. Through estate and retirement planning strategies, business consultation and wealth management, Steve is able to help people plan to meet their life's goals. Steve has been in this business since 1993.

Steve is a certified financial planner and has also acquired his chartered financial consultant and certified fund specialist designations through industry training and education.

Roadblocks to keeping finances healthy – poor use of debt, effects of inflation, poor investment knowledge, missed tax savings opportunities, no defined financial goals or plan, no plan for the unexpected.



Be careful of where you get your financial information. Wise investment decisions are still based on what we always know to be true.

Identify your goals and your tolerance for risk. Match your portfolio to your profile. Rebalance to keep investments on track. Think long term –it's not timing the market, it's time in the market.

From 1988 to 2009, the average stock mutual fund had an average return of 11.6%. The average stock fund manager rate of return was 4%.

There is no way to guess a trend or a pattern.

Debt – never lose your credit score, maximize today's opportunity, prepare for the difficult times ahead, user those perks, \$0 credit card debt.

Protect yourself against identity theft. Transfer risk that you can't afford-long term care, disability.

The greeter gift was a certificate for a car wash and detail by San Ramon Auto Body won by Steve Wilcox.

The club progressive raffle question was Dennis Harvey who tried to guess the secondary motto of Rotary – they profit most who serve best – but he was unsuccessful so the pot goes to \$40.00.

Next weeks greeter is Don Jones



San Ramon Rotarian of the Week



This week, October 7th, 2010, you will be greeted by Don Jones

Here are some things you should know about Don:

Don has been a member of our club since, April 1989

Classification: Personal Insurance

Born and raised in Oakland, CA. Graduated from Cal Poly San Luis Obispo with a degree in Finance in 1968.

I have always enjoyed outdoor activities: golf, scuba diving, fishing. Married my wife Cynthia in November of 1970. We have two children Dawn L who lives in Walnut Creek and Jerrid who lives in Tracy.

We have owned and operated a family insurance agency since 1978. The property and liability agency has been located in Bishop Ranch for over 20 years, previously in Lafayette and Oakland. We specialize in "old fashioned" customer service whether dealing with the largest or smallest of our clients.

I enjoy singing (baritone) with my church choir (Resurrection Lutheran Church in Dublin) and with the Blackhawk Chorus. The chorus has traveled to Europe three times and performed in London, Edinburgh, Rome, Vienna, Salsburg and Prague. In April of 2010 the chorus sang at the Avery Fischer Hall at the Lincoln Center in New York City.

I joined Rotary in 1991 and was club President in 2007/2008 with the nickname of Big Bird.

Meeting: Thursday, 12:15
Crow Canyon Country Club
711 Silver Lake Dr, Danville

Jim Livingstone, Publisher
(925) 216-1898 cell phone

e-mail: jwl459@comcast.net

San Ramon Rotary

Greeter Protocol

When you are blessed with the duty of being our greeter, you should remember the following: (1) You should be at the meeting by 11:45 am in order to greet everyone as they come to the meeting. (2) You should bring a “greeter’s gift”. The gift should be approximately \$20.00 in value. (3) You will be leading the flag salute, giving the inspiration, and introducing the visiting Rotarians. It is a good idea to watch the visiting Rotarians sign in, so that you can ask them about any complicated names or classifications, or just plain BAD handwriting. mpl

Is it the truth?

Is it fair to all concerned?

Will it build goodwill better friendships?

Will it be beneficial to all concerned?

Future Programs:

Oct 7th - Spike Stevens - Cal High Interact

Oct. 14th - Lionel Betancourt - Adoption Awareness

Oct. 21st - John Tatum’s “Tree Guy” Christmas Tree Grower

Oct. 28th - District Governor Visit - Karl Diekman

Upcoming Events and Dates to Remember

CARBOLOAD - OCTOBER 9TH

6 Club Meeting - October 20th 6-9pm at Round Hill CC

Halloween Party - Friday, October 29th at the Gallagher’s

Schedule of Greeters

October 7th	Don Jones
October 14th	Art Kubal
October 21st	Dave Larsen
October 28th	Judy Lewis

