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Today's Meeting News

• Hosts

- **Greeters**
 - Tom Meyer
 - Megan Porter
- **Presiding Officer**
 - Jody Howard
- **Reporter**
 - Doug Bird
- **Photographer**
 - Dick McLaughlin
- **Publisher**
 - Dick McLaughlin
- **Invocation**
 - Jerry Wolf
- **Song Leader**
 - Anne Walker - "Star Spangled Banner"

• Guests

- Guests of Program host Brian Callaghan were from Monroe Bank and Trust (MBT) and included Tracy Oberleiter, Jeff Seitz, David Rever, and Michael Bryk.



Monroe Bank Guests: Michael Byrk, David Rever, Tracy Oberleiter, and Jeff Seitz.

- We also had a guest from across the street Mike Morast who lives at 150 Brown St. Who is going to follow up with Mike and make sure he's coming to our next meeting? Coordinate with President Susan, please.



Guest Mike Morast.

• Announcements

- Standing in the President Susan Gilmore, President Elect Jody Howard announced that on next Tuesday, September 30th, we will hold a Round Table (no full breakfast) with our regular meeting moved to the evening for our Installation Banquet at the American Legion at 6:30p with drinks and appetizers prior to dinner at 7p. Bring your "Silly Songs" for the FINE? Session has been asked!

During the Round Table in the morning, we will have a BOARD MEETING at 7:00 AM. All are welcome to attend. Officers and Board should plan to attend from the present admin year ending 9/30 and new Board members coming on with October 1st that would include Ron Wimple, Chuck Gehrke and Ron Musselman. Please support President Susan with her last Board Meeting, and welcome new President Jody as she watches from her President Elect position.



President Elect Jody Howard Presides.

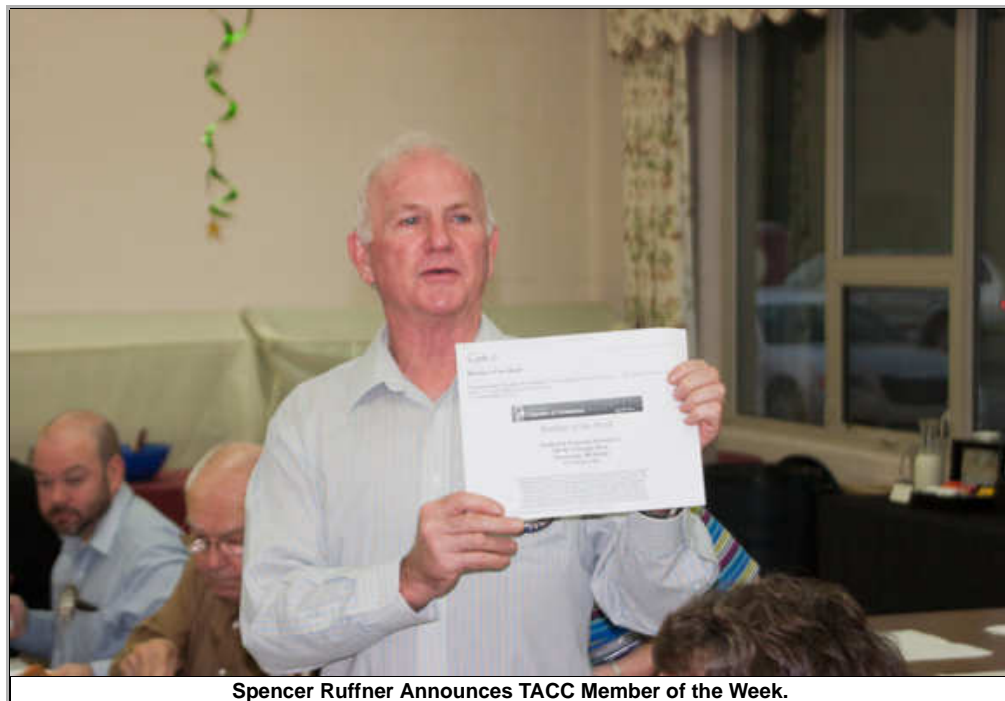
- Sign up for members to join Committees has been circulated for 2014-15 under President Jody. She has expressed she'd like to see all members on at least one committee. You can get her year off to a great start by

- following your interest(s) with a sign up or a phone call. Don't let her assign you and make decisions for you...!
- We voted on a local By-Laws change/update as required by Kiwanis International to be completed by 9/30. A quorum was confirmed and with two weeks' notice the vote was taken. THEY PASSED on a 31-1 vote by the Club.



Lana Archer Conducts Vote on Bylaw Changes.

- Tecumseh Area Chamber of Commerce Member of the Week is John Lapham of Preferred Financial Solutions as announced by Spencer Ruffner.



Spencer Ruffner Announces TACC Member of the Week.



TACC Member of the Week John Lapham.

- Tom Meyer announced again the Tecumseh Center for the Arts (TCA) fundraiser of a 50/50 drawing with just 250 \$100 tickets to be sold. Winner could take home \$12,500!
- THIS SATURDAY is the Kiwanis Girls Swim Meet. Chair Julie LoMonaco passed a signup sheet around with two time slots of 11:45p – 1:45p and 1:45p – 3:45p. Apologizing for a late notice to the Club, if you can work Saturday afternoon, please call Julie to let her know.
- Also THIS SATURDAY is the Adopt-A-Hwy Clean Up on our M-50 section immediately east of town. Meet at the Satterthwaite Park tennis courts at 9:00 AM with gloves and waterproof boots. Let Lana Archer know if you can make it and didn't sign up.
- Anne Walker announced she and other members were able to retrieve from Goodwill in Adrian LOTS of clothing for Appleumpkin's Kiwanis Scarecrow Make-it/Take-it Booth. You can still bring clothing to our meeting; smaller sizes are especially in demand for this family oriented booth. Needed are old sheets and muslin material for covering the heads! Look around the house for what you NEED TO PART WITH TO THIN YOUR CLOSET!!



Anne Walker Reports on Goodwill Industries Sorting.

- Doug Bird announced the Travel Series Brochures are completed and distributed them to members who sold ads to hand them over to the businesses who were so generous with their advertising. The brochures will go out as

inserts in the Herald this Thursday 9/25 and in the Telegram on Tuesday 9/30 with a total distribution of 19,500. We have plenty printed and have them available for you to drop off at businesses and likely places of interest. You will need to pick some up from Doug and get them out to help SELL the series and help these supportive businesses!



Doug Bird Has New Travel and Adventure Programs.

• 50/50 Drawing

Julie LoMonaco was our big first-time 50/50 winner this morning at \$30 for her to take home!



50/50 First-Time Winner Julie LoMonaco Collects Her Prize.

• Fine Session

Finemaster Mike McArar covered the water-front with his questions asking those as members of churches,

industry, golfers, cooks, and consumers of carrots very specific questions? Did you know carrots were originally purple until hybridized in the 1700s to orange? Or that the Secret Service started in 1865, signed by President Lincoln two hours before he went to the Ford Theater? And certainly important, that Silly Putty was invented to replace rubber during WWII in 1943, but didn't work for cars – only then determined a grand idea for a kids' toy!



Fine Master Mike McAran Fines Megan Porter for Her Picture.



Anne Walker Is Concerned about the Fine Master's Pronouncements.

Special Fines and Happy Dollars

- Tom Meyer, with call from Ron Publiski with great news, to make sure Nick Handler gets signed up for our Installation Banquet on next Tuesday! It'll be wonderful to see Nick again!!!!!!



Tom Meyer Has a Happy Dollar for Nick Handler.

- Anne Walker paid to let us know she may be a relative of Francis Scott Key with a Star-Spangled Banner article.



Anne Walker Had a Happy Dollar for Discovering Link to Francis Scott Key.

We did manage while we were up, singing a less than passionate rendition of "Smile". Unfortunately, we may have too many of our newer members who were without songbooks to enthusiastically join in our chorus!

• Birthdays and Anniversaries

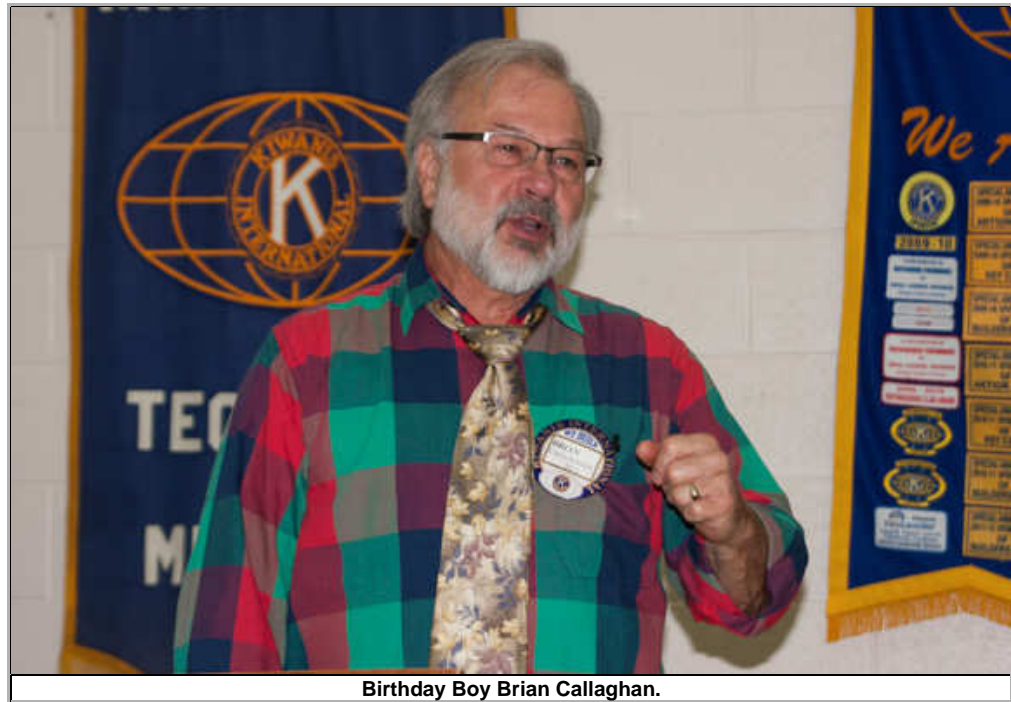
Birthday wishes were sung to Bryan Masten on 9/26, Ruth Deming on 9/28 and Brian Callaghan on 9/30. Though not available, Kelly Coffin and Drew are celebrating an anniversary on 10/3



Birthday Boy Bryan Masten Pays Up.



Birthday Girl Ruth Deming.



Birthday Boy Brian Callaghan.

• Program

Our Program Chairman this morning, Brian Callaghan, wanted to welcome the newest bank in town, MBT; and invited Tracy Oberleiter and three other colleagues to join us for a program this morning on "Investment Updates and Ideas".

Michael provided a view of the economy and stock market for 2014, primarily with information on falling unemployment claims in conjunction with the stock market rising. They also provided railroad data that typically grows at 3%, but in the last quarter and current quarter it has been showing an annual growth of 7% as the economy has been percolating. They noted that data to be effective for managing portfolios needs to be 1) a leading economic indicator, 2) consistent and not revised, and 3) timeliness in the area of 7 days (where most is 30-45 days old and then has been revised...).

Earnings growth drives stock prices and they are seeing an acceleration of the growth rate as "stock prices look forward" for 6-12 months, in anticipation of growth in the economy. Their Team has put little faith in the China economy, even though it is the #2 in the world. This is due to it being a controlled economy run by a Central Committee. It has been strong, but indicators show it is slowing.

At home the oil industry is helping to drive the US economy with the oil boom in the Dakotas, even to the extent that it is leaving "stranded oil" due to lack of pipelines and railcars to move the crude oil. It is producing a demand and boom in Minnesota for mining and refining sand to be used in the fracing process that has not been able to keep up. In addition, there is a boom in steel production for rail tankers to move the oil due to lack of pipelines. In Michael's opinion the Keystone Pipeline is critical to continued growth in our economy to move crude oil to refineries and to the coasts for export.

In looking into the crystal ball for 2015, it was noted they've found the construction industry and home building is lagging the S&P growth. Also, worries from the retail sector that has been performing well, now seems to be lagging.

We had lots of material presented for early in the morning, but I'm sure their department or your own financial advisor would be glad to help you continue the conversation.



Guest Speaker Tracy Oberleiter.

• Future Meeting Responsibilities

Date	Note Taker	Greeters	Invocation	Fines	Program Chair	Program Description
September 30th	Installation Banquet					
October 7th	Anne Walker	Tom Meyer Ron Musselman	Anne Walker	Spencer Ruffner	Jody Howard	Club Goals 2014-2015
October 14th	Brian Callaghan	TBA	TBA	TBA	Beth Noden	Lenawee County Economic Development - Chris Miller
October 21st	Jack Beach	TBA	TBA	TBA	TBA	TBA

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