



# Rochester Day Makers Kiwanis Club

Tuesdays 9:00 A.M. at Flamingo Bingo,  
Hwy 52 N., East Frontage Road

See Day Makers on the web at: <http://www.kiwanisrochester.org>  
See MN-DAK District Site at: <http://www.mndak-kiwanis.org>

## Newsletter for December 2010

Minnekotan for this month is available at:  
<http://www.mndak-kiwanis.org/newsletter.php>

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NAUGHTY/NICE

### OFFICERS

President	Don Wendt
Imm. Past Pres.	Kathy Davis
Pres. Elect	Joanne Markee
1 <sup>st</sup> Vice Pres.	Richard Odell
2 <sup>nd</sup> Vice Pres.	Larry Segar
Secretary/Treasurer	Dick Lundberg

### DIRECTORS (3 yr terms)

Steve Steele	2011
Dave Arlander	2012
David Moehnke	2012
Diane Johnson	2013
Richard Vrieze	2013

### CHAIRS & Meeting Dates

Membership	Richard Odell	3rd Thursday 9am
Program	Joanne Markee	1 <sup>st</sup> Tuesday, 8:15am
Youth Services	Jerry Steinke	1 <sup>st</sup> Tuesday
Community Services	Larry Segar	3 <sup>rd</sup> Tuesday
Human & Spiritual Values	Herb Erickson	2 <sup>nd</sup> Tuesday
Young Children Priority One	Larry Scilley	4 <sup>th</sup> Tuesday
Operations	Kathy Davis	1 <sup>st</sup> Tuesday
Public Relations	Open	

Historian: Bruce Keller	Pres. Advisor: Ella VanLaningham
Interclub: Larry Krob	Web/Newsletter: Dick Odell, Jim Cook
Asst Sec./Treas: Jack Looft	Regional Rep: Open

### Presidents' Corner:

Speaking of Cascade Meadows, our meeting there was interesting and informative. Most of us, including myself, had little knowledge of this facility. It is a 90 plus acre class room dedicated to energy efficiency in our homes, transportation, and in our work. It shows that not only the Irish can be green but we all do our part to help this planet continues to flourish. If you weren't able to attend our meeting, try to get out there after they have their grand opening sometime in April.

Let me be the first to welcome Todd Gabriel back as a member. Todd made quite an impact at our November 23 meeting as he was instrumental in directing two visiting Kiwanians from Winona to our "off-site" meeting at Cascade Meadows (once he contacted Dick Odell via cell phone).

Don't forget our Christmas party on December 21st.

Hope you all had a great Thanksgiving. We all have so much to be thankful for. As we look forward to Christmas let us all reflect upon the real reason for Christmas and also enjoy the spirit and joyfulness of the season. Merry Christmas Kiwanians!

Don Wendt, President

### Program Schedule :

**Dec 7 - Mayo Blood Bank** - Barbara Paradise  
**Dec 14 - Brighter Tomorrows** - Teresa Carlson  
**Dec 21 - Christmas Party**  
**Dec 28 - SE MN Rail Alliance Update**, Nels Pierson

### Remember these dates:

**Dec 10<sup>th</sup>, 11<sup>th</sup> Christmas Anonymous, CUMC**  
Dec 16<sup>th</sup> Perkins South Kiwanis Dining Coupon Day  
Dec 21<sup>st</sup> Christmas Party, goodies galore  
**Dec 28, 29 and 30<sup>th</sup> Kiwanis Hockey Festival**  
Remember your "Circle of Three", or they may forget to call you....

**Bold type events require major Kiwanian efforts.**  
**Be generous with your service.**

### December Birthdays:

5 Sara King	10 Ken Reding
7 Jerry Kratz	20 Rogene Fox
9 Al Southwick	25 John Looft
10 Dennis Lee	26 Frank Vodrashek

### December Anniversaries:

6 Don & Barbara Cain
6 Roger & Joan Olson
28 Eric & Jan Skuldt
29 Roger & Judy Haugen

**Secretary/Treasurer's Report - Nov 2010**

<b>Bank Balance 10/31/10:</b>	\$ 15,987.82
Administrative Account:	\$ 13,730.99
Service Account:	\$ 1,934.46
Hockey/YCPO:	\$ 81.94
Bike Repair:	\$ 115.43
Key Club	\$ 125.00

**Day Makers on leave:** Marv Anderson, Merlyn Jeche, Ron King, Sara King, Paul Lamoreux, Ruth Vrieze

**October Service Hour Statistics:** 794 hours by 56 members, 66% Participation.

**November 9, 2010 Board Meeting Highlights:**

Annual International and District dues for our club are due on February 1, 2011, and must be paid by March 31, 2011. For our club, Kiwanis International dues including liability insurance and magazine total \$5,042. District dues are \$2,580. Total amount due is \$7,622, payable from the administrative account. The board directed the treasurer to pay our obligation so that it arrives at Kiwanis International before March 31, 2011.

A new fundraiser was proposed by Rebeca Chery. Members would buy or sell coupon books for \$20 each with \$8 per book coming back to the club. A free book would be given to us for each five books sold. The board directed Rebeca to pass a clip board to survey interest with no books being purchased by the club in advance of sale.

**COMMITTEE REPORTS**

**Program-** Our annual Christmas party is scheduled for December 21. The committee proposed having all committee chairs describe the duties of their committee at the beginning and end of the Kiwanis year in order to familiarize members. The board directed the program committee to schedule one 2-3 minute talk at each meeting until all committees are covered.

Next column, Committee Reports →

**Kiwanis Mission Statement:**

**Kiwanis is a global organization of volunteers dedicated to changing the world one child and one community at a time.**

**Committee Coming Activities/Reporting:**

Operations: No input by press time.

Community Service: No input by press time.

Youth Services: No input by press time.

Human and Spiritual Values: No input by press time.

YCPO: No input by press time.

Public Relations: No input by press time.

Programs: See above section.

Membership: See section below.

**COMMITTEE REPORTS** (continued)

**Operations** - More fundraising ideas are sought.

**Community Service-** The committee is looking for a member to coordinate the clubs Christmas Anonymous activities. The Annual Hockey Festival sign-up is being circulated. This is our biggest fund raiser. The more hours we volunteer, the more funds come back to the club.

**YCPO-** The committee is assuming that Kiwanis will again head up Family Fun Night at Rochester Fest with our club taking the lead.

**Youth Services-** The committee is up and running now that school has started.

Richard Lundberg, Secretary/Treasurer

**Membership Committee:**

The membership committee has prepared a PowerPoint presentation on Kiwanis, our club and process for becoming a new member. Please contact the membership committee for assistance in introducing the Day Makers Club to your candidates.

As the year end approaches, please be looking for possible new Kiwanis members. Many new retirees are looking for meaningful activities as they are planning on crossing the bridge into retirement.

Richard Odell, chair

**What a ride, great-grandma! :**

Conner McCoy on first Mississippi boat ride.

Marlys McCoy

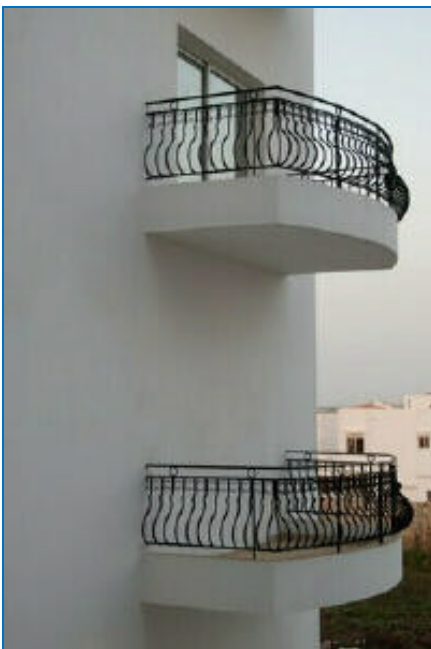


**Building Contractor of the Year???** (from web)

**Minnesota Driveway?**



**What a view?**



**Montrose Herald:** (from Montrose, SD pop.250)

Charm is a way of getting the answer yes without having asked any clear questions... Albert Camus

Modesty is the gentle art of enhancing your charm by pretending not to be aware of it.... Oliver Herford

It is absurd to divide people into good and bad. People are either charming or tedious... Oscar Wilde

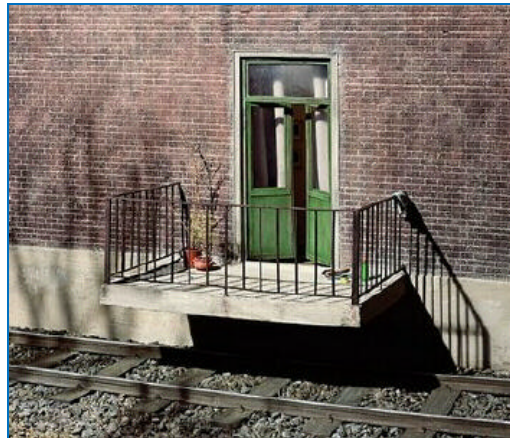
If you follow reason far enough it always leads to conclusions that are contrary to reason... Samuel Butler

Reason is the shepherd trying to corral life's vast flock of wild irrationalities... Paul Eldridge

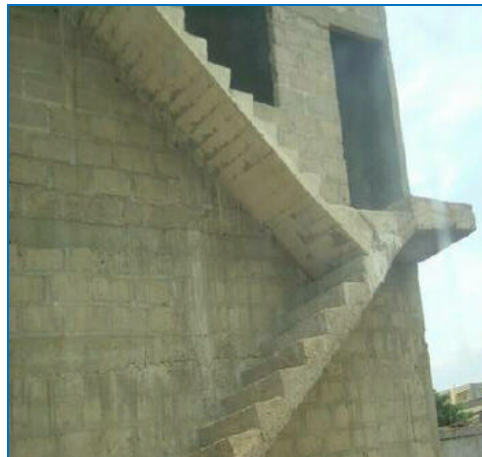
A Foreign Secretary is forever poised between the cliché and the indiscretion... Harold MacMillan

**More Contracts Gone Wrong:**

**Commuter Train to Work?**



**Stairway to Heaven??**

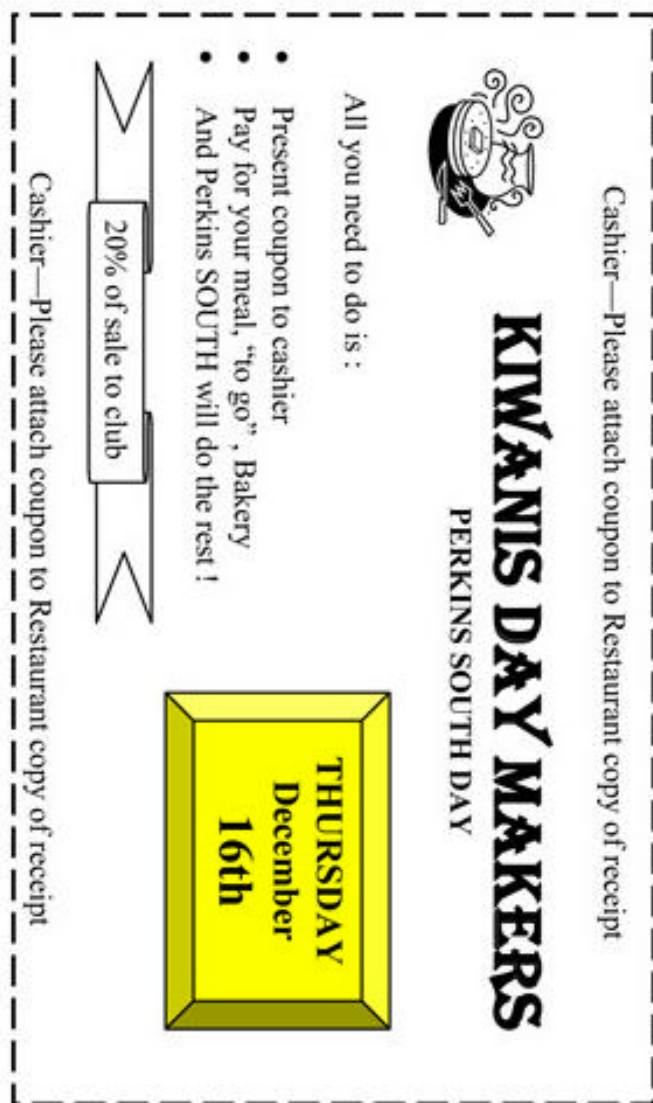


Thank you Denny Lee....rjo

## Kiwanis Day Maker (and friends) at Perkins South:

We're going keep the program going by having another "No Brainer" day, **Thursday December 16<sup>th</sup>**, set aside as Kiwanis Day Makers day. Come one - come all. Eat early - eat often. Give to friends, neighbors and use yourself. What a deal for Kiwanis!

Regards, *Dave Moehnke*



## Kiwanis / Think Mutual Bank Hockey Festival:

Be sure and sign up for your services to this huge Rochester Kiwanis event ... it is the major revenue generator and youth service event of the year, Tell your friends and neighbors and commit your time to serve, Check the web site at:

<http://kiwanisrochester.org/hockey>

## Retirement Considerations: (from the web)

To help in the hunt for ideal places to relocate, here is a list of 10 retiree-friendly states:

**1. Alaska.** While this polar state might not be everyone's idea of a retirement paradise, there is a certain undeniable appeal to the fact that the state has no state income tax and no state sales tax. In addition, all residents (after the first year) receive a hefty annual dividend check from the state's oil coffers. Many older residents are exempted from property taxes on the first \$150,000 of assessed value.

**2. Alabama.** With a mild southern climate, and attractive real estate prices, Alabama is an overlooked retirement spot. Homeowners over 65 are exempt from state property taxes and the state has a lower-than-average state sales tax of 4%. There are no taxes on pensions or Social Security.

**3. South Carolina.** South Carolina is another state popular with snowbirds fleeing colder climes and seeking lower taxes. There is no Social Security tax and couples can deduct the first \$30,000 of retirement income from their state taxes. Up to \$10,000 in military benefits can also be deducted. State sales tax is 6% but prescription drugs are exempted. The sales tax falls to 4% at age 85. Property taxes are low and older taxpayers qualify for a homestead exemption that further reduces their tax liability.

**4. Mississippi.** Property taxes are some of the lowest in the U.S. and there are no pension or Social Security taxes. Distributions from IRAs, 401(k)s and other qualified retirement accounts are also excluded.

**5. Nevada.** Nevada has no state income tax and food and prescription drugs are exempted from the 6.85% state sales tax.

**6. Pennsylvania.** Social Security and pension income are exempt in PA. The Keystone state also keeps its paws off retirement accounts such as IRAs and 401(k)s. Be aware that property taxes vary widely from place to place.

**7. South Dakota.** There is no tax on **Social Security benefits** or on any other pension income. The state sales tax is a below-average 4%, and prescription drugs are exempt. Homestead exemptions and other tax reductions are available to seniors.

**8. Tennessee.** While there is no tax on Social Security or other pension income, dividends and interest are subject to tax. The state sales tax, at 7%, is on the high side.

**9. Wyoming.** Pensions and Social Security income get a free ride in this income-tax-free state. Sales tax is a low 4%, and prescriptions and food are untaxed. These facts, plus low property tax rates give Wyoming residents one of the lowest overall tax burdens in the country, putting this state high on the list of retiree-friendly places to relocate.

**10. Delaware.** This tiny state has no state sales tax, and state income taxes are on the low side with exemptions for Social Security and other qualified income for taxpayers over 60. A credit toward property tax is also available for homeowners over 65.

**But Rochester, MN is the best ...because of great Kiwanians.**

Dick Odell