



KIWANOGRAM

Guests: Autumn Nugent, Betty Merten and Nary Flaherty, scholarship recipients for our ski program and Bob Flaherty, spouse of Mary.

Program:

Steve Kalscheur described the reverse mortgage program frequently publicized in TV ads. The first reverse mortgage was prepared in 1961. Since that time, regulations and procedures have been greatly modified. Initially these mortgages required joint ownership with the lending institution but no longer true today. Today a third party counselor who has no connection with the lender is required. The mortgages are federally insured. Fees are regulated. The payments to the homeowner are determined by actuarial tables and the assessed evaluation of the home. In recent years, pension plans are being reduced, and many people retiring today have not established a large retirement savings and the largest asset may be their home. As a result the need is greater today for reverse mortgages, which allows retiring people to age in place and with a better quality of life.



Bruce Hoehne and Steve Kalscheur

February 14, 2014

Presiding: Bruce Hoehne
Checkpoint: Virgil Jurrens, Dick Vilstrup
Opening word: Fred Ross
Greeter: Randy Grobe
Music: Boomer
Raffle Winner: Ned Schmitt
ASA Ski Program

Announcements:

Our regular meeting on February 28 will take place at Oakwood Village on Mineral Point Road. Covenant has their annual garage type sale on that weekend. The program will be Kelly Scheffield, the UW Women's Volleyball coach. Our membership committee encourages guests as potential club members.

During Easter week, we will not have a meeting on April 18 but instead we will have a meeting with the Madison East Kiwanis Club on April 16, noon, at the Hometown Buffet on East Washington Avenue.

(More announcements on page 2)

Important Dates

<u>Date</u>	<u>Event</u>
February 18	Foundation Meeting, Lussier
February 19	Interclub with Golden K
February 19	Lunch Buddies, Midvale
February 23	Belleville Chili Dinner
February 26	Lunch Buddies, Midvale
February 26	Potluck Dinner, Kindergarten, Midvale
February 28	Regular Meeting will be at Oakwood Village
April 18	Meeting with Madison East Kiwanis

Up coming Programs

<u>Date</u>	<u>Program</u>	<u>Greeter</u>	<u>Opening Word</u>
February 21	Madison West Kiwanis Foundation Bruce Hoehne	Jim Marschall	Karyn Schairer
February 28	UW Volleyball Kelley Scheffield	Randy Grobe	D. Rohweder

Meeting Time and Location

Fridays, 11:45 am
Covenant Presbyterian Church
326 South Segoe Road
Madison, WI
Web site: madisonwestkiwanis.com

Announcements

Bonnie Hansen reported **Bruce Hoehne, Jim Danner, John Thomas** and **Bonnie** participated in the Potluck Dinner with second grade class on February 12. About 200 students and their parents participated in the potluck. The next potluck is scheduled with kindergarten class on February 26. If interested in participating please contact **Bonnie Hansen** by phone: 838-8456 or by email 2bonniejeanne@charter.net. Club members can sign up for the Potluck Dinners through our web site.

Classroom volunteering is another opportunity to participate in the Midvale School program. Following are four examples of teachers and classes (3 more in next week's newsletter):

Angie Mortensen (rm 101), 1st grade, Spanish, 1:00-1:30 M-F, indoor recess games in winter,
Aubrey Hellenbrand(rm 205), 2nd grade, English, 1:50-3:10 TWRF, assist during social experiments and lessons.

Jenny Logan(rm 203), 2nd grade, English, 1:50-3:10 TWRF, assist during social experiments and lessons.

Katie Hayden (rm206), 2nd grade, English, 1:50-3:10 TWRF, assist during social experiments and lessons.

If interested, contact Marcia (204-6700) at Midvale well in advance of your planned visit.

Ed Reisch reported **Bruce Dewey, Jim Danner, Ed Reid** and **Ed** participated in the Midvale Lunch Buddies on Wednesday, February 12. The next lunch buddies is scheduled for Wednesday, February 19, 12:30 pm to 1:05 **pm**. Contact Ed Reisch if interested. Ed's email is mlreisch@chorus.net and phone is 274-4371. Club members can sign up for the Lunch Buddies through our web site.

Club Officers (2012-2013)

President:	Bill Grabel
Vice President	Carrol Spencer
Secretary	Ron Schuler
Treasurer:	Randy Grobe
Past President	Bruce Hoehne

Board of Directors

Bonnie Hansen	Mary Mennes
Ed Reisch	Al Wearing
Bill Battista	Tom McCrill

Members are reminded the Youth and Community Services Grants applications are due April 4. Each application must have a sponsor who is a member of our club. More grant information and application forms can be found on our website: madisonwestkiwanis.com If you need additional information please contact Bonnie Hansen for the Community Service grants and **Arlin Brannstrom** for the Youth Service grants.

Fourteen applications were received for the Henry Ahlgren Humanitarian Scholarship. This scholarship recognizes a high school senior who demonstrates scholarship, communication skills, extracurricular activities and community service. This scholarship is in honor of Henry Ahlgren, our charter president. Thanks to **Sharon Brantmeier, Bobette Heller** and **Tom Schomisch** for volunteering to evaluate the applications.

Dave Wendricks announced interclub opportunities:

February 19, 9 am, Madison Golden K Club, meets at the Mount Olive Lutheran Church on Whitney Way. The program will be on the Cities of Germany.

Belleville Kiwanis Club has their Annual Chili Dinner and Travel Show scheduled for February 23 from 11:00 am to 7:00 pm at the Belleville High School. The travel show will feature Scotland and a presentation on the Martin Luther King for Black History Month.

