



THE SANDPIPER



THE WEEKLY MEMBERSHIP NEWSLETTER OF THE **KIWANIS CLUB OF SAND LAKE, NY**

P. O. Box 535, West Sand Lake, NY 12196

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Meets 6:30 PM Mondays at The Lakeview Inn Restaurant

President Michael T. Gates

President-Elect Stuart Nippes

Immediate Past President Patricia A. Lane

Sandpiper Editor Margaret R. Weiss

Treasurer Robert S. Pasquarelli

Secretary David E Booker

Webmaster David E Booker

Photographers James Rogers & Kevin Sarsfield

BOARD OF DIRECTORS

Bryce B. Ginther, John B. Mulligan, Margaret R. Weiss

VACANCY, John C. Brownrigg, William M. Whipple

Barbara K. Fioravanti, Robert R. Loveridge, Janet Malecki

MEETING OF MARCH 25, 2013

PRESIDENT Michael Gates presiding

GREETINGS & INVOCATION by **George Raneri**

GUESTS: Speaker Tim Keehan

WELCOME BACK, George Raneri!

PROJECT SIGNUP SHEETS

DOORS OF HOPE, unloading food truck

Fri April 5th: **Daniels, Ginther**

Tues April 16th: **Daniels, Ginther**

KIWANIS ONE DAY, Saturday, April 6th from 9 AM until ?

Highway Cleanup, 9 AM @ Arlington House: **Whipple, Ginther, Daniels**

Butler Park Fitness Trail: **Malecki 11-2, Linda Ellis 11-2, Fioravanti 10-?, Brownrigg 8-?,
Loveridge 8-?**

Food Trailer Transport to: _____ back: _____

DIVISION COUNCIL MEETING, \$15 potluck hosted by East Greenbush, 6:30 Tues April 9th:

Booker, Pasquarelli, Weiss, Brownrigg, L&L Ellis, Behson, Ward, Colabelli

9th MONTHLY PASTA DINNER @ WSL Firehouse, Saturday, April 13th:

12 – 7, Setup & Cook: **L&L Ellis, Loveridge, Brownrigg, _____**

3 – 5:30, Setup & Serve: **Weiss, Lane, Hamlin, Meislin**

3:30 – 7, Cashiers: **Ward, _____**

5 – 7:30, Serve & Takedown: **Weiss, Lane, Hamlin**

BLOOD DRIVE @ CHURCH OF THE COVENANT, Thurs April 25th:



Setup 12 – 1:30: _____

Registration 1 – 3:30: **Ward** Canteen 1 – 3:30: **Weiss**

Registration 3:30 – 6: **Lane, Linda Ellis, Meislin** Canteen 3:30 – 6: _____

Cleanup 6 – 7: _____

ANNOUNCEMENTS

- + **John Brownrigg:** I have been visiting Bob Reiter, and he is much better. He has been told that he may be a candidate for a liver transplant.
- + **President Mike:** The election to fill the unexpired term for Board of Directors will be next week. Nominated are Eve Ward & Joe Behson; nominations from the floor to be accepted.
- + **Jerry Tysiak (via email):** Our first time serving food at the Poestenkill School Science Fair was most successful. 9 SLKs and 3 Boy Scouts worked constantly to feed the continuously long line of hungry people. Since we had no way of knowing how many would be eating, there were a few trips to Hannaford's to replenish supplies! We grossed nearly \$1000; after bills are deducted, Bob Pasquarelli will announce our profit. Leftovers will be saved for our next session at the Kiwanis One Day project at Butler Park.

PROGRAM



John Mulligan introduced Tim Keehan from the Homestead Funding Corporation to speak about reverse mortgages, a federally regulated program for homeowners 65 and older to receive the equity in their homes, rather than making mortgage payments, yet still continue to live in their homes. The homeowner retains title of the home; lender does not take over the home; and all fees and costs are federally regulated. The equity paid is the homeowner's money to be



used however he wishes. It's non-taxable and does not affect Social Security payments.

You may choose to receive the proceeds as a lump sum cash at closing, or as a line of credit, or monthly cash payments for life, or a combination of the three. It has no effect on either Medicare or Medicaid. Consultation with a trusted financial advisor is recommended concerning any other benefits you may be receiving. Since you retain title to the home you are still responsible for taxes and insurances. When you no longer live in that home, or pass away, the reverse mortgage becomes due. You or your heirs can either pay off the reverse mortgage including the accrued interest and retain ownership, or, give up ownership and receive the difference between the sales proceeds and the loan balance. A reverse mortgage can help solve a homeowner's cash flow problems, but it's not for everyone. It's not good for short time loans, such as a few years stopgap until you move elsewhere. It's meant to help with financial difficulties for the long term. George Raneri thanked Tim for a very informative talk, despite his confessing to be a Rotarian. "We have been known to accept a Rotarian into Kiwanis membership!" Tim was presented with our Certificate of Appreciation.

HAPPY DOLLARS

- \$ **Eve Ward:** My grandson Ethan has been honored again—this time he has been awarded a Dept of Chemistry and Biochemistry Scholarship for the 2013-2014 year for his overall academic achievement at Oneonta!
- \$ **Skip Patton:** Nancy and I spent a wonderful few days in Switzerland at about 10,000 ft in elevation, admiring those spectacular Alps Mountains!
- \$ **Ken James:** While on my way home driving on Route 43, I was amazed to actually see a bald eagle on Crooked Lake!
- \$ **Kevin Sarsfield:** I was only 210 ft above sea level at Myrtle Beach, SC, and didn't see any mountains, but had a good time playing golf!
- \$ **John Brownrigg:** For Bob Reiter's continued improvement! And while I was at the oil depot I saw a peregrine falcon, and also in Rensselaer saw 2 bald eagles in flight!

- \$ **Pat Lane:** Thanks to the Club for sending me off with 670 teenagers at the Key Club District Convention! Had a great time with great kids!
- \$ **Lyndon Ellis:** For all the fun we had on Saturday cooking at Poestenkill School!
- \$ **John Mulligan:** For Tim giving the time to come and speak to us on such short notice!
- \$ **Jean Hamlin:** I went to visit my daughter in Vermont, and with the money they gave me for Christmas, we spent a good time at the casino in Saratoga—they're still up there! We had a great family gathering, just talking and catching up on things!
- \$ **Randy Wheeler:** My boy scouts had a great time on Saturday! I've been avoiding the "chores" around the house, like fixing the washer, buying new carpets, replacing a ceiling, etc. Then the washer flooded, destroying the carpets and the ceiling, so now they will all be replaced, and paid for by insurance!
- \$ **Bill Whipple:** Thursday I celebrated my 70th birthday, and my granddaughter noted that I was only 30 years from 100! Our daughter-in-law's parents in Nairobi just celebrated their 40th wedding anniversary! Son Scott and his wife Meera, who are stationed in Okinawa, went to Iwo Jima with a Marine contingent. Visitors are limited to this famous uninhabited island, now renamed, but they were able to climb to the top of Mt Suribaci where the flag was raised in victory during World War II!
- \$ **Tim Meehan:** Thanks for a great meal! My life seems quite boring compared to all the activities you folks are doing!
- \$ **Mike Gates:** Thanks to Pat for filling in for me last week while I was sick; I'm feeling much better now! In keeping with the nature sightings, I saw a mink on Burden Lake!
- \$ **Bob Loveridge:** Tim, you wouldn't be the first Rotarian to join a Kiwanis Club! Come on over!

DOOR PRIZE, provided by John Mulligan, was won by **Joe Trupia!**
 50/50 for \$23 was won by **Jean Hamlin!**
 MEGA 50/50 grew to \$326.50, but it will grow even more, because **Pat Lane** couldn't even draw on the luck of the Irish! She picked the 9 of Clubs, not the King, from the remaining 36 cards!



COMING WEEKS...

- APRIL 1 PROGRAM: *Eve Ward, Update on the Social Committee*
Vote to fill vacancy on the Board of Directors
BOARD OF DIRECTORS MEETING
 GREETER/INVOCATOR/CERTIFICATE: *Peter Stevens*

- APRIL 8 PROGRAM: *Jim Parslow -- TBA*
 GREETER/INVOCATOR: *Ray Turner*

- APRIL 15 PROGRAM: *Jim Hoffman*
Averill Park School District Budget for 2013-2014
 GREETER/INVOCATOR/CERTIFICATE: *Ron Wagner*

- APRIL 22 PROGRAM: *Barb Fioravanti, John Mulligan, Janet Malecki*
Key Club Installation of Officers
 GREETER/INVOCATOR/CERTIFICATE: *Jerry Tysiak*

SPIRITUAL THOUGHT FOR THE WEEK:

"When you get to your wit's end, you'll find that God lives there." Anonymous

