



All the News That's Fit to Print And More

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Quick Glance



Senior Meals Drivers

Meal Delivery Location
Mennonite Church -
Hwy 105
Delivery Days
Tues, Wed, Thurs

Kiwanis Meeting July 7, 2018



Reverse Mortgages
Nathan Johnson

Future Program Announcements



**Thanks to Jim
Murphy**

Scribes

July 14
Tom Nelson

July 21
RF Smith

July 28
No Program

August 4
Dennis Beasley

August 18
Jim Head



**Thanks to
Pat Losey**

Upcoming Programs

July 14

July 14

Jackson Creek Senior Living

Al Fritts

July 21

Montessori in Today's World

Martha Sill

Member Concerns

RF Smith updated member concerns.

We were all glad to see Jim Taylor with us after his recent stroke, and thankful to Marian Taylor for recognizing Jim's stroke and her quick action to get him to the hospital.

RF said our esteemed President, Barb Broshous is still recovering from the flu.

We were glad to see Barbara and Harry Brandon with us too. Both have been recovering from bouts of illness.

About a week ago, Lynn Severson had a kidney removed due to cancer. The good news is that she has recovered well and has a clean bill of health. It will take one to two months for recovery and she welcomes visitors.

John Spidell saw Ron Pitt at physical therapy on Friday, and he looks great. He said to say hello to everybody.

Jackson Creek Senior
Living Al Fritts

July 21

Montessori in Today's
World

Martha Sill

July 28

Peach Sale
No Program

August 4
Tri-Lakes Cares
Haley Chapin

August 11
The Two Koreas
Bill Berry

August 18
Anza Legacy
John Anderson



Thanks to
Benny Nasser

Board of Directors
2017-2018

RF led the invocation. Almighty God, we pray today that you visit your servants in need and bless them with your grace and strength. Protect those whose homes and families are threatened by the many fires in our state, and those who fight those fires. Watch over the youth soccer team trapped in the cave in Thailand and comfort their parents. Bring their protectors the perseverance and wisdom to save them. Especially comfort the family of Thai Navy Petty Officer Saman Kunan, an ex-SEAL, who gave his life to supply oxygen to those boys. Fill us today with a renewed spirit for service and send us forth inspired to do good things in the coming week and always.

Marian Taylor led the Pledge of Allegiance.



President Elect Larry Young

Larry Young called the meeting to order at 8:00 am.

GUESTS

RF Smith introduced our guest speaker, Nathan Johnson. Thanks for joining us!



President - Barb
Broshous

President Elect - Larry
Young

Immediate Past
President - RF Smith

Secretary - Mike
Luginbuhl

Treasurer/ CFO - Jack
Fry

Sergeant-at-Arms -
Steve Keefer

VP - Programs - Benny
Nasser

VP - Memberships
- Paul Short

VP- Fundraising - Joe
Foreman



Jim Hatley reintroduced his guest Scott Andrews. Scott visited a couple months ago and is submitting a membership application!

ANNOUNCEMENTS

There is a mixer planned for July 13th at the Woodmoor Barn. Mark Silvanic sent around a signup sheet.

Activity for Peaches is beginning, with the delivery date of July 28th. Must order by July 21st. Go to our website to order: <https://monumenthillkiwanis.org/mhk/>. Lots of help is needed to distribute the peaches, so mark your calendars and see Mark Zeiger to participate.

For Bingo, last quarter was not very good. Mark Zeiger reported profits of \$5,000 for the Foundation. Due to a "must go," last week we made \$6,500.

VP - Public Relations -
Ofie Lopez

VP - Service Leadership
Program - Max Williams

VP - Community
Service - Marian Taylor

Dir - Bingo & Raffles -
Mark Zeiger

Dir - Granting and
External Relations -
Jim Taylor

Dir - Member
Recognition -
Ron Mangiarelli

Dir - Plans, Analysis, &
Resources -
Rich Rima

Dir - Special Needs
- Rich Strom

Dir - Interclub & Social -
Mark Silvanic

Special Thanks To



Ron Mangiarelli provided the latest on new golf shirts - 35 ordered so far, which is a little bit short. They will have the MHKC logo on them. Let him know if you are interested.



Larry Young thanked Pete Peterson for another successful parade. Pete provided a short wrapup - no big glitches - traffic ran smooth, south end security and parking ran smooth. There is a hotwash on Tuesday at 10:00 am at the Woodmoor Country Club. Pete thanked his shadows, Rich Hicks, Mike Luginbuhl, Ted Bauman, Paul Gourley and all the parade leads for their efforts - couldn't have happened without them. He gave his parade director hat to Rich Hicks for next year. All the parade volunteers were asked to stand and it was a big crowd. Thanks to all!



Bonnie Nasser for
photographs



Tom
"Media Master" VanWormer
for Media Services



Rich Hicks
K-News Editor
rich7100@comcast.net

**MHKC Service
Recognition**



As Club representative to the international Kiwanis convention, Harry Brandon provided some feedback from the convention. He reported on the election of new leadership and voting on amendments. Harry has all the details.

HAPPY BUCKS



Joe Carroll had a happy buck for Glenn Scott who was selected as the "Service to Mankind" winner for Austin Bluffs Sertoma. Congratulations Glenn!

Kiwanian of the Year

2017 Russ Broshous

2016 Larry Young

2015 Mark Zeiger

2014 RF Smith

2013 Tom Nelson

2012 Ron Heard

2011 Bonnie Biggs

2010 Dennis
Daugherty

2009 Ed Kinney

2008 Don Johnson

2007 Ted Bauman

2006 Glenn Scott

2005 Dick Durham

2004 Benny Nasser

2003 Sharon Williams

2002 Bill Cook

2001 Jim Taylor

2000 Rich Rima

1999 Rich Lybolt

1998 Jack Johnson

1997 Larry Cheatham

1996 Ed DeValois

1995 Paul Bacalis

1994 Jerry Losey

1993 Denny Myers

1992 Bill Tope



Barb Brandon was happy for the people that covered for her during the parade, in her hour of need.

After meeting him at Woodmoor Country Club, Pete Peterson threw in a happy buck for Art Martini.



Rich Hicks had a happy buck for Bob Evans for doing the newsletter last week. His second buck was for all thoughts and prayers for his wife Becky during her recovery from knee replacement surgery, especially in-home consultations and encouragement from Jamie Reigert and Mike McGrath.

1991 Max Williams
 1990 Dick London
 1989 Len Dodson
 1988 Dave Turner
 1987 Charlie Emmons
 1986 Bill Dudman
 1985 George Goddu
 1984 Jim Carroll
 1983 Rev John Snyder

*Additional Sertoman of the Year or Kiwanian of the Year designates include: Dexter Peak, JoAnn Peak, Steve Hall - Sunset Sertoma Club, Darlene Loudermilk & Joe Ashby

25 Year Legion of Honor

Rich Sayer
 Don Smart
 Jo Carroll
 Steve Hall

30 Year Legion of Honor

Ed Devalois
 Chuck Dunham
 Jerry Losey
 Max Williams



Paul Baker said he is on his way to being a grandfather for a second time. Congratulations!

Paul Short paid a dollar for Jim Hatley because he didn't have his name tag. According to Paul, Jim said he left it in his Lamborghini.

While doing his Marshal duties at the parade, Harry Brandon ran into Billie Healy. She said to say hello to all our Kiwanis group. Second, Harry had a joke from a recent gig - "why did the iPad go to the dentist? Because it had a Bluetooth." Third, Harry was happy that his wife Barb was well and for taking care of him when he was ill.



Martha Sill was happy for their son who has just become a high school history teacher and has just bought a

35 Year Legion of Honor

Ben Bellis

Bud Sterling

40 Year Legion of Honor

Watt Hill

4th of July Parade is Powered by



Integrity Bank and Trust is the Corporate Sponsor

for the Monument Hill Kiwanis Club 4th of July Parade

Monument Hill Kiwanis Club

Corporate Sponsors

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Lewis-Palmer School District 38

house. Martha will get to travel to Illinois to take care of his girls, and help clean and paint.



In the spirit of forgetfulness, Scott Ross had a buck for forgetting his name tag. Scott was also glad to have his wife home for a week after taking care of her parents in Iowa - a very good thing.



Jim Taylor wanted to thank all of us for our thoughts and prayers, and the program committee for bringing the two nurses that gave the presentation on strokes. The acronym BEFAST (Balance, Eyes, Face, Arm, Speech, Time) helped Marion recognize he had a problem that needed immediate medical attention. After transport to the hospital, the doctors removed a blood clot from his brain behind the right eye that caused the stroke.

Tri-Lakes Chamber of
Commerce

Tri-Lakes Women's
Club

Tri-Lakes Cares

Gold Sponsors

JJ Tracks

Tri-Lakes Printing

Wave's End Services,
LLC

Silver Sponsors

Hunter-Wolff Gallery

The Wine Seller

Humor courtesy of
Frank Wynne:

A woman brought a very
limp duck into a
veterinary surgeon. As
she laid her pet on the
table, the vet pulled out
his stethoscope and
listened to the bird's
chest.

RF Smith was happy to be back from a car trip to Georgia to attend a niece's wedding. He was also happy that their daughter, her husband and their two children will be home for Christmas this year from Spain.



Jim Hatley was happy that he and Scott Andrews will be taking their respective children to Puerto Rico for a mission next week.



Frank Wynne was happy just to be here. This is always a great group with good energy. He was also really happy to see Jim and Glenn this week. It gives Frank great confidence in their resiliency and encourages him to suck it up and keep moving...

After a moment or two, the vet shook his head and sadly said, "I'm sorry, your duck, Cuddles, has passed away." The distressed woman wailed, "Are you sure?" "Yes, I am sure. Your duck is dead," replied the vet.

"How can you be so sure?" she protested. "I mean you haven't done any testing on him or anything. He might just be in a coma or something."

The vet rolled his eyes, turned around and left the room. He returned a few minutes later with a black Labrador Retriever. As the duck's owner looked on in amazement, the dog stood on his hind legs, put his front paws on the examination table and sniffed the duck from top to bottom. He then looked up at the vet with sad eyes and shook his head.

The vet patted the dog on the head and took it out of the room. A few minutes later he returned with a cat. The cat jumped on the table and also delicately sniffed the bird from head to foot. The cat sat back on its haunches,



Bob Evans wanted to thank everyone who helped with the Children's Parade - we had about 300 kids participating.

There are two free, easy ways to donate money to the MHKC - **without paying a nickel out of your own pocket.** One is by getting a gift card (available from Mike Wangeman that comes with \$5 credit) for Safeway or Kings Soopers. You can then indefinitely add money to the card. Also, at Amazon.com Smile, you can designate Monument Hill Service Club as your charity organization and purchase items through Smile. Then Amazon donates .5% of all your purchases to our club. Shop at: <https://smile.amazon.com/ch/84-6113536> and Amazon donates to Monument Hill Service Club.

BIRTHDAYS

Jim "The Ironman" Taylor told us of six member birthdays for next week, and Frank Wynne provided humor.

Don Johnson, July 9 - the 190th day of the year.

shook its head, meowed softly and strolled out of the room.

The vet looked at the woman and said, "I'm sorry, but as I said, this is most definitely, 100% certifiably, a dead duck."

The vet turned to his computer terminal, hit a few keys and produced a bill, which he handed to the woman. The duck's owner, still in shock, took the bill. "\$150!" she cried, "\$150 just to tell me my duck is dead!"

The vet shrugged, "I'm sorry. If you had just taken my word for it, the bill would have been \$20, but with the Lab Report and the Cat Scan, it's now \$150."

190 is the largest number with only distinct prime Roman numeral palindrome factors that is itself a Roman numeral palindrome ($190 = CXC = II * V * XIX$).

Mike McGrath, July 10th - the 191st day of the year.

191 is a palindromic prime and when it is doubled and one is added to this result, the resulting number is yet another palindromic prime.

By adding up the values of the common US coins, one obtains 191 ¢ (silver dollar + half dollar + quarter + dime + nickel + penny)

(Kiwanians might consider why 11 is the only palindromic prime with an even number of digits.). Yes we do!

Ed Tomlinson, Barrie Town and Cary Malott, July 11th - the 192nd day of the year.

192 is the smallest number that together with its double and triple contain every digit from 1-9 exactly once.

There are three other values of n so that n , $2n$, and $3n$ contain each non-zero digit exactly once. Can you find them?

Stan Schneider, July 12th - the 193st day of the year.

193 is one of a twin prime pair and is the sum of products of the first three twin primes pairs: $3*5 + 5*7 + 11*13 = 193$

Jim's final thought: A good wife always forgives her husband when she's wrong.



Progressive Drawing

July 7, 2018



Winner this week is:
Gov Vaughn

Kiwanis Progressive Drawing Stats:

Date of drawing: 7/7/18

Chips this drawing: 8

Carry over from last week: \$45

Today's 1/2 ticket sales: \$24

Total for today's drawing: \$69

Amount won & donated: \$5

Amount won and kept by winner: \$0

Available for next week's drawing: \$64

Chips for next week's drawing: 7

Kiwanis Program
July 7, 2018



Using Home Equity for Retirement Income Gaps

Nathan Johnson

Scribe: Frank Bittinger

Mr. Nathan Johnson with Academy Mortgage Corp was our Guest Speaker. His Mortgage work began in 2001. He has spoken before many groups. Today he will introduce us to the Home Equity Conversion Mortgage or HECM. A HECM Reverse Mortgage is a loan made by lenders to homeowners age 62+ that provides access to a portion of their home equity without needing to sell the home. He can be contacted at: (719) 243-4299 | Nathan.johnson@academymortgage.com.

Many folks have income gaps such as:

- High monthly bills
- The need for a Line of Credit in case of a future emergency.

- Among older Americans, 83% share a concern over savings and retirement.

Three ways to access your existing home equity are:

- Sell the House and Move
- Traditional Home Equity Line or Loan
- Home Equity Conversion Mortgage (HECM)

Now comes the Home Equity Conversion Mortgage

- To qualify you must be 62 years or over.
- The house must be your primary home.
- Be able to pay property taxes, homeowners insurance, any homeowners association fees
- Have significant equity in home

There were reverse mortgages before 1987.

However, many families were losing their homes as a result of those reverse mortgages. Under the home equity conversion mortgage law, families will never be forced to relinquish their home titles. The Federal government will reimburse the bank if the house depreciates. Any liens are paid off first. HECM reverse mortgages are actually a loan.

Bottom Line

HECMs offer lots of flexibility, and reverse mortgages are available on new homes. First and second mortgages must be paid off as part of the HECM process. Mr. Johnson suggests you talk to your CPA regarding interest paid. Under HECM rules if a house becomes un-livable, then insurance would be used to pay to rebuild.

Our thanks to Nathan for this interesting presentation.

Your friendly neighborhood Scribe was Frank Bittinger.



Happy Trails!

See you Saturday at:



**Lewis Palmer D-38 Administration building
(a.k.a. Big Red)
146 Jefferson Street, Monument, CO 80921.
Please use the West or North entrances!**
