



"The Downtowner"



KIWANIS CLUB OF ROCHESTER

ROCHESTER, MN.

www.kiwanisroch.org

September 16, 2017
Coming Programs

No Circles.....No Programs????
What's going on?



The Circle in Sept. is Bob McClocklin, Ron Ilvedson, and Dick Weltzin. The Circle of Service for October is. (Circles should send Clare their programs as soon as possible so they can to have them included in the Downtowner.)

Stay alert for signup opportunities online at www.kiwanisroch.org



Expense Report:

Peanut Sales income \$4517
Peanut expense \$2500

Bob McClocklin has once again done a great job on the peanut sale. Despite a poor showing of members to help on the street sales, the boxes have sold out. Be sure to say a "thanks" to Bob and Suzie for their annual effort. (The figures above are close, but not final)



Thursday, September 14, 2017 KIWANIS Meeting Notes

Dan Carlson began the meeting at 12:15. We did the traditional song, pledge, and invocation.

Ron Ilvedson said he would use Plan B as our program. His speaker, Regina Mustafa, had a personal conflict but he will ask her to speak again. She is running as a Democrat for Congress to replace Tim Walz. Ron will offer his investment ideas following other business.

Dan Moore gave us humor about a Priest and a Rabbi with a punch line favoring a ham sandwich.

There were a number of happy dollars from Mary, Ron, Austin, and Paul who was happy to recover from his broken hip. Paul gave us the details.

Bob McClocklin won the drawing and gave all his winnings to the club, and also said the peanut boxes are oversold, but not paid for yet.

Mary spoke about the "Feed the Zombies' needing workers, and can be referenced in a website from Clare's E-Mail.

Austin covered the use of the Marriot facilities, and it was decided to store Dan Carlson's PA System at the Marriot as the sound system in future meetings. He needs tripods for club banners.

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(Con't from Page 1)

1. . Our club meeting **next week will be at**
2. **the Hilton Garden Inn and Dick Weltzin will arrange for the speaker to be there.**

The Peanut sales on the street could have doubled the revenue, as $\frac{1}{2}$ the corners did not have members sign up, per Bob McClocklin. Former member, Bob Fiss, was at HyVee selling peanuts with Dan Carlson.

Dan mentioned a KIWANIS meeting for our district on Nov. 11th at the St. James Hotel in Red Wing, and encouraged members to attend.

Dan Carlson called on Ron to give us his Plan B Program. Ron has been an active investor the past 20 years, primarily with Vanguard Index Funds. He began by comparing index funds to a haystack vs. a needle of individual stocks. The index fund haystack performs better than financial stocks chosen by managers, who miss by 2/3s of the time. Ron says his objective is not maximum dollar returns but to lower his risk. He passed around a well marked book entitled "The Little Book of Common Sense Investing" by John C. Bogle. I asked about how much cash is needed to lower risk and he says older investors need at least two years the amount spent now. Ron and his wife spend his pension and social security to do everything they want without touching his investments.

Ron concluded his talk after being asked how he handled Federal Income Tax with standard income deduction or itemizing. He does the latter, which assumes some level of charitable giving. Mostly he wants to leave an inheritance for his children or any unforeseen needs.

The meeting concluded at 1 PM. Submitted by Charlie Graham



Cambria in Rochester

2 weeks back, we had Jessica Markey from the Cambria Studio here in Rochester. She has presented in the past, but this time had two of her sales team. They showed a video of the Cambria quartz process. The company is a MN company and continues to grow. I thought one of the shots of a warehouse illustrated that best.

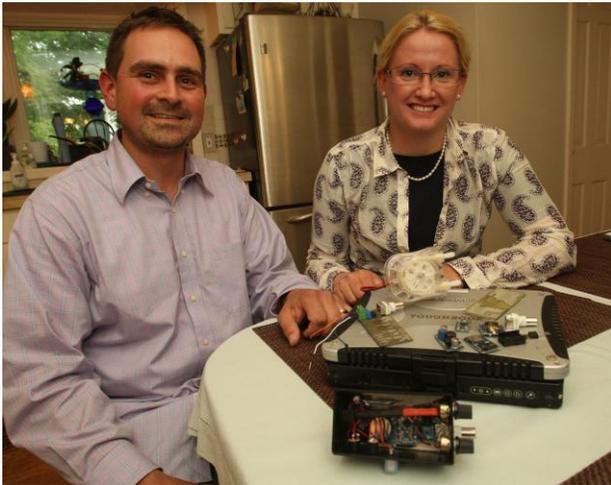


Kiwanis in Rochester is especially grateful to Cambria for stepping up and being chief sponsor of our Hockey Festival in Dec. They have once again agreed to do that this year. It appears to be a pretty good fit. The Festival is a good place with a lot of exposure for their products and the fundraising of the Tournament for Kiwanis.

THANKS, CAMBRIA!

Brian Crabtree

Brian Crabtree is the founder of Crabtree Scientific and the laboratory coordinator for the Southeastern Minnesota Water Analysis Laboratory in Olmsted County. Brian studied Bio-Engineering at the University of Idaho, following graduate school he then went on to study brewing in Munich, Germany. Brian's passion for public health and clean drinking water began with volunteer work in refugee camps. After witnessing the physical impact of contaminated drinking water Brian has developed water treatment systems that are now serving thousands of people in refugee camps around the world.



One of the things that Brian presented to us was the story of Flint, MI and its water fiasco. It was a bit more interesting to me since I was raised in Flint the first few years of my life. It appears that they are making progress in that city, but will take a lot of time and money to clean things up. I was in Flint last week touring the Sloan Museum. All drinking fountains were sealed off from public use. The sign beside them said to feel free to have a drink of cool water from the cooler

provided. They have taken it very seriously.

MCS

If you want to know about this one, go to the attached link. It is a link to Mediation and Conflict Solutions. It is another one of the 300+ non-profits in this city.

Info@mediationandconflictsolutions.org

Call: 507-285-8400

Finally, a little Humor?

**THESE ARE
ACTUAL
COMPLAINTS
RECEIVED BY
"THOMAS
COOK
VACATIONS"
FROM
DISSATISFIED
CUSTOMERS:**

1. "On my holiday to Goa in India, I was disgusted to find that almost every restaurant served curry. I don't like spicy food."
2. "They should not allow topless sunbathing on the beach. It was very distracting for my husband who just wanted to relax."
3. "We went on holiday to Spain and had a problem with the taxi drivers as they were all Spanish."

4. "We booked an excursion to a water park but no-one told us we had to bring our own swimsuits and towels. We assumed it would be included in the price."

5. "The beach was too sandy. We had to clean everything when we returned to our room."

6. "We found the sand was not like the sand in the brochure. Your brochure shows the sand as white but it was more yellow."

7. "It's lazy of the local shopkeepers in Puerto Vallarta to close in the afternoons. I often needed to buy things during 'siesta' time -- this should be banned."

8. "No-one told us there would be fish in the water. The children were scared."

9. "Although the brochure said that there was a fully equipped kitchen, there was no egg-slicer in the drawers."

10. "I think it should be explained in the brochure that the local convenience store does not sell proper biscuits like custard creams or ginger nuts."

11. "The roads were uneven and bumpy, so we could not read the local guide book during the bus ride to the resort. Because of this, we were unaware of many things that would have made our holiday more fun."

12. "It took us nine hours to fly home from Jamaica to England. It took the Americans only three hours to get home. This seems unfair."

13. "I compared the size of our one-bedroom suite to our friends' three-bedroom and ours was significantly smaller."

14. "The brochure stated: 'No hairdressers at the resort.' We're trainee hairdressers and we think they knew and made us wait longer for service."

15. "When we were in Spain, there were too many Spanish people there. The receptionist spoke Spanish, the food was Spanish. No one told us that there would be so many foreigners."

16. "We had to queue up outside to catch the boat and there was no air-conditioning."

17. "It is your duty as a tour operator to advise us of noisy or unruly guests before we travel."

18. "I was bitten by a mosquito. The brochure did not mention mosquitoes."

19 CENSORED!