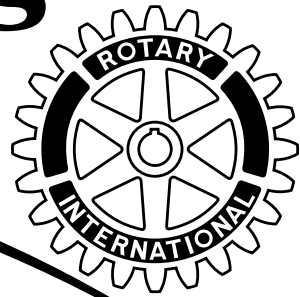


# Rapids Ripples

Rotary District No. 6250 • Club No. 2723



Volume 92 • Issue 28

February 6, 2012

## Officers:

### President

Linda Buchs-Hammonds

### President Elect

Sue Budjac

### Vice President

Todd Cour

### Secretary

Bruce Rokke

### Treasurer

Al Bardole

## Past Presidents:

### 2010-11

Linda Buchs-Hammonds

### 2009-10

Nelson Dahl

## Directors:

Mitch Biba

Joy Berg

Tari Jahns

Tammi Jepson

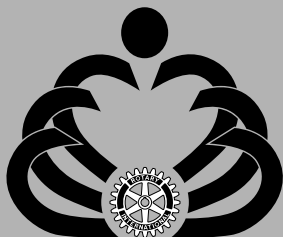
Mozelle Stoiber

Charles E. Hanson, 2011-12

**District Governor**

Kalyan Banerjee, 2011-12

**Rotary International President**



Reach Within to Embrace Humanity

## Today's Program

**Rotarian:** Kim Krause

**Program:** Rotary Youth Exchange Student

**Speaker:** Alice Marotta

## Upcoming Programs

Feb. 13th

Rotarian: Ed Keller

Program: TBD

Feb. 20th

Rotarian: Richard Kenney

Program: Frac Sand Industry and its Relationship to this area of Wisconsin

Speaker: Gene Noonan JR.

Feb. 27th

Program: Club Assembly

## Past Program: January 30, 2012

**Program Topic:** Interest Rates and Mortgage Loans

**Program Sponsor:** Richard Kalscheur

**Presenter:** Larry Turba, President - Paper City Savings Association

Overview:

History of Paper City Savings Association – Founded 1923

Fed Funds rate at 0% since late 2008

Mortgage loan rates at record low levels

Refinance demand is high while home sales are down

Ever increasing amount of documentation required to obtain a mortgage

Greater emphasis on credit scores

Local financial institutions well positioned to lend money for home purchases

Meetings every Monday at 11:45am at Hotel Mead • [www.wisconsinrapidsrotary.org](http://www.wisconsinrapidsrotary.org)

# Rotary Memories

## Honorary Rotarian:

none.

## Visiting Rotarians:

none.

## Interact Students:

none.

## Rotary Exchange Student:

Alice Marotta

current host family: Todd & Susan Cour

## Guest/Guest of:

Jim Lucas / Joy Berg

Deb Edwards / Tammi Jepson

## Make-Ups:

Tari Jahns – Rotary Board of Directors 1/23/12

Randy Jahns – Online

Mitch Biba – Rotary Fireside Meeting 1/23/12

Jim Custer – Wis Rapids Sunrise 1/19/12

## Resignations/ Leave of Absence/ Rule of 85:

none.

## Youth Rotars for January:

Alison Benda – Lincoln High School

Anthony Kitowski – Lincoln High School

Abby Dove – Lincoln High School

Joe O'Shasky – Assumption High School

Nichole Woiak – Nekoosa High School

Kenzi Weidmann – Port Edwards High School

## Free Lunch

Amy Gust

## Happy Cup!

\$3.00

### 10 Years Ago .....

Announcements – Just a reminder ..... The Wisconsin Rapids Rotary Clubs – “Give to Share V” Auction and Raffle will be held on March 1, 2002, 6:30 PM – 10:30 PM. There will be Live and Silent Auctions, Prizes and a Cash Bar. Your support will benefit: The Boys & Girls Club of the W.R. Area, The Family Center, Rotary International “Polio Plus”, Bulgarian Orphanage, W.R. Senior Resource Center Bldg. Fund, and Sunrise Rotary Charity Fund.

### 25 Years Ago .....

Today's Program – Richard Kalsheur introduced Jim Spaeth from the firm of Keller and Yoder. Mr. Spaeth's topic of discussion was the new income tax law. The new tax law has two basic schedules, one of 15% which applies to taxable income up to \$30,000 and the second schedule of 28% for taxable income over \$30,000. There is also a surtax starting at higher incomes which has the effect of raising the overall tax to 28% when income reaches \$139,000. The two major schedules will be blended with old rates in 1987 and go into total effect in 1988.

Songs – Sing Everyone Sing, Red River Valley and My Country 'Tis of Thee.

Free Lunch – Jeff Gellerman, not present.

### 60 Years Ago .....

The Caravan – The Caravan moves on to Clintonville and there are two empty seats left. Call Art Hayward now or see him Monday noon. The potential influence of rotary – Community Wide and World Wide – is incalculable if men have an awareness of their influence and combine their energies in the direction of better communities, world understanding, and lasting peace. Try to find the time to go to this intercity general forum in Clintonville.

## announcements & important dates to remember

**Bell Ringer** – Souper Snow Sculpture Spectacular event on January 28 coordinated by Rotarian **Phil Hartley**

Proposed New Member – **Jim Lucas**, Architect – 1st Publication

### Important Dates to Remember

**February 17-19, 2012** – Exchange Weekend. Volunteer to help on the yellow poster board! Come to the gathering at the Y on Saturday night with your family.....bring food to help keep the costs down.....host two or more exchange students on Friday night.....transport students to or from Granite Peak.....go skiing with the students.

**February 27, 2012** – Board of Directors meeting at 10:00 a.m.

**June 8-9, 2012** – District 6250 Conference – La Crosse, WI

