



This Week

Meeting Date and Place

December 4, 2008 at 12:15p.m.Cameron Park Country Club

Words of Wisdom

Words of Wisdom: **Steve Long**; Greeter **Art Cort**; and **Dave Tavernetti** at the front desk

Program

Four of the Worlds greatest inventions/discoveries with **Bruce Hester**

Last Week



Elfrena Foord, a Certified Financial Planner and a Sacramento Rotarian, gave a presentation entitled, "Money and Happiness: It's not what you think." A CPA with a Master's degree in sociology, Elfrena combines her fiscal expertise with an understanding of human behavior and needs. She had two very definite messages: the link between money and happiness is tenuous at best and you cannot be assured that your estate will use your money as you wish unless you come up with a plan now.

To put the value of money in perspective, Elfrena told of a trip that she and her husband once made to Tanzania. There, wealth was measured by the number of cattle owned. Because they didn't own cattle, Elfrena and her husband were considered poor by the Maasai people who

lived in houses made from mud, sticks, grass, cow dung and urine, with no water or electricity. While the Massai have little that can be considered wealth by western standards, they are generally happy. A study that ranked how happy people felt based on a scale of 1 to 7 showed the Maasai ranked themselves at 5, while the richest people in America ranked themselves marginally happier at 5.8. A commonly held belief in the Western world is that happiness can be achieved with more money. Research shows that most people worry about money. One-third of those with incomes of 500,000 dollars a year and half of those making 10 million are constantly worried about money. On the other hand, related research concludes that the correlation between happiness increasing income is meaningless for those with incomes in excess of 50,000 dollars a year. In other words, money causes more worry than it does happiness, even for those with substantial income.

Talking about pitfalls to money and happiness, Elfrena listed four points to consider: failure to use your ability to plan; believing that you can purchase happiness; procrastinating on money matters; and comparisons with others. The failure to plan leads people to allow credit cards charges to accumulate or to pay fees to a health club when one doesn't use the facilities. Cashing in a 401(k) when leaving a job is another example of failing to consider the long term plan.

Research on happiness and spending revealed that the pleasure from buying "stuff" is short lived while spending on experiences and activities results in memories that grow over time. Being yourself and contributing time and talents is most likely to produce permanent happiness. On the other hand, taking care of yourself first is essential to long term happiness. Elfrena advises that people set up automatic savings and investment programs for guaranteed success. Most people procrastinate on estate planning (many don't want to face the topic of death). Unless one has a plan, it is almost certain that their estate will not be spent in a manner that is desired. She recommends a two step

process. First, get clear on what you want and second, do the legal documentation. It sounds simple, but won't happen if you procrastinate.

Elfrena's conclusion that happiness comes from spending money on experiences and giving to others is consistent with the Rotarian theme of "Service Above Self." As a Rotarian, she advises that you should have a charity in your estate plan. Consider the idea of looking down from heaven and being assured that you will be happy with how your money is used. She recommends that you decide on a percentage of your estate to leave to charity and then clearly include provisions to do so in your will.

Finally, Alfrena strongly advises that people avoid the comparison complex. Comparing ourselves to others is biologically hard wired, but produces nothing but unhappiness. Her solution is to craft goals and plans to stay focused on your own priorities and be happy when you achieve them, without regard to what others do.

In conclusion, Alfrena reiterated the importance of using your long term planning brain until you have enough to retire; investing in experiences and activities, as opposed to accumulating material goods; and laughing at yourself when you start to make the inevitable comparisons with others. Finally, don't procrastinate on dealing with your finances or coming up with an estate plan. It feels so good to have an estate plan done that it gives peace of mind. Alfrena's last point for Rotarians was a reminder that "Service Above Self" is the surest road to happiness.

Presidents Corner



FOUNDATION NAME CHANGE:

Gary Gall convened a special meeting of the Community Foundation to consider a name change that would not be confused with the Rotary International Foundation. A motion to formally change the name to the **Cameron Park Rotary Community Foundation** was moved, seconded and passed by the membership.

ELECTION OF OFFICERS FOR 2009/10 BOARD OF DIRECTORS:

Reporting from the club nominating committee, Past Presidents **Joe Ryan** and **Gary Reynolds** announced the names proposed for 2008/09 Board positions as follows:

President Elect: **Anne Eckert**-----Vice President:

Mike Collom

Club Service: **Fritz Engel**-----Vocational Service: **Chris Moore**

Community Service: **Pete Oliver**-----International Service: **Brian Silverthorne**

Membership: **Dave Crofut**-----Secretary: **Debra Miller**

Treasurer: **Coy Baugh**

After a call for nominations from the floor, none were received and the proposed slate was elected by acclamation of the members present.

CAMERON PARK COMMUNITY CENTER SWIMMING POOL:

Vickie Mclain-Christensen reports that the Community Service District has acted to proceed with a ten lane swimming pool. Finances remain tight and contributions to complete the pool will be welcome.

PROJECT AMIGO IN MEXICO:

Each winter volunteers go to Colima, Mexico to work, meet the children, visit with Mexican Rotarians, and learn more about the people and culture of western Mexico. Work can include electrical and plumbing repairs, distribution of fun children's books to poor rural schools, interacting with junior high and high school scholarship recipients at their homework clubs, or reading and playing with children who need some extra attention. On December 6, **Dee Russo** will be returning to Colima along with her two daughters. They are looking for "gently used" clothes for children. Members are asked to contact Dee with donations before she leaves.

ANNUAL CHRISTMAS DINNER AND AUCTIONS ON DECEMBER 11:

Dave Sargent reports that auction donation items are still needed for the club's second biggest fund raising event of the year. Donations already include a six day, five night stay at **Tom Check's** condo on Maui, a week at **Mike Collom's** place in Tahoe, a cord of wood, spectacular dinners hosted by **Iain** and **Sally Marshall** and rounds of golf. Signups for this event are running behind last year and it's important to have a good turnout to maximize revenue. Please invite friends, neighbors and anyone else who would like to have a good time and bid on some great items. Dave reports that items are still being sought for both the silent and the live auctions. He also asks that you let him or **Pete Oliver** know when you will be delivering silent auction items. Thanks to the art work of **Debra Miller**, beautiful personalized invitations have gone to all members.

AREA FOUNDATION DINNER PHOTOS:

Pictures from the November Area Foundation dinner are now available at the link below, courtesy of **Mike Neal**.

Noted Rotarians



HAPPY BUCKS:

HAPPY ANNIVERSARY:

President **Iain Marshall's** tradition of recognizing anniversaries with a rose continues. He presented a rose to **Jana Ellerman** who has enjoyed twenty happy years with **Howell** and donated twenty happy bucks to show it. Also receiving a rose was **Tom Keating**, who didn't say how long he has been with **Starleen**, Obviously not as happy as Jana, Tom was good for six happy bucks. Another rose for **Pete Oliver** to present to his wife, **Colleen**. Married nineteen years is good for nineteen happy bucks.

President **Iain** goofed up the agenda, although only he knew it. Still, passing the 4 Way Test, Iain admitted his misstep and offered ten happy bucks. It isn't clear if Iain passed the 4 Way Test when he reported that he nearly beat golf professional **Eric Pohl**. Sounds like a stretch, but still good for another ten happy bucks.

HAPPY BIRTHDAY:

Debra Miller admits to a birthday this month, but stresses that it is not a big one. Still, it was worth \$10. Visiting Rotarian **John Knight** from El Dorado Hills didn't have a birthday, but reports that his identical twin sister is one year older this month and that was good for a ten dollar cash donation.

Max Callaghan was delighted to the extent of ten happy bucks for his wife, **Emanuela's** birthday. **Steve Long** knows how to treat a girl on her birthday. He took **Judy** to Europe and visited three countries. On top of that, Steve gave twenty five happy bucks to announce Judy's birthday. With a little prompting, **Sabrina Ho** acknowledged that **Alex** is having a birthday this month. With a little more prompting, she acknowledged six dollars worth of happiness. **Rube Jessop** needed no prompting to come up with ten happy bucks to celebrate **Dee's** birthday this month.

MORE HAPPY BUCKS:

After graciously introducing guests at his table, **Fritz Engel** realized that he forgot to introduce his wife, **Jane**. Although he belatedly made up for it, this major oversight will cost Fritz \$10. Looking tired and happy from the ribbon cutting at the new Sierra Vista Bank, **Gary Gall** was good for twenty happy bucks. **Joe Ryan** is proud to know **Sabrina Ho**, a good Rotarian who introduced herself as such at an Elks Club Event, and gave five happy bucks to say so. **Chris Moore** cited so many successful sports teams from Ponderosa High School this year that it was hard to keep track. It was not hard to hear Chris offer up ten very proud dollars.

Dave Sargent has ten happy bucks for everyone being in good health. Particularly, he is happy that

Bob Clarke and **Mike Collom** are looking good after their recent procedures. Particularly happy to survive one of those procedures, **Mike Collom** tells of one artery being 90% blocked and another only 40%. Just happy to be alive, Mike came up with twenty happy bucks. **Bob Clarke** is not only well, he attended the celebration of the 100th anniversary of the Rotary Club of San Francisco. With the District Governor and the District Governor Elect from District 5190 in attendance, it was a great opportunity for good times, a dinner in the city and ten happy bucks.

Birthdays in November

Carla Carlson
Iain Marshall
Debra Miller
Dee Russo
Bill Vandegrift
Ben Young
-----Spouses-----
Emanuela Callaghan
Alex Ho
Dee Jessop
Judy Long

Anniversaries in November

Jana & Howell Ellerman
Tom & Starleen Keating
Russ & Barbara Lloyd
Pete & Colleen Oliver

Upcoming Calendar

November 27, 2008 - No Meeting - Happy Thanksgiving
December 4, 2008 - Four of the Worlds greatest inventions/discoveries with **Bruce Hester**
December 11, 2008 - Christmas dinner (evening event)
December 18, 2008 - Annual Performance by the **Ponderosa High School Choir**
December 25, 2008 - No Meeting - Merry Christmas
January 1, 2009 - No Meeting - Happy New Year

Upcoming Words of Wisdom

November 27, 2008 - Have a great **Thanksgiving Day**
December 4, 2008 - Words of Wisdom **Steve Long**, Greeter **Art Cort**, Front Desk **Dave Tavernetti**
December 11, 2008 - Words of Wisdom **Iain Marshall**, Greeter **Tom Keating**
December 18, 2008 - Words of Wisdom **Vickie Mclain-Christensen**, Greeter **Shiva Frentzen**, Front Desk **Dave Sargent**
January 8, 2009 - Words of Wisdom **Chuck LePere**, Greeter **Ron Losel**, Front Desk **Tom Keating**

The Last Word



NEW MEMBER APPLICATION:

The Board has approved the application for membership of **Carla Carlson** pending comments from the membership. Recommended by **Iain Marshall**, Carla's proposed classification is Real Estate.

DATES TO REMEMBER:

December 2, 2008 - Monthly Board Meeting at Kobe's restaurant in Burke's Junction. All members welcome.

December 11, 2008 - Christmas Dinner and Auction

Rancho Cordova Sunrise Rotarian, Joe Weber, invited us to attend their 27th Crab Feed to be held Saturday, December 6, 2008. For information contact Joe at (916)480-4144.

Mike Neal has put together another of his photo series of highlights of Show and Shine. The link is at the bottom of this web page. Recent pictures of the Philippine Boat project are now posted in the link below entitled, ``Agusan Marsh Project in the Philippines.``

Gear Up is written by **Jim Buckley** and **Art Cort**. Photography and artwork through the talents of **Mike Neal**.