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Today's Meeting News

• Hosts

- **Greeters**
 - Ruth Deming
 - John Deming
- **Presiding Officer**
 - Chuck Gehrke
- **Reporter**
 - Mike McArane
- **Photographer**
 - Dick McLaughlin
- **Publisher**
 - Dick McLaughlin

• Guests

- Christopher Phillips of First Federal Bank, who is an Adrian Kiwanian, was the guest of Marcy Brown this morning.



Marcy Brown with Guest Christopher Phillips.

• Announcements

- Janis Montalvo announced that dictionaries have been distributed to Tecumseh students. She circulated a sheaf of thank you notes from students who received them.
- Cal Tuttle introduced Ken DeRemer prior to his induction into the club. Ken was a long time teacher in the Adrian School system and a former fraternity brother of Tom Meyer at Adrian College. Welcome aboard, Ken!!



Cal Tuttle Introduces Inductee Ken DeRemer.

- President Chuck reminded us that the Spring Divisional is coming up on March 3rd at Marshall, as well as the Club Excellence Seminar (formerly known as the Midwest Growth Session) at the former Rock Financial Center in Novi on February 11th. He encouraged anyone interested in attending to contact him to arrange for possible car pools. He also mentioned the Kiwanis International Convention June 28th through July 1st in New Orleans. Wendy Brys has indicated an interest in going. The convention is open to all Kiwanians, but it is especially important to those contemplating becoming officers in the club.
- Lance Ness announced a financial planning / budgeting workshop his church is sponsoring for people who need help managing their money. He brought along leaflets for us to give to anyone we know who might benefit.



Lance Ness Offers Help on Budgeting and Financial Management.

- Wendy Brys talked about the upcoming Key Club District Convention. Anne Walker will be presenting a workshop on the trauma doll project, and Wendy is asking the club to purchase an ad in the brochure that will be distributed at the convention for this workshop.



Wendy Brys Talks about Key Club District Convention.

- Ron Wimple still needs an emcee for the Travel and Adventure trip to Montana coming up on February 14th. See him if you can help.
- Chris Clarke has 50 cases of nuts left to sell. We are running a little behind last year's sales pace, so he urged us to give an extra push to help move all the cases by summer.



Chris Clarke Reports on Nut Sales.

- Anne Walker again urged us to put out deposit bottles for the Key Club on Monday, February 6th. Monies raised will go to help feed people in need. Call or e-mail Anne if you will have bottles to be picked up. She will make sure you are on the pickup list.



Anne Walker Urges Participation in Key Club Super Bowl Recycling.

- Tom Meyer stripped Terry Tracey of the last strip on his badge for attending the board meeting last week.



Tom Meyer Removes Terry Tracey's Board Meeting Strip.

- Bryan Masten stripped his wife Heather of a strip for participating in a Kiwanis project.



Bryan Masten Removes Wife Heather's Project Strip.

- **50/50 Drawing**

George Eidson instantly became \$24 richer this morning when his number was pulled from the 50/50 jar. Congratulations, George!



George Eidson Happily Accepts His 50/50 Winnings from Bryan Masten.

- **Fine Session**

Fine Master Janis Montalvo had questions this morning on Communities in Schools of the Tecumseh Area (CISTA). Did you know, for example, that two Kiwanians (Susan Turner and Heather Masten) have been directors of CISTA, or that CISTA has been in existence for 18 years?



Fine Master Janis Montalvo and Collector Heather Masten.

Special Fines and Happy Dollars

- Anne Walker had a jubilant Happy Dollar for two Key Club Seniors becoming finalists in a national scholarship competition.



Anne Walker is Happy for Key Clubbers' Success.

- Wendy Brys and Alan Burg both had Happy Dollars that Bob Forester is back and recovering from recent surgery.



Wendy Brys and Alan Burg Are Happy that Bob Forester Is Back.

- Janis Montalvo fined Mike McAran and Mike fined Janis over lack of Kiwanis representation in the report on the Kiwanis-sponsored writing program at the last school board meeting.



Janis Montalvo Had a Fine for Mike McAran.

• Birthdays and Anniversaries

Robert Stross has a birthday today (1/31), but he was not at the meeting this morning. Tell him "Happy Birthday" if you see him.

• Program

Chris Clarke introduced Charlie Waterhouse of United Bank and Trust. He came to talk to us this morning about what to expect of the economy in 2012. There is still a lot of uncertainty about the direction the country is going, and this being an election year, there are probably no big actions coming out of Congress in the immediate future.

He pointed to the recovery of the auto companies as boding well. In going through bankruptcy they reduced their break-even point from 14 million units sales to 10.5 million units. This past year they sold 13 million units, so it seems they are on the road to profits again.

Unemployment in Lenawee County has ranged from 11.5% to 9.9% in recent months, but the latest figure shows it currently at 8.5%. While that is still too high, it shows movement in the right direction. We need GDP growth in the range of 3.5-4% to further reduce the unemployment, but it remains stubbornly at 1.5-2%.

In normal times, the Federal Reserve can lower the short-term interest rates it charges banks to stimulate the economy, but since those rates are already essentially zero, they have no leverage there. They have other tools, like expanding the money supply, that they can use, but there has been no decision on which one or ones will be needed.

One big factor in the uncertainty is the state of the Euro-Zone economies. Portugal, Ireland, Italy, Greece and Spain are in varying degrees of economic distress. We are exposed to their problems because they are importers of our manufactured goods. Until their problems get sorted out, we will need to try to reduce our exposure to them.



Guest Speaker Charlie Waterhouse.

• Future Meeting Responsibilities

Date	Note Taker	Greeters	Invocation	Fines	Program Chair	Program Description
February 7th	Carlton Cook	Gayle Hazelbaker John Deming	Gary Miller	Dick McLaughlin	Kelly Coffin	Jackson Community College
February 14th	Julie LoMonaco	Kelly Coffin Walt Ward	George Eidson	Mike McArán	Carlton Cook	TBA
February 21st	Susan Gilmore	Chris Clarke Kelly Coffin	Jim Anderson	Tom Oatman	John Deming	TBA
February 28th	Gary Miller	Alan Burg Chris Clarke	TBA	John Lapham	Ruth Deming	TBA

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