

Rotary

Rotary Club of
SaddleBrooke



Members' Weekly Newsletter

Saturday, February 22, 2025

Club Meeting

SaddleBrooke
Meets at SaddleBrooke Ranch Ballroom
31143 S Amenity Drive
Oracle, AZ 85623
Time: Thursday at 11:00 AM

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Fun with Rotarians 2025



Above: Heather Freeman, Diane Demeroutis, Leslie Hawkins, Bill Demeroutis, Gordon Wainwright, Fred Lowy, Fran Lowy

Looks like fun was had by all!

Fun With Rotarians at the Brett Home



Above: Anne Brett, Jacque Phelps, Mark Phelps, Duane Brett, Jim and Sandy Taft
Getting to know each other and having a great time.

Another great social event

Andy and Elmer's Apple Dumpling Adventure

By Lynn Devou

Rotary
Club of SaddleBrooke

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New Generations Committee Members introduce the members to the Rotary Ideals Literacy series that will begin this spring at Coronado K-8 school. 2nd grade students will each receive Elmer and Andy's Apple Dumpling Adventure book and Activity book from SaddleBrooke Rotary. The following are the program's objectives:

OBJECTIVES

Provide a story time experience that incorporates grade-level literacy skills and reinforces Good Citizen Behaviors

SWAT (Students Will be Able To):

- A. Relate good citizen behaviors to the 4 principles learned in the book:
 - Is it the **Truth**?
 - Is it **Fair** to all Concerned?
 - Will it build **Goodwill** and **Better Friendships**?
 - Will it be **Beneficial** to all concerned?
- B. Show an understanding of new vocabulary
- C. Predict and justify their predictions based on happenings in the story
- D. Demonstrate literal comprehension of story
- E. Be motivated to read the story with their family at home

The Impact of the Rotary Foundation

By Linda Drake

We are very excited to have our member, Kristi Halvorson, as our speaker on February 27. Kristi will speak to us about The Rotarians' Charity: The Rotary Foundation. A short history and overview of the programs of The Rotary Foundation and the profound impacts it makes to the world.



No story selected for story_2

Speakers

February 27, 2025

[Kristi Halvorson](#)

March 06, 2025

[Bill Bengen](#)

[A Richer Retirement, Lessons from a Financial Legend.](#)

Events

February 22nd

[SMRC Monthly Meeting](#)

February 23rd

[Micro Credit Trip to](#)

February 27th

[Rotary Charity](#)

March 6th

[CSC Meeting](#)

March 6th

[A Richer Retirement, Lessons from a Financial Legend.](#)

March 12th

[Pack IMPACT bags at IMPACT of S AZ](#)

March 13th

[International Committee Monthly Meeting](#)

March 15th

[SBCO Food Drive](#)

March 19th

[SaddleBrooke Month Board of Directors Meeting](#)

March 20th

[New Generation Meeting](#)

Birthdays

John Howard

February 25th

Janet P Baker

March 2nd

Rudi A. Faller

March 10th

Deborah A. Rue

March 16th

John M. Ruland

March 16th

Byron D. Webb Jr.

March 17th



Kristi has devoted a remarkable 35 years as a Rotarian. She acknowledges that "Rotary has been a large part of my life." Just amazing! Notably, after serving multiple leadership roles in Rotary, including District Rotary Chair, Kristi received the greatest honor, Rotary International's "Service Above Self" award in 2017! We look forward to learning from her extensive experience.

A Richer Retirement, Lessons from a Financial Legend

By Linda Drake



We are holding an illuminating event on March 6 at 1:00 pm at The Ranch House Ballroom of Saddlebrooke Ranch. Mark your calendars NOW and INVITE GUESTS to attend a presentation by our member, Bill Bengen, the Father of the 4% Rule in Financial Retirement.

Bill was the very first financial advisor to examine and study safe retirement withdrawals.

Bill is a well-known figure worldwide. He is the author of *Conserving Client Portfolios During Retirement*, an in-depth compilation of proven concepts written to guide financial advisors. Bill's content has been featured and quoted in innumerable articles, including the Wall Street Journal, Barrons, Forbes and college textbooks.

Bill will provide all attendees with the inside scoop on his latest research now incorporated in his new book, *A Richer Retirement, Supercharging the 4% Rule to Spend More and Enjoy More* coming out in August.

Meeting attendees will get the inside scoop on his latest research on retirement well before the book comes out. His latest book is based on over 30 years of research. Bill even includes step-by-step directions on how to analyze your retirement withdrawal. There is also a case study on altering your retirement planning when you are well into your retirement years. So, you don't want to miss this.

The Rotary Club of SaddleBrooke offers this complimentary program to residents of SaddleBrooke and SaddleBrooke Ranch. There will be limited seating in the Ranch House Ballroom, located at 31143 S Amenity Drive, SaddleBrooke Ranch, Oracle, AZ 85623. There is plenty of parking to the sides and back of the Ranch House building. To help us plan for enough seating, or for additional information, rotarysbaz@gmail.com to let us know you are coming or get answers to your questions!

Register now by [clicking here](#)

Micro Credit Loan Partnership

By Kristi A. Halvorson

About our International Project



Microcredit/Loan Partner

Participation

Kristi interviewing a borrower in Hermosillo

What: This Arizona-Sonora, MX. program makes small business loans available to the poorest people in the poorest sections of Hermosillo, Sonora, Mexico through an existing microcredit financial institution Credisylvia, formerly FinReg bank). The small business loans provide capital to small scale entrepreneurs to grow their businesses. Their success rate is outstanding with a loan payback of 97%.

The project is about **“helping those who are trying to help themselves”**.

Participation: To be a partner in the program with other clubs in D 5500 and D5495 requires a donation of \$5000.00 payable over 3 years. We joined as a partner earlier this rotary year. Partner clubs receive regular program updates and access to financial data. **Also, we have the opportunity to join a borrower visit trip to Hermosillo. Such a trip allows us to meet and interact with our beneficiaries of the program. All costs of the trip are covered and limited to 10 people per trip.**

JOIN one of the TRIPS scheduled for February 21-23 or March 28-30

Kristi Halvorson made the trip in January and speaks highly of the experience. If interested, members should contact Harvey Smith or Kristi.

Goal: The objective of this program is to provide opportunities for individuals to sustain or expand an income generating business venture by offering seed money in the form of a loan. The program is not meant to be a grant but a loan with full expectations for pay back of the principal with modest interest (4%).

Additional information: Borrowers are organized into groups of 2-8 individuals. All group borrowers co-sign a group Promissory Note pledging repayment of all the individual loans during each loan cycle. When all the loans are repaid, new loans are made available. Consequently, funds contributed are loaned again and again for decades...they are never used up!

Microcredit is the most effective antipoverty intervention developed to date.

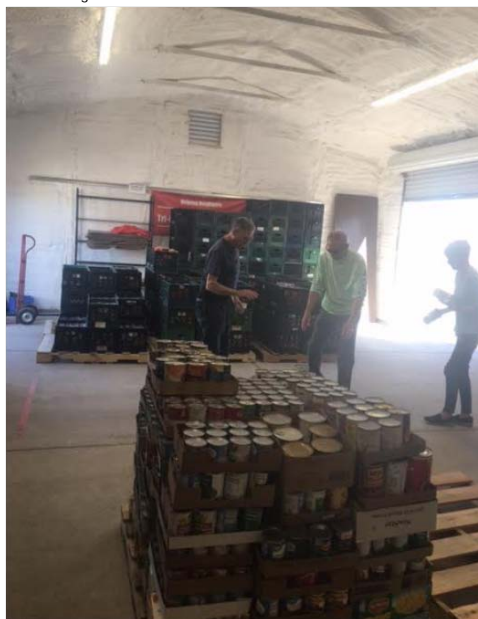
Donations are made to Tempe South Rotary Foundation (501c3.tax deductible).

Tri Community Food Bank

By John Howard

Saddlebrooke Rotarians worked at the Tri Communities Food Bank yesterday, Friday Feb 21 to finish up the sorting of food donated from the Old Pueblo Bike Race.

The final stage was to take the food that had been sorted and consolidate like items into crated as seen in some of the attached photos.





252 crates of food were donated. Our Club members unloaded the crates of food from the U Haul on Sat Feb 16 and sorted the donated food on Mon, Feb 17, Tuesday Feb 18 and Wed Feb 19 and consolidated the sorted food on Fri Feb 21.

The TCFB serves 500 families each month. Assuming 4 per family, that 2,000 people we will touch and help make a difference in their lives.

ShelterBox USA is Matching LA Relief Donations

ShelterBox USA is supporting the communities affected by the recent fires in LA County.

By working in partnership with the Rotary Districts (5280 and 5300) in the affected areas, ShelterBox USA will **match all donations to the fund up to \$100,000.**

Donations to this fund will be designated for the emergency relief and recovery efforts for the LA Wildfires and will be administered by Rotary Districts 5280 and 5300 in Rotary Zone 26.

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