



# Kutztown Rotary Bulletin

**Kutztown Rotary Club, District 7430, Club 5433 - Organized April 1, 1926**  
**Address: P.O. Box 127, Kutztown, PA 19530; Meetings: Wed. @ 6:30 PM at**  
**Seasons Grille – 15305 Kutztown Rd, Kutztown; east end near 222 Bypass**

Our newsletter is distributed by email. Please give your e-mail address to Steve Henning or send your e-mail address to [rotarians@earthlink.net](mailto:rotarians@earthlink.net).

You can also read new and past newsletters at <http://kutztownrotary.org>.

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**June 4, 2008** – Bill Bender introduced his granddaughter, Emily Bender, who just returned from a semester abroad in Nairobi, Kenya through the U. of Pittsburgh. Emily has been a student of Swahili and was able to expand her vocabulary as she studied at the U. of Nairobi. She said we tend to think of Africa as one big National Geographic image. But it is full of diversity. Nairobi is very cosmopolitan, lush and full of flowers.

Emily visited a Masai village, and although the houses encircled the barnyard, so there were lots of flies, they are not impoverished. Their way of life was different, but they were not poor.

She made good friends while she was there. One friend drove her 6 hours to his mother's house in a village outside of the city. Electricity hadn't arrived, and the water pressure was bad. The house was filled with candle light, the food was delicious, and the family was warm and welcoming.

Emily made a point of saying that any donations sent to Africa should be funneled through well-established organizations with good reputations, such as Rotary or the Red Cross.

When Emily finishes college she plans to marry her fiancé, Dan Eizenberg, perhaps get a masters in nonprofit management, and perhaps move to Israel, where Dan spent a semester abroad while studying to be a member of the Lutheran Ministry.

**June 11** – Amy introduced this year's Donald Boyer Scholarship recipient, Andy Friedlund, son of Kathy and Pastor John Friedlund. Andy said he has been blessed. He has been inspired by the book "The Irresistible Revolution: Living as an Ordinary Radical" (Claiborne). He has been to Honduras and Haiti building and refurbishing houses. He works at the Food Bank and has volunteered serving holiday meals in Reading. He has 3 varsity letters

in cross-country, track and basketball. He will be attending Albright College in the fall.

Next up, Dick Wagner introduced James Clark and Lorena Rakowsky from Wachovia Bank, Kutztown. James, Wachovia's financial center manager, talked about the sub-prime mortgage crisis and oil futures. When the dot-com bubble burst in 2000, investors moved to the real estate market. With more money to lend, more sub-prime mortgages were sold. These adjustable rate mortgages start with an initial fixed rate. When the payments ballooned, borrowers looked to refinance, but found that they had a negative equity as the value of their property dropped.

Wachovia's lending practices are relatively conservative, but through the purchase of a California company, Wachovia was exposed to these 2007 failures. When the market moved away from mortgage-backed securities, money moved to the futures market, helping to pump up the price of oil (along with increased demand and a weaker dollar).

Lorena Rakowsky, Wachovia's financial and small business specialist, said people have refinanced because they have no other choice, and if they can't refinance, they turn to their credit cards that have such a high interest rate (avg. 19% and as much as 30% if you fail to make a payment) that they can never pay it off. She showed us how she works with clients to consolidate their debt and create a long-term plan to pay off that debt. She said anyone with an account at Wachovia may ask the financial specialists to review his/her financial profile and make recommendations. The service is free and confidential.

**June 18** – Amy Howard thanked everyone for a good year as president. She said that more than

anything else it was a year of learning about Rotary District 7430, and Rotary International. She looks forward to implementing the District Simplified Grant in the schools this fall and is excited to be starting an Interact Club at KAHS.

The club welcomed Keith Snyder to the post of Kutztown Rotary President for 2008/09.

Keith was riding dirt bikes at 9, racing go-carts at 13 and “clinched” a championship at 17.

He’s taken some college courses but graduated from Motorcycle Mechanics Institute, Daytona. He’s worked as a draftsman for Hanover Engineering, as a surveyor in East Greenville, as a professional hunter in Montana, and as a parts salesman and manager for Blackman’s Cycle. He is now a sales rep for Parts Unlimited, an active member of Western-Eastern Road-racing Assoc., and member of the NRA, Ducks Unlimited, North American Hunting Club, and North-South Skirmish Assoc.

Keith has been married to his wife, Debra, since 1987, and has a 15-year-old daughter, Kelsey. In addition, there are 2 German shorthaired pointers, a German shepherd mix, and a black lab mix, making it a big (and somewhat furry) family.

Keith would like to grow the membership of the club this year, to meet the “Every member every year” goal of the foundation, and to keep the members involved.

**June 25** – The Reading Phillies. A clear night and good company. [Patt didn’t notice the ball game; the R-Phillies won, 5-3. The food was good also.]

## **Announcements –**

- **Every Rotarian – Every Year:** To contribute to the RI Foundation’s Annual Program Fund (“Every Rotarian Every Year”) online, go to <https://riweb.rotaryintl.org/>. The page asks for your user name and password, which you receive after registering. Click the “Register Now” link to register. Enter your District #7430, your Club #5433, and your member id #, which is at the bottom left of your membership card, or you can email Steve Henning and ask for the number. Once you have entered these 3 numbers, the site will confirm your user id--which is your email address--and will send your password to that email address within 24 hours (it may take only a minute). Once you receive your user id and password, you can log on at the same site and make a contribution.

- Boyer Golf Classic at Golden Oaks, August 4
- Steak Fry, August 13
- Dog Show, September 14
- Flatworks, October 24-26

## **Birthdays –**

- No one– find a new member with a July b’day

## **Anniversaries –**

- Dennis Lutz – 7/29

## **Programs –**

- July 2 - Club Assembly – K. Snyder
- July 9 - VP Social Services at Berks Encore – J. Boyer
- July 16 - Scholarship Dinner – A. Howard
- July 23 - B. Martin
- July 30 – B. Winkler

**Board Meetings are the First Wednesday of the Month**

## Kutztown Rotary Club Officers

President	Keith Snyder	610-944-6891	
President Elect	Marie J. De Filippis	610-682-0936	
Directors:			
	Barry Martin	610-683-8106	B: 610-478-3147
	Tom Turner	610-944-8905	B: 610-944-6871
Directors at Large:	William H. Bender	610-987-3552	
	Nancy Hildenbrand	610-683-3526	
Corresponding Secretary	Patricia J. McCloskey	610-683-6546	
Club Secretary	Steve Henning	610-987-6184	
Treasurer	Dennis Lutz	610-683-6026	B: 610-926-8900
Bulletin Editor	Patricia J. McCloskey	610-683-6546	
Sergeant at Arms	Larry Biehl	610-562-3374	
Past President	Amy Kohler Howard	484-332-9239	
Program Coordinator	Jean Boyer	610-683-3256	

CLUB SERVICE	VOCATIONAL SERVICE	COMMUNITY SERVICE	INTERNATIONAL SERVICE
Keith Snyder	Tom Turner	Marie J. De Filippis	Barry Martin
<u><b>Program Coordinator</b></u> * Jean Boyer  <u><b>Attendance</b></u> * William Bender  <u><b>Classification, Membership and Orientation</b></u> William H. Bender Larry Biehl Nancy Hildenbrand  <u><b>Fellowship Club Bulletin</b></u> * Patt McCloskey Stephen M. Henning Jean Boyer  <u><b>Audit</b></u> * George S. Barrell	<u><b>Rural-Urban</b></u> * Patt McCloskey * Jim Springer Larry Biehl William H. Bender Jean Boyer  <u><b>Camp Neidig</b></u> * Patt McCloskey Dean G. Wetzel  <u><b>Youth / Student of the Month</b></u> * Larry Biehl  <u><b>Scholarship / Awards</b></u> * Amy Kohler Howard Karissa Barrell Dr. Brenda Winkler	<u><b>Golf Classic</b></u> Thomas Turner Jim Springer Dennis R. Lutz Peter M Keegan George S. Barrell Larry Biehl  <u><b>Dog Show</b></u> * Marie J. De Filippis Nancy Hildenbrand Dennis R. Lutz Larry C. Biehl Peter M. Keegan Barry Martin  <u><b>Public Relations</b></u> * Stephen M. Henning Larry Biehl Tom Turner Peter Keegan  <u><b>Ways &amp; Means</b></u> George S. Barrell Jim Springer William H. Bender Dan Breidegam Tom Turner	<u><b>International Service</b></u> * Robert Hobough Peter M. Keegan Stephen M. Henning  <u><b>Rotary Foundation</b></u> * Larry Biehl  <u><b>Youth Exchange</b></u> * Robert Hobough Patt McCloskey George Barrell Dennis Lutz  <u><b>International Fellowship of Scouting Rotarians</b></u> * Stephen M. Henning  <u><b>Rotary Programs</b></u>   <u><b>Board Meetings</b></u> <u><b>First Wed. of Month</b></u>