

ROTARY CLUB OF HAYWARD

High  Gear

December 1, 2008  
Volume 85, Issue #69  
Editor: Norma Rees

**Rotary Holiday Party at the City Hall Rotunda**

**December 6, 2008**

**CANCELED**

***Attn: Hayward Rotarians***

The East Bay – Reno Rotary Inter- City Meeting & Train Trip is coming soon.  
Following are the details of this wonderful event.

**January 25-26, 2009**

Cost of the Trip: \$315.00 – Single Occupancy  
\$285.00 – Double Occupancy

Trip Includes: Your train ticket to and from Reno, your room at either Harrah's or El Dorado, the Monday luncheon with the Rotary Reno Club and Dinner on the return train trip from Reno. You are responsible for your meals and entertainment other than those mentioned above

**Reservation Deadline: December 10<sup>th</sup>, 2008.**



We have been allotted only (8) Seats for this event. Please let us know as soon as possible if you would like to attend so we can get you on the list. We will need your check payable to: Hayward Rotary Club to secure your space. All reservations are “non-refundable” and if you are unable to attend after reserving a space you will need to find another Rotarian to take your place or forfeit your payment.

**Please contact either of the following to reserve your space:**

**Rob Cook at: (510) 957-2007 or [robcook@mcdermottcosta.com](mailto:robcook@mcdermottcosta.com)**

**Andy Krake at: (510)247-8800 or [andy@accesswireless.com](mailto:andy@accesswireless.com)**



**President John Caldwell** called the meeting to order, reminding us that it was the 21<sup>st</sup> meeting of our 87<sup>th</sup> year! The Pledge of Allegiance to the Flag was led by **Terry Lee**. **George Famous and Chuck Horner** led us in God Bless America.

**Thought for the Day:** **Norma Rees** told us “It is written that there is ‘a time to weep and a time to laugh.’ The trick is to know which one to do when. Given a choice, let’s go with the laughter.”

**Terry Lee** introduced **Visiting Rotarian Bob Tucknott**.

**Guests of Rotarians:** **Beth Ehrlich** introduced her husband, Kenneth Smith. (Welcome again, Ken!)

**George Famous and Chuck Horner** led is in the Hello! greeting song, and then tried mightily to have us sing Over the River and Through the Woods. Well, we got the first line right. But **George Famous** did it for all of us, even in Chuck’s key.

**ANNOUNCEMENTS:** **President John** called on **Cate Steane**, who thanked everyone who participated in the **Dictionary Project** – ordering, labeling, getting them to the schools, and distributing them in the classrooms. This great project will be completed for this year soon, after just a few more schools to come. She has received letters from the children, always very moving and gratifying. And **Cate** also got her blue badge – Congratulations, **Cate**, for all you do!

**Laura Swan** reminded us about the Holiday Dinner on Saturday December 6 – you can still buy a ticket and show up! So far only 38 have signed up, so we may need help to make the cost. (**UPDATE: Party has been Canceled**) **President John** asked everyone who has a tuxedo to stand up, and then fined them all if they are not coming to the Holiday Party. **Nels Nelson** called for Salvation Army bell ringers for Friday December 19 – and to no one’s surprise Charley Plummer volunteered to fill one of the empty slots. **Ed Mullins** told us to see him if we still want to attend the Hayward Education Foundation Holiday Luncheon on December 4. **Debby De Angelis** reminded us about the Hayward Rotary Foundation drawing. We are doing very well with double sustainers but could sure use more. Today is our last chance to buy raffle tickets, \$20 each.

**President John** reminded us about the **April 17-19 District Celebration**, especially important for new Rotarians. May 21 is the Date for the **District Assembly** at the San Jose Doubletree Hotel. Looking ahead, April 25, 2009 is the **Rotarians at Work Day**, when every Rotary Club in the world will be working on a community project (we will decide about our own project to participate). And June 21-25 is the **Rotary International Convention** in Birmingham, England.

**FINES AND FOOLISHNESS:** **President John** fined himself because he has to leave early to get an MRI – he may need surgery for his knee. **Heidi Finberg** was fined for her Club Anniversary; **Steve Bristow** was asked what happened on December 5, and he told us it was the day that the Germans bombed Pearl Harbor (won’t they be surprised about this revisionist history!) but anyway was fined for his Club anniversary; **Charley Plummer** was fined for his 60th Wedding Anniversary; **Jim Hansen** was fined for his Wedding Anniversary, **Andy Krake** a belated birthday, but he said the system should pay the fine (**President John** said it doesn’t work that way); and **Bob Cook** was fined for his confession about golf at Pebble Beach.

**PROGRAM:** **Chuck Horner** introduced today’s speaker, Steven “Shags” Shagrin, a 25-year Rotarian with perfect attendance, President of the Rossmoor-Walnut Creek Club, and past president of the Girard-Liberty Club in Ohio. Shags moved to the East Bay in July 2005. He spends his time as a Money Coach, helping others to understand and improve their various money relationships, and as a speaker and educator on topics of personal finance and life planning through his in-person and web-based workshops. His professional credentials include Attorney-at-Law, Certified Financial Planner practitioner, Chartered Retirement Planning Counselor, Enhanced Lifestyle Planner, and Certified Money Coach. Today he will share some thoughts with us designed to help us better understand our relationship with money.

Shag told us that he has worked around money most of his life, and learned a lot from his father. He learned accounting, finance, tax, estate planning, and auditing. He is an investment broker, licensed in everything.

He met Deborah Price, the author of *Money Magic*, a how-to book, and got interested in how people deal with their money.

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When he read the book, he also learned a lot about himself. Money is worth nothing except as we believe in it. Many people unconsciously worship money above all else; many think they are worthless unless they have money.



Today there is turmoil in economic markets, so people want to find a way to be in control. Money is an agreement, an exchange for something else.

We all start as innocents about money. Some become martyrs, who give but not receive; or fools who jump in without looking; or warriors, who don't know when to stop; tyrants, who want to control others; or creative artists, who are not interested in money; or magicians, who know it all comes from within. For example, Ebenezer Scrooge was a miser, a tyrant, but at the end of the story he became generous instead of just accumulating money. His clerk Bob Cratchit was a fool, because he took too little for the work he did, and when he got some money used it to buy a turkey (wasn't it a goose? Ed.) instead of medicine for Tiny Tim.

Children learn about money from the messages they receive from adults. Many cannot change the behavior based on these early messages. The subprime disaster is an example. He showed us a deck of cards, called Money Habitudes, each card with a statement about beliefs in money. Examples: put up a good front, don't show your money problems; pay your own bills, but don't split the cost for a restaurant meal; go shopping when you feel bad – or when you feel good; feel uncomfortable if you have more money than your family.

Some people are free spirits, while other need money for security, status, and confidence. Some want to give money to others in need. But experience shows that even a free spirit can be disciplined about money if the circumstances warrant.

He told us a story about a woman who lost money in the stock market, and needed money to help her son go to trade school. For her, status was involved when she didn't want to go out with her co-workers because she didn't have the money.

Money coaching teaches people how to have conversations with themselves about money. Your money quotient is a combination of intelligence quotient and emotional quotient. Wisdom consists in linking money to goals.

You should rate the appropriateness of the advice you receive from your financial advisor, because she may be wrong.

He told us a story about cowboys riding on the range who heard a voice sound out: "Get down from your horses, pick up pebbles, put them away." So they did, and the voice said "Good job." As they rode away, the voice said, "You will be both glad and sorry." When they reached their destination, they found that the pebbles had turned into precious gems. So they were glad, but also sorry that they didn't pick up more!

Siblings are not necessarily the same about money, because it depends on what was happening in the family and the society when they were growing up. There are also effects from cultural and ethnic identity. He told us about a wife from an Italian family with a husband from a Norwegian family. Italians tend to place more value on elaborate gifts, while the Norwegians like useful gifts. So she gave him expensive camera equipment, while he gave her sewing materials, and she was not happy! Religion also affects how people feel about money.

He also talked about how people are hardwired, affecting their physical makeup with regard to money. Children are open to new things because their neural pathways are still being created, but for adults it is hard to change because the rate of neural pathways creation has slowed down.

Some people are very careful about money, while others say, "I'm lucky, so just let it go." Also we vary in how we hear things. Eighty percent of marriages that end have a financial component, because different ways of dealing with money are very challenging for partners. Innocents can learn to become more aware, learn from those who know more, and learn that they can shape their future; archetypes can be shifted, patterns can change.

**Phyllis Moroney** thanked our speaker. She reminded us that next week's speaker will be Mary Alice Rathbun, of the Alliance for Smiles – the Cleft Palate Medical Team. The meeting was adjourned.

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# Hayward Rotary Club Calendar

Dec 8 Mary Alice Rathbun - Alliance For Smiles,  
Clef pallet medical teams



Dec 15 Patty Goodman - Martin C. Kaufman 100 Club of Alameda County

## Need to find or confirm a Location?

Visit the District 5170 Website @ <http://www.rotary5170.org>



### CHARTERED

June 1, 1922 • California  
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[www.haywardrotary.org](http://www.haywardrotary.org)

Email: [hayrotaryclub@sbcglobal.net](mailto:hayrotaryclub@sbcglobal.net)

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Vice-President ..... Dave Elkins  
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Asst. Secretary ..... Dick Bowman  
Treasurer ..... Patrick Early  
Asst. Treasurer ..... Jim Hanson  
Sgt. at Arms ..... Phyllis Moroney

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