

NEWSLETTER OF THE GROSSE ILE ROTARY CLUB

Box 125, Grosse Ile, MI 48138

Club website: www.gircweb.org

District website: www.rotary6400.org

FOR MEETINGS OF: 10/22/2009

Board Members 2009 – 2010

President	Dale Klemans
President Elect	Charlie Worden
Secretary	Bambang Soedarjatno
Treasurer	Ron Peltier
Past President	Ted Aller



Board Members At Large 2009 – 2010

Dave Sims
Roberto Sanchez
Allen Hickman

PROGRAMMING SCHEDULE:

- Oct 22: James Penn- Being laid off and what is being done to assist in that situation-----
Board meeting; 5:30 PM, GIGCC
- Oct 29: John Williams, Del Ray Community House discuss progress at Del Ray

SPECIAL NOTICE.....PLEASE READ.....

The Club approved that the weekly meetings during the months of January, February and March of 2010, will be held at Perdino's.

We'll return to the GIG&CC in April of 2010.

FEATURED PROGRAM:

JIM PERRI
FAIRLANE INVESTMENT ADVISORS INC.

“WHAT TO DO IF YOU ARE LAID OFF”

1. Use IRA for COBRA payments.
 - a. Withdraw from your IRA to cover health care costs – with no 10% penalty regardless of age. (Will still pay taxes on withdrawals.) Same thing possible with a 401K.
2. Prevent Foreclosure
 - a. Speak with mortgage holder to see what can be done so as NOT to go into foreclosure. If out of options, look to 401K for “Hardship Withdrawals”.
3. If you receive a Buy-Out keep it safe & liquid.
4. Diversify your income sources.
5. Find a new job ASAP.

FINANICAL PRIORITIES

- Housing
- Utilities
- Transportation
- Health Insurance
- Food

The Four-Way Test

The test, which has been translated into more than 100 languages, asks the following questions:

- * Is it the TRUTH?
- * Is it FAIR to all concerned?
- * Will it build GOODWILL and BETTER FRIENDSHIPS?
- * Will it be BENEFICIAL to all concerned?

