

# The Spoke

## Rotary Club of Danbury

[www.danburyrotary.org](http://www.danburyrotary.org) ,

District 7980

September 13, 2017

P.O. Box 788, Danbury, CT 06813

### From the Editor's Desk:

Our Board of Directors voted to have the next month collection of Sad/Happy dollars donated to the Shake-A-Leg program in Miami, Florida. The founder, Harry Hogan, was paralyzed in an auto accident at 22, and decided he needed to add meaning to his life. He founded SAL to provide a sailing and watersport adventure to hundreds of handicap youths who could have never had a sailing opportunity without his special boats and program. Sadly, most of his fleet was trashed by the storm surge of the Florida hurricane, and the program is currently on hold. For the next month give generously to the Happy/Sad bucket, and our club will match the money collected.

Yours in Rotary Service, Ralph

### Tary's Rotary Minute:

Because of our gift to the Renal Dialysis Unit of Danbury Hospital, a record number of patients could then have kidney transplants, and at least one patient has given birth to two children—a feat impossible before the Dialysis Center was established.



### Area Make-ups

Mon. 12:15 pm, Norwalk, Norwalk Inn  
Mon. 6:15 pm, Newtown, Newtown Country Club  
Mon. 6:00 pm, Housatonic Valley Bkfld Town Hall, Rm 129  
Tues. 7:15 am, Ridgefield Sunrise, Prospector Theatre, 25 Prospect St. Second Floor  
Tues. 12:00 pm, Westport, Branson Hall at Christ and Holy Trinity Church  
Wed. 12:15 pm, Danbury, Ethan Allen Inn, Danbury  
Wed. 6:15 pm, Ridgefield Dinner Club, Stonehenge Rest., 35 Stonehenge Rd (off of Rt 7) Ridgefield  
Fri. 7:30 am, Westport Sunrise, The Westport Inn  
Fri. 12:15 pm, Wilton, Marly's Bistro

### Amber Alert

10/7/17 Home Depot, Danbury, 9 -1 pm.  
10/14/17 Reed School, Newtown, 10-4 pm  
10/15/17 Backpack Program, Haddam/Ellington 11 -3 pm.

### Speakers:

9/20/17 Allison Fulton on suicide prevention (tentative)  
9/27/17 Dinner at Chuck's, 5:30 pm

## James Forte Gave Us the Pros and Cons of a Reverse Mortgage: He Likes Them--

Many of us think of the reverse mortgage as a high interest loan designed to rip off the elderly. Not so, says our speaker, James Forte. He indicated that the home owner (who has to be 62 or over) can take advantage of this plan and actually make money in the process.



James Forte, of Total Mortgage, is a mortgage specialist who pointed out that the Reverse Mortgage is a home equity loan, which in the past has been of questionable value, but through the efforts of FHA has been greatly enhanced. As a line of credit it can be used in many creative ways, some of which are a bit arcane. For example, the living heirs to a deceased owner of a reverse



Pres Frank with guest speaker, James Forte.

Guest, James Forte with Josh Gregorio, our Membership Chair. Do we have a new prospect, Josh?



mortgage can repurchase the home at a reduced rate of the market value, and have a year to sell the home if they choose to do so.

If you are considering a reverse mortgage, or know of someone who is thinking of taking one out, James Forte is the man to call. Phone 203-942-6860.

Winning Ticket, Losing Card:



Delia Espinal had the right ticket, but pulled the wrong card. Still, she will have 7 more tickets next week, for a chance at the big one—or a Rotary cap. Congratulations, Delia, on buying the winning ticket, and our condolences on pulling that miserable 7 of diamonds.

Guests:



(Left) Our future DG and former ADG, Larry Gardner, dropped by for lunch. Good to see you again, Larry. Also, probable future Rotarian, Alan Sopir, (right) came to our luncheon today. We hope to see both of you gentlemen, again, soon.



Rotary Club of Danbury  
Officers 2017-18

- |  |                    |
|--|--------------------|
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| John Murphy                                |                    |
| <i>No Spoke issues missed since 1/4/06</i> |                    |
| Spoke Editor: Ralph S. Welsh               |                    |
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Rotary Board Meeting:

Once a month our Board of Directors meets at Chuck's. This week we decided to make the contribution to the destroyed Shake-A-Leg program in Miami, discussed the progress on the proposed ballfield for the Westerner's, talked about our road signs, passed out raffle tickets, discussed our banners (some are tattered and need repair), determined who would be going to the upcoming District Training Seminar which is focusing on The RI Foundation, talked about more interaction with our Rotaract Club at WestConn, Allison talked about securing a small grant for her suicide prevention program, we talked about membership development, discussed a future location to store our stuff, congratulated Tary for his marvelous party, and talked about scheduling the Lion holiday get-togethers. Finally, we decided to utilize our inventory of clothing as prizes for the weekly raffle. Every Rotarian can come to the Board Meetings. Join with us next month.

