



Club Meeting

Spirit of St. Louis County
 Meets at Higher Groundz Coffee & Tea
 12075 Dorsett Road
 Maryland Heights, MO 63043
 Time: Wednesday at 07:00 AM

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Club Leaders



David C. Mohler
 President



Daniel Flynn
 President-Elect
 Vice President



David Lawrence
 Robinette Club
 Executive Secretary
 Secretary
 Webmaster



Ruth Randell
 Treasurer



Ann E. Kallmeier
 Club Director



Mary B. Robinette
 Club Programs Chair
 Youth Services Chair
 President-Nominee



Mitchell A. Wilson
 Past President
 Webmaster
 Public Image Chair



Al Beinke
 Membership Chair



Josh Michael
 Louis Gross Braherd Service Projects Chair



Robert E. Courtney
 Rotary Foundation Chair



E. Thomas Drennan
 Sergeant-at-Arms



Jerry Nolen
 Past President

Announcements

There were several announcements for the Club this week:

He thanked **Bob Courtney** for arranging **Jerry Nolen's** District Governor Installation last week. As usual, the menu choice and venue (Greenbriar Country Club) were exceptional. He also wished Jerry well this upcoming year.

Mary Robinette read a Thank You note from one of our scholarship winners, **Samantha Haggard**. Samantha won one of the Spirit of St. Louis County Rotary Club scholarships. We will hear more from Samantha this week (see This Week's Program for more information).

Dan Flynn advised the Club that all our CAP Grants were approved and there is still funding left. He asked the Club to approve additional spending for 2 of the Grants - the Anti-Malaria and Women's Hygiene. A motion was made by **Jerry Nolen**, with a 2nd by **Mitch Wilson** to amend the Grants; **MOTION PASSED**.

Dan Flynn also announced that the *first organizational meeting of the proposed Companion Club* will be held on Tuesday, July 9th at 11:30 am, lasting until around 1pm, at the American Legion Hall on Ballas and Olive.

Happy Bucks and Fines

Happy Bucks:

- **Todd Lindly** gave a sad buck in honor of the recently deceased Willie Mays.
- **Al Beinke** was pleased to announce that he has yet another speaker for us to put on the list.
- **Howard Abrams** was happy to be up and walking amongst the living
- **Bryan Hercules** was happy he was not the last one here
- **Bob Courtney** is happy to donate to the cause.
- **Jerry Nolen** is happy to be here.

Fines:

- **No fines this week.**

This week's meeting Program

This week's program is one you won't want to miss!

We are happy to announce that the 3 Spirit of St. Louis County Club Scholarship winners and their parent(s) will be with us to receive their official certificates and tell us about themselves and their future plans. We will be welcoming **Samantha Haggard**, **Caleb Orozco** and **Emma Whitley** to our meeting.

And, we will be treated to an "All About Me" presentation from our new member, **Howard Abrams**.

Please make a special effort to attend and show all of them - especially our Scholarship winners and their parent(s) - how welcoming we are to the community.

Last Week's Program

Program Speaker and Recap:

This past week, we welcomed Steve Krazl, with New American Funding. Steve has been a loan officer in residential lending for over 27 years. He explained some of the intricacies of loans that we may not have been aware of, including:

- Interest rates are up somewhat due to lack of inventory, which is NOT a quick fix
- While there are some relationships, there is no direct correlation between the Federal Reserve (Fed) and Interest rates
- The Fed rates affect credit borrowing like credit cards, home equity loans, and variable rate loans.
- When the Stock Market is up, there is generally lower interest rates because people move away from Bonds and conversely, when the Stock Market is down, and people move more to Bonds, the interest rate increases.
- Rates for Conventional, FHA and VA loans are still around 3% to 3.5%, with some downpayment assistance plans available.

He also spoke about how Real Estate Agents are paid. BOTH the seller's agent and the buyer's agent are paid by the SELLER. ONE fee is paid, as a percentage of the sale price, which is then split by the seller and the buyer agents. Having one agent be both the Seller's Agent and the Buyer's Agent will not lower the fee; it just means that one person gets the total fee rather than splitting it.

He touched on NETWORKING and growing the Club. His feeling is that unless there is VALUE ADDED to belonging, not many people will join AND stay. Networking is fine, but it has to be valued by the member. Simply going for a meal, or another meeting, may not be enough to have new members join and current members remain members. Steve gave us a lot to think about.

Ponderables....

A few questions and answers (that can be printed!) from Hollywood Squares Peter Marshall and Paul Lynde:

"Eddie Fisher recently said, 'I am sorry. I am sorry for them both.' Who was he referring to?"
 Paul Lynde: "His fans."

Marshall: "Paul, any good sailor knows that when a man falls off a ship you yell 'Man overboard!' What should you shout if a woman falls overboard?"
 Lynde: "Full speed ahead!"

Marshall: "What are 'dual-purpose cattle' good for that other cattle aren't?"
 Lynde: "They give milk... and cookies, but I don't recommend the cookies."

Marshall: "True or false, Paul Revere had 16 children?"
 Lynde: "From ONE midnight ride?"

Marshall: "Back in the 1870s, Emile Berliner invented something, and without it, I wouldn't be able to do my job. What was it?"
 Lynde: "Let's see... toupees? Facelifts? Contact lenses?"
 Marshall: "Now cut that out!"
 Lynde: "Makeup? Capped teeth? Loud sports jackets?"

From IMDB


Upcoming Meetings

Meeting Dates and Program:

You will see the Weekly Program individuals below. Please notify [Mary Robinette](#), our new Program Chair, of your program, so the calendar and newsletter are current. Also, if there are any specific 'technical' needs the speaker requires, please let Mary know.

Program Assignments, Rotary Year 2024-25, July through December 2024 (Rev June 22 2024)

Date	Meeting Chair	Revised Meeting Chair	Speaker & Topic
July 3 2024	SERVICE PROJECT		SERVICE PROJECT
July 10 2024	Mary Robinette		Ritenour Scholarship award recognition and Club Officer installation
July 17 2024	Tom Drennan		Rotary Bike rides - Ride for MESA (medical equipment sent abroad)
July 24 2024	QUARTERLY CLUB ASSEMBLY		
July 31 2024	EVENING SOCIAL		
August 7 2024	SERVICE PROJECT		7 am Service Project. 11:30 am Inner City Meeting at Creve Couer American Legion: Amy Shaw - Channel 9 President and CEO
August 14 2024	Dan Flynn		District 6060 Disaster Response
August 21 2024	Bryan Hercules	Al Beinke	Kevin Amstutz, Major Gifts officer - UCP Heartland supporting people with disabilities
August 28 2024	Jim Law		Angela Gabel, Executive Director - An Introduction to the Ritenour Co-Care Food Pantry
September 4 2024	SERVICE PROJECT		SERVICE PROJECT
September 11 2024	Todd Lindley	Dave Mohler	Tracy Bono, Field Development Executive - Scouting: Changing our World by Connecting Youth with Nature
September 18 2024	Ruth Randell		Rhonda Hamm-Niebruegge, Lambert Internation Airport Director - Lambert Airport updates
September 25 2024	Andy Rimmel		
October 2 2024	SERVICE PROJECT		SERVICE PROJECT
October 9 2024	Josh Brainerd		
October 16 2024	Dave Robinette		District Governor visit - Jerry Nolen
October 23 2024	QUARTERLY CLUB ASSEMBLY		
October 30 2024	EVENING SOCIAL		
November 6 2024	SERVICE PROJECT		SERVICE PROJECT
November 13 2024	Bill Strohmeyer		
November 20 2024	Mitch Wilson		
November 27 2024			Day before Thanksgiving - no meeting
December 4 2024	SERVICE PROJECT		SERVICE PROJECT



December 11 2024	Howard Abrams		
December 18 2024	Al Beinke	Bryan Hercules	
December 25 2024			Holiday - no meeting