



The Dearborn Rotary X-Ray

August 30, 2018

Jim Ives, Editor



**Future Meeting
Duty Roster
9-6-18**

**Greeter
Darlene Schoolmaster**

**Guests and Visitors
Darlene Schoolmaster**

**Invocation
Bob Gleichauf**

**50/50
Maysam Alie-Bazzi**

**X-Ray Editor
David Anderson**

Future Meetings

**9-5-18
Club Board Meeting
Dbrn. Schools Admin Bldg
5:30PM**

**9-6-18
Motor City Mitten Mission
Gail Marlow**

**9-13-18
Picnic
Crowley Park, 5:30PM
No noon meeting**

**9-20-18
Detroit Challenge
Delrisha Rayes**

**9-25-18
Dbrn Rotary. Foundation Mtg
Dbrn. Chamber Offices, Noon**

Pictures from Last Week



Our speakers this week was John Jamieson on Long Term Senior Care



EVERY
 ROTARIAN
 EVERY
 YEAR



The Rotary Foundation Giving—Every Rotarian Every Year

Thank you Rotarians who have already made your gift to support our clubs \$7,000 goal for the 2017 – 2018 Rotary International Projects. These gifts fund our commitment to support the Every Rotarian Every Year contribution of \$100 per member per year. This is sent to Rotary International to help support Rotary work around the world. Many of these projects we support are reported in the Rotarian Magazine and @ Rotary .org.

Dearborn Rotary's Giving status toward our 2017-2018 EREY goal of \$7,000 is of the 58 members we have, 50% (29ea.) have given. Eighteen are sustaining Members (contributed \$100 or more in a year). The YTD giving total is \$4,300 which is 61% of our \$7,000 commitment. The following have met the Every Rotarian Every Year commitment.

CDG Jim Ives, Diane Ives, Mike Maldegen, Al Martin, Jack & Jane Mueller, John Snyder

Due to privacy rules at Rotary International, we no longer know who has contributed to the Foundation. With that said, if you have submitted money to The Rotary Foundation in excess of \$100 and would like to be recognized here, please let Merritt Robertson know of your contribution.

Announcements

- Need X-Ray meeting minute writers. Promise maximum writing is only once every six weeks. Can volunteer for even once a quarter or year. Please contact David Anderson.
- Maysam Ali-Bazzi is looking for greeters and invocation givers.

Please let her know if you're willing to serve. Sign-up sheets are being passed at the meetings to be a greeter, invocation giver, or run the 50/50

raffle for a particular date. Please volunteer.

Service Opportunities

As a way to keep club members informed about service opportunities in Rotary, we have added a section specifically designed to highlight those opportunities for either volunteerism, or Rotary enrichment and education. Review this each week, and take advantage of the opportunities to learn more about this great organization we belong to, or the opportunities to serve.

- Every week we need Greeters, Invokers, and 50/50 raffle workers. Please contact Maysam Ali-Bazzi to volunteer for these duties.
- Looking for a person to learn the Club Secretary job to take over in 2019-20 Rotary Year.

Membership Proposal

Pursuant to article XI, Sections 8,9,10, of the bylaws of Dearborn Rotary, the following individual or individuals have been proposed for membership

In the classification indicated, and has indicated their willingness to serve. (Sec8.) Any member objecting shall notify the Board of Directors stating their reasons for objection in writing within 10 days of publishing the first notice. (Sec9) Otherwise the member shall be considered duly elected (Sec10.)

Proposed: Hassan Abdallah

Proposer: Shannon Peterson

Classification: Legal Services

Meeting Notes

President Glenn Maleyko led today's meeting, which opened with the singing of the National Anthem. Invocation was done by Margaret Blohm, who mentioned passing of Aretha Franklin, John McCain, and Neil Simon. Margaret shared poem "Love is Everywhere" by 98 year old Beaumont Commons resident Otheria Love, who took her first creative writing class at age 94. Poem shared many Rotary values and showed a strong life. Greeter Merritt Robertson, introduced our repeat guest, Angela Linder (guest of Margaret Blohm) plus today's speaker, John Jamieson.

Announcements

See Merritt Robertson if you lost something at last week's meeting.

Dearborn Rotary Picnic is Thursday, September 13, 2018, at 5:30 PM at Oxford Park Picnic Shelter. Evening picnic takes place of luncheon meeting. Please sign-up on passed sheet or RSVP with David Anderson. Hotdogs and hamburgers will be provided. President Glenn said picnic is one of our once-a-month alternate meetings.

Please stay an extra 10 to 15 minutes after today's meeting and help Kathy Kalil assemble "My Potential" program material for three Dearborn high schools.

Club Board Meeting is this Tuesday. There is a lot on the agenda.

Shannon Peterson led 50/50 raffle, today. Guest Speaker, John Jamieson, drew winning ticket and Diane Ives was winner of \$13.

Jim Ives, Rick Goward, Kathy Gapa, Shannon Peterson, and Glenn Maleyko all had "Happy Buck" announcements. A Rotarian's twins just started kindergarten and are they cute. AAUW Book Sale is September 27-30 upstairs at the DISC. All books are \$2.00. Saturday and Sunday are bag days. A bag of books on Saturday costs \$10. and on Sunday, \$5. Pick up a flyer about book sale by door on your way out. College football is starting, NFL preseason is ending, and we are about to start a holiday weekend. Eight former band students are participating in this week's Michigan and Notre Dame game. Three in Michigan Band and five in Notre Dame Band. This is first week of school and there are no major issues, so far. Daughter is attending a far away volleyball camp. This weekend's plan is family, golf and football.

Today's speaker, John Jamieson from Perpetual Wealth Systems, was introduced by President Glenn. John presents on asset based long-term care and is author of two books on finances. His presentation included a handout folder plus PowerPoint slides. He collected our business cards for a later raffle drawing in the program.

John said percentage of our population over 65 years will double in 12 years. 70% of us will need long-term care at some point. 30% of us will require more than one year of long-term care. Alzheimer's disease has increased 123% between 2000 and 2015 and is still increasing. One in three of us will have some form of dementia. Average remaining life span of an individual with dementia is eight years. Cost of private room nursing home care is \$8,000. per month; semi-private room care in \$6,500. per month. Men average 2.3 years in a nursing home at a cost of \$216,000.; women 3.7 years at a cost of \$344,000. Eight years of Alzheimer's care is \$768,000. Medicaid is not the answer for long-term care because it makes you a pauper. Medicare provides you with 100 days of rehabilitation and pays for hospital stay.

Three options for senior care are: nursing home, assisted living, or care at home. Government looks back at five years of your finances, before qualifying you for Medicaid. They do not allow you to transfer your wealth to a trust or family to become eligible for Medicaid. Long-term care insurance rates are increasing and there are fewer carriers offering it. If you pass away prior to utilizing long-term care insurance, you lose benefit of all paid premiums. If you cannot do any two of six functions of life, you need long-term care.

Another option is to self-insure through an "Asset Based Long-Term Care Policy". You reallocate existing assets and purchase an insurance rider for long-term care. Cash equity can be from a residence or from financial investments. An insurance policy can provide you with a fixed monthly revenue stream plus a death benefit.

Bob Gleichauf and Sara Gleicher both had questions. Less than 20% of our population purchase long-term care insurance. Long-term total care costs are based on projected life expectancy and care costs. Some people in their 40s purchase long-term care insurance.

Book raffle was held at end of John's presentation. Shannon Peterson and Margaret Blohm were each a book winner of one of John Jamieson's two authored books, "The Perpetual Wealth System" and "Wealth Without Stocks or Mutual Funds".

President Glenn thanked John Jamieson for his presentation and invited him to sign a book plate for a children's book to be donated to Dearborn Public library. Dearborn Rotary Club meeting ended with us reciting the Four-Way Test in unison.

Respectfully submitted,

David Anderson

