



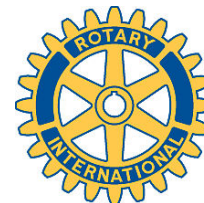
THE AXLE

Oswego Rotary's Weekly Newsletter

Founded March 29, 1927

Service Above Self

www.oswegorotary.org



Shawn Seale, President
Dr. David Granoff, President Elect
Terrance Gorman, Vice President
Larry Calabrese, 7150 District Governor

D. K. Lee, Rotary International President (Korea)

Bill Crist, Past President
Ann Seifried, Treasurer
Mark DuFore, Secretary
Paul Scott, Ass't. Governor, Area 10

NEXT MEETING

When: January 20, 2009
Where: King Arthur's Steakhouse
Program: Shawn Seale -- John Kruk (County Treasurer)

Today's Meeting Date: January 13, 2009

Welcome and Call to Order: 12:15 p.m.
Patriotic Song: You're A Grand Old Flag (led by Randy Zeigler)
The Pledge: Shawn Seale
Invocation: Ken Hayes
Second Song: Sing Out A Song of Rotary (led by Randy Zeigler)
Current Club Membership: 44

Visiting Rotarians: Steven Perkins (Watertown Rotary Club)
Honorary Rotarians: Ruth Sayer
Guests: Jon Spaulding and Harrison Wilde
Student Guests: None today
Birthdays: Tony Henderson (Jan 11); Tim Gleason (Jan 14); Rick Tesoriero (Jan 15)
Anniversaries: Vic Oates (1979); Corte Spencer (1982); Rick Tesoriero (1984); Terry Gorman (1989); Selma Sheridan (1992); Dave Granoff (2004)
Fines/Happy Dollars: Paul Heins and Vern Tryon collected several fines and happy dollars today.
50-50 Raffle: Tom Ingram won \$4 in today's raffle and donated it to the club. He was unsuccessful, however, in drawing the Ace of Spades and winning the grand jackpot of \$150.
Meeting Adjourned: 1:05 p.m.

We were pleased to see those of you who attended today's meeting: Joette Deane, Diane Dillon, Mark DuFore, Karen Ferguson, John Fitzgibbons, Dave Granoff, Ken Hayes, Paul Heins, Tony Henderson, Tom Ingram, Deana Masuicca, Charles Platt, Deb Robillard, Frank Sayer, Shawn Seale, Ann Seifried, Rick Tesoriero, Melanie Trexler, Vern Tryon, Dave Welsch, Stephen Wise, Bob Wood, and Randy Zeigler.

Reporting Make-Ups: Please report make-ups for missed meetings by sending an email to the [Attendance Committee](#). Be sure to include the place or activity being used for the make-up, its date, and the date of the missed meeting. Absences from Rotary meetings may be made up by attending meetings of other Rotary clubs anywhere in the world, Rotary International or District functions, or Board of Directors' meetings; participating in Rotary service projects; attending Rotary committee meetings; or by meeting online at any of several [eclubs in the world](#).



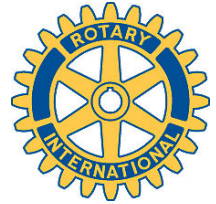
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Job Well Done Recognition Award: None today

Rotary Minute:

According to Claire Sykes: "When you're kind to others, you can expect to get a lot of kindness back – even if you're the only one who knows how nice you are. Try plugging a quarter into a stranger's parking meter, just for the heck of it. Says Sonja Lyubormirsky, professor of psychology at UC Riverside: 'People who commit kind acts feel generous, optimistic, and cooperative, and they look at others more charitably.' When you're compassionate, your brain releases endorphins and other neuropeptides. There may even be a giver's high. Your brain's reward-and-motivation circuitry is stimulated. This not only makes you want to continue to be loving and altruistic, but it also controls the way you respond to stress. Since stress is at the root of many health problems, being kind can potentially make you less vulnerable to diseases."

Calendar: No events are scheduled at the moment.

Announcements:

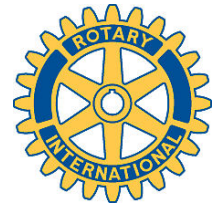
- ❖ Applications are now available for the Charles E. Riley Oswego Rotary Scholarship, the Ralph & Dorothy Faust Oswego Rotary Scholarship, the Manjulah R. Shah Oswego Rotary Scholarship, the Anthony J. Murabito Oswego Rotary Scholarship, and the Oswego Rotary Club Occupational Educational Award. They must be submitted no later than Tuesday, March 31, 2009. For further information, please contact Vern Tryon.
- ❖ Ruth and Frank Sayer have a neighbor, a young mother of a 3 and 4 year old who had a fire. Her name is Miss Greenie, and she is in need for 2 twin beds, sheets, pillows, and clothing for her children. Please contact Frank or Ruth for more information.
- ❖ The District 7150 Books for the World Project is now a reality. The project is designed to be a collaborative effort among Rotary Clubs, their affiliated youth clubs, and other community and service organizations in order to provide surplus children's K-6th grade picture/story and textbooks to regions in the world that are in need of these materials in order to create a opportunities for better way of life. The initial focus and book shipments will go to the Rotary District 9300 Distribution Center in Johannesburg Republic of South Africa to be distributed to countries in the southern regions of Africa, where English is one of the primary business languages. To learn more about the project, its logistics and costs, and the areas of Africa we are currently serving, visit the following web site:
<http://www.d7150booksfortheworld.org/Home.html>
- ❖ If you haven't yet done so, please consider contributing to The Rotary Foundation. All contributions are welcome.
- ❖ Members who have programs to sponsor for any of our luncheon meetings are asked to contact President Shawn Seale, Melanie Trexler, or Bill Crist.

Today's Program: President Shawn Seale served as our guest speak today. The title of his presentation was "Do You Know Your Credit?" Shawn focused his remarks on a discussion of the quiz he asked us to take regarding our knowledge of credit and credit issues. The first two questions asked us if we know the highest and lowest credit score an individual can achieve. The answer is 850 and 350. "What does your credit score measure?" was Shawn's third question. The technical answer is that it measures the probability you'll go bankrupt within the next two years. The less technical answer is that it measures your ability to pay as judged by your past credit history. Question Number



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Four asked "What are the five criteria that determine your credit score?" The answer is as follows: your payment history (30%), the ratio of your credit balances to your credit limits (30%), the length of your credit history (15%), the number of credit inquiries made on your behalf (15%), and your credit mix (10%). In this regard Shawn noted that you'll be considered past due if you are greater than 30 days late with a payment. Also, he recommended that you never allow any of your credit balance/credit limit ratios to exceed 70%. The number of your credit inquiries is considered in determining your credit score because a high number shows that you're out there looking for credit. Two to three credit inquiries every six months or so, he stated, will not hurt your credit score. Question Number Five dealt with the accurate determination of one's "debt-to-income ratio," a statistic used fairly widely by potential lenders. Monthly debt, Shawn explained, refers to anything reported to credit agencies with the exception of rent, and monthly income refers to your gross monthly income. Banks tend to look for a DTI ratio of 30% or less for home mortgages 40% or less for personal loans, and 50% or less for home equity loans. Finally, Question Number Six asked for the names of the three major credit-reporting agencies in the U.S. today. They are TransUnion, Equifax, and Experian. Shawn noted that you're likely to earn a somewhat different credit score from each of these agencies, but the difference shouldn't be more than 20-25 points from the highest to the lowest score. Thanks for a most interesting and most helpful presentation, Shawn!

2008-2009 PROGRAMS

Date	Rotarian	Program
Jan 20	Shawn Seale	John Kruk (County Treasurer)
Jan 27	Shawn Seale	Jennifer Hill (Chamber of Commerce)
Feb 3		
Feb 10	Randy Zeigler	Randy Zeigler -- Estate Planning

ASSIGNMENTS FOR MEALS ON WHEELS AND FRONT DESK/BANNER

St Luke's Meals on Wheels		Reminders	Front Desk and Banners	
Jan 20	Sheridan/Spencer	<p>White trays are for regular meals and yellow trays are for diet meals.</p> <p>If clients tell you they need to cancel a meal, please inform the manager at the site.</p>	Jan 20	Dillon/DuFore
Jan 27	SUNRISE CLUB		Jan 27	DuFore/Gleason
Feb 3	Tesoriero		Feb 3	Gleason/Fitzgibbons
Feb 10	Tesoriero		Feb 10	Fitzgibbons/Gorman
Feb 17	Trexler/Tryon		Feb 17	Gorman/Granoff
Feb 24	SUNRISE CLUB		Feb 24	Granoff/Wood
Mar 3	Tryon/Welsch		Mar 3	Wood/Henderson
Mar 10	Welsch/Wise		Mar 10	Henderson/Ingerson
Mar 17	Wise/Brumley		Mar 17	Ingerson/Murabito
Mar 24	Brumley/Colucci		Mar 24	Murabito/Hayes
Mar 31	SUNRISE CLUB		Mar 31	Hayes/Hutchinson



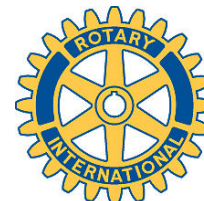
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Oswego Rotary Board of Directors

Dir-09: Joette Deane	Dir-10: John Fitzgibbons	Dir-11: Sabine Ingerson
Dir-09: Tony Henderson	Dir-10: Deana Masuicca	Dir-11: Vernon Tryon
Dir-09: Melanie Trexler	Dir-10: Diane Dillon	Dir-11: Randy Zeigler

Oswego Rotary Foundation Board of Directors

Dir-08 Paul Scott	Dir-09 Bill Crist	Dir-09 Ann Seifried	Dir-10 Shawn Seale
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Paul Harris Fellows (Active Members)

+ Benefactor * Multiple PHF

Edward Caraccioli	Bruce Frassinelli +*	Anthony Murabito *	Ann Seifried	Richard Tesoriero *
William Crist	Paul Heins	Victor Oakes *	Selma Sheridan	Melanie Trexler *
Joette Deane *	Joseph Hutchinson	Frank Sayer +*	Richard Shineman +*	Vernon Tryon *
Mark Dufore *	H. Peter Kaulfuss	Paul Scott +*	Corte Spencer *	David Welsch
Robert Wood *	Randy Zeigler			

Rotary Foundation Sustaining Members

William Crist	Bruce Frassinelli	David Granoff	Shawn Seale	Melanie Trexler
Diane Dillon	Sabine Ingerson	Victor Oakes	Ann Seifried	Vernon Tryon
Mark Dufore	Thomas Ingram	Frank Sayer	Selma Sheridan	Robert Wood
Sherwood Dunham	Anthony Murabito	Paul Scott	Richard Shineman	Randy Zeigler

Rotary Foundation Sustaining Member:

An individual who personally contributes \$100 or more each year to the Annual Programs Fund. Contributions are cumulative throughout the Rotary year and donors receive a Sustaining Member badge sticker from the club. Contributions count toward Paul Harris Fellow. Our club will donate an additional \$50 for each individual who personally contributes \$50 or more each year to the Annual Programs Fund.

Honorary Members of the Rotary Club: 2008-2009

> Sustaining Member *Multiple PHF

Valerie Hutchinson	Ruth Sayer (PHF)	Monica Ravindra Shah	Neelesh Ravindra Shaw
Dennis Jerome			