

TEMPLE CITY KIWANIS CLUB

WE BUILD



"THE CAMELLIA CLUB"
TEMPLE CITY CALIFORNIA
Chartered August 8, 1939

2010-2011 President's Theme
"Mix It Up"

Visit us at
www.templecitykiwanis.org

CLUB OFFICERS

President, Jim Robuck
Vice President, Rich Wenzel
Treasurer, Mike Miller
Secretary, Sue Matchett
IPP, Steve Montesanti

DIRECTORS

Dan Arrighi • Jerry Backstrom
Ron Dorazio • Jerry Jambazian
Mike Lepore • Doug Sears
Dan Snell

COMMITTEE CHAIRMEN

REPORTING 2010-2011

COMMUNITY SERVICES

Chuck Shaw/Rich Wenzel

PUBLIC RELATIONS

Jerry Jambazian

YOUNG CHILDREN PRIORITY 1

John Gera / Mike Lepore

HUMAN & SPIRITUAL VALUES

Sue Matchett / Tom McIntee

SPONSORED YOUTH

Mike Miller

YOUTH SERVICES

Mike Lepore / Doug Sears / Matt Smith

INTERCLUBS

Steve Montesanti

ADMINISTRATION 2010-2011

GREETER / SERGEANT AT ARMS

Steve Montesanti

ATTENDANCE

Mike Miller / Tony Straub

BULLETIN

Jerry Jambazian

CAMELLIA PANCAKE B*FAST

John Gera

HOUSE & CLUB MEETING

Tony Straub / Bill Hohl

MEMBERSHIP GROWTH

Dan Snell

PROGRAMS

Rich Wenzel

ROSTER & MAILING

Jerry Jambazian

SEFTON FOUNDATION

Mike Miller

TCK-AI Driver FOUNDATION

Steve Tyre

MEMBER CARE

Elmer Black / Dan Snell

SOCIALS & FELLOWSHIP

Steve Montesanti / Peggy Sue Miller

BARBEQUE

Jerry Backstrom / Ron Dorazio

CHRISTMAS

John Chandler / Ron Dorazio

Steve Montesanti

ICE CREAM

Jim Robuck

CLUBS IN DIVISION 10

TUESDAY

ALHAMBRA - Noon

Denny's Restaurant

4th and Main St, Alhambra

1st and 3rd Tuesdays

TEMPLE CITY - Noon

Bahooka Family Restaurant

4501 Rosemead Blvd. - Rosemead

WEDNESDAY

ALTADENA-CROWN CITY - Noon

1st and 2nd Wednesdays

Altadena Community Center

730 E Altadena Dr., Altadena

3rd 4th 5th Wednesdays

Villa Gardens

842 E Villa St., Pasadena

MONTEREY PARK - 12:15 P. M.

Monterey Hill Starhouse

3700 Ramona Blvd.

Monterey Park

SOUTH PASADENA - Noon

Calvary Pres.Church

1050 Fremont (at Oxley) So.Pasadena

BUILDER'S CLUB - 12:20 P. M.

Oak Avenue Intermediate School

Room 511 (near the lunch area)

THURSDAY

SAN GABRIEL - Noon

SG Hilton Hotel, 225 W Valley Blvd.

PASADENA - Noon

University Club 175 N. Oakland Ave.

ROSEMEAD - Noon

Social Hall, California Mission Inn

4807 Earle Ave., Rosemead

SAN MARINO - Noon

1st and 3rd Thursday of the Month

Z-Sushi, Garfield & Huntington

T. C. KEY CLUB - 12:30 P. M.

T. C. High School, Rm 407

APRIL 26, 2011 TUESDAY 12:00 P.M. VOL. 72 NO. 29

THIS TUESDAY

Steve Masura is settling in after almost 4 months at City Hall, where he head's up the Community Development Department, overseeing planning, housing and development, as well as public safety and code enforcement divisions.

Steve Masura is a Lakewood resident, comes to the position from Santa Fe Springs, where he worked as assistant executive director of community development for 6 years. He previously was redevelopment project manager for Carson and an associate planner in Huntington Park.

LAST TUESDAY

Guest of the club included Ed Chen, Wendell Beard, Rob Rodenbucker, and new Chiropractor in town Dr. Gabriel Marichi.

He is having a Grand Opening on Saturday, April 30th from 11 till 2 at 9130 Las Tunas (which is next to you know who). At the Governor's visit last Thursday in Pasadena, Tom Millham recognized TC Kiwanis as a distinguished club along with secretary Sue Matchett. Temple City Club were the biggest and the best.

We were able to help at the Cancer Relay For Life last Saturday and Sunday by providing breakfast for the participates. I can't tell you the programs we will have in May because Frank Deckon does not know. Still time for you to attend the Prayer Breakfast Friday morning at the Altadena Club. If you miss that then you can help at Live Oak Park this Saturday morning for the Easter Egg Hunt. They need volunteers.

Jerry Backstrom told us about a loan program called KIVA. They are a non-profit organization with a mission to connect people through lending to alleviate poverty. Leveraging the internet and a worldwide network of microfinance institutions, Kiva lets individuals lend as little as \$25 to help create opportunity around the world.

They envision a world where all people - even in the most remote areas of the globe - hold the power to create opportunity for themselves and others. They believe providing safe, affordable access to capital to those in need helps people create better lives for themselves and their families.

How they do it: Kiva works with microfinance institutions on five continents to provide loans to people without access to traditional banking systems. One hundred percent of your loan is sent to these microfinance institutions, which we call Field Partners, who administer the loans in the field.

Kiva relies on a world wide network of over 450 volunteers who work with our Field Partners, edit and translate borrower stories, and ensure the smooth operation of countless other Kiva programs.

NOW THE OTHER SIDE FROM MY INVESTIGATIVE TEAM: Kiva is a non-profit. They take your donations and distribute them to microfinance lenders all over the world. Those lenders disburse the money to entrepreneurs in third world countries, who pay back the loans in installments. You choose the specific entrepreneur to fund, and as they pay off the loan, the money you donated is returned to you. A lot of good, lasting change is generated by giving these people access to capital.

The problem is that the loans are NOT given out interest free. You give your donation free of charge, and Kiva gives it to the loan companies free of charge, but the loan companies charge the borrowers very high interest rates. The average rate is 23% - in the US, that would be "Payday Loan" territory.

This is not made very clear on the Kiva website. In fact, the Kiva website says that you are making a direct, "one-on-one" connection with the borrower, and call it a "person-to-person" loan. You have to dig quite a bit to find out that your money is being passed from Kiva to a for-profit company, and even more to find out that they are earning an average of 23% interest on your donation.

Yes, there are good reasons for that high interest rate. These loans are small, so the initial cost to set them up is an unusually large part of the total costs, making the interest rate seem higher. These borrowers are also supposed to be high-risk, but the average default rate for all Kiva loans is only 2.85%.

STUDENTS OF THE MONTH

We honored an outstanding student from the Dr. Doug Sears Learning Center. Pictured with the proud student is DDSLC teacher Mrs. Yvonne Rivera.

Tyler is 16 years old and has an older sister. He enjoys classic cars, video games, electronics, and attending a good auction. Tyler said, "The best things about DDSLC are math, science, history, the flexibility of independent study allowing me to succeed at my own pace. It has helped me to become more self-reliant in my study skills." The best thing that ever happened was being born and enjoying each day of his life. Personal goals are to restore a 34 Roadster, become dual enrolled at TCUSD and Trade School, get his drivers license when he is 18, and find a part-time job while enrolled in Independent Study.

Tyler's father Glenn and sister Michelle were also in attendance to witness his receiving the honor. Tyler's father also entertained us with his auction skills.

QUOTE OF THE WEEK

"I'm like old wine. They don't bring me out very often, but I'm well preserved." - Rose Kennedy



Happy Easter and see you Tuesday, Jerry