



CogNotes

The Rotary Club of Swarthmore
P.O. Box 4, Swarthmore, PA 19081

July 9, 2015

July is New Beginnings Month



**Improving Lives in Communities
Locally and Around the World for over 75 Years**

Rotary International President K.R. Ravindran
District 7450 Governor Chad Rosenberg
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2015-2016 Board

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International Service	Joy Charlton
New Generations Service	Maria Zissimos
Foundations Service	Mike Malone
Charitable Trust	Marty Spiegel

Today's Program:

July 9: Club Assembly
Topics: Gundaker & Rotary
Foundation
VOTE: Bylaws & Constitution

Table Grace

Father, you have given us many precious and priceless gifts, not the least of which are our friends. For the open door that Rotary offers us into lasting friendships, we thank you and ask that each of us be worthy of the gifts and caring concern shared here.

Receive our gratitude for this hour of fellowship and for the food to nourish us that we may be better equipped to serve you and our community. Amen.

Rev. Dr. Frederick E. Christian

Follow us online at:

www.SwarthmoreRotary.org
[www.Facebook.com/SwarthmoreRotary](https://www.facebook.com/SwarthmoreRotary)
www.SwarthmoreFair.org
[www.Facebook.com/SwarthmoreFunFair](https://www.facebook.com/SwarthmoreFunFair)
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Last Meeting's Program: Russ Chisena

By Joe Lesniak

Earnest "Russ" Chisena: College planning requires more than getting good grades and joining the right clubs (although that helps). This was the message provided by our speaker who is a certified "Senior College Counselor". Russ's firm, College Funding PA, helps families navigate the multitude of options, forms and relatively murky waters of college financial planning. One of the myths he debunked is that middle and upper income families cannot get financial aid. In fact, the federal government defines middle income as \$100,000 and the equity in your home is not included. In order to start the process you have to simply fill out an "easy" 8-10 page FAFSA application, which has 72 pages of instructions and a 67% rejection rate. Maybe it is not as easy as the government thinks. He went on to say that thanks to large endowments you might be able to go to an elite ivy league school cheaper than a state school. So do not get "sticker shock" until you explore all the possible aid options: grants, scholarships, work/study or federal loans.



~ continued on back

Coming Programs & Events

July 16: Carr Everbach,
Chair of the Engineering
Dept., Swarthmore College
"The Science of Fracking"

July 23: Michael Matotek,
Open Sky Energy

July 30: TBD

****Make sure to pick-up the
Club Calendar (July-Dec) at
the next meeting!!!**

The Pledge of Allegiance



Four Way Test:

Of the things we think, say and do:

1. Is it the TRUTH?
2. Is it FAIR to all concerned?
3. Will it build GOOD WILL and BETTER FRIENDSHIPS?
4. Will it be BENEFICIAL to all Concerned?



Guests:

Theresa Hartzell, Prospective
Member
Michelle Benjamin, ARC of Delaware
County

DONATIONS NEEDED!!!!!!

The CityTeam Ministries food pantry is bare and needs constant replenishing. If you can donate items such as: peanut butter, tuna fish...



Please contact Cathy Darrell, who will transport any donated items. Or just bring them to a meeting.

Happy Dollars Total for 2015-16:

\$60



2014-2015 total: \$3,168
2013-14 total: \$2,493
2012-13 Total: \$2,345
2011-12 Total: \$2,311

(18,711 Children Immunized)

**All Proceeds go towards
Polio Eradication.**

INDEPENDENCE DAY CELEBRATION!



Above: William Benson
receives the Vocational Service
Award



Above: George Whitfield & Josh Twersky



Above: Jim Sredenschek
Top Right: William Benson and Marv Gelb
Bottom Right: Steve Laxton and Chief Brian
Craig



Service Quotation

"Whatever the mind can conceive
and believe, it can achieve."

- Napoleon Hill (1883-
1970), American author and one of
the earliest producers of the modern
genre of personal-success literature

Rotary Celebrations

Birthday:

None

Member Anniversary:

None

Wedding Anniversary:

None

Speaker: Continued from Front

The cost of college is going
up at a rate 3.5 times faster
than the rate of inflation and
the average length of time to
earn a bachelors degree is 6
years. So if you are looking
or someone you love is
looking to go to college in
next 1 to 18 years you might
want to get planning or start
purchasing lottery tickets.

