



**ROTARY CLUB
OF SALIDA**

SALIDA EXPRESS



Award-Winning Bulletin!

June 12, 2009

Editor: Donna Murphy
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2008-2009

OPPORTUNITY INTERNATIONAL – HENRI HABER

Rotary Club of Salida
P.O. Box 1099
Salida, CA 95368
www.salidarotary.org
Chartered May 5, 2000



Donna Murphy
President



Janine McClanahan
District 5220
Governor



R.I. President 2008-09
D.K. Lee



The Rotary Club of Salida
- Meets Fridays at 6:45 am
Holiday Inn Express Hotel
& Suites at 4300 Bangs
Ave. Modesto, CA 95356.

(On the corner of Sisk
Road, next to "Boomers.")



**Opportunity International ~by
John Freeland - June 5, 2009 -** Fifty percent of the world's population lives on less than \$2 a day, and eighty percent live on less than \$10 a day. Despite supplying countries in the African continent with one trillion dollars in foreign aid over the last six decades, today's per capita income is below 1970 levels. As Modesto Sunrise Rotarian Henri Haber explained, charity does not

create jobs in poor countries.

Henri says microfinance is one tool that can give African people, and those in other poor nations, the hand up they need in order to improve their lives. The World Bank estimates that microfinance could benefit 500 million families worldwide. Henri explained that someone in a poor country doesn't have access to loans from his or her country's banks; those banks service only the wealthy. Thus, they have no access to capital to fund a start up business or expand an existing business. Microfinance offers a means for the poor to obtain loans for business capital. To ensure a high rate of success, groups who supply microfinance loans insist that those wanting loans join a "trust group" comprised of people willing to let them in the group. All in the group take out small loans (from \$50 to \$200), and all agree to guarantee each other's loan, and to assist each other should a member fall sick and have trouble running his business. This creates an incentive to ensure those with an entrepreneurial drive will be taking out loans. The loans come with competitive interest rates, but also come with a requirement that members save a small amount each day to pay back the loan. Loans are short term, and usually must be repaid within six months. 98% of the loans are repaid. Members also are required to attend trust group meetings, which includes training on how to run their businesses.

Henri says that about 85% of those taking these loans are women. This is significant because according to statistics, women in these poor countries spend 90% of their income on their children. Thus, there is strong potential for real improvement in children's lives.

Henri is asking Rotary Clubs from the Central Valley to contribute \$100,000 to fund microfinance loans. This will be matched by a RI Foundation grant. Henri explains that this will allow leveraging \$548,000 to fund microfinance loans.

To learn more about Opportunity International, go to its website at

www.opportunity.org



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Officers 2008-2009:

President: Donna Murphy

- Secretary: Paul Sanders
- Treasurer: Bill Bernardo
- Sgt-at-Arms: Joe Mendes
- President Elect: 4

Directors:

- Club Service: Mike Smith
- Vocational: Janice Vella
- Community Service: Paul Sanders
- International Service: Randy Broughton
- Youth Service: Cathy Pierce

Others

- Internet: Donna Murphy
- Foundation – Don Murphy

The 4-Way Test of the things we think, say or do:

1. Is it the truth?
2. Is it fair to all concerned?
3. Will it build goodwill and better friendships?
4. Will it be beneficial to all concerned?



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☺ JUNE BIRTHDAYS ☺

22 – Pam

25 - Cathy

♥JUNE

ANNIVERSARIES ♥

10 – McGeer, Brendan & Sue

19- Bernardo, Bill & Cecile

27 – Hartless, Susan & Joe

28 – Hilvers, Harm & Susan

PROGRAM CALENDAR

6/12/09	ANTARCTICA
6/19/09	CLUB ASSEMBLY
6/26/09	VOCATIONAL
7/3/09	DARK (NO MEETING)
7/10/09	
7/17/09	(JOE MENDES)
7/24/09	VOCATIONAL
7/31/09	DG SUSAN DRAKE
8/7/09	(PAUL SANDERS)
8/14/09	(CHRIS HAMLIN)
8/21/09	ESCALON ROTARY REPORT
8/28/09	VOCATIONAL
9/4/09	(DOUG BAUGHN)
9/11/09	(PAM BIZZINI)
9/18/09	(LOREN HILL)

Support Rotary's fight against Polio with a \$5 donation to Polio Plus. Just text POLIO to 90999 and your cell phone bill will be charged –easy way to donate!



WHEN YOU MISS - MAKE UP! THERE ARE MANY WAYS!

YOUTHACT - Off for the summer

NEARBY CLUBS

Monday

Modesto Gateway: Noon - Oak Pit

Modesto North: 6:15 pm –Appetiz

Tuesday

Manteca Morning: 6:45 am –Dr's Hosp.

Modesto: 12:15 - Double Tree

Tracy -12 Noon- Anthony's Steakhouse

Turlock: 12:15 pm -Turlock Turf Club

Out of town? Check at www.rotary.org (click on the club locator at the top right) for a meeting where you will be located OR

Make up on line! E-Club List at http://www.rotary.org/RIdocuments/en_pdf/eclub_list.pdf or <http://www.salidarotary.org>

Meeting Notes 6/5/09

Guests were Rotarians Myrna Hertle

(Modesto Sunrise), Rich Dahlseid, Gary McKinsey, and Steve Jacobs (Modesto), Patt



y

Lea (Modesto East), and Lloyd Wiley of NH.

Also joining us was Kyle



Smith, Mike's son. Recognitions and "happy bucks" today:

Brendan celebrated 19



years of marriage with \$19.

Mike was \$5 happy that his

son was here. Cathy was

\$5 happy that the weather

will be good for the golf tournament.

Brendan paid for not having a pin. Helen was \$5 happy about our women of Rotary

meeting. Carol took her badge home and

paid \$5. Petra was \$20 happy that her brother

graduated high School. Don paid \$5 because it

is not raining. Randy paid because he didn't

have a pin. Even our guest Gary McKinsey

paid some "happy bucks."



paid some "happy bucks."

Wednesday

Modesto East: 12:15 pm -Hazels

Oakdale: 12:15 - Oakdale Golf & CC

Ripon - 12:10 pm – Barnwood Tracy

Sunrise: 6:45 am Hometown Buffet

Turlock Sunrise: 7:am –Latifs

Thursday

Escalon: 6:45 am Escalon High

Lathrop Sunrise: 6:30 am- Holiday Inn

Express

Manteca: Noon - Isadores

Modesto Sunrise: 7:00 am - S.O.S. Club

Newman - 11 am - Pizza Plus

Riverbank 7:15 am - Perkos

Friday

Ceres: 12:15 pm - Jennys Family Dining

Oakdale Sunrise 7:00 am - Oakdale CC