



The Keyway

October 6, 2009
Issue 4477

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Rotary Calendar

October 6, 2009

**Martha Rivers
Ingram of Ingram
Industries in
Nashville**

October 13, 2009

**Scarlett Wilson,
Solicitor**

October 20, 2009

**Jim Rex, State School
Superintendent**

October 27, 2009

Fall Social, Rifle Club

“The Foreclosure Crisis”

September 29, 2009 :

Jennet Alterman introduced **Toby Smith** as an extremely accomplished professional who came to Family Services, Inc. in 2007 and has been misnamed as the “Queen of Foreclosures.” She also teaches financial literacy, serves as an associate Minister and just completed her first book: Goofy Things Girls Do to Get Guys.



Toby Smith

Ms. Smith provided an excellent overview of the Foreclosure Crisis from Spring 2007 where they were managing just 30 cases a month until today’s vastly expanded workload. She explained FSI’s philosophy is to provide a secure environment to strengthen the values of individuals and families.

Quotes like “this should not have happened to us” and “we’re not that kind of family” are common place in Toby’s daily life. She explained to us she knows first hand what these people are feeling having almost lost a home herself due to an adjustable rate mortgage. “It’s not about pedigree” nor is it the financial illiterate and irresponsible that the media paints; “it’s not about your neighbor, it’s about you. Ms. Smith feels that FSI is about a year ahead of the curve. They are providing a service that the federal government isn’t. In the winter of 2008 they expanded their staff and have been able to handle the crisis shift from *sub-prime* to *mainstream*. They hold default clinics in the seven areas of greatest need but the problem still remains that people are embarrassed and wait too long to seek help. Toby explained that in the Spring of 2009 the government unveiled the “Making Home Affordable Modification Program (MHA) but it takes 90 days to get a mod and every day brings a family closer to crisis.

She concluded with a stimulating and informative Q&A session but not before sharing her personal observations: “the recession will continue to impact those who have withstood the crisis the longest...i.e. the affluent and they are the ones least emotionally equipped to handle the downturn and seek help. For more information contact Family Services, Inc. at 1-888-320-0350 or visit their web site: www.fsisc.org

Submitted by Bill Crowe, Keyway Committee

In other business. . .

Tom Clymer gave the invocation and led us in the *Pledge of Allegiance*. **Alison Standard** introduced *visiting Rotarians & guests*. **Jennet Alterman** introduced our guest, **Toby Smith**.

The Keyway

President's Corner



Board Meeting:

The Board of Directors will meet this Tuesday, Oct. 6th at 11:00am.

The PR Committee will be holding a "workshop" immediately following Rotary this Tuesday (1:30pm). All committee chairs should attend.

The Four Way Test

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?

READ THIS...IT'S CRITICAL

Our fundraising committee has worked "behind the scenes" on a new big fundraiser for our club in the coming year. Our club will no longer be participating in Rotary Wheels, but will be partnering with the Red Cross and Charleston Riverdogs to host a ball drop at Joe Riley Stadium after a Riverdogs game in July. This will be a fun event similar to the Duck Race, but will involve foam balls being dropped into targets at the stadium.

There will be sponsorship and volunteer opportunities, contact *Amy Riley* at riley.a@thomas-hutton.com

Don't Forget Our Schools:

Remember Our school partners, **James Simmons Elementary and Mitchell Elementary** have asked for donations of old sporting equipment, including tennis racquets, basketballs and footballs, as well as, musical instruments, game boards, gym equipment, computer and office equipment. They also need a refrigerator for staff use. If you have anything to donate, please bring it to an upcoming Rotary meeting or contact **Lorraine Perry** at 607-6511 or lorperry62@yahoo.com.

Chili Cook Off; Get Hot:

Start getting your Chili Cook-off teams together! The date of our Fall social has been set for Tuesday, October 27th from 6-8pm at the Rifle Club. This will be held in lieu of our regular meeting that day. Spouses and or a guest are invited. If you are interested in volunteering to help, please contact **Dave Echols** at dave@riverdogs.com.

Contact a Member

Remember if you need contact information for any of our members, it is as easy as going to our club's website (www.charleston-rotary.org), click on "Member Sign-In" located in the blue box at the top left, and log in by using your e-mail address as your USER NAME and your Rotary Member number (found on the label of your Rotarian Magazine) as your PASSWORD. Once you are logged in, click on the "My Club" tab at the top to access contact information and pictures for all our members. If you have any questions, you can contact Carroll at chas-rot@comcast.net or **Willis Cantey** at willis@canteytechnology.com

AREA CLUB MEETING TIMES

- Summerville - Oakbrook**
Wescott County Club
Monday 7:30 AM
- North Charleston**
Airport Radisson
Monday 12:30 PM
- East Cooper Breakfast**
Zeus Grill & Seafood
Restaurant
Tuesday 7:30 AM
- Goose Creek**
Old Goose Creek Recreation Center (Temporary)
Tuesday 1:00 PM
- Charleston**
Citadel Alumni House
Tuesday 12:30 PM
- Mt. Pleasant**
Holiday Inn
Wednesday 12:30 PM
- Summerville**
Sticky Fingers Restaurant
Wednesday 1:00 PM
- North Charleston Breakfast**
Embassy Suites
Thursday 7:30 AM
- Daniel Island**
Daniel Island Club
600 Island Park Drive
Wednesday 7:30 AM
- Moncks Corner**
Western Sizzlin
Highway 52
Thursday 12:30 PM
- St. Andrews-Charleston**
Bessinger's BBQ, Hwy. 17S
Thursday 12:30 PM
- Charleston Breakfast**
Harbour Club
Friday 7:30 AM
- St. Johns Parish**
Berkeley Electric Coop
Maybank Hwy.
Wednesday 7:30 AM

We Have Fun Times...



The Silver Spoon Award goes to:
Bill Crowe for “stirring the pot” on our Club’s Strategic Planning Update.

We Reward Excellence...



Beth Savage & Kathy Nagy

Teacher of the Month Beth Savage, who was representing the Education Committee, recognized **Kathy Nagy** as the September Teacher of the Month from our school partner, James Simmons Elementary. Kathy was presented a certificate and a restaurant gift certificate. We thank Kathy for her hard work in helping to improve student achievement.



Stephanie Johnson & Mark Smith

On behalf of our club and the Rotary Club of Charleston Fund, Past President **Mark Smith** presented a check for \$2,000 to **Stephanie Johnson**, who was representing the Association for the Blind. Our club’s donation will be used to fund two eye care clinics to be offered on location at tri-county outreach agencies where AFTB would provide education and professional eye exams, including refraction and prescription eye glasses. Congratulations to the Association for the Blind!

Birthdays

- Oct. 7 – Kyra Morris
- Oct. 8 – Gerry Dukes
- Oct. 9 – Cleave Ham

Attendance September 29
88

Members Absent:

- Anderson, T., Anderson, A., Anderson, I., Atkins, Baldwin, Berlin, Brack, Bryan, Burwell, Cantey, Ciappa, Coe, Coker, Condon, Dewey, DiMaggio, Dukes, G., Dunaway, Echols, Edwards, Elsasser, England, Fellabom, Fetner, Fimian, Fishburne, Forbes, Gaillard, Barnes Gailliard, Geffert, Gilbert, Gill, Ginn, Grau, Green, D., Greene, L., Ham, Hawkins, Holz, Hood, Humphries, Jackson, Jenkins, Johnson, A., Johnson, J., Kerrigan, Kramer, Krawcheck, Lansu, Laurens, Lawrence, Leibowitz, Livingston, Lucash, Lyles, Mandell, McCormack McGinley, Medich, Miller, Mills, Mitchell, Murdy, Outlaw, Pate, Peters, Postell, Ravel, Riley, Rosa, Rosen, Saunders, Schaefer, Scott, Smith, P., Sommer-Kresse, Stevens, Strickland, Sullivan, Sumner, Tecklenburg, Thomas, Trawick, Van Rysselberge, Vaughan, von Werssowetz, Weldon, Wiles, Wilson, Wish, Zucker

Out of Town Make-ups:
None

PROPOSED NEW MEMBERS

Derrick Sullivan
Morgan Stanley Smith Barney
200 Meeting St., Suite 402
Securities/Fund Management
Sponsor: Bucky Knowlton

Matt McMaster
SC Bank & Trust
315 Folly Rd.
Banking/Loan Officer
Sponsor: Lorraine Perry

Any comments regarding proposed new members may be addressed in writing to the Board of Directors.

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**Remember the 4-Way Test
in all you do.**

WE'RE ON THE WEB:

WWW.CHARLESTON-ROTARY.ORG

District Governor #7770: Alan Walters

Rotary International President: John Kenny

2009-2010 Officers & Committee Chairs

Kyra Morris, President
Brian Johnson, President-Elect
Tom Brown, Treasurer
Tommy Taylor, Secretary
Andy Brack, Past President
Robin Freer, Administration
Brian Johnson, Membership
Valerie Morris, Public Relations
Lorraine Perry, Education
Don Oswald, Service
Tom Clymer, Finance
Andy Anderson, International
Carroll Schweers, Executive Secretary

Robin Freer, Administration

David McCormack, Fellowship
Rhett Dunaway, Visiting Rotarians/Guests
Rob Dewey, Invocation
Ricky Bailey, Emblem
Herb McGuire, Sgt. At Arms
Lisa Thomas/Abby Saunders, By-Laws

Brian Johnson, Membership

Andy Brack, Rotary Information
Brian Johnson, New Members

Andy Brack/Brian Johnson, College of Knowledge
Andy Brack, Membership Development
Jermaine Husser, Nominating
Dave Echols/Abby Saunders, Special Events/Social

Valerie Morris, Public Relations

Rich Dukes, Program
Elizabeth Burwell, Keyway
Darby Siegel, PR/Magazine
Willis Cantey, Roster
Fred Sales, Historian/Club Photographer

Lorraine Perry, Education

Joan Ustin, Excellence in Education
Kathy Jones, Readers
Stephanie Wilson, Job Fair
, Buddy Sail
, Teacher of the Month
, Field Trips
, Weight Watchers, Yoga, Karate

Don Oswald, Service

Erin England, Salvation Army
Mary Peters, Senior Aging
Cooper Coker/Andy Anderson, Environment

Mary Ann Kohli, Wellness
Don Oswald, Vocational Service
, Service Above Self Scholars

Tom Clymer, Finance

Tom Brown, Budget
Mark Smith, RCCF
Hilton Smith/Amy Riley, Rotary Wheels

Andy Anderson, Foundation

Robert Miller, Annual Giving/Spec. Funds
John Bleecker, Ambassadorial Scholarships
Bill Prewitt, Group Study Exchange
John Tecklenburg, International Projects