

KIWANIS CLUB OF RIDGETOWN

P.O. BOX 1642, RIDGETOWN, ONTARIO N0P 2C0

www.ridgetownkiwanis.com

NEWSLETTER FOR THE WEEK OF 27 APRIL 2009

Prepared by: Debbie Button email: admin@ridgetownkiwanis.com

APRIL 23, 2009

Seventeen members welcomed Key Club members Brendan, Jordan, Sonny, Brianne, Rebeccah, Brittany, and advisor Elsa Natvik. Key Club President Brendan was an excellent chair of our meeting.

Happy \$\$ - PLG Allen was happy for the help cleaning Kiwanis Park. \$ - PP June was happy to introduce Key Club members Jordan and Brianne – missed in the introductions. \$ - John Case was happy to thank members for their generous support of his Big Bike Ride for Cancer. \$ - Kiwanian Bill Johnston was happy to report Key Club member Rebeccah will supply a picture of a flying eagle. \$ - Kiwanian Kevin Bartlett was happy for the great weather and his first golf tournament of the season this weekend. \$ - Kiwanian Gary Wake was happy to read the great article in the Chatham Paper on the Mitton Family. \$ - Kiwanian David was happy to have Kiwanians Bill and Kevin back. \$ - Kiwanian Kevin Bartlett thanked the club for their kind thoughts after his recent surgery and especially for the gift of Cracker Jacks. \$ - Elsa Natvik was happy to thank the Kiwanis Club for their support in sending members to the Key Club Convention and thanked the students for how well they represented their school at the convention. \$ - PP Dale was happy to know that one person in the world has learned something from him.

President Brendan did an excellent job of dealing with the Red and Blue politics during the fine session.

Key Club Treasurer Sonny Beack entertained us with his award winning performance on the piano. President Brendan and Rebeccah awarded the Outstanding Key Club member to Jordan Dunlop for his dedication to Key Club.

KIWANIANS – THIS WEEK’S MEETING IS TUESDAY, APRIL 28. PLEASE PLAN TO ATTEND. E.C.&C. Governor Sheron will be attending our meeting as well as members from the Aktion Club and Key Club. Dress code for the meeting will be our business dress – that means ties.



PLG Allen installs new Key Club executive

KIWANIS is a global organization of volunteers dedicated to changing the world, one child and one community at a time.

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Club Website: <http://www.ridgetownkiwanis.com>

E.C.& C. District Website: www.kiwanisecc.org

Kiwanis International Website: www.kiwanis.org



KIVA – LOANS THAT CHANGE LIVES

Key Club member Rebecca introduced their guest speaker, Elsa Natvik. Elsa has an engineering and business masters. After four years in the engineering field she turned to teaching and has been teaching for ten years, eight of those at Ridgetown District High School. Kiwanis is very fortunate to have Elsa take on the role of Key Club Advisor within the school. She is very dedicated to the students and to Key Club.

Elsa gave a very informative presentation on one of the projects that Key Club supports – KIVA. This is an organization that issues micro loans throughout the world. Individuals and groups loan funds to KIVA in \$25.00 increments. KIVA uses field partners - NGO's throughout the world to administer the loans. The loans go to real people – the working poor.

How does KIVA work?

Lenders, such as the Key Club browse the database of entrepreneurs in need and choose someone to lend to. KIVA collects the funds from the lender and passes the funds on to the field partner. The field partner passes the loan on to the selected entrepreneur. Often the field partner provides training and assistance to the entrepreneur. Over time the entrepreneur repays the loan. The principal repayment goes back to the lender. At that point they can select another entrepreneur or withdraw their funds.

Kiva's staff and volunteers work to create a highly transparent, data rich lending platform for the poor. Kiva's main role besides operating a website is to screen, rate and monitor each Field Partner — who in turn are responsible for screening each entrepreneur listed on the site and administering your loan.

Currently KIVA has 474 staff and volunteers working to make Kiva a data-rich, transparent online lending platform for the poor

Each entrepreneur is screened by a local Kiva Field Partner (Microfinance Institution) before being posted on Kiva's website. The Field Partner looks at a variety of factors (past loan history, village or group reputation, feasibility of business idea, etc) before deeming the entrepreneur as credit worthy. However, a number of factors can result in entrepreneurs defaulting:

- Business issues (e.g. crop failure)
- Health issues (e.g. malaria, HIV/AIDS)
- Other issues (e.g. theft, paying for school fees over repayment, etc)

When lending internationally, it is important to consider "macro-level" risks:

- Economic (e.g. a large currency devaluation renders the Field Partner's local currency collections valueless for you).
- Political (e.g. KIVA works in Iraq, Afghanistan and other unstable areas. Funds repatriation may be difficult if central government policy changes)
- Natural (e.g. a tsunami or flood may greatly reduce the likelihood of loan repayment)

KIVA has been working for 42 months. In that time \$66,854,835 has been raised and 156,281 entrepreneurs financed.

For more information go to www.kiva.org



“ONE CAN MAKE A DIFFERENCE”

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The Kiwanis Club of Ridgetown meets weekly at 6:30 pm in the basement of the Mount Zion Presbyterian Church, 59 Main St. E., Ridgetown, every Thursday, from September 1st through June 30th each year. Summer meetings are hosted by members at various local addresses.

KIWANIS PARK

More pictures of the work crew.



MEETING AND EVENT SCHEDULE

Apr 28	CHANGED MEETING TO TUESDAY Governor Sheron will attend our meeting
Apr 30	Canada/U.S. joint Kiwanis meeting, Port Huron, Michigan
May 1	Kiwanis Club of Windsor 90 th anniversary
May 7	Annual meeting, club elections and Board meeting
May 14	LG Jim Garey
May 21	Key Club trounces Kiwanis at ball game
May 23	Teddy Bear Picnic
May 28	Business and board meeting
June 4	A famous "mystery tour"
June 10	Division 4 golf tournament
June 11	Car rally
June 18	Business and board meeting
June 24 – 27	International Convention
October 29	Quiz Night
2010	
February 11	Quiz Night

CLUB ELECTIONS

The nominating committee of PG Dr. John, PP June Guyitt, PP Craig Mitton, PLG Allen Ure and Kiwanian Kevin Hoskins presents the following election ballot:

President:	Debbie Button
President-elect:	Alan Bloomfield
Vice-President:	Allan Ure
Treasurer:	Gary Guyitt
Directors –	John Case Shawn Hoskins Craig Mitton David Vaughan Gary Wake John Wright

4 directors to be elected

The election will be held at our May 7 meeting. Plan to attend.

CLUB OFFICERS:

President: Debbie Button Past President: June Guyitt

Vice-President: Alan Bloomfield

Secretary: Barb Doxtater Treasurer: Gary Guyitt

DIRECTORS:

Dale Smith, John Button, Brad Carnie, John Case, (1 year)

Kevin Bartlett, Chris Arneill, Abdi Yuya, Kevin Hoskins (2 year)

DISTRICT & DIVISION OFFICERS:

Governor: Sheron Cameron-Dunn

Governor Elect: Gary Levine

Immediate Past Governor: Chuck McIlravey

Div. 4 Lt. Gov. Jim Garey

Div. 4 Past Lt. Gov. Randy Ross