



Rotary Motto for 1997: "SHOW ROTARY CARES-
for your community, for our world, for it's people".

District 6380 - The Ann Arbor Rotary Club

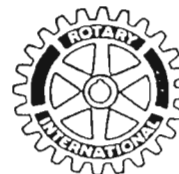
Officers:

Anne E. Glendon - President 1997-98
L. Thomas Conlin - VP/President
Jed J. Jacobson - Secretary
James W. Lester, Jr. - Treasurer
Robert B. Foster - Past President
Donald J. Perigo - Sgt. At Arms
Geoff Larcom - Harpoon Editor

Directors:

Peggy Bradley-Doppes
George Cress
Terry Linden
Mike Marich
Giannine Perigo
Kurt Wilder

P.O. Box 3674, Ann Arbor, MI 48106
313-936-1128 Fax 313-647-9029



February 4, 1998

Speaker Cynthia Yao & Teresa Maddix

Topic Ann Arbor Hands-On Museum

Host Tim Carrigan

Song Leader Henry Johnson

Accompanist Bob Pratt

Invocation Peggy Bradley-Doppes

Greeter Bob Buchana

Attendance Committee
Russ Collins
Greg Cook

* * * * *

UPCOMING PROGRAMS:

February 4: Teresa Maddix and Cynthia Yao will give us an update on the Ann Arbor Hands on Museum.

February 11: New Member induction

February 25: "Ann Arbor Area Community Foundation Youth Council."

LECTURE NOTES

The Speaker: Susan S. Westerman: The Subject: Estate Planning This a very broad subject. A specific plan can be written for everyone of us. In the time allowed Susan discussed the advantages of converting your IRA to a Roth IRA.

The Advantages are: The total value of a Roth IRA, including all of its growth, is exempt from income tax. No Minimum Distribution at age 70 is required. When you die, Federal estate taxes due on an IRA are computed before income taxes are subtracted. Hence your heirs pay a tax on the income tax. Since no tax is due on a Roth. Your net estate is greater.

Some of the Rules are: Your adjusted gross income must be less than \$100,000 in the year you transfer to a Roth. You pay income tax on the AGI plus the IRA transferred. You may spread the tax on the IRA over four years. You cannot withdraw money from the Roth for Five Years.

If you are interested a hand out from the meeting should be available from Westerman & Associates, P.C.; 345 S. Division (734/995-9731).

Note by Henry Amble

* * * * *

NEWS FROM THE CLUB

Community Spotlight: Bert Voss introduced the Campaign 2002 designed to raise &1,000,000 by 2002.

Moment for Rotary: A Rotarian in Gronau, Germany is seeking housing in Ann Arbor (March &

April) for a law research scholar. Contact Pres Ann.. Three Jr. Rotarians from Huron High introduced themselves. Nathan Johns, Hilary White, and Rotolu Abebiyi.

Announcements: Fred Schwartz is moving to Florida. The Harpoon Committee Needs additional members to help expand coverage of club activities.

Poet Laureate: Dick Emmons

Lumen Lines

A light bulb, it is thought, goes on
When some bright ideas hits:
O course there's on exception, which
The undersigned admits.

I speak of Thomas Edison
Who had, I'll make a bet,
No bulb go on above his head--
He hadn't make one yet.

Shooting Star

Inventors get a standing O
When their dreams come alive;
They get just one, but, for his gun,
The gave Colt 45.

World's Shortest Books:

19. Al Gore: The Wild Years
18. Amelia Earhart's Guide to the Pacific Ocean
17. America's Most Popular Lawyers
16. Career Opportunities for History Majors
15. Detroit - A Travel Guide

14. Different Ways to Spell "Bob"
13. Dr. Kevorkian's Collection of Motivational Speeches
12. Easy UNIX
11. Ethiopian Tips on World Dominance
10. Everything Men Know About Women
9. Everything Women Know About Men
8. French Hospitality
7. George Foreman's Big Book of Baby Names
6. How to Sustain a Musical Career by Art Garfunkel
5. Mike Tyson's Guide to Dating Etiquette and Fine Dining
4. One Hundred and One Spotted Owl recipes by the EPA
3. Staple your Way to Success
2. The Amish Phone Book

And the number one World's Shortest Book:

1. The Engineer's Guide to Fashion

Thought for the Day
In prosperity, our friends know us,
In adversity, we know our friends.

* * * * *

BIRTHDAYS

Nishta Bhatia, February 4

ANN ARBOR ROTARY CLUB
P.O. BOX 3674
ANN ARBOR, MICHIGAN 48106

Bulk Rate
U.S. Postage
Permit #236
Ann Arbor, Michigan

Daniel R. Balbach
3989 Penberton Lane
Ann Arbor, MI 48105