

Newsletter

VOLUME 1 NUMBER 4

May - Jun 2009

Section A

"To Acknowledge The Duty That Accompanies Every Right"

McKinley Johnson, President

Carl E. Miles, Vice President/Editor Newsletter

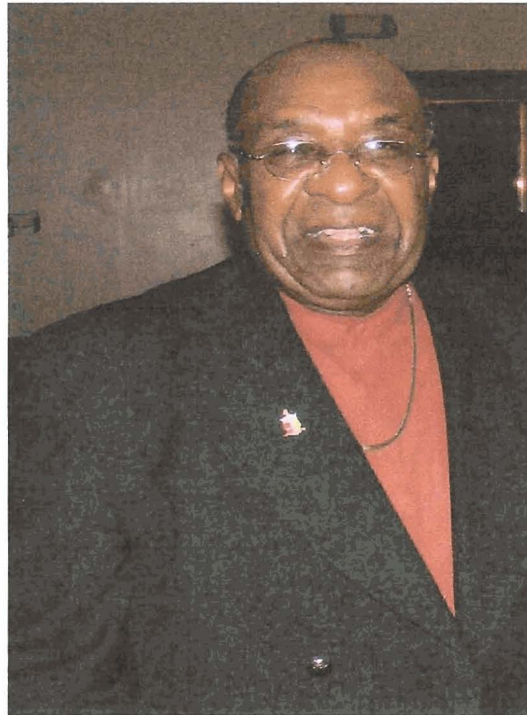
Virgil H. Lucas, Treasurer

Lorrain Hall, Secretary

are mostly by that problem now.

Our newly passed budgets were for the last six months of our Y's Men Fiscal year and the beginning of our July 1, 2009 Fiscal Budget. Both budgets were very ambitious. We did not accomplish our monetary goal for the last portion of Y's Men Fiscal Year. However, we hope to make the difference up doing our Fy 09/10 budget starting with our September planned Golf Tournament. We noted that we need all of our members to participate in our fund raising activities in some form, fashion or shape. Basically, we need members to honor the goals established by the club toward reaching our financial goals. A few of us no matter how talent can not shoulder the entire burden under no circumstance.

By now you know that we failed miserably to reach our monetary goal of netting \$1,400.00 as we netted about \$400.00 from our BBQ sale held this past June 20th and again on June 27, 2009. Our upcoming September golf tournament has the chance to net over \$5,000.00 if we can get at least 72 golfers to pay \$70.00 to play golf. So I am urging all of you to raise up your sleeve, dig in and let us make this a successful fund raiser to benefit our beloved Monsanto Family YMCA. See Page 6



From The President's Corner

The first day of July 2009, was the beginning of a new leadership Era in the Mid America Region. We welcome John Mason and his leadership team. Our club Page Park Y Service Club has come a long way in the six (6) months that we have been chartered. It has not easy introducing new members to Y's Men International. They like most of us when we first joined were mostly interested in our local YMCA and Community. We

St. Louis Page Park Y Service Club
Monsanto Family YMCA
5555 Page Blvd.
St. Louis, MO 63112

In Retrospect

From Your Mid-American Exchange

In the May-Jun article from the Regional Director, she officially congratulated all of the newly or reelected officers for the new fiscal year 2009-2010. She asks that we let the incoming leadership team in on some of those great ideas that have been rattling around in our heads.

Also, she writes that she had the honor of representing the United States as a Brotherhood Fund Delegate in Southern, India. Jo Ann stated that as she traveled through the states of Karnataka and Kerela and met with the local clubs, and also lived in the homes of the Y's Men in the area, that meant that she had to eat what they ate, shopped where they shopped, and even worshiped with them.

In India, they have regional Time of Fast Projects in addition to our international initiatives. These projects are designed to develop a bond within the clubs in the region and give Y's Men their unique identity within the community. One region buys clothes for the kids in a local home for the mentally challenged. Another region sponsors sewing classes so that women can become entrepreneurs, while another region bought an ambulance for a local hospital. The side benefit of a regional project is the amount of public recognition our clubs would receive. When more people recognize what you do, the more likely they are willing to become a part of your organization.

Mid-America Region Convention

The Mid-America Region Convention will be held September 18-20, 2009, at the Mercy Center, 2039 North Geyer Road, St. Louis, MO 63131. Contact person is Anne Stuckel: midamericaconvention@charter.net.

Single Rooms are \$188.50, Double Rooms are \$160.50 and the above rates includes the following:

2 Nights Lodging
Convention Registration
2 Breakfasts
2 Lunches
1 Dinner

Commuters

The commuter rate of \$92.50, includes the following:

Convention Registration
2 Breakfasts
2 Lunches
1 Dinner

The commuter rate of \$73.50, includes the following:

Convention Registration
2 Lunches
1 Dinner

There will be 9 Optional Saturday Afterneen Activities and 4 Optional Saturday Night Activities.

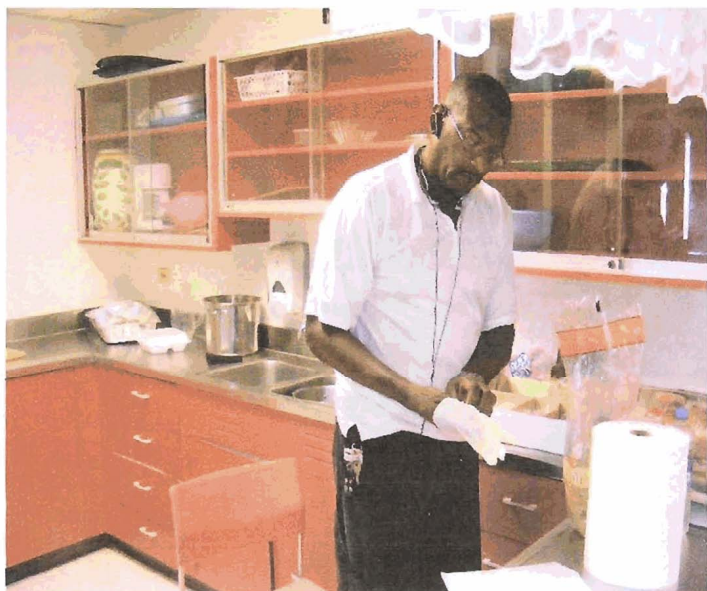
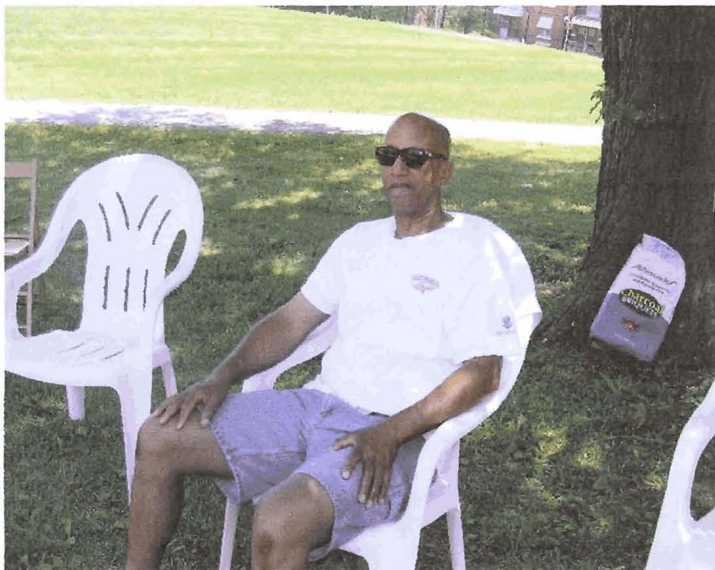
St. Louis Page Park Y Service Club

During the May 14th meeting, Page Park approved the minutes of the April 9th meeting. Changes were made to the income portion of the 12/21/09 thru 06/30/09 budget. The changes were: Income from \$3,880.00 to \$4,100.00. The business expense was changed from \$1,344.00 to \$2,806.00. Changes were also approved for the 07/01/09 to 06/30/10 budget. Income was decreased from \$25,100.00 to \$17,088.00 and the total net income will be \$12.00. The lost of income elimination of the Southern Heritage Football Classic as one of the club's fundraisers. The Treasurer's Report was also approved by the Club Membership. There was income of \$1,125.00 and expenses of \$684.00. The Account balance stands at \$441.00.

In Retrospect

The approved budget for the Fiscal Year of 07/01/2009 to 06/30/2010. The Membership Committee had its new members forms and worksheets approved for use by the Club Membership. The Program Committee presented and briefed the Membership on the Page Park Y Service Club's Calendar of Events Scheduled for 2008 and 2009. The Calendar of Events were approved by the Club Membership.

The Page Park Y Service Club's 1st Annual BBQ Fundraiser was held on June 20th at the Zodiac Lounge, 3517 N. Grand, St. Louis, MO 63119 and on June 27th at the Monsanto Family YMCA, 5555 Page Blvd., St. Louis, MO 63112.



BBQ Sales Crew

McKinley Johnson, Virgil Lucas, Carl Miles, Charles Dobbins, Darryl Aitch, Dan Lovings, Louis Moore and Phyllis Mitchell.

Christian Emphasis

Section C

Footprints

by Carolyn Joyce Carty

One night a man had a dream. He dreamed he was walking along the beach with the Lord. Across the sky flashed scenes from his life. For each scene he noticed two sets of footprints in the sand; one belonging to him and the other to the Lord.

When the last scene of his life flashed before him, he looked back at the footprints in the sand. He noticed that many times along the path of his life there was only one set of footprints. He also notice that it happened at the very lowest and saddest times of his life.

This really bothered him and he questioned the Lord about it. "Lord, you said that once I decided to follow you, you'd walk with me all the way, however I noticed that during the most troublesome times in my life there was only one set of footprints. I don't understand why, when I needed you most you would leave me."

The Lord replied, "my precious, precious child, I love you and I would never leave you. During your times of trial and suffering when you see only one set of foot prints, it was then that I carried you."

I Didn't Have Time

I got up early one morning and rushed right into the day! I had so much to accomplish that I didn't have time to pray.

Problems just tumbled about me, and heavier came each task. "Why doesn't God help me?" I wondered. He answered, "You didn't ask!"

I tried to come into God's presence; I used all my keys at the lock. God gently and lovingly chided, "Why, child, you didn't knock!"

I wanted to see joy and beauty, But the day toiled on, gray

and bleak. I wondered why God didn't show me. He said, "But you didn't seek."

I woke up early this morning, and paused before entering the day.

I had so much to accomplish that I had to take time to pray!

The serenity Prayer

God grant me the serenity
to accept the things I cannot change;
courage to change the things I can;
and wisdom to know the difference.

Living one day at a time'
Enjoying one moment at a time;
Accepting hardships as the pathway to peace;
Taking, as He did, this sinful world
as it is, not as I would have it;
Trusting that He will make all things right
if I surrender to His Will;
That I may be reasonably happy in this life
and supremely happy with Him
Forever in the next.
Amen



Personal Finance

Section D

Don't Risk An IRA Rollover Mistake

By Charles Ross

When the unemployment rate creeps upward, more people face an important decision about what to do with their retirement savings.

People who are laid off or entering retirement often find that a former employer's retirement plan can be an unwelcome place to keep their money. Layoff notices are often followed with a deadline to withdraw retirement assets from the company plan because the employer is no longer willing to bear the cost. People who have retired may find that their former employer's plan doesn't offer the flexibility or investment options they need to pursue their post-retirement goals.

Fortunately, there is an alternative: By rolling retirement assets into an IRA, it's possible to preserve their tax deferred status. When a rollover to a traditional IRA is performed correctly, there should be no tax consequences, no tax penalties, and, in most cases, no out-of-pocket expense to the account owner.

Federal tax law allows for more than one way to execute a rollover. But did you know it's possible to do it legally and still run into complications which can include having to come up with a large cash payment?

Once you leave a job, your employer's retirement plan administrator may send you paperwork to begin the process of moving your retirement money out of the plan. You are likely to be given the option of simply receiving a check made out in your name. You then have 60 days to deposit the check in a traditional IRA.

This is what's known as an indirect rollover, and although it sounds easy—an indirect rollover can get dicey.

Double Jeopardy: The Withholding Trap

If the plan administrator makes the check out in your name, it is required to withhold 20% of the rollover amount, for the same reason your employer withheld a portion of your pay: in anticipation of income taxes.

Even though you are conducting a transaction that does not have any intended tax consequences, the IRS doesn't trust you to follow through. You might decide to spend all or part of the money. You could miss the 60-day deadline. Any one of these actions would be considered a taxable event and you could incur an income tax liability (plus a 10% federal income tax penalty if you are younger than age 59?).

Ed Slott, a certified public accountant who has written a number of books on IRAs, is one such expert. Slott recommends conducting a direct rollover, a hands-free transaction sometimes known as a trustee-to-trustee transfer. Under this arrangement, the plan administrator transfers the funds directly to the IRA custodian.

Charles Ross is host of the Syndicated radio program "Your Personal Finance."



From The President's Corner, Page 1

By the time most of you receive this newsletter I will be representing our Mid-America Region at our US Area Council Meeting for our newly elected John Mason, RD. In addition, I will be representing our US Area as an Area Service Director. This council meeting will take place in Santa Barbara, CA over the dates of July 7-10, 2009. Normally, our US Area Convention starts immediately upon the conclusion of the council meeting. This year the convention was canceled due to lack of participation of US Area Y's Men.

Our movement is too important to fail so let us dedicate ourselves to success on the local level in every endeavor that we St. Louis Page Park Y Service Club undertake.

McKinley Johnson, President



Have a Happy 4th of July

