

EFFINGHAM 'PINION (OPINIONS OF THE TIMES)™



Reach Within to Embrace Humanity

EFFINGHAM ROTARY CLUB
CLUB No. 3265
DISTRICT 6490
ORGANIZED 1920

Philip R. Coats, Editor

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Homework and Fishing

Shawn Buehnerkemper, Jay's brother was his invited guest to explain the insurance woes and wonders of 2011. Shawn has worked in production at Gregory & Appel since 1996, specializes in large commercial risks with a focus on Risk Retention Groups and Captive insurance programs. Shawn's book of business is designed around a smaller number of large clients. This approach allows a "hands on" service model for sophisticated risk management clients. He has earned his Accredited Advisor of Insurance (AAI) designation. Shawn graduated from University of Evansville with a dual major in Marketing and Health Care Management. He was also a member of the varsity men's tennis team.



Brothers Buehnerkemper, Jay and Shawn.

These brothers grew up in Teutopolis and often heard this admonishment from their grandfather: "Do your homework before you go fishing." Shawn learned his lessons and homework well and carried this singular phrase into his world of insurance. He said, in today's changing market one might want to drop a line into a different (insurance) pool but before you do, do your homework.

The insurance challenge for 2012 will follow a disastrous 2011 wherein property insurance for the first nine months of 2011 was double what was expected - over \$32.6 billion dollars. Worker's Compensation was slightly better meaning \$118 was paid by insurance companies for every \$100 in premium received. Not too many businesses can survive with that ratio.

One thing he says is work with a broker and shop around or if you really want to diversify work with several brokers to meet your all encompassing insurance needs. Tell your east coast or southern based broker or insurance company that in the Midwest, we don't have storms with names. They may have lost money in New England or Florida but it didn't happen in central Illinois. And if you want to save money opt for a higher deductible, assuming the risk yourself, which should translate into a significantly lower annual premium.

There are a lot of reasons insurance costs go up including, but not limited to, claims on the policy and one can have lower costs if willing to assume some of the risk. But, do your homework - don't let the fish get away and don't get eaten by the "fish".

PAUL HARRIS FELLOW

Ron Diehl received his Second and Third Paul Harris Fellow Award at the meeting today, presented by President Norma Lansing.



January 11

The set play will be Radio Broadcasting Memories involving our local high school basketball history.

Program Chair Grant Bushue will be on the sideline while skilled experts **Greg Sapp** and his buddy for many years, **Larry Wilson**, will be center court for this shoot around.

Two Sunrise guests, **Jerry Jansen** and **Jim Hecht**, were welcomed by **Russ Marvel** and **Kerry Hirtzel**, respectively. Well, Jerry's introduction was a little less reverent than that for Jim. Our **District Governor Ron Schettler** announced past district governor **Jay Stortzum** from the Vandalia club. We heard, too, Jay and Winnie may be moving to the Champaign/Urbana area to be nearer kids/grandkids (third grandchild is forthcoming).

VISITORS
& Guests

No Student Guest today

STUFF YOU MIGHT WANT TO KNOW

- ❖ Our Rotary Club board has advanced the offer to become Sustaining Members in the Rotary Foundation Annual Program. Our club has accumulated over \$15,000 in credits that may be used on a first come-first granted basis. If you wish to become a Sustaining member \$500 towards the total \$1,000 Paul Harris Fellow award may be obtained. The \$50 offer still stands if you wish to stretch the amount over ten years at \$100 per annum. See Rotary Foundation chair Dave Ring, club secretary Tonya Siner or Club president Norma Lansing for more details and information. *Call now, phone lines are open, operators are standing by...*



- ❖ Rotary Youth Exchange Student Maricruz Martinez from Orizaba, Veracruz, Mexico is now staying with the Mark and Kathy Daughtery family. They will be her host family until early April.
- ❖ We will welcome another student in the fall and have received a pledge from Jennifer Whitt's family to host this new student for part of their stay.

- ❖ President Norma Lansing read two Christmas letters from GSE leader Carlos and one of the young ladies from the team who visited our club 4 May and in our district in April and early May.
- ❖ A fundraiser sponsored by the Rotary District 6490 Alumni Association will be held on January 27 at the Refinery in Champaign from 7-10 pm. Tickets are \$50 per person and will include a Brazilian band Desafinado, Brazilian food and cash bar. Project Londrina is a major project to help provide a fully automated state-of-a-the-art disinfection processor that cleans gastro scope machines for the public Cancer Hospital of Londrina in Paraná, Brazil. For more information please call (217) 369-1194 or email at jwc3@hotmail.com. Officers of the alumni association visited the hospital in March 2011 and attest firsthand insufficient equipment for the cancer patients. This fundraiser will help the Londrina district reach its goal of \$32,000 to purchase the needed equipment.
- ❖ We also honored Lora Barnhart for her service to our club setting the tables and general cleaning on a weekly basis. Pastor/Rotarian Roger Marshall introduced the church's secretary and Rotary set-up person as we presented a financial award.

- ❖ President Norma invited Ted Keller to explain some of his projects in Guatemala. At the end of this newsletter a letter of appeal and pictures are included, provided by Ted.

Editor's Note: I make so few mistakes composing out club newsletter this is hard to admit. *Okay, let me try again with honesty: I often make mistakes but not everyone reads the bulletin and only a few comment or correct.* Last week, I reported that Bud and Janet Sills' recent wedding anniversary Christmas Day was their 55th. I "miss-heard" the announcement during the meeting and didn't do the math. Their daughter Nancy and I graduated from Effingham High School in 1969 ("sin, sex, beer, wine - we're the class of '69"). If they had only been married 55 years she would have been born about 5 years before they were married and I don't think our "class motto" was as much in vogue when Bud and Janet were married **Christmas Day 1946**.
Bud, I am sorry for the error and again, congratulations.

MAKE-UPS

None reported today but if you cannot make it here Wednesday or to another club you can always do your Rotary membership duty on line. <http://www.rotaryclubone.org>



Scholarship Drawing

Dave Ring won the weekly drawing.

HI TECH PRESENTATION FOR YOUR PROGRAM?



Computer/laptop projector and Wi-Fi are available at First Baptist Church - please make arrangements BEFORE your program.

You may need a special connector or adaptor from your unit, i.e., your computer, to the projector...talk to President Norma Lansing and arrive early to set-up, please

**NOT ALL COMPUTERS OR PROJECTORS ARE CREATED EQUAL
DO NOT ASSUME ANYTHING!**

REASONS TO CELEBRATE (NEXT 10 DAYS)

Dan Woods



January 7

Anniversary

Newlin & Donna Martin

January 12

**Information about Ted Keller's projects
follow on the next few pages:**

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January 2012

Dear Fellow Rotarians,

I have been going to Quetzaltenango or Xela (pronounced Shay-lah) Guatemala for two months each year for the past 15 years. Xela is the second largest city of Guatemala and the population of the city is approximately 200,000. They now have modern shopping centers and other modern business buildings, in addition to the colonial center part of the city. It is known as a trading place for the many Mayan Indians that live in the highlands of the department of Quetzaltenango. Xela's elevation is 7,600', which gives you cool mornings and evenings with warm mid days. The projects we perform are mostly given credit to Rotary, but most of our donations have been from non-Rotarians, but those that donated have similar interest as Rotary, which is, help the very poor. Guatemala has a large population of Mayan Indians and they speak about 23 different languages there, with Spanish being the most spoken. Please note, herein, where the word, "We", is used, this refers to the donors and those that carry out our mission in Guatemala, to help the very poor.

I've been a Rotarian for more than 50 years. When our club first started helping foreign countries with their poverty problems, we would send money, medicines, materials to them and we seemed to always have problems with communications and shipments and getting things done, as expected. Part of the problems was due to distance, poor communications and difficulties in shipping to them, at that time. We didn't have cell phones, internet, etc. Most foreign clubs are similar to ours, in some respects, in that they are leaders in their communities and they are busy just like ours and don't feel they have a lot of time to work on projects that take a long time to develop and complete. The culture and poverty of the country is an added hindrance in getting things done, as quickly, as we do here at home.

I made the decision that we could do a better job of helping more poor people by concentrating on one area of a country that was closer to us, to help solve part of their poverty and make improvements in their lives. Haiti is the first poorest and Guatemala is the second and Nicaragua the third country in the Western Hemisphere. Guatemala has a large Indian population with most living on dirt floors and struggling to survive with subsistence farming and weaving and poor medical care. We once had a project in Tanzania, Africa and it took over a year to complete, because of poor communications and problems at their end. I believed it would be better, if I took two months and go personally to see that the projects get done in a reasonable amount of time.

I had acquired experiences in Nicaragua of building buildings and dealing with the problems of doing this, so this would help me to do the same in Guatemala. Speaking Spanish was also a help in acquiring helpful friends, getting skilled tradesmen and dealing with local government's red tape. It takes about twice as long to get things done there due to the culture, customs and delays caused during the rainy season. The labor is much cheaper there than here, but the workers need more supervision than they do here. Those that go to help or carry out the missions; spend their own money on transportation to and from Guatemala and also their room and board. I've often thought that more retired or semi-retired people should go to help the very poor.

Over the past 15 years we have built hundreds of stoves for the Indians, built green houses for experimental crops, supplied Indian farmers with thousands of vegetable, fruit and flower seeds, built concrete wash basins called, "Pilas", put in libraries in San Juan Ostumcalco and San Martin Chile Verde, given away text books to Mayan Indians to learn Spanish, built playground equipment for schools, built dry marker boards for schools, put in playground equipment for schools, helped midwives with birthing equipment and education, put in trash cans for Parque Central, the second largest municipality in Guatemala, helped the elderly homes with bed clothes, refrigerator, physical therapy equipment, helped a day care center grow in number of children and employees, helped the handicapped in Momostenango, put in latrines in Momostenango, just to mention some of the things we have done to improve the lives of the poor.

Most of the work has been done through contractors because of their abilities and also it saved us time, thus permitted more time to do more projects. We do most of the planning and drawings for the projects. Many meetings are held, with the board of directors of Casa del Niños, social institutions, contractors and suppliers.

Over the years, while in Guatemala, we have helped private donors, who have made private donations, to help the poor, for their selected projects.

This year we refurbished the twelve trash cans in the main park in Xela, Parque Central, and they all look bright and new again and have the Rotary emblem and Dist. No. 6490. A few years ago we were asked if we would do this project. We replaced two of their beat up trash cans with twelve nice looking trash cans. Their park is the most important park in the city and is about one half block wide by two blocks long and receives much usage. These help keep the park clean and sanitary and the park is used often by the very poor. The park is in front of the municipality and receives much daily use in addition to usage for special events, such as social events, political speeches and holiday events. A large Catholic Cathedral faces the park.

ELDERLY HOME FOR WOMEN

This year we built equipment, which was placed in a home for the elderly and run by Catholic nuns. They have about 35 elderly women and we've put in music, live parakeets, brighter and lower energy light bulbs for their hall ways and built laundry carts, and numerous pieces of physical therapy equipment. We would take pictures of physical therapy equipment at other institutions and then have them made by a local welder. We also gave them parakeets and put in music system for their building. After we did this the attitude of the elderly ladies became much more enthusiastic and they would keep rhythm with the music, by tapping on their wheel chairs. We gave them a book, called, *How to take care of the Elderly*, in Spanish. The Sister Superior was pleased to receive this book and I gave it to her with the condition that she share what she learns with her employees and other elderly homes in the city. We have a series of, "How to do Health books", which are very useful for third world countries. These are kept at Casa del Niño. We have them on subjects such as, *How to take care of Adolescents*, *How to take care of the Elderly*, *How to take care of your teeth*, *How to take care of the Health of Children*, etc. These books are used in teaching others and have proven to be very informative and helpful. These were obtained from a private donation. These books were written by two nurses with lots of practical experiences. We learned about these books from Rosie Gibbons, thanks!

CASA DEL NIÑO OR HOME OF THE CHILD

Over the past ten years we have used part of our two month stays, in and around Quetzaltenango, to work on improving Casa del Niño or Home of the Child. Ten years ago, when we first arrived at Casa del Niño, they had three children and one employee and the facilities were all in very poor condition. A Teacher, from California, who had studied Spanish in Quetzaltenango or Xela, asked that we spend her sizeable donation on Casa del Niño. We accepted her donation and started making needed improvements. She was the reason we first became aware of Casa del Niño and learned the need for day care centers in Guatemala. The reasons we accepted the mission to improve Casa del Niño, was because of the following: great need for more day care centers for children, mothers could work to support their families, institution was a non-profit institution, directors were all volunteers, they had been in existence for about 75 years, at that time, their property was donated to meet the needs of a day care center and their 165' square corner lot location, which was next to a large market, their property had a big rental demand, they had ground that wasn't being used and it was believed changes could be made to enable them support many more children and employees. They now have 9 employees and 65 children and Casa del Niño is about 85 years old. Single mothers have about half the children in the day care center. We believe they are the oldest private day care center in Quetzaltenango, which is located about two hours from southern border of Mexico and probably the only private day care center that receives babies. At the time they only received children between 2 and 5 years of age.

We told them we believed there was a great need for low cost day care services for children from 40 days to 2 years of age, as we knew of no other private day care center offering service for these ages and at present, I believe, there is still no other private day care center in Xela for these ages. They were reluctant to do this at first, because that would mean more work and problems due to the need for more diaper changes, bathing, feeding, etc. At this time, I believe only the government operates a facility for babies that have been sent by the courts, for child abandonments, etc.

When we first arrived, they didn't have water during the day time, due to the low water pressure caused by more users of water during the daytime, so we put in a pump and cistern, which filled up at night, and during the day time they have plenty of water and pressure. Their kitchen and dining room were all together in one large room. We converted this room into two rooms, a kitchen and a dining room, replaced the one hole adobe sink with a concrete three hole sink, replaced the adobe stove with a gas stove, and we replaced the adobe table with a table made from wood and floor tile. The dirt floor was replaced with a tile floor and we put in a dropped ceiling, replaced the windows as all these were covered with grease from years of usage. The adobe kitchen was divided into a smaller kitchen and dining room.

We noticed hygiene was lacking in the kitchen, so we put in a hot water heater, taught them how to use chlorine to sterilize the dishes and work services, and dining tables. They used to use a box to pass out and collect used tooth brushes and then they would wash them and it was not likely a child would ever receive the same tooth brush twice. Now they all have their tooth brushes kept in a cup with each child's name kept on their cup.

We divided the property, about 165' x 165' by about a third with a block wall about 165' long, as this ground was not being used at the time. The cost of wall was donated by a private donor. The idea was to convert it to a parking lot, but then they received an offer to build a large warehouse there and they offered to pay them rent for the space with automatic raises and now it is around \$1,500 a month. This income allowed them to accept more children. They charge a token fee of about \$12.50 a month which includes two snacks and a noon meal, limited medical care, teachers and care givers. Some parents, that are not able to pay this amount, then they don't pay anything. They have been able to do this because of their rental income. The rooms that faced the street and avenue, were classrooms, have been moved to the wall that divides the property and after one class room was built, then for the rest of the classrooms, they only needed two walls roof and floor built to make a classroom. This greatly helped having lower costs for building classrooms. The old classrooms were made of adobe material and the news ones are made of concrete blocks.

Next, they increased the nursery space by closing in a hallway that has 12 baby beds. It is carpeted to keep the floor comfortable for crawling babies. The lady that takes care of them has won recognition by a local organization, for giving out standing care of the babies. Often they are returned to the mothers, at the end of the day, cleaner and better groomed than when received in the mornings. She feeds them, bathes them and entertains them. Approved volunteers often help her take care of the babies. A private donor paid, for five live cameras that help in the security

and monitoring of the day care center and thus helps maintain good care of all the children. The cameras also help the administrator and the directors to manage Casa del Niño or Home of the Child.

This year we helped put in purified water. The water is filtered and then electrified to produce ozone water, which kills the viruses, bacteria and parasites. This replaces the need of purchasing 25 gallons a week of purified water each week. We also helped them with two computers and built miniature computer desks for children ages 3, 4, and 5. They have a small medical office for first aid, medical materials, vitamin pills, etc. They also provide pregnancy testing and consultation for pregnancies. The treasurer director, is also a medical doctor and she does this part time.

Last year we helped them put in a shower and two more stools and two lavatories, as before they only had two stools, but had a place for the small children to wash their hands with warm water from the hot water heaters, before they entered the kitchen to eat. We had been trying to do this for years, but there was a large old tree in the place we wanted to put the bath facilities and the old administration didn't want us to cut down that tree that had been there for over 40 years. With the new administration it was approved to replace the tree with new bathroom facilities.

We have helped them remodel a room next to the street for a dental clinic for the poor. A doctor has agreed to pull teeth and do minor fillings a half day a week and supply two dental students to do cleaning, inspect teeth and give information on how to care for your teeth the rest of the week. The cost of service hasn't been decided yet, but it will be lower than the lowest price found in the community. The plan is to try to obtain donations for treating those too poor to pay. Most people wait till their teeth hurt and then they usually have to have them pulled. Most of the equipment was donated by a private donor. The new dental chair should arrive by the end of January 2012.

All during the year we keep in contact with Casa del Niño by telephone, e-mail, SKYPE. We are not directors of Casa del Niño, but are permitted to participate in their board meetings and have access to the five live cameras. The nursery camera permits seeing and hearing of the babies and also the viewer can control the direction of the camera.

Future plans have been made, for those that follow, to handle around 250 children, following the same principal, as we have done, which is building enough rental units to support the expenses of the children, employees, etc.

Years ago, while attending a Rotary District meeting, they were reading off the list of the deceased members during the year. I was impressed by the large number of Rotarians that had died in their eighties and later, wondered why Rotarians live longer than the average life span. An explanation of this phenomenon may be explained by a recent article I read about aging in the Prevention magazine. A study was made by the Buck Center for Aging and it turns out that doing good for others doesn't just make you feel altruistic, service just might help keep you alive: Study subjects who volunteered the most slashed their overall mortality by 44%. Since, I'm now 83 years old; I have helped confirm this study. Ha ha If you also believe this, then get busy and help more people, if you want to live longer and don't expect anything in return from those you help, not even a "thank you", and that way you won't get stressed.

We would like to thank all those that have contributed both in funds and those who have helped carry out our missions, of helping the very poor in and around Quetzaltenango, Guatemala. I have mentioned most of the projects we have carried out there, but I know I have missed some in compiling this report. I believe the Casa del Niño project, because of our help, will serve hundreds of more children and give employment to the care givers for years to come. I thank the donors for being able to have the pleasure of seeing the many smiles of those we have helped and I personally wish to thank all those that have contributed and made our missions possible. If you wish to continue to support our projects please send donations to the above address.

Sincerely yours,
Ted Keller

P.S. If you have any questions or wish to join our efforts, to help the very poor in Guatemala, then feel free to contact me or Monte Bartels.

City of Quetzaltenango, Guatemala and Casa del Niño projects



Two beat up trash cans were replaced with two attractive Rotary 6490 trash barrels at Parque de Centro America in Guatemala's second largest city of Quetzaltenango near the mayor's office. Mostly poor people use the park, and it is now healthier and sanitary. Each year the barrels are refurbished.



The nursery holds twelve babies and they are bathed and groomed daily. Often they are returned in the evening cleaner than when received.



Dishes and table tops are sanitized daily. When we first started to help them ten years ago they didn't sanitize. We now have purified ozone water.



The dining room is used several times during day. We replaced the adobe stove, tables and sink with modern tables and equipment to serve their sixty-five students and nine employees.



John's house is well used and was designed by the late John Kiefer and built by Phil Coats and Norbert & Linda Soltwedel. Kids really love to play in this house furnished with table and benches.



Our kids participating in a parade. Parades are important social event in their culture. Costumes were donated locally.

This car was built for \$160, it has two back seats, front seat & steering wheels.



New meeting table in new office. We are permitted to participate in all board meetings of Casa del Niño or Home of the Child. www.casadelnino.org





Lady having her nails painted red at elderly home for women. It is home for thirty-five women ran by Catholic nuns in Quetzaltenango, Guatemala a city of about 200,000.

The elderly home's large property is surrounded by a block wall, donated by Japanese government. We live up the place with marimba music; provide low energy daylight bulbs for their hallways, and pet parakeets.



City of Quetzaltenango, Guatemala projects



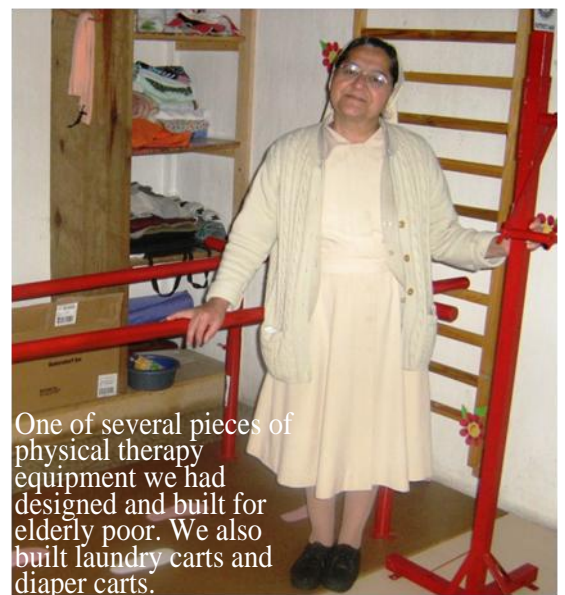
Three, four and five year olds learn basics of using a computer. We designed and built two computer desks and chair for two computers, just their size. They all flock to use the computers.



Sign is to keep bigger kids and parents off of playground equipment built for little kids. We have built almost all our equipment from photographs of other equipment we have seen that has popular usage. The five barrels in back ground is called the worm. Little kids like to crawl inside and hide and also ride on top.



Most popular taxi #30. All the kids want us to take their pictures in this car with four steering wheels and then show the picture to them. These kids are from low income parents, half are single parents. The nine employees give them lots of love and attention. They charge about \$12.50 a month for lunch and two snacks a day, five days a week. Over the years we have moved class rooms away from the street and avenue and converted old classrooms into rental units providing growth and low prices possible for the poor.



One of several pieces of physical therapy equipment we had designed and built for elderly poor. We also built laundry carts and diaper carts.



The new Casa del Niño office we helped build allowing them to rent out the old office next to the avenue to bring in more rental income. They are currently preparing to open a dental clinic for the poor. Dental care is costly and lack of knowledge of dental care, causes most of the people to lose their teeth early in life.

The Casa del Niño logo and the president, myself, and the treasurer who is also their medical doctor who also gives free pregnancy consultations and pregnancy tests at cost. They are both volunteers

