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12/5/19   8:06 AM
PRESIDENT’S MESSAGE
DANIEL VIGNERON • KIWANIS INTERNATIONAL PRESIDENT

MNT and the new year

Happy New Year, Kiwanians! My wife, Faby, and I extend our best wishes to your families for a peaceful and prosperous 2020. We look forward to our district visits, to helping generate enthusiasm for club growth and seeing the global impact of Kiwanis service.

As we start the new year, I would like us to keep up the momentum of our efforts to eliminate maternal and neonatal tetanus. I was pleased when it was announced in late 2019 that because of the efforts of Kiwanis and our partner UNICEF, the Democratic Republic of the Congo became the 27th country to eliminate MNT since Kiwanis International joined the fight. DRC was my childhood home and will always be dear to me.

A dozen countries remain at the highest risk for this disease. This is why fulfilling our pledges is so important — to keep us moving in the right direction. Dollars pledged go toward vaccinations for mothers and babies, volunteer training and transportation to reach those most vulnerable. Funds also help monitor those vaccinated and pay for promotion of clean delivery practices.

Remember, “Res, non verba,” actions speak louder than words. If you gave your word to make a pledge, please fulfill your promise.

Several of the countries still fighting the battle to eliminate MNT are in Africa, a continent on which we want to expand our Kiwanis presence. In a region where there are many more mothers and babies who need our help, we also have great opportunity for Kiwanis growth.

Right now, we have 325 members in 16 clubs in Africa, primarily in the central west area of the continent. Africa is ripe for new Kiwanis clubs. Our work to eliminate MNT is helping Africans become more socially aware. We are seeing more people gravitate toward urban areas. Rapid advancements in infrastructure, business and technology work in our favor to grow Kiwanis in countries like Ghana, Morocco, South Africa and others.

This year, Kiwanis International is taking a closer look at growth opportunities in Africa. There are plans for an Africa Education Summit to explore how we can strategically expand and support new clubs and members. I will help lead the way. Kiwanis needs the good people of Africa, and building membership there can accelerate our work to reduce MNT.

EXECUTIVE PERSPECTIVE
STAN SODERSTROM • KIWANIS EXECUTIVE DIRECTOR

Kiwanis disconnects

In November, Kiwanis International hosted our governors-elect for five days of training and education in Indianapolis. These are the leaders who will serve as governors for our districts during the 2020-21 Kiwanis year. This year, President-elect Art Riley and I spent time with each of them, discussing membership plans and opportunities for growth and service.

These conversations also allowed leaders to share concerns, including issues they have seen in their clubs and throughout their respective districts. As we talked, I noticed three recurring issues.

They really aren’t new, and I’ve come to think of them as “Kiwanis disconnects.”

The first disconnect: failing to make guests feel welcome. Yes, it’s nice when a member is assigned to be a greeter. But I’m talking about the opportunity for members to make that visitor feel noticed and appreciated during the meeting or project itself.

For people unfamiliar with your club, how they’re treated as a guest is a preview of what it’s like to be a member. Do they get a feeling of fellowship — or a sense that it didn’t matter whether they came?

The second disconnect: when a member is absent for two or more meetings without any club follow-up. One leader said his club is like a family, and he was mystified that any club could go multiple weeks without seeing or hearing from a member. In my mind, such silence isn’t a lack of communication. It’s a message: Your absence is fine with the other members.

The third disconnect: when a club officer, especially a president, completes a successful year but nobody asks them to take a division or district role. Too many talented people commit time and effort, only to be thanked and nothing more. A culture of leadership requires more than gratitude. It offers paths to further opportunities and the knowledge that those paths are open.

Do any of these disconnects sound familiar? Let’s address them! See kiwanis.org/clubs/member-resources (including a “club playbook” with member-outreach tips).

And write to Kiwanis magazine. Let us know how your club has solved any or all of these issues.
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Minted 1908-1929
Minted 1971-1974, 1976
Minted 1971-1974, 1976

Peace
Minted 1921-1935
Minted 1921-1935
Minted 1908-1929
Minted 1908-1929
Minted 1971-1974, 1976
Minted 1971-1974, 1976

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Knitting traditions
Congratulations to the Kiwanis Club of Tiare Paita of New Caledonia for their great teamwork to weave blankets with love and shelter the indigenous families of Kanak Island. A story that moves and encourages us to work for those who most need Kiwanis hands and hearts.

Martha Andrade Posso
Kiwanis Club of Atuntaqui, Ecuador

Editor’s note: The Kiwanis Club of Tiare Paita provides blankets to indigenous families. (kiwanis.org/2019blankets)

‘Res, non verba’
President Daniel, thank you for such inspiring words.

Eleno Ugay
Kiwanis Club of Dasmariñas Anchors, the Philippines

Editor’s note: Kiwanis International President Daniel Vigneron has selected as his theme, “Res, non verba,” meaning “Actions speak louder than words.”

Leadership thoughts
If I were to have absolute power and were flying at 30,000 feet, looking down on Kiwanis clubs both strong and weak, I would give clubs the option of adopting the following:
1. Extend leadership terms to three years.
2. Utilize only two club board meetings per year (with special meetings if required), thereby reducing the time commitment of club presidents.
3. Reduce the implied requirement that a president must direct every weekly meeting.
4. Budget for at least two if not three years.
5. Try to change the tradition of consensus governance, which appears to assure few changes, few new programs and slow or absent responses to difficult situations.
6. In place of consensus, expect presidents and boards to offer tangible, specific proposals for later debate by the membership.

John Guy
Kiwanis Club of Northwest Indianapolis, Indiana

Let’s go build a ger
Could (gers) be one of the answers to the homeless problem?

Tom Ontis
Kiwanis Club of Poquoson, Virginia

This is the real Kiwanis spirit! Congratulations for the wonderful work done.

Geert Vyncke
Kiwanis Club of Malle, Belgium

Editor’s note: The Kiwanis Club of Ulaanbaatar, Mongolia, dismantled, cleaned and rebuilt a nomadic house for a grandfather and his grandson. (kiwanis.org/2019ger)

VOICES

Letters
READERS OF KIWANIS MAGAZINE AND ITS BLOGS RESPOND TO RECENT FEATURES. JOIN THE CONVERSATIONS AT KIWANISMAGAZINE.ORG OR EMAIL MAGAZINE@KIWANIS.ORG.
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What's happening
TRENDS, TIPS, FACTS AND FIGURES FROM KIWANIS INTERNATIONAL

Partner up for new year
It’s time to start the new year off as your very best self. You can check off many things from your to-do list, thanks to Kiwanis Marketplace, your member benefit program. Cheers to a great new year! (Some benefits are available in U.S. only.)

- Pay one annual fee to receive coverage your health insurance wouldn’t normally cover when you travel outside your home state with Emergency Assistance Plus.
- Pick from over 160 tours on seven continents to find your dream trip and receive a member discount with Kiwanis Travel, powered by Collette.
- Turning 65 soon? Make sure you’re educated on your Medicare options. eHealth can help.
- Let the experts at HomeAdvisor tackle your to-do list.
- Be prepared in case you get hacked with online security at a discount from IdentityForce.
- Monitor your home from your phone with help from ProtectAmerica.
- Receive a 3% cash-back bonus when booking your next cruise from Cruise & Vacation Desk.
- Carry Kiwanis with you wherever you go with Kiwanis Visa® Rewards.
- Are you a frequent hotel hopper? Join the Fast Pass to Gold program to receive Gold status four times faster with Hilton.
- Rest assured that your wishes will be taken care of by creating a will via Kiwanis’ discount of 10% off. LegalZoom can help.

More information can be found at kiwanis.org/marketplace.
A wise person once said that you can choose to stand out or you can be outstanding. Anton J. “Tony” Kaiser chose to be outstanding — in his words, deeds, generosity, humility and in every way.

Tony, our 1987-88 Kiwanis International president, died November 4. Happy are we to have witnessed his compassionate service. He was a charter member of the Kiwanis Club of Farmingdale, New York, and member of the Ewing Township, New Jersey, club. He was the New York District’s 1971-72 governor and joined the Kiwanis International Board as a trustee in 1980-81. He received the Kiwanis Children’s Fund’s Walter Zeller Fellowship, George F. Hixson Fellowship, George F. Hixson Diamond 3 Fellowship and Tablet of Honor and was recognized for The Eliminate Project-Major Gift, Founders Circle and Heritage Society.

Tony was a respected lawyer and banker. Yet, I never heard Tony boast of such achievements. A Kiwanian who knew the importance of humble leadership, Tony let others take the spotlight. It’s no surprise, therefore, that in his presidential service theme, “Our Quest: Their Best,” he demanded that Kiwanians seek the best not only in ourselves but, most important, for the youth in our communities.

He is survived by his wife, Mim; three sons, Eric (Kim), David (Ginger) and John (Nadine); seven grandchildren and five great grandchildren.

Saint John Paul II once described the Law of the Gift, saying: “For we are at our best when we are most fully human and alive, when we give freely and generously of our very selves in love for one another.”

We are privileged to be the beneficiaries of a life lived according to the Law of the Gift. Thank you, Tony Kaiser.
CONVENTION NEWS

PLAY WITH PURPOSE
Kiwaniism is serious business with a playful spirit. So that's exactly what the 2020 Kiwanis International Convention in Indianapolis, Indiana, USA, will be: a union of grown-up commitment and childlike exuberance. Come to convention for leadership education with a playful twist. Here’s just a little of what you can expect. We know it’s a bit different. Different is good.

SCHEDULE

Wednesday
Take advantage of the Pre-Convention Education Conference.
Four focused sessions include Influential Lieutenant Governors, Make An Impact During Your Presidency, Club Membership Summit and Unleash Your Inner Leader.

Thursday
Take your club to the next level.
The new Kiwanis Education Conference — part of the 2020 Kiwanis International Convention — will help you raise your game.
Master classes taught by trained professionals will allow current, future and potential club officers and committee chairs to develop role-specific strategies and tactics that inspire the greatest successes. Create a personal game plan to help your club make the biggest positive difference possible in your community.

Friday
Dream big, then make it happen with tips and tools you gather during Friday’s Service and Fundraising Projects Education. It doesn’t matter if your club is big or small, you can change lives, improve communities and inspire kids to play.
You’ll go home with a solid plan, ideas about funding sources and maybe even blueprints for change. Where does your club want to make its mark?

Saturday
Get informed on the business of Kiwanis International and add your voice to our future. Executive Director Stan Soderstrom will address the State of Kiwanis International during the Kiwanis Annual Meeting, and then delegates from clubs around the world will elect the organization’s next leaders and vote on amendments to the governing documents during the House of Delegates.
SPEAKERS
The all-star roster of speakers and entertainers at the 2020 Kiwanis International Convention will reignite your fire to make a positive difference in your community.

Captain "Sully" Sullenberger safely landed a plane carrying 155 people on the Hudson River in New York City. His lessons on preparedness in times of challenge will empower you to reach new levels of excellence as a Kiwanis leader.

Kevin Carroll dedicates his life to advancing education, sports and play for social change and success. Endorse his seven simple rules if you want to be a Kiwanis agent for good.

Ethan Zohn may be famous from CBS's "Survivor: Africa," but it's what he did with the prize winnings that will have you singing his praises and working with him shoulder to shoulder.

BEFORE AND AFTER CONVENTION TRIPS
Make plans to extend your convention experience! Guided tours are provided by Kiwanis Travel, powered by Collette. Simply pack your bags: They take care of the rest. Spots are limited, so book now. Kiwanis members save US$50 to $100 per person. For pricing and more information, visit kiwanis.org/convention/2020/travel-tourism#tours.

PAY WITH YOUR SERVICE ACCOUNT
New this year, clubs can pay all or a portion of each member’s education conference expenses from its service account. The Kiwanis Education Conference qualifies as an acceptable educational expense. Covered expenses can include:
- Registration fees
- Hotel
- Airfare or mileage
- Meals
- Per diem
- Other expenses as determined by the club

Clubs have always been allowed to cover members’ convention expenses from their administrative account. The increased educational tracks offered at the 2020 Kiwanis International Convention meet the requirements of educational expenses allowed to be deducted from a club’s service account.

New York City
Five days, five meals June 11-15, 2020
Highlights include Greenwich Village, Wall Street, 9/11 Memorial, two Broadway shows, Statue of Liberty and Ellis Island.

America’s Music Cities
Eight days, 10 meals, June 21-28, 2020
Visit New Orleans, Louisiana; Memphis and Nashville, Tennessee. Highlights include French Quarter, swamp tour, Mardi Gras World, Jazz Revue, Graceland, West Delta Heritage Center, Ryman Auditorium, Grand Ole Opry show, Country Music Hall of Fame, Historic RCA Studio B and whiskey distillery.
Welcome, Nepal

With a solid plan in place, Kiwanis Nepal grows from a few clubs to full-district status while focusing on a sustainable future.

Story and photos by Kasey Jackson
Kathmandu is a capital city that sits in a valley known as Nepal Mandala in the Himalayan foothills of Nepal. It's known the world over for its magnificent temples, ancient history, colorful culture and festivals. Visit here, and the people will greet you with a friendly namaste and make you feel right at home.

Walk the streets, and you feel the strength and faith of its people. Look up at the prayer flags fluttering in the wind. Gently roll your fingers along the prayer wheels. This is a special place, a peaceful and spiritual place. A place in one of the poorest countries in the world, but where the people are compassionate and willing and eager to serve others.

And this past September, it became a special place for another reason. It’s where the newest Kiwanis district was formed.
“A signature project is important to us to provide meaningful impact to the citizens of our community, that inspires all to serve more.”

How it began
Kiwanis was introduced in Nepal in 2015 with the formation of two clubs: the Kiwanis Club of Lumbini and the Kiwanis Club of Kathmandu. From there, it grew quickly with three clubs opened in 2016; 11 in 2017 and eight in 2018. Today, there are more than 50 clubs and more than 1,000 members in Nepal.

The formation of this new district didn’t come about haphazardly. Nepal District Governor Sujan Shrestha (at right) explains there was a concerted effort to have new clubs work with partners in the community, align service with community needs, give priority to children’s causes, support growth of Service Leadership Programs and encourage hands-on service. And maybe the most important requirement: Each club started with an identified signature project.

A few examples: Lumbini sponsors a K-Kids club and distributes school supplies. Itahari supports children who live far from school by providing bicycles. And the Everest club supports a local Mamaghar, a rehabilitation center for children living on the street.

“A signature project is important to us to provide meaningful impact to the citizens of our community, which inspires all to serve more,” says Suhama Phewa Limbu, a member of the Kiwanis Club of Itahari. “Moreover, to introduce and experience global friendship and fraternity among members.”

Visiting the projects
As Nepalese Kiwanians and guests gather in Kathmandu for an education conference and to celebrate becoming a district, it’s also time to show off some of the work Kiwanians are doing around the city and beyond. Seeing the clubs in action brings it all to life.

The first stop is an orphanage supported by the Kiwanis Club of Bagmati. Children, most of them barefoot, sit around a bright blue table on an outdoor patio as Kiwanians explain the project. About 22 children ages 4 to 14 receive
food, stationery and furniture from caring Kiwanians. The children sleep and eat here, and then head to another location for school. The help is needed and appreciated, and it’s working: Ten children at this facility have gone on to graduate high school. Before heading off to their next project, Bagmati Kiwanians donate shelves to the facility — another place to keep precious school supplies.

“This project is a benefit to their studies, their daily needs and their arrangement inside this building,” says Bibek Dhital, member of the Bagmati club.

The next stop is the site of another Bagmati club project: the Nepal Integrated Blind Development Association, where Kiwanians donate food, drink and Braille copy paper to the blind children. Kiwanis Asia-Pacific Chairman Peter Zander talks with the students and helps Kiwanians and other guests distribute the gifts. A student reads from a book of braille for the assembled crowd and then has a simple message, delivered with a big smile: “Your simple cooperation and help makes our future, so why don’t you help us? Thank you!”

During the car ride to the next project, Governor Shrestha explains the need for mental health education in Nepal, and how a project of the Kiwanis Club of Kathmandu is reaching young people in schools. The School Mental Health Awareness Program at the Janaprabhat Secondary School in Kalimati is organized by the club and presented with partner Samhaya Foundation. In a room crowded with 93 students, facilitators talk about feelings and emotions. The students are asked to participate, answering questions and sharing thoughts. With the highest suicide risk in Nepal hitting between the ages of 14 and 21, this is an extremely important topic. And for every boy who dies by suicide, four girls do.

The students, dressed in similar uniforms of green and white with neckties, scribble notes during the presentation. Some giggle. Others are serious. This program will last for several hours this day and is staged in several schools.

Maybe the most memorable trip comes the next day. The Shree Barhadevi Basic School is nestled high in the clouds on a mountain-top in the Sindhupalchok District. A three-hour drive from Kathmandu through earthquake-devastated terrain and up treacherous rain-gutted dirt roads that are impassable by anything but the toughest vehicles delivers Kiwanis members to the school. There, students, teachers, parents and village elders await with gifts of flowers and silk scarves. In return,
the Kiwanis Club of Sindhupalchok donates backpacks, food and school supplies to each child. The students line up patiently and await their names to be called for their gifts. Each smile and namaste from adults and children alike shows their gratitude.

One final stop in Panauti takes us to the Siddartha Vanshthali Institute, where many students walk for miles across mountainous terrain just to attend class. And they often show up hungry. Through a grant from the Kiwanis Children’s Fund, the Kiwanis Club of Kathmandu City helps all preschoolers ages 3 to 5 receive nutritious meals for all 200 days of school.

“We realized that some of the students need the nutrition, so then we started this program,” says Principal Narayan Niroula, as he hands out samples of the meals to Kiwanians and guests. “It is sincerely helping, so we thank the Kiwanis Club of Kathmandu City and Kiwanis International.”

**What’s next?**
Governor Shrestha says the stakes are higher and responsibilities are greater now that Nepal is an official district.

“We had an aggressive membership and club growth drive over this past year,” he says. “Now, we will focus on sustainability. 2019-20 will be the cool-down period as well as a time to complete all the relevant formalities of a district, such as lieutenant governors training and preparing policies and procedures. During the cool-down period, our goals are to have all clubs conduct their signature project so that future clubs can learn from the clubs now. We will also have Kiwanis Children’s Fund Nepal fully functioning and raising funds.”

The signature projects are in place and great work is being done. The charter ceremony for the district is over. The first official education and training conference was a success. And the Asia-Pacific Conference is scheduled to be held in Kathmandu in March 2020. Thousands of children and families are being helped in communities all over the country. It’s been a busy time in Nepal.

“The members are convinced that we are doing the right thing for the children of Nepal,” Shrestha says. “We have only envisioned to serve the Nepalese kids, whether the kids are hungry in the streets of Kathmandu and Hetauda or they go without notebooks in a rural school. We are now inspired as ever to ensure that every kid in Nepal is in school, fully clothed, with full stomach and in sound health so that they are prepared for their own world tomorrow.”
Amy Nofziger got the call on a late-October afternoon. An urgently recorded message announced that the call was from the Social Security Administration, a United States government agency that records personal earnings and distributes funds to retirees and those with disabilities. Her Social Security number had been used in a crime and would be suspended, the message warned, unless she called a certain number to resolve the situation.

Nofziger, however, was the wrong person to contact. As director of fraud victim support for AARP, a U.S.-based nonprofit directed at those ages 50 and older, she knew that the phone call was part of a scam that had been sweeping the country for more than a year. Had she called the number, a scammer would have tried to get personal information (including her Social Security number) to steal her identity, Social Security benefits or talk her into handing over money.

It’s a lucrative ploy. The U.S. Federal Trade Commission reports that in a 12-month period from March 2018 to April 2019, consumers lost US$19 million to the scam. It’s one of many that are just a phone call, text message or mouse click away. In 2018, consumers in the U.S. lost nearly $1.6 billion to fraud, and they’re not alone.

The Australian Competition & Consumer Commission warned in late 2019 that consumers in that country were on pace to lose a record AU$532 million to scams by year’s end, while the European Central Bank reports that Europeans rack up annual losses of €1.8
“I’ve been doing this for 18 years, and I’ve struggled with helping people understand that it doesn’t matter your education level or your income level or who you are or where you grew up. We’re all vulnerable to scams and frauds.”

Think it can’t happen to you? “I’ve been doing this for 18 years,” Nofziger says, “and I’ve struggled with helping people understand that it doesn’t matter your education level or your income level or who you are or where you grew up. We’re all vulnerable to scams and frauds.”

That’s because scammers prey on two emotional trigger points: rewards and fear. When people suddenly receive a lucrative offer or face a personal threat, the reactive emotional brain tends to leap into action, drowning out the calmer cognitive side.

“You’re not thinking, ‘Let me lay out the pros and cons of this to see if it makes sense,’” says Nofziger. “You’re thinking immediately, ‘Oh my gosh, I have to do X, Y and Z,’ because otherwise, you’re not going to get your money or bad things are going to happen.”

The Social Security ploy is an example of a fear-based scam. It’s one of many that fall into the category of “impostor scams.” In this case, it’s a scammer impersonating a government agency. In the U.S., scammers also make big bucks pretending to be from the Medicare federal insurance program or the Internal Revenue Service, among others.

“Scammers are very good at what they do,” says Patricia Poss, a senior attorney in the division of marketing practices for the Federal Trade Commission. “What we have seen is impersonating someone who’s trusted, who has some credibility. And they like to use something that you have a sense might be true. It’s based on a news report or something that you know about the government or that agency or business. We particularly see it when something has changed in the law or something new is happening with that agency.”

In Europe, for example, scammers are taking advantage of the uncertainties surrounding Britain’s exit from the European Union to trick people into buying the European Health Insurance Card, even though it’s free to citizens in the European Economic Area countries and Switzerland. In the U.S., the Department of Health and Human Services recently issued new, free Medicare cards, giving scammers the perfect opportunity to convince people to hand over funds to pay for the card or reveal personal information to get one.

Government impostors aren’t afraid to switch things up to the reward angle, though. They’ll also pretend to be offering a grant or sharing the good news that someone has won a federally supervised sweepstakes or lottery. All the target needs to do is pay taxes or a service fee so
the funds can be released. In an ironic twist, some scammers have claimed to be from the FTC, which exists to protect consumers from deceptive business practices.

Another form of the impostor scam falls under the “family and friend” category and uses the ultimate fear tool: loved ones. Known as the “grandparent scam” because it often targets seniors, it involves someone pretending to be a grandchild, child, niece, nephew, sibling or friend or a legal or medical professional representing that person. The loved one is in some sort of trouble — they’ve been arrested, injured, stranded — and they need money immediately for legal or medical fees, travel expenses, etc. A newer incarnation claims to be coming from a kidnapper, asking for ransom funds to free the loved one. “They’re counting on you to respond quickly before checking out that it’s not real,” says Poss.

Patience is a virtue among scammers going for a large haul. Nowhere is this more evident than in the romance scam. It might begin when someone joins an online dating website, hoping to find a committed partner. Or it could be a message on Facebook, Instagram or another social media site (Words with Friends is a particular scammer favorite) from an attractive stranger or someone claiming to be a former classmate who always had romantic feelings for the target.

What begins as flattering and flirtatious exchanges evolves into what the target believes is a genuine relationship. Then the requests: “I lost my job and can’t pay my bills.” “I want to visit you but don’t have the money for travel.” “My daughter desperately needs surgery, and I don’t have insurance.” The target is in love, and will do anything, including parting with lots of money, to help.

“When I talk to audiences, they’ll say, ‘I’ve been married for 25 years, so this would not be applicable to me,’” says Nofziger. “And I bring up how many divorces I’ve heard about because of romance scams happening to married people.”

Scammers also separate consumers from their finances through real estate and timeshare scams, both of which disproportionately harm older adults, who often have larger savings reserves. In the U.S., older adults were 381% more likely than younger people to report losing money to timeshare fraud and 496% more likely to report a loss to non-timeshare real estate fraud, according to a 2019 report by the FTC. Consumers believe they are buying a flexible vacation timeshare or a retirement property in a dream location, only to be left with nothing more than an empty bank account.

Similarly, older people are more likely to lose money to scammers offering investment opportunities to grow a retiree’s nest egg. Ranging from low-risk, high-interest returns to financial seminars (“Find out how to make $5,000 to $10,000 in only 10 to 14 days!”), these scams can quickly drain a person’s life savings. The Australian Competition & Consumer Commission recently reported that older consumers in that country reported losses of AU$7.6 million to such scams in 2018, and
in the United Kingdom, investment scams more than doubled in the first six months of 2019, amounting to £43 million, according to the Financial Times.

Older consumers also are more vulnerable to tech support scams. In the U.S., those ages 60 and older are five times more likely than younger people to report losing money to such schemes. A person might get a phone call from someone claiming to be from a well-known tech company’s support group, wanting remote access to the target’s computer to fix a problem. Instead they’ll plant viruses and/or steal personal information. Other times, contact will be made via a pop-up message on the computer warning that the device is malfunctioning or infected with a virus, or scammers buy ads that turn up in an online search for tech companies. Again, the goal is remote access into the computer, or gaining funds to fix a problem, whether or not one actually exists.

And these scams just scratch the surface. New ones surface seemingly daily. So how can consumers protect themselves?

“A lot of scams have some very common characteristics,” Nofziger says. “So you can start spotting the red flags and have your radar go up.”

The experts suggest following these tips to keep your money where it belongs: with you.

Look for the ask. Whatever the prize promised or the threat described, you’ll be asked to pay and/or provide personal information to resolve the issue. Legitimate contests don’t require payment to collect your winnings, and government agencies will not call you unsolicited to seek payment or collect private information. “If you even know that bottom line, we can eliminate a lot of the impostor scams,” Nofziger says. If you still have concerns, hang up and call the agency or company directly through contact information you find from an official website or other valid source.

Beware of the gift card. “The No. 1 thing to look out for is if someone’s asking you to pay with a gift card,” warns Poss. “That’s a scam. Gift cards are for giving gifts. They’re not to make payments.”

Also be wary of wire transfers. Scammers know that once money has been transferred to another account, it is very difficult to retrieve. “There’s a whole new currency of fraud out there with gift cards and money transfers,” Nofziger cautions.

Don’t trust caller ID. Scammers can fake a phone number so the call appears to be from a reliable source.

Put the brakes on your emotions. If you fear a loved one’s life is in danger, your first response will be to do anything to help, immediately. “Stop, take a break and think about it cognitively,” says Nofziger. “Or call someone to help get you out of that emotional ether that these scammers are putting you under.”

Watch what you make public on social media. Scammers will use details such as loved ones’ names, your location or your employment status to develop believable scenarios. “Scammers craft their message to the person that they’re trying to victimize,” Nofziger says. “The more we understand our vulnerabilities, the more we can spot the scam coming to us and understand the persuasion tactics that the scammers are using.”

Get help: IdentityForce, a Kiwanis partner, can assist with identity, credit and privacy protection. Learn more at kiwanis.org/identityforce.
Shaking things up

SOMETIMES YOU HAVE TO MAKE A CHANGE TO BE SUCCESSFUL. THREE CLUBS SHOW HOW TO CREATE A STIR WITH THESE SPIRITED EVENTS.

While alcohol and children should never mix, a mixer featuring alcohol for children’s causes can be a winning combination. When thoughtfully and conscientiously planned, alcohol-tasting events can be both profitable and classy, organizers say.

When the Kiwanis Club of Lakeland, Florida, launched a rum-tasting festival, some long-time members resisted, envisioning hordes of disorderly, intoxicated guests. The club’s president at the time, Matthew Cantrall, felt confident the event would meet his goals: make a good return on investment and attract younger members to the club. Still, the doubts crept into his mind.

“Was I scared to death? You betcha,” he recalls. “That first year, I was wondering, ‘What’s going to happen? Are the naysayers going to prove me wrong? Will people get drunk and stupid, and fights are going to break out?’ None of that happened. We crossed our T’s and dotted our I’s. And after five years, nothing stupid has happened.”

Suzannah Hobley of the Broad Ripple Kiwanis Club in Indiana chaired the 2019 version of a successful craft beer fundraiser.

“It’s all in the details,” she says. “It’s a lot of organization to make a huge event go smoothly. You’ve got to have a good team behind you. It’s a huge undertaking, but it was worth all the planning to go into a four-hour event and make that much money. It’s a huge payoff.”

Each of the following clubs chose a different type of adult beverage for a festival focus. All events are for those ages 21 and older.

Story by Julie Saetre
Photo by Tina Sargeant
FUNDRAISING IDEAS
When Matthew Cantrall wrapped up his term as Florida District governor and returned to the Kiwanis Club of Lakeland for a second term as president, he had a difficult task in front of him. For more than 50 years, the club had held an annual pancake festival that attracted upward of 8,000 hungry guests. But despite the assistance of two other area Kiwanis clubs, the number of members willing to help with the labor-intensive day had dwindled, resulting in shorter event hours as associated costs soared.

“We were actually losing 25 cents on the dollar, based on member investment,” says Cantrall, now a Kiwanis Children’s Fund trustee.

So at the event’s first planning meeting of the year, Cantrall donned a black robe, grabbed a pitchfork and announced to shocked club members in his best Grim Reaper imitation that it was time to kill the pancake festival.

Not everyone was amused. A member of one of the other two clubs involved even took the matter to the area newspaper, which printed an article dubbing Cantrall “the pancake killer.” But he was undaunted.
“If you’re a leader in the club, that’s going to come with taking the shots, with making a tough decision,” he says.

In January 2020, the festival’s replacement, the Central Florida Rum and Food Experience, celebrates its sixth year. Hundreds of guests sample dozens of rums and food station selections, and there’s a drawing to win rum products. The event annually brings in about the same amount as the pancake festival, around US$28,000, but with lower overhead and fewer volunteer hours. The club now makes 40 cents on the dollar. And the event has attracted younger guests, some of whom have joined the Lakeland club.

“What’s relevant to the members today is not something that was relevant 20 to 30 years ago,” Cantrall says. “We lose sight of that sometimes. We’re continuing to get our name out there in front of another generation.”
The Greater Parsippany Kiwanis Club’s Grand Tasting wine-centric fundraiser, which wrapped up its 23rd iteration this past October, began as an offshoot of a New Jersey District governor’s project. Gwen Walding, who served as governor in the 2002-03 Kiwanis year, had chosen autism awareness as her project, and the club wanted to support the cause.

Members learned about an area school for children with autism, began volunteering there and created the Grand Tasting event to support it. The first event was a sit-down dinner with wine pairings, supplemented with live and silent auctions, and raised US$22,000. The sit-down format proved to be pricey, however, since every person in attendance consumed the same number of wine samples.

So the tasting evolved into its current form, during which guests select samples from nearly 40 tables of wine offerings. Additional stations offer carved meats and other dishes, desserts, coffee and tea. The club partners with a liquor store, through which wine vendors donate several thousand dollars’ worth of vintages. For the past five years, the club has donated proceeds to Camp Nejeda, which offers programs for children and teens with Type 1 diabetes.
Members of the Broad Ripple Kiwanis Club in Indianapolis, Indiana, had noticed a troubling trend: Young families were leaving the neighborhood in favor of suburban areas with better-performing school systems. Invest in school improvements, the members thought, and retain the families while fostering a more vibrant community. But how?

The answer, it turned out, began with a frosty pint of ale.

One club member owned a popular area pub known for its craft beer selection. Other club members were enthusiastic craft beer connoisseurs. Why not take advantage of their knowledge and contacts for an ale-themed fundraiser?

That marked the beginning of Pints for Half Pints, which topped off its eighth annual evening this past October. For their admission fee, guests receive a souvenir pint glass and one drink ticket that can be used at any of the available craft beer stations. Additional drinks as well as food truck fare are available for purchase. The event brings in about US$25,000 each year, allowing the club to provide the neighborhood’s schools with everything from robotics and Lego clubs, graphing calculators to art supplies and drum-line equipment.

“We try to do projects that will influence the most amount of kids,” says Suzannah Hobley, the 2019 Pints for Half Pints chair. “We also provide transportation for field trips. There’s no money in the school budget for that. Think about when you were a kid going to school, going on field trips. That was pretty influential. Imagine never going on a field trip. It blows my mind.”
When it comes to Kiwanis signature projects, there are only a handful as big and as bright as this one. And most of those probably don’t have adorable baby animals scurrying about.

Welcome to the Alabama National Fair, where the Ferris wheel brightens the night sky and the cotton candy sweetens the tongue. Oh, and while there may be a fair queen, here, Kiwanis is king.

For 66 years, the Kiwanis Club of Montgomery has staged the fair, which has welcomed millions of people of all ages through its gates. And in those years, the club has been able to contribute more than US$7.4 million to children in the area.

In fact, the fair touches many lives in many ways. Russ Dunman, past president of the fair and of the Kiwanis Club of Montgomery, says being able to reach a lot of different segments of the community and offer a variety of events is special.

*Story by Kasey Jackson
Photos courtesy Southern Legacy Marketing & Design*
“Hundreds in our special needs community were our guests one day,” he says. “We also recognized with free admission and recognition first responders, veterans and senior citizens. Also, reduced admission for everyone on a couple of days with donation of food for our Food Bank and pet food for our Humane Society. We hosted a high school choral contest with 1,400 young people. Hundreds of young people participated in livestock competitions and were awarded over $53,000 in prizes. Over $20,000 in prizes awarded for art, FHA, 4-H, cooking, home crafts and photography competitions. And a new youth robotics competition was a huge success.”

The fair, which was awarded the 2019 Kiwanis Signature Project Contest gold medal at the 104th Annual Kiwanis International Convention at Walt Disney World® Resort in Florida, has all the qualities of an award-winning project. It’s a great example of the Kiwanis family working together,
with more than 200 volunteers from Kiwanis, CKI and Key Club working at the fair each year. Promotion includes everything from TV and radio spots to social media, billboards and a slick website. Kiwanians also work with several community partners.

“There is no measurement big enough to express the pride Kiwanis of Montgomery has in our fair,” Dunman says. “(The Signature Project Contest) award gives us a stamp of excellence that all of us shared in celebrating. And we’re committed to making our fair even better going forward.”

What’s your signature project?
Such projects should: be recurring; elevate the Kiwanis brand; have a high impact that is measurable in monies raised or children served; and support opportunities to strengthen membership and develop new partnerships.

You can find tips, tools and more at kiwanis.org/signatureproject.
Fish list

HUNDREDS CAST OFF FOR SPECIAL OLYMPICS, THANKS TO CALIFORNIA KIWANIANS.

Story by Danielle Castonzo

Frank Telaro was fishing at California’s Courtright Reservoir in 1994 when he got an idea: He could turn his beloved hobby into a fun family event. That was the beginning of the Kiwanis Special Olympics Trout Fishing Derby, which will celebrate its 25th year in July 2020.

Telaro, a member of the East Fresno Kiwanis Club in California, has served as the event’s chair since the derby began. “The thought of having a fishing derby was originally to be just a fun event for individuals and family members to participate in and have fun,” he says. “The purpose of the derby quickly evolved into more than just having fun.”

Soon, the derby was earmarked as a fundraiser for Special Olympics. Each year, hundreds of participants gather at Fresno’s Wishon Lake in the Sierra National Forest, hoping to catch one of 400 specially tagged trout worth US$25, $50 and $100 — and one fish that, for the derby’s first 24 years, carried a $10,000 payoff. In 2019, an area hatchery donated an additional 3,500 rainbow trout, and 517 participants set out to haul in a treasure.

The $10,000 trout remained elusive (only three people have made the big catch in the tournament’s history), but 32 other fish found their way to the bait, for an overall payout of $1,175. Those who snagged non-tagged trout competed for total inches of fish caught: The junior category victor snagged an 18-speed mountain bike donated by Kiwanis, while the adult winner took home a portable grill courtesy of a hardware store.
For the 25th derby, the grand prize will be divided among four fish to offer expanded opportunities to reel in a prize. One tagged fish will be worth $5,000, two will be worth $2,000 each and one will be a $1,000 winner.

The true champion, however, is Special Olympics: The 11 Kiwanis clubs of Division 5 in the California-Nevada-Hawaii District have contributed $163,780 to the organization.

“Special Olympics is changing the way the world looks at children and adults with intellectual disabilities,” Telaro says. “Special Olympics has proven that through sports competition, athletes are given the chance to strengthen their character, develop their physical skills and fulfill their human potential. The support of Special Olympics meets the Kiwanis mission statement: ‘Dedicated to improving the world one child and one community at a time.’”
It’s easy to take our most basic possessions for granted: running water, a refrigerator full of food, a bed to tuck into at night. Kiwanians in Quincy, Illinois, made it their mission to help local children with the latter and, in conjunction with U.S. nonprofit Sleep in Heavenly Peace, built 56 beds for children in late September.

“What better way to serve the children of the world than to provide them with a bed? And our area has a strong need, so it seemed the right thing to do,” says Joanne Dedert, immediate past president of the Quincy Kiwanis Club.

The Quincy club pioneered the initiative, which served as both a Kiwanis One Day and Centennial Service project. Members worked closely with the Quincy, Gem City and the Quincy-Golden K clubs (both of which were started by the Quincy club). The Kiwanians also involved their sponsored Service Leadership Program clubs, including Key Club, CKI, Builders Club and Aktion Club.

Together, the clubs raised just over US$10,000 for Sleep in Heavenly Peace to purchase raw materials, and they used a fellow Kiwanian’s large shop to partially assemble the beds. It was a well-oiled machine with stations for sanding, assembling and loading, and the resulting 56 beds surpassed the original goal. The half-built beds then were taken to area homes in need and fully assembled.

“We had some Kiwanians who were able to help with that aspect,” says Essington. “One of those members reported back to the club, saying how humbling it was to go into these homes and to see the smile on these kids’ faces, knowing they would have a real bed instead of a pillow or a mattress on the floor. The kids were trying to sit on the beds before they were assembled. That’s how excited they were.”

“A place to sleep
ILLINOIS KIWANIS CLUBS TEAM UP TO MAKE BEDS FOR CHILDREN.
Story by Wendy Rose Gould

“It was important for us to involve these young members of our SLP clubs because we wanted to show them that this is what Kiwanis does,” says Brad Essington, president of the Quincy Kiwanis Club, “and that helping kids in need is what we’re all about.”
We’ve saved so many lives already. Now, the crucial part: reaching mothers and babies in some of the world’s most dangerous areas. Don’t rest — this is the critical moment. Help eliminate MNT from the face of the Earth.

Kiwanis.org/TheEliminateProject
Kiwanians in Redmond, Oregon, know how to party. But instead of BYOB, their invitations now say BYOT — Bring Your Own Tools.

That’s because the Redmond Kiwanis Club is remodeling a building, transforming it into a childcare center.

According to the Central Oregon Daily, Redmond only has 700 licensed daycare slots to serve 2,400 children. So the impending loss of 60 slots at the nonprofit Redmond Learning Center and Child Care (RLC) was a crisis.

“In our region, only about a third of kids who need childcare can find it,” says Earl Fisher, club president and RLC board member. “Then there’s the cost. If you’re working for minimum wage or even US$15 an hour, how can you afford $700, $800, $900 a month?”

Club member Alan Unger, who served on the RLC board with Fisher, came up with a solution: Renovate a building that once housed the Opportunity Foundation of Central Oregon and move an expanded RLC into the space.

“It fell right within our mission,” Fisher says. “Kiwanis established childcare in Redmond High School to help very young parents stay in school, which became RLC.”

Though the club is donating $14,000 toward the renovation, it’s the hundreds of hours of sweat equity invested by club and community members that’s physically bringing the idea to life.

Volunteers young and old in coveralls, gloves and dust masks have painted, fixed pipes, hung doors, torn down walls and everything else needed for the remodel. Key Club members have pitched in, and companies have donated products or sold them at a discount.

“Just about every day of the week, we’ve had a work party,” Fisher says. “We haven’t hired a single person. Club members and people in the community have been very gracious.”

They started in mid-August and plan to meet their goal of finishing by December 31. Fisher says the site will be able to accept about 70 kids.

“Giving kids space
AN OREGON CLUB TACKLES A CHILDCARE CRISIS THROUGH FUNDS AND HEAVY LIFTING.
Story by Cindy Dashnaw

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Get More from Your Medicare Coverage
See if “All in One” Medicare Advantage plans are available in your area

These “all in one” plans bundle your Medicare benefits together and may include extra benefits not covered by Original Medicare.

You may pay little or nothing for:

- Doctor Visits
- Hospital Stays
- Prescription Drugs
- Dental Care
- Eyeglasses and Contacts
- Fitness Classes

Kiwanis has partnered with eHealth to help members find Medicare coverage that covers your prescriptions at the lowest possible cost.

Call eHealth’s Helpline for Kiwanis Members

Call: **855-917-0119** (TTY 711)

Calls are answered 24 hours a day, 7 days a week between October 15 and December 7, 2019

Speak to a licensed insurance agent at eHealth or visit ehealthinsurance.com/Kiwanis
BIRTHDAYS

These clubs will celebrate their 100th, 75th, 50th and 25th anniversaries in February and March.

100TH — 1920
Durham, North Carolina, February 12
Dubuque, Iowa, February 14
Bartlesville, Oklahoma, February 18
Johnson City, Tennessee, February 18
Elgin, Illinois, February 19
Augusta, Georgia, February 23
Savannah, Georgia, February 23
Findlay, Ohio, March 2
Davenport, Iowa, March 8
Wilmington, North Carolina, March 10
Athens, Georgia, March 11
Columbia, South Carolina, March 15
Quincy, Illinois, March 15
Danville, Illinois, March 16
Joliet, Illinois, March 22
Macon, Georgia, March 22
Port Huron, Michigan, March 22
Superior, Wisconsin, March 22
Eugene, Oregon, March 25
Clinton, Iowa, March 30
Columbia, Tennessee, March 30
Enid, Oklahoma, March 30

75TH — 1945
Farmville, North Carolina, February 5
Bethany, Oklahoma, February 13
Kennett, Missouri, February 14
Richland, Washington, March 14
Paris, Texas, March 16

25TH — 1995
Strongsville Area, Ohio, March 9
Dornach, Switzerland, March 15
Lemieux De Val D’Or, Quebec, March 29

ESCAPE AWAITS
Kiwanis International Members can save up to 25% off base rates when making a reservation with the Avis Worldwide Discount number DO98900.
To get this great offer, visit avis.com/en/association/DO98900.
GIFTS GO FARTHER TOGETHER.

When you give to the Kiwanis Children’s Fund, you amplify your Kiwanis impact. That’s because you’re joining with Kiwanis family members who have done the same. After all, we do more when we do it together. Let’s reach kids who need Kiwanis — all over the world.

kiwanischildrensfund.org
Storytime

WHAT ARE YOUR FAVORITE BOOKS ON YOUR SHELF?

How many of us have been transported to other worlds through the pages of a great book? It’s easy to get lost in the struggles and triumphs of your favorite characters.

At the Kiwanis International Office, we know the importance of reading. Reading helps develop empathy and problem-solving skills. It improves concentration, memory and patience. It also reduces stress and improves brain health.

However, one in four kids may grow up without learning how to read. So we’d like to thank all of the Kiwanis clubs that understand the importance of literacy and encourage reading programs for children.

To celebrate stories, we asked a few staff members to tell us their favorite book or a book that inspired a love of reading.

“An American Tragedy.” I saw “A Place in the Sun” first, because I love Montgomery Clift, but the book — wow. So much more nuance and depth. —Julie Saetre

I can’t remember a time when I wasn’t reading or encouraged to read. One of my favorites is “The Old Man and the Sea,” but I’ll read anything. Give me a book and I’m happy. —Vicki Hermansen

As a child, my books usually took predictable paths, until I read Georgiana Charles Clement’s “Dr. Goat.” The kindly house-calling physician soon became the recipient of his patients’ kindness. Sometimes we are in a position to help, and other times, we need to accept the help of others. —Jack Brockley

“Harry Potter and the Sorcerer’s Stone.” J.K. Rowling’s first Harry Potter book shaped what 11-year-old me thought was important: friendship, bravery and doing the right thing. It’s stuck with me ever since; 17 years later, I had a Harry Potter-themed bridal shower! —Sarah Moreland Byrne

For me, there’s no question. Nothing beats “Alice’s Adventures in Wonderland.” I own more than 40 copies of it and have read it countless times. This one is great for kids and adults, and I’ve given copies to lots of people over the years. Books make the best baby shower gifts! —Kasey Jackson

In high school I read “One Hundred Years of Solitude” by Gabriel Garcia Marquez. The language was magical. I laughed, cried, raged, rejoiced and felt a thousand other feelings. It made me not only love reading but made me long to one day express myself with such passion and beauty. —Karen Chakiry

What’s your favorite book or a book that inspired your love of reading? We’re curious! Send us your picks at shareyourstory@kiwanis.org.
Are you a leader, or hoping to be one? Attend the Kiwanis Education Conference during this year’s convention. It’s two days of master classes taught by pros. And it’s part of our promise to offer play with purpose. Join us. Because good leaders never stop learning.

Get details. Save money. Register now. kiwanis.org/convention

105TH KIWANIS INTERNATIONAL CONVENTION | JUNE 17–20, 2020
WHAT’S YOUR STORY?
If your club has a success story, simply email a summary and a few photos to shareyourstory@kiwanis.org to be considered for possible future use in Kiwanis International publications.

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#kidsneedkiwanis #kiwanis