



# Downtowner"



K IWANIS CLUB OF ROCHESTER

ROCHESTER, MN.

#### January 18 2019 Coming Programs

Jan. 24 Students of Month
Jan. 31 ??
Feb. 7 Police Drones, Investigator Rey Caban (C. Graham)
Feb. 14 Police K9 Dogs, Sgt. Chris Lowrie
Feb. 21 ??
Feb. 28 Students of Month







Circle of Service The Circle for Jan.is Austin Jorgenson, Don Borcherding & David Nelsen.. The Circle for Feb is: Scott, Bonnie, Charlie & Bob Mc. (Circles should send Clare their programs as quickly as possible so they can be included in the Downtowner.) It helps if one person reports for all of the circle.

Stay alert for signup opportunities online at www.kiwanisroch.org



Major expense to report

this issue would be the \$200 we approved & sent to the Reading Center under the sponsorship of Dr. Steve Sperling, last month's speaker.



Our Resident Party girl and current co-President announced the Next Social gathering for Jan. 23, Wed. 4:30 at Whistle Binke's North. Keep watching for any update.





Irv Gets Us Straight

This week Irv Nehring tried to enlighten us on the tax changes this year. I've asked him to summarize for us:

## Tax Cuts and Jobs Act of 2017

The Tax Cuts and Jobs Act contains many changes for individuals when filing their 2018 income tax returns. Among the changes - a higher standard deduction and elimination of the personal exemption deduction. For individuals that will still itemize deductions the deduction for all taxes is limited to \$10,000, mortgage interest cannot exceed the interest paid on new loans on the first \$750,000 of principal and principal borrowed on home (continued on Page 3)

ACTIVE MEMBERS	Home	Office or Cell
Austinson, Paul	288-8735	273-5518
pjaustinson43@gmail.com Borcherding, Don	282-1783	3 259-2679
dpborcher@hotmail.com Carlson, Dan <u>Danhope3904@msn.com</u>	285-1098	3 272-5215
Graham, Charlie**** Cgraham120@charter.net	288-852	5 358-8567
Hull, Linda <b>Co-President</b> lindahull1025@yahoo.com		282-8399
Ilvedson, Ronald peterturkel@gmail.com	529-055	1
Jorgenson, Austin Secretary Austj4@gmail.com		413-2134
Kalmes, Bill w.kalmes@smithschafer.c	289-4056	288-3277 cell 951-7552
Kerr, Lucinda		
<u>lucykerr2@hotmail.com</u>	273-0412	
*****Kersten, Richard	289-1790	)
<u>rfkersten@q.com</u>		
Krsnak, Roger Immed. Past		
<u>rdkrsnak@us.ibm.com</u>	Ce	ell 358-5020
Lawson, Del drdel22@aol.com	287-0862	951-4006
Lun, Al <b>Webmaster</b>	289-3937	507-269-3853
albert.lun@gmail.com Maddox, Colleen landherrmaddox@gmail.	287-0318	280-7911 (cell)
McClocklin, Bob	288-777	2 cell 358-2401
<u>mcclocklin@charter.net</u> Moore, Dan** <b>Club Jester</b>	923-4796	
Dmoore1014@aol.com	923-4790	
Nehring, Irv		7 cell 226-1494
inehring@frontiernet.net A	uditor & Budg	get Advisor
Nelsen, David	Immed. Past	Pres. 533-0225
perryford90@yahoo.com	Ce	ell 815-243-1223
Nelson, Daniel	507-884-98	329
<u>dan61nelson@gmail.com</u>		
	10-533-2685,	282-7502
<u>scottoesterle@MSN.com</u>	200 6070	520 4920
Schultz, Bonnie <u>bonnies@uwolmsted.org</u>	280-6078	529-4830
Tompkins, Mary	Co-Presiden	t cell 273-5012
<u>Mtompkins14@charter.ne</u>		
Warren, Clare, editor, <u>Treas.</u>	254-208	7
<u>Clarew60@gmail.com</u>		
Weltzin, Dick	288-2390	
<u>weltzin@msn.com</u>		

#### 23 Active members as of August 10, 2018

\*Senior Member \*\*Privileged Member \*\*\*Honorary Member

\*\*\*\*Senior & Long Term Perfect Attendance

\*\*\*\*\*Life Member

The preceding list reflects the official roster of active members according to Kiwanis International. If a name is missing or one is present that should not be, please let C. Warren know.

***Peggy Anderson	288-3985	
***Jim Bouquet ***Bob Fiss	651-560-4292 288-7480	
	Rochester meets every Thursday at	
	n the Hilton Hotel adjoining the Saints	
-	int. Parking is free at rear of hotel &	
	e. Meetings last about one hour. Lunch	
	an entree, fruit, salad, and drink for	
(\$13.50)	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	
Newsletter Changes		
Remember to call <b>Clar</b>	e Warren at 254-2087 if you have	
	ewsworthy. We are trying to get the	
	other week. It can be effective if you feed	
in the right information publication!	on. Feel free to contribute something for	
1	d the roster once in awhile and report	
any errors to	•	
Why not! If you h	ave a computer, why not try to receive the	
Kiwanis <b>Newsletter vi</b>	a e-mail. It is a quick and easy way for us	
	ou on time. We now have 21 ACTIVE	
COLOR.	regularly. They enjoy the ability to get it in	
at <u>www.kiwanisro</u>	<u>ch.org</u> 2018-19	
Mary Tompkins		
Linda Hull	Co- Presidents	
David Nelsen Roger Krsnak	Immed. Past Co-Presidents	
Austin Jorgenson	Co-Vice President	
Clare Warren	Treasurer	
clure warren	i i eusui ei	
Austin Jorgenson	Secretary	
	Secretary <b>Committees</b>	
Austin Jorgenson Club Rep to District Membership, Growth	Secretary <b>Committees</b> Dan Carlson & Education	
Austin Jorgenson Club Rep to District Membership, Growth Roger Krsnak, Public Relations Mar	Secretary <b>Committees</b> Dan Carlson & Education	
Austin Jorgenson Club Rep to District Membership, Growth Roger Krsnak, Public Relations Mar Al Lun	Secretary <b>Committees</b> Dan Carlson <b>&amp; Education</b> Charlie Graham, Del Lawson, Paul Austinso	
Austin Jorgenson Club Rep to District Membership, Growth Roger Krsnak, Public Relations Mar Al Lun Community Services	Secretary <b>Committees</b> Dan Carlson <b>&amp; Education</b> Charlie Graham, Del Lawson, Paul Austinso	
Austin Jorgenson Club Rep to District Membership, Growth Roger Krsnak, Public Relations Mar Al Lun Community Services	Secretary <b>Committees</b> Dan Carlson <b>&amp; Education</b> Charlie Graham, Del Lawson, Paul Austinso y Tompkins, Colleen Maddox, Ron Ilvedson,	
Austin Jorgenson Club Rep to District Membership, Growth Roger Krsnak, Public Relations Mar Al Lun Community Services Dan Moore, Aus Bob McClocklin Youth Service & YCP	Secretary <b>Committees</b> Dan Carlson <b>&amp; Education</b> Charlie Graham, Del Lawson, Paul Austinso y Tompkins, Colleen Maddox, Ron Ilvedson, stin Jorgenson, Bonnie Schultz, Bill Kalmes, <b>O</b>	
Austin Jorgenson Club Rep to District Membership, Growth Roger Krsnak, Public Relations Mar Al Lun Community Services Dan Moore, Aus Bob McClocklin Youth Service & YCP Chair, Dick W	Secretary <b>Committees</b> Dan Carlson <b>&amp; Education</b> Charlie Graham, Del Lawson, Paul Austinso y Tompkins, Colleen Maddox, Ron Ilvedson, stin Jorgenson, Bonnie Schultz, Bill Kalmes, O Veltzin,	
Austin Jorgenson Club Rep to District Membership, Growth Roger Krsnak, Public Relations Mar Al Lun Community Services Dan Moore, Aus Bob McClocklin Youth Service & YCP Chair, Dick W Mary Tompkins	Secretary <b>Committees</b> Dan Carlson <b>&amp; Education</b> Charlie Graham, Del Lawson, Paul Austinso y Tompkins, Colleen Maddox, Ron Ilvedson, stin Jorgenson, Bonnie Schultz, Bill Kalmes, <b>O</b>	
Austin Jorgenson Club Rep to District Membership, Growth Roger Krsnak, Public Relations Mar Al Lun Community Services Dan Moore, Aus Bob McClocklin Youth Service & YCP Chair, Dick W Mary Tompkins Programs	Secretary <b>Committees</b> Dan Carlson <b>&amp; Education</b> Charlie Graham, Del Lawson, Paul Austinso y Tompkins, Colleen Maddox, Ron Ilvedson, stin Jorgenson, Bonnie Schultz, Bill Kalmes, Co Yeltzin, 5, Don Borcherding,	
Austin Jorgenson Club Rep to District Membership, Growth Roger Krsnak, Public Relations Mar Al Lun Community Services Dan Moore, Aus Bob McClocklin Youth Service & YCP Chair, Dick W Mary Tompkins	Secretary <b>Committees</b> Dan Carlson <b>&amp; Education</b> Charlie Graham, Del Lawson, Paul Austinso y Tompkins, Colleen Maddox, Ron Ilvedson, stin Jorgenson, Bonnie Schultz, Bill Kalmes, Co Veltzin, 5, Don Borcherding, rice	
Austin Jorgenson Club Rep to District Membership, Growth Roger Krsnak, Public Relations Mar Al Lun Community Services Dan Moore, Aus Bob McClocklin Youth Service & YCP Chair, Dick W Mary Tompkins Programs Circles of Serv	Secretary <b>Committees</b> Dan Carlson <b>&amp; Education</b> Charlie Graham, Del Lawson, Paul Austinso y Tompkins, Colleen Maddox, Ron Ilvedson, stin Jorgenson, Bonnie Schultz, Bill Kalmes, <b>O</b> Veltzin, s, Don Borcherding, vice <b>Values</b>	
Austin Jorgenson Club Rep to District Membership, Growth Roger Krsnak, Public Relations Mar Al Lun Community Services Dan Moore, Aus Bob McClocklin Youth Service & YCPA Chair, Dick W Mary Tompkins Programs Circles of Serv Human and Spiritual Colleen Maddox, D Finance Irv Nehring,	Secretary <b>Committees</b> Dan Carlson <b>&amp; Education</b> Charlie Graham, Del Lawson, Paul Austinso y Tompkins, Colleen Maddox, Ron Ilvedson, stin Jorgenson, Bonnie Schultz, Bill Kalmes, <b>O</b> Veltzin, s, Don Borcherding, vice <b>Values</b>	
Austin Jorgenson Club Rep to District Membership, Growth Roger Krsnak, Public Relations Mar Al Lun Community Services Dan Moore, Aus Bob McClocklin Youth Service & YCP Chair, Dick W Mary Tompkins Programs Circles of Serv Human and Spiritual Colleen Maddox, D Finance Irv Nehring, Linda Hull	Secretary <b>Committees</b> Dan Carlson <b>&amp; Education</b> Charlie Graham, Del Lawson, Paul Austinso y Tompkins, Colleen Maddox, Ron Ilvedson, with Jorgenson, Bonnie Schultz, Bill Kalmes, ettin Jorgenson, Bonnie Schultz, Bill Kalmes, trice Values Dan Carlson , Chair., , Clare Warren, Bill Kalmes,	
Austin Jorgenson Club Rep to District Membership, Growth Roger Krsnak, Public Relations Mar Al Lun Community Services Dan Moore, Aus Bob McClocklin Youth Service & YCP Chair, Dick W Mary Tompkins Programs Circles of Serv Human and Spiritual Colleen Maddox, D Finance Irv Nehring, Linda Hull Donations/Charities	Secretary <b>Committees</b> Dan Carlson <b>&amp; Education</b> Charlie Graham, Del Lawson, Paul Austinso y Tompkins, Colleen Maddox, Ron Ilvedson, stin Jorgenson, Bonnie Schultz, Bill Kalmes, ticn O Yeltzin, 5, Don Borcherding, vice Values Dan Carlson . Chair., , Clare Warren, Bill Kalmes, Dave Nelsen, Chair, Scott Oesterle	
Austin Jorgenson Club Rep to District Membership, Growth Roger Krsnak, Public Relations Mar Al Lun Community Services Dan Moore, Aus Bob McClocklin Youth Service & YCP Chair, Dick W Mary Tompkins Programs Circles of Serv Human and Spiritual Colleen Maddox, D Finance Irv Nehring, Linda Hull Donations/Charities District & Int	Secretary Committees Dan Carlson & Education Charlie Graham, Del Lawson, Paul Austinso y Tompkins, Colleen Maddox, Ron Ilvedson, tin Jorgenson, Bonnie Schultz, Bill Kalmes, tin Jorgenson, Bonnie Schultz, Bill Kalmes, Co Veltzin, a, Don Borcherding, vice Values Dan Carlson Chair., , Clare Warren, Bill Kalmes, Dave Nelsen, Chair, Scott Oesterle ernational web sites:	
Austin Jorgenson Club Rep to District Membership, Growth Roger Krsnak, Public Relations Mar Al Lun Community Services Dan Moore, Aus Bob McClocklin Youth Service & YCP Chair, Dick W Mary Tompkins Programs Circles of Serv Human and Spiritual Colleen Maddox, D Finance Irv Nehring, Linda Hull Donations/Charities	Secretary Committees Dan Carlson & Education Charlie Graham, Del Lawson, Paul Austinso y Tompkins, Colleen Maddox, Ron Ilvedson, tim Jorgenson, Bonnie Schultz, Bill Kalmes, tim Jorgenson, Bonnie Schultz, Bill Kalmes, O Yeltzin, 5, Don Borcherding, tice Values Dan Carlson Chair., , Clare Warren, Bill Kalmes, Dave Nelsen, Chair, Scott Oesterle ernational web sites:	

<u>Kiwanis is a global organization of</u> <u>volunteers dedicated to improving</u> <u>the world one child and one</u> <u>community at a time.</u> (From Page 1)

equity loans (\$100,000 limit) must be used to purchase or improve the primary residence.

Taxpayers over 70.5 years old and receiving payouts from IRAs may want to consider taking Qualified Charitable Distributions as part of their Required Minimum Distribution and have these distributions paid directly to a charity or charities of their choice.

The new Form 1040 is a two-page postcard size form plus six supporting schedules.

Minnesota has not adopted the federal tax law changes and will require new forms and schedules to modify federal taxable income to Minnesota taxable income. Taxpayers may very well be itemizing deductions for Minnesota tax purposes while taking a standard deduction on their federal return.

If you have questions, talk to Irv or our other CPA, Bill Kalmes.



We need to mention that Bill Kalmes handed us a check for \$1000 as a partial pay-out from the Hockey Tournament. That is appreciated and we want to extend our

gratitude to Bill and a few others that dedicate so much time and energy to that project. Hip, Hip, Hooray!

\*\*Food for Kidz coming April 5. They are requesting \$2000 as in the past couple of years. We will be voting on it. There are adequate funds in C&E acc't.



### Virginia Kaczmarek

Spoke to us as the newest Exec. Dir. Of the local 'Y'. She stressed the importance of our joining with the Minneapolis 'Y' for reasons

such as economics and

access to education and trends.

- We have a Early Childhood Learning Center that is licensed. It helps get a child ready for school. They can use a lot of information, etc from the MPLS Y for projects like this without re-inventing the wheel.
- Healthy Kids Initiative. There are incentives to the family to sign up early, such as 6 mo. Free 'Y' membership.
- 3. Cradle to Career program

There will soon be an open house at the 'Y'. Keep watching for announcement.

There are some scholarships available for the 'Y' activities. Inquire.



Brother Ron

**Ilvedson** walks us through his annual compilation of the best movies of the year. He bases his forecast on his reading about the best actor, director, film. He says he's never

missed one yet. The Academy Awards are coming out soon. You judge the accuracy.



At our age, I don't know what would be worse; Parkinsons or Alzheimers?" one said.

Her wise friend answered, Oh I'd rather have Parkinsons, definitely Parkinsons. Better to spill half my wine than to forget where I keep the bottle."



\*\*My wife warned me that I may get some negative response with this kind of 'humor.' I figure: If you are under 50, you won't get it. If you are up to 70, you will snicker. If you are over 80, there will be a lot of tears!

