



# Rotary Club of Centennial Colorado



Centennial, Colorado March 21, 2017



Nicole Seavall, the Student of the Month for March, is being introduced by Cheryl Sartain. Nicole is a senior at Arapahoe High School. She is the Senior Class President. After the 2013 Shooting at Arapahoe HS, she started her own program for helping students cope with the traumatic situation. Nicole is involved with the Link Crew, National Honor Society and Future Business Leaders of American. She volunteers at the Denver Rescue Mission, the Gathering Place, and the Lois Lenski Elementary School. She is also involved in sports. She has been on the swim team for each of her four years at Arapahoe HS. She was on Junior Varsity her first two years and then on the Varsity team her Junior and Senior years.

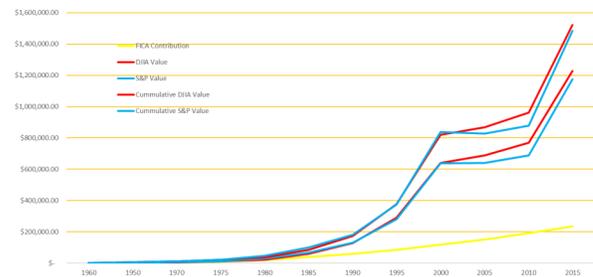
She will be going to the University of Kansas where she will study psychology with a career in trauma counseling or law.

The scheduled speaker for the meeting cancelled at the last minute and our Don Shattuck was requested to fill in. He gave a talk titled "A Proposal to Privatize Social Security." This a proposal that would not affect current recipients of Social Security but would be for future individual that currently not in the program.

The basis of the proposal is that money an employee and employer would put into the current social security program would go into a mutual fund indexed to one of the stock market indices, like the Dow Jones Industrial Average or the S&P 500.

Don looked at what would happen if individuals making minimum wage up to 20 times minimum wage. He presented examples at minimum wage, 3 times minimum wage, and 5 times minimum wage. The results at 5 times minimum wage are shown below.

### 5x minimum wage benefits Overall view



The yellow line represents FICA deductions. The red lines represent what would happen if the FICA deduction was invested in a DJIA fund. At three times minimum wage a person will meet there FICA deduction before the end of the year. Shown here in the upper red line is what happens if the deduction beyond the FICA amount were put in the same mutual fund. The blue lines represent what would happen if the money were in a mutual fund indexed to the S&P 500.

The money would be the individuals, not the governments. There would be certain restrictions on the use of the money until the person reached retirement age.

The mutual fund would operate similar to a Roth IRA, but would not have some of the restrictions a Roth IRA has.

All of the money going into the fund would go in after taxes so that the individual would be able to use the money during retirement tax free. This would reduce the amount of money the individual would have to live on since they are not paying taxes on these withdrawals from the mutual fund.

# 2015-2016 Club

## Officers

President—Randy Earnest  
President Elect—John Berry  
Secretary—Mary Alice Jackson  
Treasurer—Barbara Medina  
Sergeant at Arms—Paul Horiuchi/  
John Weksler  
Past President—Randy Pye

## Directors

Club Administration—Roxy Hahn  
Community & Club Innovation—  
Andrea Tagtow/Elle Vatterott  
Local & International Service—  
Mike Tagtow  
Technology Innovations—John  
Peterson  
Membership Growth & Enrich-  
ment—Trip Butler  
Rotary Foundation—John

## UPCOMING EVENTS

MARCH 28—ANDRES OSUNA -  
CENTENNIAL ANNUAL BOARD  
REPORT  
APRIL 4—GAIL LEHRMANN,  
DISTRICT 5450 FOUNDATION  
AND POLIO +  
APRIL 11—DANIEL SEDDIQUI,  
“CONNECTING THE DOTS”  
VOCATIONAL SERVICE  
APRIL 13—ANNUAL STATE OF  
THE CITY  
APRIL 18—HALISI VINSON,  
ROCKY MT EMPLOYMEE OWN-  
ERSHIP CENTER  
APRIL 25—CLUB ASSEMBLY

## CLUB BUSINESS

- State of the City. Volunteers are still needed. See Dee if you want to volunteer. There are 32 seats for Rotarians and 16 seats for volunteers at the event.
- Meals on Wheels still need volunteers.
- The club raised \$505 from the Polio + pigs. Congratulations!
- The first bone marrow drive will be April 23 and volunteers are needed.
- There is a bowling social on April 9
- The District conference is in one month.

## TRAVEL GIFTS

J Peterson went to the Thomas Edison museum and got a Quotable Edison book.

## BLUE MARBLE

There was no winner.