

# TRANSMISSION

**Rotary Club of Hammond (Indiana)**  
Rotary District No. 6540 - Rotary Club No. 3362  
www.hammondrotary.org

## OFFICERS

President ..... Hans Enderlin  
President-Elect..... Duane Dedelow  
Vice President ..... Bob Krumwied  
Secretary ..... Jim Oesterle  
Treasurer ..... Tim Anderson

## DIRECTORS

Michelle Golden (2007) Jim McNabney (2008)  
Kevin McCarthy (2007) Duane Dedelow (2009)  
Tom White (2007) Jim Prisby (2009)  
Mark Goldsmith (2008) Rick Schumaker (2009)  
Nancy Machnikowski (2008)

Past President ..... Mary Kaczka  
Club Adviser ..... Jim Buchanan  
Rotary Int'l Pres. .... Bill Boyd  
District Governor ..... Fred Bettner

(Terms end June 30)

ROTARY FOUNDED  
FEB. 23, 1905

**MEETINGS:**  
Purdue Calumet Student Union  
Tuesday - 12:05

HAMMOND ROTARY CHARTERED  
MAY 1, 1920

## Meeting Notes From MAY 29, 2007

President Hans presided. Our only guests were the speakers.

Remember to let Jim Oesterle know whether or not you and/or a guest plan to attend the Installation Dinner at Dynasty, June 26, 5:30 cocktails, 6:30 dinner. No noon meeting that day.

Hans asks that members try to cover their pledges to the Rotary Foundation due by June 15 – we’re still short \$645 as of May 29. New 2007-08 pledges are due now, also. The Golf Committee was meeting after the general meeting, so stay tuned for more details. Help is urgently needed on the outing, a major fundraiser for our club. See Jim Prisby. Phyllis Mamula managed to stump all 4 tables with her questions. Terry McCullough won the number draw, but didn’t pull the winning card

Our speakers, introduced by Nancy Machnikowski, were Diane Reyome and Kristine Arana from Centier Bank. Diane is the Community Relations Coordinator. The bank sponsors Financial Literacy programs in schools and other forums. Their “Money Smart” program works through the FDIC. It includes on line classes. People who take the course can

### THE FOUR-WAY TEST

Of the things we think, say or do

Is it the **TRUTH**?

Is it **FAIR** to all concerned?

Will it build **GOOWILL** and **BETTER FRIENDSHIPS**?

Will it be **BENEFICIAL** to all concerned?

### CALENDAR OF EVENTS

June 5 John Davies, The Chanute Prize  
June 12 Bill Buckley, IUN Publications  
June 19 Discovery Alliance, Kathryn Pavey  
June 26 Installation Dinner, Dynasty  
July 3 Towle Community Theater, Jeff Casey

get gift cards and 25 Basis point reduction on home mortgage loans. The program has been awarded the Community Service award from Hammond Adult Education. It is offered in English and Spanish language editions.

Kristine is a Mortgage Loan Originator with Centier. She spoke about home mortgage programs targeted in certain Hammond, Gary and East Chicago neighborhoods. They are able to offer 2% off the usual 30-year fixed rate mortgage, and up to 100% loan to value financing. A home ownership class is required in order to educate the prospective buyers.

In response to questions, Kristine said her program should not add to recent foreclosure problems with substandard lending. They require a debt to income ratio not greater than 40%, and full documentation of income, resources, etc. She says the bank is growing its loan business in northern Lake County. In the targeted areas, they received 13 applications last week, and she expects 8 or 9 will eventually close.

### Rotary Attendance for May 29, 2007

20 Active  
4 Attendance Excused  
1 Visiting Rotarian  
1 Guests of Rotarians  
0 School Guests  
2 Speaker - Dian Reyome and Christine Arayna, Centier Bank

27 total

P.O. Box 1111 • Hammond, IN 46325-1111  
 Rotary Club of Hammond

# TRANSMISSION

## Rotary Club of Hammond "Service Above Self"

### 2006 - 2007 COMMITTEES

<b>"A" SCHOLARS LUNCHEON</b> .....	<i>Nancy Machnikowski, Chairman</i>
<b>ABSENTEE CORRESPONDENCE</b> .....	Chuck Pintar, Chairman
<b>AMBASSADOR SCHOLARSHIPS</b> .....	<i>Steve Watson, Chairman</i> ; Nancy Machnikowski Michelle Golden, Nabil Ibrahim
<b>ATTENDANCE</b> .....	<i>Jim Osterle, Chairman</i> ; Tim Anderson
<b>BUDGETS &amp; FINANCIAL REPORTS</b> .....	<i>Tim Anderson, Chairman</i> , Bud Baker
<b>CENTENNIAL PROJECT</b> .....	<i>Michelle Golden, Chairman</i> Andy Brennan, Jeff Oesterle, Tom Rogan
<b>CHAPLAIN</b> .....	<i>Bill Robinson</i>
<b>CHRISTMAS PARTY</b> .....	<i>Duane Dedelow, Chairman</i> ; Phylis Mamula
<b>CLASSIFICATIONS</b> .....	
<b>CLUB PICNIC</b> .....	<i>Jeff Oesterle, Chairman</i>
<b>ENVIRONMENT &amp; BEAUTIFICATION</b> .....	<i>Jeff Oesterle, Chairman</i>
<b>FRIENDS OF ROTARY</b> .....	<i>Chuck Sanger</i>
<b>GOLF OUTING</b> .....	<i>Jim Prisby, Chairman</i> , Mark Goldsmith Mary Kaczka, Jim Lopatkiewicz, Kevin McCarthy, Tom White
<b>GROUP STUDY EXCHANGE</b> .....	<i>Mary Kaczka, Chairman</i> Nabil Ibrahim, Jim Oesterle
<b>MEMBER PRE-INDUCTION</b> .....	<i>Cal Bellamy, Chairman</i>
<b>MEMBERSHIP</b> .....	<i>Duane Dedelow, Chairman</i> , Mark Goldsmith Michelle Golden, Phylis Mamula, Fred Niedemeyer
<b>MUSIC DIRECTOR</b> .....	<i>Jim McNabney, Chairman</i> , Lisa Woodruff
<b>NOMINATING</b> .....	<i>Rick Schumacher, Chairman</i> , Jim Prisby
<b>PEARL HARBOR RECOGNITION LUNCHEON</b> .....	<i>Larry Meyers, Chairman</i> , Joe Glotzbach
<b>PROGRAMS</b> .....	<i>Bob Krumwied, Chairman</i>
<b>PUBLICITY</b> .....	<i>Michael Suggs, Chairman</i>
<b>RAFFLE</b> .....	<i>Jim Prisby, Chairman</i> , Chuck Sanger
<b>RELAY FOR LIFE</b> .....	<i>Phylis Mamula, Chairman</i>
<b>ROOM SETUP</b> .....	<i>Fred Niedemeyer, Chairman</i>
<b>ROTARY FOUNDATION &amp; PAUL HARRIS FELLOWSHIPS</b>	<i>Tom White, Chairman</i> ; Julie Lavin
<b>ROTARY YOUTH LEADERSHIP AWARDS</b> .....	<i>Nancy Machnikowski, Chairman</i>
<b>SERGEANT AT ARMS</b> .....	<i>Phylis Mamula</i>
<b>SERVICE PROJECTS</b> .....	<i>Bob Krumwied, Chairman</i> , Bud Baker Nancy Machnikowski, Steve Watson, Lisa Wein
<b>STUDENT GUESTS</b> .....	<i>Nancy Machnikowski, Chairman</i>
<b>TRANSMISSION EDITOR</b> .....	<i>Editor: Julie Lavin</i> , Chuck Sanger Rick Schumacher, Lisa Woodruff
<b>VOCATIONAL SERVICE AWARD</b> .....	<i>Cal Bellamy, Chairman</i>
<b>WEB SITE</b> .....	<i>Jim Prisby, Chairman</i>

### 57 members as of April 1, 2007

ANDERSON, Tim — Accountant-Certified Public .....	864-7300
BAKER, Bud — Accounting & Tax Service .....	845-5400
* BELLAMY, Cal—1979 — Investment Banking .....	933-2315
BOLANOWSKI, Steve — Chemicals .....	937-2356
* BRENNAN, Andy—2004 — Machine Shop .....	865-3897
* BUCHANAN, Jim—1974 — Attendance-excused (Retail Lumber**) .....	865-3673
COHEN, Howard — Education-Administration .....	306-2984
DEDELOW, Duane — Business Development .....	670-0818
ENDERLIN, Hansjeorg — Restaurants & Hotels .....	616-8213
FORSLUND, Kathy — Banking Financial Services .....	845-0176
GLOTZBACH, Joe — CPA .....	864-7300
GOLDEN, Michelle — Customized Recognition Awards .....	937-3737
GOLDSMITH, Mark — Office Machines & Systems .....	934-2800
GRAY, Dennis — Education .....	838-7039
GRYZBEK, Tom — Hospital Administration .....	933-2094
HEHEMANN, Bill — Physician-Family Practice .....	836-5800
HENKHAUS, Hank — Attendance-excused (Calculating Machines**) .....	(727) 797-4800
HENRY, Dick — Attendance-excused (Vacuum Cleaner Retailing**) .....	845-6800
HOMOLKA, Barbara — Human Resources .....	844-8950
IBRAHIM, Nabil — Education .....	924-1835
KACZKA, Mary — Business Planning & Development .....	808-2700
KARNS, Ted -- Youth Services .....	836-1720
* KELLY, Tim—1986 — Labor Law .....	791-0606
KRUMWIED, Bob — Mental Health Care .....	398-7050
LAVIN, Julie — Banking, Business Development .....	836-5500
LOPATKIEWICZ, James — Lithography .....	937-1844
MACHNIKOWSKI, Nancy — Education-Community Relations .....	933-2400
MAMULA, Phylis — Interior Design .....	932-2000
McCARTHY, Kevin — General Contractor .....	322-2272
McCULLOUGH, Terrence — Insurance-Health .....	838-8882
* McHIE, Ed-1984 — Attendance-excused (General Law**) .....	931-1707
McNABNEY, James — Insurance-Consultants .....	924-5070
* MEYERS, Larry—1991 — Insurance-General .....	865-1777
MONBERG, Jeffrey — Lawyers-Banking Law .....	933-2320
NAU, Peter — Machine Shops .....	933-0479
NIEDERMEYER, Fred — Education, Business .....	473-4301
OESTERLE, Jeff — Real Estate Investor .....	865-6275
OESTERLE, Jim — Electric-Contractors .....	347-6184
OLTHOFF, Julie — Marketing .....	769-5017
PINTAR, Charles — Banking-Commercial Loans .....	933-3822
POTASNIK, Bill — Attendance-excused (Dental Exodontia**) .....	838-0353
* PRISBY, Jim—2003 — Banking-Internal Administration .....	865-2649
* RECTOR, Clyde—1981 — Attendance-excused (Insurance-Fire) .....	931-4000
* ROBINSON, Bill—1992 — Higher Education .....	989-2538
ROMAR, Jim — Attendance-excused—(Golf Pro**) .....	201-7081
RUNNELLS, David — Security Systems .....	922-4500
SANGER, Charles -- Physical Fitness .....	845-1507
* SCHUMACHER, Rick—1989 — Utility Law .....	933-3810
* SMIDDY, Harry—1961 — Banking Investment Trust .....	865-2846
SUGGS, Michael — Public Affairs .....	568-5655
VEGA, LILLIAN -- Insurance, General .....	844-1218
WALKER, Judith —	
WATSON, Steve — Education-Administrator .....	933-2419
WEIN, Lisa — Community Services-General .....	931-2090
WHITE, James — Education .....	989-7325
WHITE, Thomas — Insurance-General .....	972-7575
WOODRUFF, Lisa -- Education-Development .....	932-4137

\* Past President      \*\* Previous Classification

Current e-mail listings may be found at [www.hammondrotary.org/members](http://www.hammondrotary.org/members)

### PAUL HARRIS FELLOWS

<b>Multiple Fellows</b>	<b>Sustaining Members</b>	Dale & Helen Anderson
* Andy (2) & Sarah Brennan	Nabil Ibrahim	Mark Bader
* Jim & Corene Buchanan	Phylis Mamula	Rex Bucher
Duane Dedelow	Jeff Monberg	Nate Carras
* Joe Glotzbach	James M. Osterly	Frank Chlebek
* Bill Hehemann	Allyson Osterle	Ave Colby
Bob Krumwied	Matthew Oesterle	Bruce Cook
Jim Oesterle	Robin Oesterle	Lance Dodson
Jum Prisby	Judith Walker	Jim Donovan
	Lisa Wein	Gary Edwards
		Bob Evans
<b>Current Fellows</b>	<b>In Memoriam</b>	Richard E. Gardner
Tim Anderson	A.C. Colby, Sr.	Sally Gasser-Amber
Bud Baker	A.C. Colby Jr.	Frank Gorham
* Cal Bellamy	Cabe Davies	June Hansen
* Steve Bolanowski	Richard Devine	Kay Dell Knarr
Howard Cohen	Ray Elledge	Dennis Kolacinski
Hans Enderlin	Jack Fox	Bruce Lindner
Dennis Gray	Robert Heinze	Jim McHie
Hank Henkhaus	Al & Helen Kaye	Chris Morrow
**Dick Henry	Emil Krejci	Ken Osborne
Mary Kaczka	John Kuppinger	Susan Rehrrer
Tim Kelly	Burnham Lanham	Don Slattery
Nancy Machnikowski	Ed Meyer	Bob Sweet
* Kevin McCarthy	Clare Oesterle	Cassel White
* Terry McCullough	Bill Parson	Tom Yamada
Ed McHie	Leo Pottlitzer	Phil Zoladz
Jim McNabney	Jack Rogers	
Larry Meyers	Henry Rosevear	
* Jeff Oesterle	Fred Rowley	
Donna Prisby	Sam & Lilyan Sax	
* Clyde Rector	Paul Stewart	
* Bill Robinson	Theodore Thomas	
Rick Schumacher		
Harry Smiddy	<b>Former Members</b>	
Tom White	Dave Allard	

\* PHF Continuing Giver  
 \*\* PHF Benefactor

### CONVENIENT MAKE-UP CLUBS

<b>MONDAY</b>		<b>WEDNESDAY</b>
LaPorte ..... 5:30	Ramada Inn	Merrillville ..... 12:15
Valparaiso ..... 12:15	Strongbow Inn	Portage ..... 12:15
<b>TUESDAY</b>		<b>THURSDAY</b>
Chicago ..... 12:10	Chicago Athletic Assoc.	Gary ..... 12:15
Hobart ..... 12:00	Brentwood Senior Com. Ctr.	Griffith ..... 12:15
Munster ..... 12:00	Center/Visual Perform. Arts	Michigan City . 12:00
Schererville ... 12:00	Briar Ridge Country Club	<b>FRIDAY</b>
<b>WEDNESDAY</b>		Lansing ..... 12:15
Crown Point ... 12:00	Youche Country Club	Lowell ..... 7:30 a.m.
Highland ..... 12:15	Michael's	Nellie Jaynes Cafe'