



## Luncheon Programs June 2011

June 2, 2011 Guest was Monnie Bush, founder and Executive Director of Victory Project.



The Victory Project breaks down the walls of captivity. By undoing the youths isolated experience base we expose them to the potential of a positive socioeconomic standing through education, entrepreneurship, and enlightenment. Our youth no longer depend on a criminal or social system which can enable their destructive lifestyles. Finding freedom and independence by obtaining marketable skills which will allow the youth to compete in the world. This will also empower them to discover the life God intended.

- Education: We provide a fully accredited online high school through the Greater Ohio Virtual School, and GED preparatory classes. We also offer weekly,

individualized tutoring sessions. Our facility is equipped with a 14 computer lab learning center and reading library.

- Entrepreneurship: Our entrepreneurial apprenticeship program has launched one of two small businesses which the youth, alongside their business mentors operate. Exposing them to entrepreneurial competition and vital job experience. In addition, we obtain socially responsible documentation for our youth including; birth certificates, Social Security cards, state identification cards, drivers' license, and voting registration.
- Enlightenment: We provide life skills, recreational, and faith-based activities. One night a week, our youth participate in an unsolicited act of kindness for the business community. We also share dinner with our youth five nights a week, building consistent and trusting relationships.

The Bottom Line: V.P. continues to build upon its core group of committed youth, volunteers, staff and mentors. We have a proven track record of success and good stewardship. But the Victory Project needs your **L.I.F.E.** to change a life; we need your **L**abor, your **I**nfluence, your **F**inances and your **E**xpertise.

*An uncommon vision = An uncommon alliance.* The Victory Project (V.P.) has forged a new path in mentoring court-involved & disadvantaged youth by bringing together partnerships with the Business, Criminal Justice and Faith communities. We believe this holistic approach lays a time tested foundation of real exit strategies through hard work, supportive community and spiritual guidance.

V.P. believes it's less about what we "Do" and more about what we "Undo". Meaning, whether through abuse or neglect, the harsh reality of many disadvantaged youth has "Done" enough in their lives already. By "Undoing" their experience base and exposing the youth to the potential of a positive socioeconomic standing through accountability, education, service and entrepreneurial competition. We clear the land, plant the seed and cultivate the youth through a hands-on experience. We also

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Dayton Civitan Club 2008-2009 Honor Club Award and 2008 MLK Award Tony Massoud, Editor

believe this "Undoing" model is biblically founded in the example of Christ's life & sacrifice.

We are also "Undoing" expectations, by not conforming to exclusionary or hypocritical doctrine associated with many hit & run faith-based organizations. We are devoted to shattering this identity by introducing people to a loving, approachable and dependable Christ. We believe in building our youth through an organic approach of first building a trusting relationship. We do this by applying consistency in their lives, whether it's classes, outings or activities, consistency is the goal. Living-out the saying, "**People don't care what you know, until they know you care**".

**Join the Civitans and the Lions Club at 5:30 pm Tuesday, August 2nd at the Victory Project to serve dinner with the staff and young men. We will need to determine what we would like to make and bring as supper? Brian Miller is open for suggestions. Please email Brian ([brian@4mach4.com](mailto:brian@4mach4.com)) what you would like Civitan to provide as we will be serving a total of 15 plus all volunteers.**

**16 West Fifth Street, Dayton, Ohio 45402  
Phone 937-224-0880**

**June 16, 2011** Guest speaker was Al Harmon, a Civitan and Entrepreneur. Al is in the business of helping people get out of debt and about the rule of 72 for interest and how to pay bills off. Surprisingly you should not pay off the highest interest rate first but the loans you can eliminate the fastest.

The '[Rule of 72](#)' is a simplified way to determine how long an [investment](#) will take to double, given a fixed annual rate of interest. By dividing 72 by the annual [rate of return](#), investors can get a rough estimate of how many years it will take for the initial investment to duplicate itself.

For example, the rule of 72 states that \$1 invested at 10% would take 7.2 years ( $(72/10) = 7.2$ ) to turn into \$2. In reality, a 10% investment will take 7.3 years to double ( $(1.10^{7.3} = 2)$ ).

When dealing with low [rates](#) of return, the Rule of 72 is fairly accurate. This chart compares the numbers given by the rule of 72 and the actual number of years it takes an investment to double.

Rate of Return	Rule of 72	Actual # of Years	Difference (#) of Years
2%	36.0	35	1.0
3%	24.0	23.45	0.6
5%	14.4	14.21	0.2
7%	10.3	10.24	0.0
9%	8.0	8.04	0.0
12%	6.0	6.12	0.1
25%	2.9	3.11	0.2
50%	1.4	1.71	0.3
72%	1.0	1.28	0.3
100%	0.7	1	0.3

Notice that, although it gives a quick rough estimate, the rule of 72 gets less precise as rates of return become higher. Therefore, when dealing with higher rates, it's best to [calculate](#) the precise number of years algebraically by means of the [future value](#) formula.

### What Does *Future Value - FV* Mean?

The [value](#) of an asset or cash at a specified date in the future that is equivalent in value to a specified sum today. There are two ways to calculate FV:

- 1) For an asset with simple annual interest: = Original [Investment](#) x (1+(interest rate\*number of years))
- 2) For an asset with interest compounded annually: = Original Investment x ((1+interest rate)^number of years)



### Investopedia explains *Future Value - FV*

Consider the following examples:

- 1) \$1000 invested for 5 years with simple annual interest of 10% would have a future value of \$1,500.00.
- 2) \$1000 invested for 5 years at 10%, compounded annually has a future value of \$1,610.51.

The meeting was well received and everyone learned much about the credit card companies.

Quite a few questions were asked of Al's program after the luncheon.

**Presidents Club Announcement:** Judge Walter J Rice has been selected to receive the Citizen's Legion Award. Tony Massoud was on the

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Dayton Civitan Club 2008-2009 Honor Club Award and 2008 MLK Award Tony Massoud, Editor

selection committee and is very happy to announce our friend of Civitan. This year Judge Rice spoke to our club twice.



Figure 1 Al Harmon

## Club Business:

The Club purchased tickets for the Dayton Dragons Game June 17<sup>th</sup>, for the boys and staff from the Building Bridges Boys Home.

Make an effort to attend the Cardinal District Convention for Civitans and spouses. Maybe, even golf on Friday. Please save dates:

**August 2, 2011** @ 5:30 PM Victory Project Dinner

**August 26, 2011** - District Board Meeting

**August 27, 2011** - District Convention Columbus, Ohio

Candy wreath program with URS netted our club with \$200. It would have been more except for lost candy inventory. Civitans will donate this money back to URS at the Annual Telethon.

## President's Corner:

Thank you to everyone for giving to others, showing good citizenship and being stewards of Civitan in your daily lives. It is true we get what we give. I am grateful for you all and look forward to the coming months with excitement.

P.S. Pay it Forward!

Yours in Civitan,  
**Brian Miller**  
**President**

**Luncheon Programs for June, rest of summer only meet 1<sup>st</sup> & 3<sup>rd</sup> Thursday:**

**July 21<sup>st</sup>**, Skip Peterson, British Car Days & Upcoming Concours Delegation at Carillon Park.

**August 4-** Bill Loftus- St Vincent De Paul

**August 18-** Lions Club - John Tolan, Lions District Governor 13-H Ohio.



**Organizations, Before 1905 (the birth of Rotary) and After** Visit the link from the Rotary website which gives an excellent history of Civitan. Thank you Rotary International!

<http://www.rotaryfirst100.org/history/history/otherorganizations/civitan/>

## **Dayton Civitan Projects & Programs:**

### **August 2<sup>nd</sup> - Victory Project Dinner**

July-September - See attached flier for URS, they need volunteers to help sell ducks. Civitans are involved to help with this event.

Contact Tony or Brian to get involved.

**Dayton Civitan Website: Thank You Dan Barret, Club webmaster**

<http://www.spiritsgifts.com/civitan.htm> Dan, you do a great job for Civitan!

Club Directory June 30, 2011

Officers

President Brian Miller 513-779-1288
President Elect Carlos Reisen 937-438-0004
Past President- Wes Ramsey 937-422-0159
Treasurer- Doug Kneisly, 937-836-5422
Secretary – Stanley Wyllie, 937-252-8496
Past President- Tony Massoud, 937-274-1319
Elected Board Members
Open (2 Yrs)
Al Pierce, Sr. (2yrs) 937-572-7686

Appointed Officers

Chaplin – Al Pierce, Sr, 937-572-7686
Sergeant at Arms – Al Pierce, Sr, 937-572-7686
Editor – Tony Massoud, 937-274-1319

Committee Chairmen

Auditor- Al Pierce, Sr, 937-572-7686
Awards - Stanley Wyllie, 937-252-8496
Budget & Finance- Doug Kneisly, 937-836-5422
Constitution & By Laws-Kneisly, 937-836-5422
Education-
Entertainment-Buck Rodgers, 937-546-7633
Fellowship & Attendance-Wyllie, 937-252-8496
Membership-Clarke Wyllie, 937-252-8496
Projects-Tony Massoud, 937-274-1319
Programs-Tony Massoud, 937-274-1319
Publicity-Mike King, 937-829-1010

Member Directory

Willie Fulton 937-837-0822
Mary King 937-361-6564
Mike King 937-829-1010
Doug Kneisly 937-836-5422
Tony Massoud 937-274-1319
Al Pierce, Sr. 937-572-7686
Buck Rogers 937-546-7633
Clarke Wyllie 937-252-8496
Wes Ramsey 937-422-0159
Brian Miller 513-779-1288
Carlos Reisen 937-438-0004
Sarah Allen 937-278-0723
Rebecca Karason 937-918-1000



The CIVITAN CREED

I AM CIVITAN, as old as life, as young as the rainbow, as endless as time.
MY HANDS do the work of the world and reach out in service to others.
MY EARS hear the cry of children and the call throughout the world for peace, guidance, progress, and unity.
MY EYES search for others to join in the fellowship and service of Civitan.
MY MOUTH utters the call to daily duty and speaks prayers in every tongue.
MY MIND teaches me respect for law and the flag of my country.
MY HEART beats for every friend, bleeds for every injury to humanity, and throbs with joy at every triumph of truth.
MY SOUL knows no fear but its own unworthiness.
MY HOPE is for a better world through Civitan.
MY MOTTO: Builders of good citizenship.
MY BELIEF: Do unto others as you would have them do unto you.
MY PLEDGE: To practice the Golden Rule and build upon it a better and nobler Citizenship



# Ducks on the Town

## Duck Sales and Promotion Schedule



**Friday, June 17**

Sell Ducks at The Greene 6 pm-10 pm

**Saturday, July 2**

Sell Ducks at the Huber Heights Fireworks Show at Thomas Cloud Park, 3:30 - 9:30 pm

**Sunday, July 3**

Sell Ducks at the City Folk festival downtown  
12:00 - 3:30 pm or 3:30 - 7:00 pm

**Saturday, July 9**

Sell ducks at the PNC Second Street Market downtown  
8:00 - 11:30 am or 11:30 am - 3:00 pm

**Wednesday, July 27**

Sell Duck at Dayton Dutch Lions Soccer Game at Bellbrook High School @ 7:30 pm

**Saturday and Sunday, August 13 and 14**

Sell Ducks at the German Fest Picnic at Carillon Park  
Saturday 12 - 11 pm, Sunday 12 - 6 pm  
Volunteers work in three hour shifts each day

**Saturday, August 20**

Sell Ducks at Young's Jersey Dairy  
9:00 am - 12:00 pm or 12:00 pm - 3:00 pm

**Sunday, September 4**

Walk in the Kettering Holiday at Home Parade

**Friday, September 9**

Ducks on the Square @ 12Noon

**Saturday & Sunday, September 10 & 11**

Sell Ducks at the Beavercreek Popcorn Festival  
Saturday 9 am - 8 pm, Sunday 10 am - 6 pm  
Volunteers work in four hour shifts each day

**Friday, September 16**

Wine Tasting Event at The Taste of Miami Valley Festival @ 5 - 8 pm

**Saturday, September 17**

8th Annual RUBBER DUCK REGATTA  
Corporate Duck Race @ 4:00 pm  
BIG DUCK PLUNGE @ 4:30 pm

For more information, or to sign up to volunteer, contact:

Diane Osman: [dosman@ursdayton.org](mailto:dosman@ursdayton.org) or 233-1230 x130