

The Mecklenburg Missile

Comin' Atcha

Kiwanis Club of Mecklenburg, Charlotte, Inc.

P. O. Box 33573, Charlotte, NC 28233-3573

Organized August 5, 1952

Missile Launcher: Bob Swanson

Meeting Monday, February 24, 2014

Next Meeting: Monday, March 3, 2014

Today's Program

Patti Galloway, Mortgage Consultant, with CFL Mortgage.



Patti brought us a timely and very interesting insight into the mortgage market, both today's and yesterday's.

We have come through the very-low interest rate times (1 - 2%), and now look at 3 - 4% as average. And she predicts it will likely climb slowly for the foreseeable future. She also

suggested that anybody with a rate above 5% might be wise to take a look toward possibly refinancing.

Some of us remember when mortgage rates were in the 18-20% range. WOW!

BOARD Members:

Remember Board meeting Thursday, February 27, 6 PM at Sam McMahon's office.

Club Members: Kiwanis tradition and policy is to encourage Club members, whether on the Board or not, to attend Board meetings. That's how everybody learns how Kiwanis works - and, more importantly, what their individual Clubs are doing. Members so attending, may be invited to speak, but otherwise do not have privilege of the floor. Attendance at a Board meeting is also good for a "Make-up" attendance credit.

Next Meeting: Monday, March 3, at Villa Antonio Ristorante. Now, after all the holidays, we are be back on regular "1st and 3rd" Mondays schedule.

About US! (Picking up where we left off)

1994 The first-ever World-Wide Service Project ("IDD") implemented by Kiwanis International is officially launched at the International Convention in New Orleans. 25 Districts have already activated campaigns; and the others have pledged to come on line in 1995. Another first: Elected President of Kiwanis International is IAN PERDRIAU, from Melbourne, Australia. Never before have we had a President from outside the founding nations of the US and Canada. International Secretary Kevin Krepinevich resigns, and A. G. "Terry" Shaffer is appointed as the eighth Kiwanis International Secretary. Total membership for 1993-1994 once again shows a small decline in numbers. **1995** More than \$4.5 million is in hand for IDD. The first salt iodization programs are funded for Bolivia, Ghana, the Phillipines, Ukraine, and Vietnam. October 21 is declared by Kiwanis and UNICEF as Ghlobal Iodine Deficiency Disorders Day. Eyolfur "Eddie" Sigurdsson, of Reykjavik, Iceland, is elected as the first Kiwanis International President from the European 'Federation. The slow decline in Kiwanis membership continues for third successive year. **1996** The IDD program sports more than \$16 million dollars in cash and pledges. IDD programs are now being supported in 37 nations. Estimates are that IDD has already saved 1.1 million children from mental retardation. Immediate Past International President Eddie Sigurdsson is invited to speak to the United Nations General assembly in observance of UNICEF's 50th anniversary. The Kiwanis World Service Medal is presented to Mother Tersea, of Calcutta, for her lifetime service to the poorest of the world's poor. Kiwanis International establishes a home page on the fledgling World Wide Web, And, for the fourth consecutive year, Kiwanis experiences a small decline in membership.

Meets 12 Noon, 1st and 3rd Mondays: Villa Antonio Ristorante, 4707 South Boulevard

Web Site: <http://www.mecklenburgkiwanis.org>