

23rd July 2012

Issue No : 4/2012-13

Programme Today

Speaker : TBA
Subject : TBA

ON DUTY

Duty Table : Rtn. K A Kumar
Fellowship : Rtn. Elaine Tan
Finemaster : PP K U Rajah
Introduce : Rtn. Joanne Ting
Thanking : PP Dato N K Jasani

Programme Next Week

Speaker : TBA
Subject : TBA

ON DUTY

Duty Table : PP Albert Lim
Fellowship : Rtn. Laura Lee
Finemaster : PP Leong Choy Ying
Introduce : Rtn. Patrick Lee
Thanking : PDG K B Lee

Happy Birthday!

PP Ng Sim Bee (27th. Jul)
PP Phang Poke Shum (28th. Jul)
Rtn. Sandy Soh (29th. Jul)

Spouse's Birthday!

Puan Sri Sui Thin (25th. Jul)

Happy Anniversary!

Nil

FUTURE ROTARY EVENTS

AGTS – AG's Training Seminar

Friday 28/9/12-- Sunday 30/9/12 @ Kulim, Langkawi

GDLTS –Group Discussion Leaders' Training Seminar

Friday 19/10/12 – Sunday 21/10/12 @ Kamunting, Taiping

Pre-PETS 1

Friday 23/11/12 – Sunday 25/11/12 @ Tampin, A'Famosa Resort

Pre-PETS 2

Friday 15/3/13 –Sunday 17/3/13 @ Ampang, D'Villa Residences

District Assembly

Friday 26/4/13 –Sunday 28/4/13 @ Melawati, Grand Dorsett Hotel

DTTS – District Team Training Seminar

Sunday 19/5/13 @ Klang Central, Klang Executive Centre

District Conference

Friday 6/12/13 –Sunday 8/12/13 @ Kuala Lumpur West, Hotel Istana (tentative)

Rotary Club Diary 23rd – 30 July 2012

Date	Time	Programme	Venue
July Mon 23	12.45 pm	Luncheon Meeting	Shangri-La Hotel, KL
Wed 25	6.30 pm	BOD Meeting	Bukit Kiara Equestrian Club
Mon 30	12.45 pm	Luncheon Meeting	Shangri-La Hotel, KL

INCREASING OUR NUMBERS

Year in year out, RI through the President urges clubs to increase their membership. The district through the DG also urges the same thing. It should be of great concern to clubs to know that world wide our numbers have been falling. Less numbers means less coverage of Rotary and less reach to the respective communities. This will result in less clout and influence to the local Rotary clubs to carry out activities beneficial to the local populace and if this trend should continue, less relevance in Rotary's over all programme.

This alarming situation did not go unnoticed by past RI administrators. Thus each year there are calls by successive RI presidents to boost up club membership to arrest the situation. There were even some years where clubs and districts that had the highest membership growth were rewarded. In fact every year for many years now, membership growth had become an activity necessary to achieve the Presidential Citation.

At the club level, our club too had suffered from this world wide phenomenon. Our peak membership numbers had been 70 some years ago and since then it had been hovering around 55 to 60. Our turnover had been disturbing especially the last few years. Our recruitment and retention had been mediocre. Many a times the reasons had been debated in assemblies and specially convened committees and yet the problems persisted. **It appeared that we know the reasons for this downslide but had not the will power to tackle it.**

Vice President Lawrance bemoaned at the regular meeting on Mon 16th July (only the 3rd regular lunch meeting of RY2012/13) that our attendance indeed was poor. Our guarantee numbers to Shang is 40. Not only we cannot meet this figure, our members less guests hangs around 27 to 30 only thus suffering a loss and wastage of more than 10 pax. **Is this trend going to continue for the rest of the year?**

Our **Presidential Citation** this year, in respect of Membership Growth and Retention, asks us to:

- 1) "Undertake an innovative approach to attracting and retaining members and achieve a net gain of at least one member between 1 July and 1 March"
- 2) "Analyze why members are leaving the club, and create an action plan to maintain a member retention rate of at least 85 percent"
- 3) "Initiate a new member welcome and mentoring program"

.....continue on page 6

My dear Pudu Rotarians,

Shalom. Peace be unto you.

Last weekend we had a great time of fellowship and makan-makan in PP Dato' Dr. Lee Hoo Teong and his lovely Ann Datin Esther. Over 20 pax of Rotarians and family members were there and it was an opportunity for both Rotarians and spouses to mingle – toward the objective of learning to bake custard-puff from Datin Esther.



Apart from Rotary Anns learning this simple but great tasting desert, PP Richard has also picked up another recipe to add into his vast culinary repertoire. It will be a blessing for all of us in RC Pudu – so do not miss out in our next outing as PP Richard may just unleash his new found skill at custard-puff baking for us.

I am extremely pleased with the support of the 'veteran' Rotarians and Anns in our effort to promote more fellowship opportunities in our club. Like the saying "All work and no play make Jack a dull boy". Therefore, we want to balance service with opportunities to fellowship. Fellowship is more than just socializing. We come together to share ideas and encourage one another to carry out worthy enterprises (projects) for the community.

When I was much younger, I love going for camping. At night there would usually be a campfire. All those who are there for the camping would gather around and we would be singing and sharing horror stories. It was a wonderful time. I noticed as the night progresses the campfire would go smaller and smaller and eventually the fire would end up as a pile of smoking ash. This happened as the coal burnt up or when fire wood is removed from the campfire.

Likewise, each RC Pudu Rotarian is like the coal or fire wood in the camp fire. When we do not come together, it's like a coal or fire wood is taken off the camp fire and the fire is less warm or grows a little dimmer. Therefore, do make it a habit to come for our luncheon meetings on Mondays and also make a special effort to join one of your assigned committee meetings too. You will add to the glow and warmth of the meeting.

See you soon in our next meeting.

Thank you.

In-Rotary-Service,

Aaron Ong
President RY 2012/13

Record of Meeting on 16th July 2012

Guest Speaker : RTN. JOANNE TING
Subject : NETWORK MARKETING

VISITING ROTARIANS

Name	Club
PP Chong Tze Hiew	RC Gombak

GUESTS

Name	Host
Ms. Liew	Club
Emily Wong	Rtn. Dr. C C Wong
Vone Kwan	Rtn. Sandy Soh
Tan Wan Peng	Rtn. Jonathan Victor
I/c. Kavinesh Nair	Club
I/c. Zul Nazim	Club
I/c Haqeen Farhan	Club

STATISTICS

Visiting Rotarians	:	1
Guests	:	7
Club Members	:	28
Total Present	:	35

COLLECTIONS

Birthdays / Anniversaries / Fines	:	RM 35.00
Paying Diners	:	RM 180.00
Raffles & Others	:	
Total	:	RM215.00

Club Proceedings

SAA Rtn. Jonathan Avinash on behalf of Acting President Lawrence Annies called the meeting to order at 1.15pm. He later introduced all the visiting Rotarians and guests. He later led in the singing of the National Anthem

The finemaster for the day was PP Ng Sim Bee. He started his fine session by fining VP Lawrence Annies for standing in as Acting President for President Aaron Ong, RM1.

He also fined Rtn. Veronique RM2 to welcome her back from France.

He also fined Rtn. Arwin Kumar who went to attend the RC Singapore West installation without wearing a tie RM2.

Rtn. Laura Lee for inviting 3 Interactors from SM VI to attend our regular weekly meeting was fined RM1 as well. Rtn. Dr. C C Wong was also fined RM1 for his daughter is also an Interactor and was at the meeting as well.

Rtn. Daisy for changing her hair style was fined RM1.

Rtn. Asok Kumar and PP Phang for sharing info on sweet potatoes were each fined RM1.

Rtn. May Lim who did not know that Lucianna was also a member of RC Pudu was fined RM1. All those

members who did not get fined were also asked to contribute a Ringgit each.

Rtn. Robert Tan who celebrated his wedding anniversary was fined RM10.

President's Announcement

Weekly Meeting for : 16th JULY 2012 @ SHANGRILA HOTEL

1. Last Saturday (14th July, 2012), President Aaron and Ann Vivian, together with AG PP Gary Lim and Ann Rowena attended RC Klang installation. The new President of RC Klang is President Mariappan, who is legally blind. We are truly touched by his fortitude and desire to serve the community through Rotary. His lack of sight did not cause him to lose his vision for a better community and world Rotary can bring. So to my fellow Rotarians, I encourage you to continue to give your best in what you are doing through Rotary. You can make a difference and have the capability to do it. Let President Mariappan be your inspiration.

Yesterday, 15th July 2012, over 20 pax, comprising of Rotarians, Anns and family, turned up at PP Dato' Dr Lee and Datin Esther's house for the custard-puff baking demo. It was more than just custard-puff demo by Datin Esther, Ann Elaine also showed her barrister skills and made some wonderful hot and iced-mocha coffee to complement the freshly baked custard-puffs. Thank you very much to all the

Rotarians and Anns for participating in this fellowship. We know we are headed in the right direction by the warm fellowship and excitement of the Anns for the next event.

I hope for those who had to miss this event due to other schedules, please make it a point to come for the next gathering. I would like to encourage newer Rotarians and family to join our next gathering. I am sure you and your family will return richer in experience and fond memories.

Introduction of Speaker

Rtn. Laura Lee introduced the speaker for the day who was none other than our very own member Rtn. Joanne Ting who gave a classification talk and the topic was on Network Marketing

Speaker's CV

Joanne Ting

Professionally:

Joanne Ting worked through the rank and file over a span of 22 years in the corporate world.

She also worked in many capacities in education, insurance, hospitality, real estate, finance, retail and defence.

Her last held job was Executive Secretary overseeing the regional office of a French defence group in Kuala Lumpur.

Now, Joanne owns a personal franchise, Bios Life Franchise with Unicity The Make Life Better Company since 2007 and in 2012, she runs the distributor service centre at Wisma Mofaz.

Personally:

Joanne spent her growing up years in Sarawak.

She hails from Miri.

Currently, she lives and works in Petaling Jaya.

A doting aunty of 3 nieces and 4 nephews & soon 5th nephew is arriving in August.

She is looking years younger than her actual age!

She is a fun and loving person.

She is multi-lingua, speaking several Chinese dialects, English, Malay and French.

On her leisure & other activities:

Joanne is adventurous and loves going to exotic places, visited several countries in ASEAN, China, Hong Kong,

France and "solo-backpacked" in Taiwan and scaled Mount Kinabalu only once .

She sometimes cheer for local athletes during competitions in various locations in the Klang Valley as a member of Famemas Club since 2009.

Joanne does her part in communal living as a Committee Member and then the Treasurer for year 2010/2011 and 2011/2012 respectively.

On Rotary & Rotaract:

Joanne was a Rotaractor and was inducted as a member on 12 July 1991.

She was awarded the Rotary Youth Leadership Award (RYLA) in National Youth Leadership Training Institute, Singapore (2-8 April 1993) sponsored by Rotary Club of Miri.

She was an International Director 1993/1994 of Rotaract Club of Miri. This club has since been disbanded.

Joanne officially became a member of the Rotary Club of Pudu on 19 September 2012.

Speaker's Text

Vocational Talk : Network Marketing by Joanne Ting

A Very Good Afternoon to my fellow Rotarians, Guests, Ladies and Gentlemen.

It is my opportunity to share with you about my vocation.

My vocation is classified as Wellness – Distribution. I am in Network Marketing riding on the Wellness trend.

In the course of my many conversations, almost all conversations have negative thoughts about network marketing. This is a great opportunity for me. I am a networker professional. For that fact, I am attracted to Rotary Club of Pudu because of its people and their professionalism.

If I put my vocation in nutshell:

- 1) We help people who are sick to get health.
- 2) We help people who are healthy, not sick to maintain health.
- 3) We help people to get wealth.
- 4) We help people to get freedom.

Definition:

Networking Marketing is also widely referred to as multi-level marketing or MLM in short. (Some called it as "Meniaga Larut Malam", some said "Make Loss Money" and I say "Make Life Meaningful".) It is a way of getting

products where people do not know about, to them. Networking Marketing is marketing by word-of-mouth, marketing person-to-person or one-to-one marketing. Network marketing also refers to as direct selling or relationship marketing. Other than the fact that you are compensated with commissions, network marketing is no different from what we do everyday when we come across good food, had a happy meal at a restaurant or enjoyed a good service. What do we do after that? We readily recommend the food, the restaurant or the service to our family and friends. We don't get pay for doing that. Nor do we expect to get paid. We gladly share with our family and friends simply because we believe what we recommend to be good for us and good for them.

In network marketing, we do exactly the same, except that we will get paid for our recommendation when someone takes it up. To corporations, network marketing is a way of doing business, a business model. Professors of marketing recognise network marketing as most efficient and effective of the many business models in the market place today. And increasingly huge corporations with new products or services to promote and sell look to network marketing as the best way to get their new products and services out to the market place and to direct sell to consumers.

In employing network marketing, corporations with new products to sell, save on traditional cost such as advertising and promotions, salaried work force that handle distribution, sales and after-sales service, as well as middlemen cost from warehousing to regional or country level's distribution.

It has been generally established that the cost of distribution nowadays may account for as much as 80 to 90 % of the retail price of the product. As such, huge saving in various areas of traditional cost of distribution can allow a company to reward distributor very well and still provide consumers with much, better, higher quality products, greater value for money than products offered on the retail shelves.

Health:

What is health? It is best describe as energy. What is Wellness? Wellness is the absence of sickness. We help people with information to who are open to preventive healthcare and nutritional supplements. We believe that we rather not spending time with doctors, not that there is anything wrong to visit a doctor. We prefer to spend more time with our hairdresser, fashion designer, masseur, love ones and good friends.

We have nothing against medical professionals. In fact, we have just good information to share with them.

What if we have a product to help the overly common high cholesterol concerns, you challenged it for 60 days; if it does not work for you, we will personally help you with money back? Malaysia is top-10 countries

in diabetes crisis and the growing health epidemic worldwide. If in the same product, we can prevent it where it hasn't occurred and how we can reverse the dreadful consequences of diabetes where it had set? If this same product, it fixes people's weight problem and people need not spend lots of money to get in shape... in 90days? We add good years to people's life, and good life to their years. We are in service to humanity.

This is how I help sick to become healthy, healthy to maintain health and how I help myself, too. I was diagnosed with rheumatoid arthritis. My body is degenerative and aging faster than normal. Later, my annual medical report had shown high cholesterol. I was introduced to some products by a good friend. I am a firm believer and user of wellness products for 7 years, and first 5 years, I am not yet promoting the business. I continue enjoying better health through spectrum of food supplements until today.

Wealth:

What make some people wealthy and some people are not? People become wealthy when they are in business. People become wealthy when they acquire assets, like investment in shares and real estates. Of course, a business that makes money!

If wealthy people make money in business, how can ordinary people do business? How can ordinary people becoming wealthy? For ordinary people, their initial assets are not physical assets. They are human assets and a network of human assets.

We help ordinary people to start their business, without lots of money, time, knowledge, expenses and element of risk. We provide ordinary people an opportunity to go into their business for themselves. People get to build a personal franchise with products that they try, they like, and they believe in and which they are happy to recommend to family and friends. Some would be happy to have the chance to continue enjoying the products for free. Others would be more ambitious and motivated to develop the huge, borderless distribution business by recruiting and training a network of co-owners, also human assets.

We encourage people to start part-time and keep their day-job, while building their business of assets generating income through real-world education, profitable path of personal development, friends who share their dreams and values, power of their own network, duplicable-scalable business, leadership skills, mechanism for wealth creation, and their big dreams and the capacity to life them.

We build our business and yet we do not work alone. We are co-owners and we partner with The Company, The Business System & Business School to success, work together with The Team to call-on and consult on how to do business.

We personally know of some people who are wealthy and doing business for more than 40 years. They are not free of business worries. In business, we cannot control nature disasters, political changes, social trends and micro economics challenges.

Imagine: If you have 1,000 workers, you have 1,000 sets of worries.

Imagine: Your 1,000 workers become 1,000 co-owners.

Imagine: If you have 1,000 co-owners who contribute 1% each that gives you a total of 1,000%

How is it possible? We use two powerful tools in business; duplicate and leverage.

Example: Maybank is a chain of financial network. Maxis is a telco network. Petronas is a network of petrol stations. If you take 90% out from their network, what will happen to their business?

Robert T. Kiyosaki, the author of best seller: Rich Dad, Poor Dad has this to say about network marketing. Network marketing gives people the opportunity with very low risk and very low financial commitment to build their own income generating asset and acquire great wealth.

Billionaire businessman, Donald Trump who has personally endorsed network marketing that the book he co-authored with Robert T. Kiyosaki, has lend his name and reputation to network marketing. He said network marketing is proven to be variable and rewarding source of income. That is why, according to one estimate, more than 13 millions Americans and 57 millions people worldwide are involved in network marketing and the numbers are growing by the days.

Freedom:

We are free to choose our size of business. We also get to choose how much time and effort to build our business. We are co-owners. We take ownership and responsibility of our co-shares.

We are not in motivational business. We are here to point people to what they want for their life and what they always wanted for their life but did not know how

to get it. Is that a great deal? For different people, they want different things. We will honour people for what is important to them. Not everybody wants more money. Not everybody has a health issue. Not everybody wants more time. There are some people we know who are already very rich, quite healthy and quite young, and they want exactly more meaning in their life. So we will point people to where they are actually looking for. We can confirm that the basic universal issues in the world are; health, wealth and freedom. We simply call it "Happy Life Project" is power for people to redesign their life and to create their life as they like it, in a short 5 years. This is freedom of choices.

I never thought that one day I can choose "time flexible" over "time freedom". I will have freedom to do things that I love and spend time with my loves and make other's life better. I never thought that one day I can owe a property under my name when I was an employee. Now, I can and I have. I never thought that one day I can look better, feel better and live better. Here, I am the results.

Food For Thoughts

People builds business, Network Marketing builds People. I transform from being a person who fears crowd to enjoy meeting people. I want to give this "Gift of Life" in a unique package of health, wealth and freedom to people who I can touch, move and inspire.

"To better the lives of others is one of life's greatest rewards"

Credits

The credits go to my business coach IPP Lim Eng Hai of Rotary Club of Pandan Valley (Singapore) who inspires thousand of lives across South East Asia +, Wikipedia, The New Professionals, Rich Dad Poor Dad and The Business School For People Who Like Helping People

Thanking of Guest Speaker

Acting President Rtn. Lawrence Annies on behalf of the club thanked Rtn. Joanne Ting for having given a memorable speech on Network Marketing.

Editorial(continue from page 2)

The **District Strategic Plan** for 2012-2013 also calls for at least "10% increase for every club, save the small clubs..." Clubs however must be mindful of considering and **developing quality members**, "in terms of attitude and mind-set, and willingness to serve"

President Aaron in his inaugural speech did mention he hoped to lead the club to "achieve a net increase of 5 members". However there was no mention of a scheme or project to achieve such a desire and it is hoped such a pronouncement was not just hot air. He should now disclose what he had in mind to move the club forward.

An afternoon of fellowship at PP Dato' and Datin Esther's house custard puff baking demo



PP Dato' Dr Lee appreciates Datin Esther's hard work



More....



More....



ROTARY AFTER WW2

From 1945 onwards Rotary clubs in Eastern Europe and other communist-regime nations were disbanded by 1945-46, but new Rotary clubs were organized in many other countries, and by the time of the national independence movements in Africa and Asia, the new nations already had Rotary clubs. After the relaxation of government control of community groups in Russia and former Soviet satellite nations, Rotarians were welcomed as club organizers, and clubs were formed in those countries, beginning with the Moscow club in 1990.

In 1985, Rotary launched its PolioPlus program to immunize all of the world's children against polio. As of 2011, Rotary has contributed more than 900 million US dollars to the cause, resulting in the immunization of nearly two billion children worldwide.

As of 2006, Rotary has more than 1.2 million members in over 32,000 clubs among 200 countries and geographical areas, making it the most widespread by branches and second largest service club by membership, behind Lions Club International. The number of Rotarians has slightly declined in recent years: Between 2002 and 2006, they went from 1,245,000 to 1,223,000 members. North America accounts for 450,000 members, Asia for 300,000, Europe for 250,000, Latin America for 100,000, Oceania for 100,000 and Africa for 30,000.

RI News

2012-13 Nominating Committee for president

The following Rotarians will serve on the 2012-13 Nominating Committee for President of RI.

The committee is scheduled to meet on 6 August 2012.

Zone 2 -- Kazuhiko Ozawa, Rotary Club of Yokosuka, Kanagawa, Japan

Zone 4 -- Sushil Gupta, Rotary Club of Delhi Midwest, Delhi, India

Zone 6 -- Noraseth Pathmanand, Rotary Club of Bangrak, Thailand

Zone 8 -- John Lawrence, Rotary Club of Brisbane Planetarium, Queensland, Australia

Zone 10 -- Jackson San-Lien Hsieh, Rotary Club of Taipei Sunrise, Taiwan

Zone 12 -- Carlo Monticelli, Rotary Club of Milano Net, Italy

Zone 14 -- Ekkehart Pandel, Rotary Club of Bückeberg, Germany

Zone 16 -- Peter Bundgaard, Rotary Club of Ry, Denmark

Zone 18 -- MEMBER : Keith Barnard-Jones, Rotary Club of The Island & Royal Manor of Portland, Dorset, England

ALTERNATE : David Liddiatt, Rotary Club of Clifton (Bristol), Bristol, England

Zone 20 -- Mohamed Benmejdoub, Rotary Club of Casablanca, Morocco

Zone 22 -- Mário de Oliveira Antonino, Rotary Club of Recife-Largo de Paz, Pernambuco, Brazil

Zone 24 -- Robert Scott, Rotary Club of Cobourg, Ontario, Canada

Zone 26 -- MEMBER: Paul A. Netzel, Rotary Club of Los Angeles, California, USA

ALTERNATE: Ronald L. Beaubien, Rotary Club of Coronado, California, USA

Zone 28 -- MEMBER: Thomas M. Thorfinnson, Rotary Club of Eden Prairie Noon, Minnesota, USA

ALTERNATE: Gerald Meigs, Rotary Club of St. Paul, Minnesota, USA

Zone 30 -- MEMBER: John F. Germ, Rotary Club of Chattanooga, Tennessee, USA

ALTERNATE: Mark Daniel Maloney, Rotary Club of Decatur, Alabama, USA

Zone 32 -- MEMBER: Michael Colasurdo, Sr., Rotary Club of Brick Township, New Jersey, USA

ALTERNATE: Abraham I. Gordon, Rotary Club of Bridgeport, Connecticut, USA

Zone 34 -- MEMBER: Barry Rassin, Rotary Club of East Nassau, New Providence, Bahamas

ALTERNATE: Robert Menconi, Rotary Club of Davie-Cooper City, Florida, USA

Source : Rotary International News

First project launched in The Rotary Foundation's partnership with Oikocredit

The first project in the strategic partnership between The Rotary Foundation and Oikocredit has been launched in the Philippines.

The Rotary Club of Plaridel South, Bulacan, Philippines, will assist groups of people who are clients of ASKI with vocational training and strengthening their market presence by forming small cooperatives. ASKI is a microfinance institution in the Philippines with more than 100,000 clients, most of them women.

The project aims to build the capacity of women and out-of-school youth by providing education on savings and the importance of insurance, while providing business-specific training including:

Food processing, to assist members in opening a small canteen
Agricultural training for farmers to take care of livestock
Mat production and sales

Approximately 160 people from five communities in the Philippines are expected to participate in the joint project, which is funded by a Rotary Foundation packaged grant.

Through the partnership between The Rotary Foundation and Oikocredit, Rotarians collaborate with microfinance institutions in their own communities to develop and carry out targeted training programs that increase the impact of microcredit lending. The partnership offers Rotarians service opportunities in Rotary's economic and community development area of focus.

Source : Rotary International News

Imagine

Imagine that you had won the following prize in a contest: Each morning your bank would deposit \$86,400.00 in your private account for your use.

However, this prize has rules, just as any game has certain rules.

The first set of rules would be:

Everything that you didn't spend during each day would be taken away from you.

You may not simply transfer money into some other account. You may only spend it.

Each morning upon awakening, the bank opens your account with another \$86,400.00 for that day.

The second set of rules:

The bank can end the game without warning; at any time it can say, It's over, the game is over! It can close the account and you will not receive a new one.

What would you personally do?

You would buy anything and everything you wanted right? Not only for yourself, but for all people you love, right? Even for people you don't know, because you couldn't possibly spend it all on yourself, right? You would try to spend every cent, and use it all, right?

ACTUALLY This GAME is REALITY!

Each of us is in possession of such a magical bank. We just can't seem to see it.

The MAGICAL BANK is TIME!

Each morning we awaken to receive 86,400 seconds as a gift of life, and when we go to sleep at night, any remaining time is NOT credited to us.

What we haven't lived up that day is forever lost.

Yesterday is forever gone.

Each morning the account is refilled, but the bank can dissolve your account at any time....WITHOUT WARNING.

SO, what will YOU do with your 86,400 seconds?

Those seconds are worth so much more than the same amount in pounds

Think about that, and always think of this:

Enjoy every second of your life, because time races by so much quicker than you think.

So take care of yourself, be Happy, Love Deeply and enjoy life!

Here's wishing you a wonderful and beautiful day. Start spending.

Perfect male logic!

This is a story which would be perfectly logical to all males:

A wife asks her husband, "Could you please go shopping for me and buy one carton of milk, and if they have eggs, get 6."

A short time later the husband comes back with 6 cartons of milk. The wife asks him, "Why did you buy 6 cartons of milk?"

He replied, "They had eggs."

(I'm sure you're going back to read this again)

Hi Handsome! My Name is Rose *(You have to read this one)*

The first day of school our professor introduced himself and challenged us to get to know someone we didn't already know. I stood up to look around when a gentle hand touched my shoulder.

I turned around to find a wrinkled, little old lady beaming up at me with a smile that lit up her entire being..

She said, 'Hi, handsome. My name is Rose. I'm eighty-seven years old. Can I give you a hug?'

I laughed and enthusiastically responded, 'Of course you may!' and she gave me a giant squeeze..

'Why are you in college at such a young, innocent age?' I asked.

She jokingly replied, 'I'm here to meet a rich husband, get married, and have a couple of kids...'

'No, seriously,' I asked. I was curious what may have motivated her to be taking on this challenge at her age.

'I always dreamed of having a college education, and now I'm getting one!' she told me.

After class we walked to the student union building and shared a chocolate milkshake.

We became instant friends. Every day for the next three months we would leave class together and talk nonstop. I was always mesmerized listening to this 'time machine' as she shared her wisdom and experience with me..

Over the course of the year, Rose became a campus icon and she easily made friends wherever she went. She loved to dress up and she reveled in the attention bestowed upon her from the other students. She was living it up.

At the end of the semester we invited Rose to speak at our football banquet. I'll never forget what she taught us. She was introduced and stepped up to the podium. As she began to deliver her prepared speech, she dropped her three by five cards on the floor.

Frustrated and a little embarrassed, she leaned into the microphone and simply said, 'I'm sorry I'm so jittery. I gave up beer for Lent and this whiskey is killing me! I'll never get my speech back in order, so let me just tell you what I know.'

As we laughed she cleared her throat and began, ' We do not stop playing because we are old; we grow old because we stop playing.

There are only four secrets to staying young, being happy, and achieving success. You have to laugh and find humor every day. You've got to have a dream. When you lose your dreams, you die.

We have so many people walking around who are dead and don't even know it!

There is a huge difference between growing older and growing up.

If you are nineteen years old and lie in bed for one full year and don't do one productive thing, you will turn twenty years old. If I am eighty-seven years old and stay in bed for a year and never do anything, I will turn eighty-eight.

Anybody can grow older! That doesn't take any talent or ability. The idea is to grow up by always finding opportunity in change. Have no regrets.

The elderly usually don't have regrets for what we did, but rather for things we did not do. The only people who fear death are those with regrets..'

She concluded her speech by courageously singing 'The Rose.'

She challenged each of us to study the lyrics and live them out in our daily lives. At the year's end Rose finished the college degree she had begun all those months ago.

One week after graduation Rose died peacefully in her sleep.

Over two thousand college students attended her funeral in tribute to the wonderful woman who taught by example that it's never too late to be all you can possibly be.

When you finish reading this, please send this peaceful word of advice to your friends and family, they'll really enjoy it!

These words have been passed along in loving memory of ROSE.

REMEMBER, GROWING OLDER IS MANDATORY. GROWING UP IS OPTIONAL. We make a Living by what we get. We make a Life by what we give.

God promises a safe landing, not a calm passage. If God brings you to it, He will bring you through it.

'Good friends are like stars..... ..

You don't always see them, but you know they are always there.'