



Kiwaniis

Gateway to the Islands



The Gateway Gazette

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*Fashion your life as a garland of beautiful deeds.
-Buddha*

NEW MEETING LOCATION!

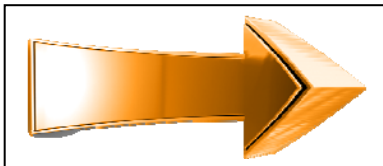
**Sunshine Seafood Café
8750 Gladiolus Drive, Fort Myers**

Cost: \$11.00 (includes tax and tip)

**As a courtesy to our host, please RSVP promptly
– thank you!**

Meeting Calendar

July 27	Rev. Rebecca G. Hines - Destiny Ministries of Southwest Florida, Inc.
August 3	Board Meeting – ALL members welcome!
August 10	Kevin Cummings - Teen Challenge SW Florida
August 17	Brainstorming for the New Kiwanis Year
August 24	Brainstorming for the New Kiwanis Year
August 31	Vicki Stephan - Junior Achievement



**Annual Banquet
Thursday, September 23, 2010
6:00 PM
Sunshine Seafood Café**

We Want To Hear From You!!

The Kiwanis Club of Fort Myers Gateway to the Islands strives to deliver a meaningful experience to all members. Your feedback is critical to making our club the best it can be. The Club Excellence Tool is an online self-evaluation survey designed to monitor the health of our club. Based on your responses, the program offers recommended improvements and resources to help us make those changes. Please go to www.KiwanisOne.org/clubexcellencetoolonline and enter this ID to begin the survey: SV4849270. All responses are anonymous. If you have not already taken the survey, please do so. It only takes a few minutes to complete. Thank you!

Mark your calendars - District Convention August 26-29, Orlando

The Board voted to use Club funds to pay the registration fee for ANY club member interested in going!!

Visit FloridaKiwanis.com for more information and to register.

Hotel reservation deadline - July 26th

Convention registration deadline - August 1st

Please submit a copy of your conference registration to Karen Sonnanstine at ksonnans@msn.com for reimbursement.

GTTI's Biggest Fundraiser Continues!

Delicious Dining Discount books are now available for purchase. This year's edition contains "buy one get one" offers from 47 Lee County restaurants. At only \$20 per book, it's a great value. As of July 6th, we have raised \$4,617! For more information, contact Viki Luster at: vluster@nvtlsi.com. To find out where to purchase books, visit our club website: www.kiwanisgtti.com.

Service Opportunities

Hats and Hugs – We continue to collect **NEW stuffed animals** for Children’s Advocacy Center and **hats** for The Children’s Hospital.

Tales for Tots – We are still collecting books for children ages 0-2 for Brightest Horizons.

The Heights Foundation – The Heights Foundation has invited GTTI members to attend its **Mom and Tots Play Group** on Wednesdays from 9:30-10:30 am at the United Way. If interested, please contact Diane Connell at: dconnell@cac-swfl.org.

The Junior League needs volunteers for **Taste of the Town** on 11/7/10 in Centennial Park. Please contact Danielle Emery if you are interested at danielle.m.emery@ampf.com.

Candlelighters is seeking sponsors for its annual golf tournament, **Tee Up “Fore” The Kids**, on 9/25/10. Contact Viki Luster for more info at vluster@nvtlsi.com.

July 20 Meeting Highlights

- **IMPORTANT NEWS REGARDING MEETING LOCATION – Beginning September 7, meetings will be held at Faith United Methodist Church, 15690 McGregor Blvd. The meetings will be brown-bag.**
- **Club members welcomed our speaker, Chris Heidrick, his guest, Colleen Shermer, and Matthew Sonnanstine!**
- **Interclubs have been scheduled for July 28 (Harney Point), August 3 (North Fort Myers), and August 10 (Sanibel/Captiva). We are looking for a minimum of 4 members to attend the Greater Pine Island meeting at 7:30am on August 27. If you can attend, please contact Gary Hudson at gkhudson@earthlink.net.**

- **Click on the link below to learn more about Kiwanis International's Project Eliminate.**



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- **Missed a Kiwanis International training webinar? Not to worry! They are archived on the Kiwanis One website. Just click on the following link: <http://www.kiwanisone.org/Pages/Resources/default.aspx?PageID=381>**

Guest Speaker: Chris Heidrick - Heidrick & Co.

Chris Heidrick, owner of Heidrick and Company, a Sanibel-based insurance company, gave an overview of insurance basics. Heidrick and Company helps individuals and businesses with their home, health and auto insurance needs.

Although the industry is often perceived negatively by the public, it is a necessary element of every risk management plan. Insurance is defined as the equitable transfer of the risk of a loss, from one entity to another, in exchange for payment. The transaction involves the insured assuming a guaranteed and known relatively small loss in the form of a premium to the insurer, in exchange for the insurer's promise to compensate (indemnify) the insured in the case of a loss. The insurer leverages its risk by pooling a large number of insureds together. Two-thirds of every premium dollar is allocated to paying losses and the remaining one-third pays the insurer's expenses. Revenues are based on the insurers return on investment.

Chris went on to describe liability insurance as legal defense coverage. In terms of auto insurance, Florida is tied with Louisiana as requiring the lowest bodily injury liability limits in the country. That's why Chris recommends self-insuring by paying a higher deductible.

Homeowners insurance has become a regulatory problem in the state of Florida as large insurers sought to leave the State because they could not charge enough to cover their expenses. As a result, there is now a shortage of providers and the State has had to create incentives to entice insurers to write policies in Florida.

Given the frequently changing regulatory environment of the insurance industry, Chris strongly recommends meeting with your insurance agent on an annual basis to review your needs. For more information, visit www.SanibelInsurance.com.

Kiwanis Gateway to the Islands 2009-2010 Board of Directors

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Kiwanis is a global organization of volunteers changing the world one child and one community at a time.