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**The Four-Way Test**

*of the things we think, say or do*

- 1. Is it the *truth*?**
- 2. Is it *fair* to all concerned?**
- 3. Will it build *goodwill* and better *friendships*?**
- 4. Will it be *beneficial* to all concerned?**

On-Line Makeup • [www.rotarydistrict6920.net](http://www.rotarydistrict6920.net)  
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Rotary Club of St. Simons • Founded in 1950 – [www.ssirotary.org](http://www.ssirotary.org)  
Meets Tuesday 1 P.M. - Sea Palms Golf & Tennis Resort  
Rotary Club of St. Simons • P.O. Box 21887 • St. Simons Island, GA 31522  
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**Rotary Spray**

**Today's Program: September 13, 2011**

**: Linking New Generations -- Building Future Rotarians**

Linking New Generations programs keep young participants on track to becoming Rotarians. Whether it's Interact, Rotaract, RYLA or Youth Exchange, it's important to understand how these programs flow together and the role your local Rotary plays. Come and hear Robert Cable, RYLA Coordinator, and some of the student participants share how they make new friends, improve the community and develop leadership skills.

**Program: September 6, 2011**

**Col. John Campbell**

**Understanding the Scope of Our National Debt**

Retired Army Colonel John Campbell, who served as a special staff advisor to the National Commission on Fiscal Responsibility and Reform (the Simpson-Bowles Commission) in Washington, D.C., spoke to the club about the stark realities of our country's rising national debt. It was a bitter pill to swallow with lunch!. He began by saying, "The title of my speech is 'Ouch!' This is about what we owe, because we are the government." Speaking in terms of trillions of dollars, he pointed out that we are currently paying 3.4 million dollars PER MINUTE in interest alone on the current national debt of 14.5 trillion plus the additional 2 trillion recently added by congress.

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**Area Rotary Clubs**

<b>Club</b>	<b>Venue</b>	<b>Day &amp; Time</b>
Brunswick	Brunswick Country Club	Thu. 12:45 PM
Glynn County	Brunswick Hospital	Wed. 7:30 AM
Jekyll Island	Jekyll Island Club Hotel	Wed. 7:30 AM
St. Simons Island	Sea Palms (Call before)	Tue. 1:00 PM
SSI Marshes of Glynn	Epworth – Jinks Dining Room	Thu. 7:30 AM

### Guests—Hosts

Dr Felix Haynes—Guest of Speaker  
Woody Woodside—Guest of Speaker  
Col. John Campbell—Speaker

### Prospective Members—Hosts

Beverly Trainer—Paul Pieschel  
Virginia Ellis—Martin Worthy  
Britt Figueroa—John Matthews  
John Gibson—Mike Muldowney  
Denny Silva—Ben Lee and Sonny  
Doehring  
Lisa Wicker— Cindy Phillips  
Donna Davis—Ben Lee

### Visiting Rotarians

None

### Attendance

84 Members + 10 Guests = 94

### Greeters

9/13 Wesley Cox  
Frank Cullen  
9/20 Wank Davis  
Jack Dinos

### Rotobucks

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### Birthdays 9/13—9/19

**Chuck Cancler** 9/13  
**Tom Parker** 9/14



### Club News—September 6, 2011

**McGladrey Classic:** We are selling tickets in the lobby every Tuesday for Meet the McGladrey Classic Pros and Sponsor a Tournament Golf Hole. Buy a ticket—sell a ticket!

**Cart Buckets:** 100 percent to CART (Coins for Alzheimer's Research Trust). Clubs from Georgia, North & South Carolina and Texas are raising funds to seed money for cutting edge, high impact research for finding a cure or prevention for Alzheimer's. All funds go directly to research and none to administration.

**District Simplified Grants:** Submitted last week. One for "Imagination Room" at McIntyre Court Boys & Girls Club and one for the Science Lab at St. Simons Elementary School. Many thanks to Linda Muir and Cathey Petkash.

**Fall Social:** King and Prince, October 18. Coordinated by Jim Henderson.

**New Member Orientation:** Today (September 6). Five prospective members attended.

### Upcoming Programs

**September 20:** Wm. T. Ligon, Jr. State Senator.

**September 27:** Dr. Stephen Briggs, President of Berry College.

**October 4:** TBA

**October 11:** (Board of Directors Meeting). Classification Talks.

## Program: September 6, 2011

**Col. John Campbell**

### *Understanding the Scope of Our National Debt*

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The factors contributing to a large national debt are vast and varied. Col. Campbell reminded us that only 53% of U.S. citizens pay federal taxes, which means that 47% do not. Further, a majority of the population receives money from the government through entitlement programs. Add to that an extremely weak economy fueled by high unemployment and a diminished tax revenue base, and you have a cocktail for financial disaster.

The national debt is just the tip of the debt iceberg affecting the country. Mounting local and state debt has added another 3 trillion dollars to the overall deficit. Thirty-one states are in serious financial jeopardy led by Illinois and Wisconsin, who are at the highest risk of default. (On the brighter side, Florida, Ohio and New Jersey are making significant strides toward improving their financial positions.) The future looks bleaker and bleaker when you include \$1.2 trillion in residential and commercial foreclosures this year alone and \$106 trillion needed to fund Medicare, Medicaid and Social Security for the next ten years. The Colonel noted four possible solutions to remedy the problem: raise taxes, reduce spending, grow the economy, and/or default on the debt. The high national debt creates other vulnerabilities. Considering that our major creditor, China, enjoys exploding growth, there is a serious risk that the U.S. Dollar will not sustain itself as the international currency standard. This would lead to other problems, including the ability of the Fed to print money and maintain interest rates favorable to our economic growth. Col. Campbell cited the polarization of factions within congress and the government is the major culprit preventing us from implementing serious solutions to rectify our financial problems.

Thank you, Colonel Campbell, for your informative though startling reality check!

Visiting District 69 Gov. Gordon Matthews (center) with St. Simon Rotary's oldest and youngest members: Wil Becker and



### COMING SOON!

OUR BIGGEST FUNDRAISERS OF THE YEAR!

#### MEET THE MCGLADREY CLASSIC PROS

Tuesday, October 11, 2011  
5:00-7:00 pm

King and Prince Beach Resort  
\$60 / person

#### ROTARY SWING-FOR-KIDS TOURNAMENT

Friday, November 4, 2011  
Four Player Scramble - 12:00 pm  
King and Prince Golf Course  
\$1.25 per player



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