

Toastmasters, Inc
Presidents Club
District 14, Area 31-Club 1713
Wednesday, January 20, 2010
Mountain View Library
Dr. Martin Luther King, Jr. Leader-Orator

AGENDA

Time:	Task:	Title:	Name:
6:30pm	Call to order	Sgt at Arms	<i>Emma Hitt</i>
6:32pm	Invocation/Pledge		<i>Mack Miller</i>
6:35pm	Toastmaster		<i>Jim Dawson</i>

6:41pm	Introduction of Helpers		
	Jokemaster Casey Moore	Grammarian Rob McGoldrick	
	Vote Counter Derek Broyard	Timer Kumar Choudhuri	
	"Ah" Counter Travis Pierce	Videographer Joni House	

Word of the Day:

Acumen: keenness and depth of perception, discernment, or discrimination especially in practical matters

6:55pm	Table Topics		<i>Jim Dawson</i>
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- 1 *"What is your opinion of the social ideology of Democrats and Republicans?"* *Tom Nixon*
 The difference between Republicans and Demcrats is the same difference as stepping in a pile of dog poopr or bear poop. The more the 2 parties say they are nothing like the other party they more they show they are the same except for minor differences. Politics is like professional wrestling for the intelligent.

- 2 *"Why don't we talk about religion and sex in group gatherings?"* *Sutham Cheurprakobkit*
 We should not talk about sex and religion in group gatherings because of the wide variety of beliefs in this country. Where Sutham is from a man and women don't hold hands until they have been dating for 2 years so there is obviously no mention of sex during that time. Whereas in the US couples have more freedom to discuss sex in the relationship.

- 3 *"What can we do to change something in a democratic republic?"* *Judy Anderson*
 We should follow Martin Luther King Jr.'s belief that we should look beyond the surface and to the deeper recesses of our souls, hearts and minds so we could all live to gether and prosper.

- 4 *"Talk about the ethics in the government of the United States."* *Lisa Goodman*
 Lisa is not sure if ethics exist in government. We need to put people in government who are not out simply for their own agenda if we want to have ethics in government.

- 5 *"Why do we put unethical people in government?"* *Susan McMullen*
 We put unethical people in government because we have our own agenda and vote people in who we fell may give us what we want.

7:06pm	-----7 MINUTE BREAK -----
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7:13pm	Introduction of Speakers and Speeches		<i>Jim Dawson</i>
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1 "Man's Best Friend, Generic vs. Brand"

Debbie Field

Manual: Competent Communicator--Speech #3--Get to the Point

Time: 5-7 min

Objectives: Select a speech topic and determine its general and specific purposes; organize your speech in a manner that best achieves those purposes; ensure the body, beginning and conclusion reinforce the purposes; strive not to use notes.

Since the day she was born Debbie has always had a dog in her life. The only time she can remember not having a dog is in between dogs. At this point in their lives she and her husband are at an "in between dogs," stage and are looking for a new family member. Debbie plans to adopt a rescue dog and encourages everyone looking for a pet to do the same. America is suffering from an overabundance of homeless dogs. Dogs are placed in rescue centers for a number of reasons such as owners' lack of realization of the time and expense to care for a dog or because a dog doesn't fit the owners' lifestyles anymore, just to name a few. There are many advantages to adopting a rescued dog. If a person has a busy life and will be away from the dog for many hours out of the day they can adopt an adult dog as opposed to a puppy. Also, adopting an adult dog can save on vet bills because the dog will have had all of the needed shots, been checked for heart worm and will already display any medical conditions it may have so there won't be any surprises. Adopting a rescued dog will not save the world or reduce the over population of dogs but it will give the dogs a second chance.

2 "The Power of Enthusiasm"

Lan Bercu

Manual: Competent Communicator--Speech #6--Vocal Variety

Time: 5-7 min

Objectives: To use voice, volume, pitch, rate and quality to reflect and add meaning and interest to your message. Use pauses to enhance your message. Use vocal variety smoothly and naturally.

One Monday morning, while speaking with her employer's solution center to fix a log in password problem she was having with her office computer, Lan ran across an IT tech that truly enjoyed his day to day job. The IT tech taught Lan a very simple but invaluable lesson. Enthusiasm can give an otherwise dull, monotonous, uninteresting job or task a new meaning and new light. In 2005 Lan attended a women's leadership convention and had the opportunity to witness the positive effect a speaker's enthusiasm, deep passion and personal interest in a topic, can have on an audience. In 2000, Lan was working with BP and was part of the huge merger between BP and Amaco. When the two companies merged employees of both companies began to worry about their job safety. However, BP's CEO Sir John Browne conveyed enthusiasm and conviction throughout the entire acquisition process and made every employee forget their worries and believe they were a part of history. Steve Droke put it best when he said, "Knowledge is power and enthusiasm pulls the switch."

3 "Breaking News"

Jodi Sheffield

Manual: Competent Communicator--Speech #5--Your Body Speaks

Time: 5-7 min

Objectives: Use stance, movement, gestures, facial expressions and eye contact to express your message and achieve your speech's purpose; make your body language smooth and natural

Jodi has successfully escaped the "Excel Hell," of being a marketing specialist at her tri-media wedding resource company and is now working on the production side of things as online content producer. She is in charge of writing articles and producing videos for the website. As of right now, Jodi is the only person doing a 2 person job and her boss has been working to hire a second person to help her in changing the look of the website and making the resources on

the website more lifestyle fitting for brides. But, until then all of the responsibility has fallen on Jodi. She was recently assigned a project to produce webisodes which feature daily breaking news, celebrity wedding news, wacky wedding stories and wedding trivia. Jodi initially thought the project would be something simple that she could finish in no time. She soon realized how difficult it was going to be to balance her daily work and the project and was worried that she was not going to be able to complete the project to her high level of excellence without some help. After meeting with the production department to discuss her concerns she was able to set up a schedule to present to her boss that would allow her to successfully manage the project. Through the whole experience she has gained confidence and respect.

4 "The Financial Crisis and How It Has Changed Lending Criteria"

Charlene Anderson

Manual: Competent Communicator--Speech #7--Your Body Speaks

Time: 5-7 min

Objectives: Collect information about your topic from numerous sources; carefully support your points and opinions with specific facts, examples, and illustrations gathered through research

Real estate is the solid ground on which a house is built and is the broad foundation of which nearly all the guilt of the world rests--Nathaniel Hawthorne.

Over the past few years many of us have seen the value of our homes drop and credit rates tighten. All of these things are direct result of what has globally become the financial crisis. Charlene set out to show us causes of the financial crisis and how the lending criteria has changed from a residential mortgage point of view. The catastrophic event came as a result of the fall of the housing market along with the bursting of the real estate bubble which began in the late 90's and peaked in around 2005-2006 and is attributed to subprime mortgages. A subprime mortgage is a mortgage held by borrowers with little to no credit or damaged credit. Mortgage lenders are willing to supply these higher risk loans because they are able to charge higher interest rates. A popular type of subprime mortgage during the lending binge was the adjustable rate mortgage or ARM. An ARM is a mortgage in which the interest rate adjusts based on an index such as LIBOR. The subprime mortgage spree led to a higher rate of predatory lending. Mortgage lenders preyed on unsuspecting borrowers who did not fully understand what they were getting into. The predatory lenders began to generate large sums of money and sell the mortgages to Wall Street brokers. The Wall Street brokers took these mortgages and developed a security that could be sold on the open market; a mortgage backed security. Rating agencies such as Moody's and S&P gave high ratings to these new securities and investors began to purchase the securities in droves because of the high interest rate and high, seemingly safer rating. The time of easy money for lenders and brokers and easy credit for the unsuspecting borrowers came to an abrupt end. Eventually interest rates changed and the subprime borrowers could no longer make their payments, which led to an increased number of defaults which led to our foreclosure problem. As a result of the financial crisis brought about by subprime mortgages, which increased from 35 million in 1994 to roughly 600 million by 2006, stricter lending guidelines have been put into place. Five of the stricter lending criteria include: a verified home appraisal, a credit score of at least 700, a debt to income ratio that does not exceed 36%, verified employment and a loan to value ratio not exceeding 80%. Charlene reminds us to live within our means, save for a rainy and have more money than we need and she hopes that America has learned from the financial crisis.

7:57pm **Introduction of Evaluators and Evaluations**

Evaluator for *Debbie Field*

Evaluator for *Lan Bercu*

Evaluator for *Jodi Sheffield*

Evaluator for *Charlene Anderson*

General Evaluator

Ernie Pollitzer

Daniel Jourdan

Eric Holtzclaw

Rush Netterville

Vahn Wagner

8:21pm **Business Meeting & Announcements**

Tom Nixon

1 Next meeting is the International speech contest. Need table topics participants, do not have to meet 6 speech requirement to be a table topics contestant.

2 The club is purchasing a projector fo \$420

The Evening's "Bests"

Helper *Casey Moore*

Table Topics *Tom Nixon*

Evaluator *Daniel Jourdan*

Speaker *Jodi Sheffield*

Attending Members:

Judy Anderson, Charlene Anderson, Lan Bercu, Derek Broyard, Sutham Cheurprakobkit, Kumar Choudhuri, Jim Dawson
Debbie Field, Lisa Goodman, Emma Hitt, Eric Holtzclaw, Joni House, Daniel Jourdan, Ellen Katzowitz, Rob McGoldrick,
Susan McMullen, Mack Miller, Casey Moore, Rush Netterville, Tom Nixon, Travis Pierce, Ernie Pollitzer, Judi Rogers,
Jodi Sheffield, Sean Sudduth, Vahn Wagner

Guests

Geoff Frost, Stephanie Robins (new member)

