


**Matthew H. Piaker,**  
JD, LLM, AIF®

Tel: 978-927-3123  
Email: mpiaker@cfaemail.com  
100 Cummings Center, Ste. 207P  
Beverly, MA 01915  
www.capitolfinancialadvisors.com



**CIFIA**  
CAPITOL FINANCIAL ADVISORS

Securities and Advisory Services offered through Commonwealth Financial Network, Member FINRA/SIPC. Advisory services offered by Capitol Financial Advisors, a registered investment adviser, are separate and unrelated to Commonwealth.

**Business banking right here where you do business.**



**BEVERLY BANK**  
YOUR COMMUNITY BANK

MEMBER FDIC MEMBER SIF

**montserratCollege of Art**  
where creativity works

visual art & design education  
continuing education for all ages  
public art galleries

beverly, ma | www.montserrat.edu



**The Mega Group**  
Commercial Real Estate

**BRIAN DAPICE & ASSOCIATES LLC**

**BEVERLY**  
978-922-6400

**DANVERS**  
978-762-9771

**www.TheMegaGroup.net**



**Specializing in**  
Retail Sales & Leasing, Developable Land  
and Multi-Family Investments

*Temkin Financial Group, LLC*

"Your family is here to enjoy life...  
our family is here to plan life"

**Alan L. Temkin**  
Senior Financial Planner

301 Edgewater Place, Suite 200  
Wakefield, MA 01880  
Main 781-876-4175  
Fax 781-876-4199  
atemkin@temkinfinancial.com

 www.linkedin.com/in/alan-temkin-1150676  
 www.facebook.com/TemkinFinancialGroup

Securities, investment advisory and financial planning services offered through qualified registered representatives of MMA, Investors Services, LLC. Member SIPC. www.SIPC.org. Temkin Financial Group, LLC is not a subsidiary or affiliate of MMA, Investors Services, LLC, or its affiliated companies. 200 Clarendon Street, 19th & 21st Floors, Boston, MA 02116. 617-585-4500. CRI201806-214149



Financial Advice

**MONEY MATT-ers**

Dear Matt,  
I can get tickets to the Super Bowl for just \$20,000 including a meet and great with Matthew Slater, is this a good investment? I've never seen the game live and this is on my bucket list. I'm torn in two.  
– Pete on Putnam Street

Dear Pete,  
My advice is to call me and I can make that money really grow! You can watch the game on TV and have your dreams vaporize like most people. May all you're putts be for par and your drives true  
– Matt

**Finnish word of the day**  
Stay warm with this tasty food  
**Simpukka muhenos**

**Football Pool**  
Lucky we still have dozens of squares left to choose from in the Super Bowl Pool. Get in early for your possible winning square, lots of choices. Easy to pay, easy to play! Contact Mike Jones at

Phone - 978-338-4670  
Fax - 978-522-8388  
Cell - 978-828-5822  
mike@mcjins.com

Cost is only \$20 per Square, Tote Board will be at next few meetings, NO IOU'S unless you buy 5 squares.

## Polar Plungers

Sean, Dave, Sarah, Leslie and Aku said they would do the Polar Plunge on February 9th. Not only will they jump into the frigid Atlantic but Dave Olson has raised the bar(or maybe lowered it/) by saying for a pledge of \$100 he would jump in a European style speedo. Please consider making a pledge to one of these jumpers. We have two links waiting on the other and you know I'll send email reminders. Smart money says Aku and Sean may fit into suit with room but Dave laid down the gauntlet. View at your own risk.



## Last Weeks Speakers

We had the special treat of travelling around the world in 20 minutes. first we had our beloved Aku talk to us about his homeland Finland and some juicy tid-bits about his life and country. More saunas than cars for example. Then Ayako Takemi, from Japan spoke to us on her work as a Rotary Scholar student. Unfortunately her video presentation had a malfunction so visual aid was kaput. Will post on club facebook soon when time permits. Good news she invited anyone to come to Japan to see the Cherry Blossums in bloom. Packing backs right now. for some R & R.



# Beverly Rotary Club Sprocket Newsletter

January 24, 2019

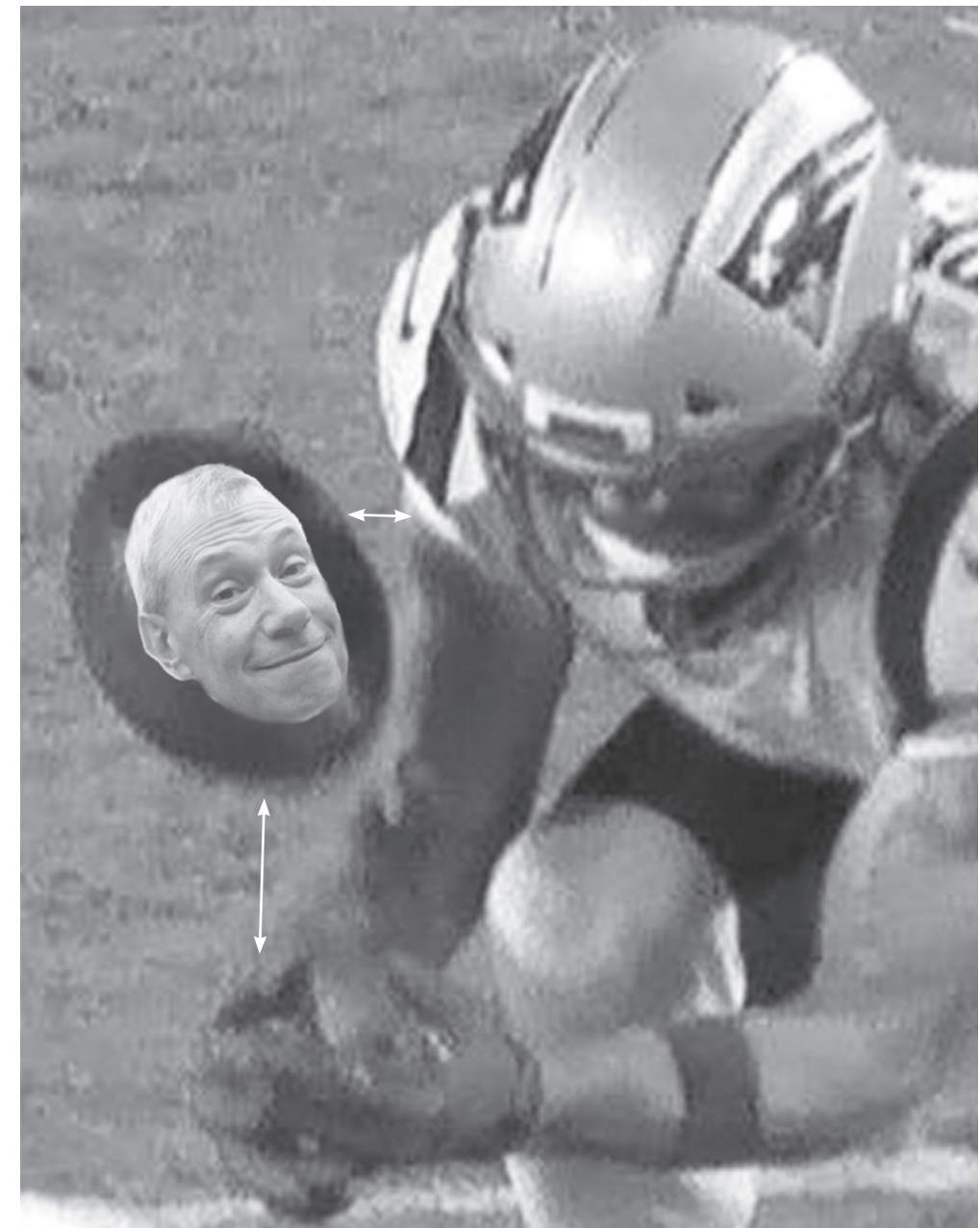
## CAN'T TOUCH THIS!

**Edleman is luckiest man on playing field, by missing contact**

As our roving cameras PROVE, the ball never did touch Edleman on the punt attempt. With enhanced technology it was discovered a face on the ball that spoke to Julian asking him for service above self. The stunned Edleman recoiled from this apparition, which lead to a reverse call on the field and perhaps a game saving play. Bottom line Patriots back to Super Bowl with a little help from his Rotary friends and Matt Piaker.

**HEY THAT'S MY LINE! SEE YOU IN COURT SPROCKET!**

**- MC (where is he now) HAMMER**



**MCJ**  
Insurance Agency, Inc.


Michael C. Jones  
President

www.mcjinsuranceagency.com

Phone 978-338-4670      409A Cabot Street  
Fax 978-522-8388      Beverly, MA 01915  
Mobile 978-828-5822      mike@mcjins.com

**True to our Communities**

We are proud to support the  
Beverly Rotary Club

 Eastern Bank

**STERLING**  
INSURANCE AGENCY, INC.

Established in 1929 & Still Growing!

**Auto • Home • Business • Health • Life**

**Richard F. Mooney Jr.**  
president

306 Cabot Street, Beverly, MA  
(978) 922-6600

**Desjardins**  
EWELERS

**978-922-2149**

Commodore Plaza,  
47 Enon Street  
Beverly, MA 01915-3601

 The leading provider of custom-designed  
workforce training programs.

**NORTH SHORE COMMUNITY COLLEGE**  
**Corporate Training**  
**SOLUTIONS** Train your people.  
Transform your company.

**Dianne Palter Gill, Ed.D.**  
978-236-1225  
dpalterg@northshore.edu  
corporate.northshore.edu

## Last week at the Beverly Rotary Club...

Meeting was called to order by Matthew Piaker at 12:15pm.

Pledge of Allegiance led by Mark Brislin  
Song: This Land is your Land, led by Dianne and Freddie  
Prayer was led by Julie Flowers

Joke of the day was replaced with a quote: "The meaning of life is to find your gift. The purpose of life is to give it away." -- Pablo Picasso

**Birthdays:** Jim Davies- 90th!

**Guests:** Lisa Marciano (Moreland), guest of Carmen; Aku Kaveka- speaker; Ayako Takemi- speaker

### Announcements

- Polar Plunge: Saturday Feb 9th at Long Beach in Gloucester. The Plunge raises money for Rotary International's ongoing campaign to eradicate Polio in our lifetime. More than 300 people expected to plunge. Story of the Speedo!- Olson and Goudreau will be plunging in their speedos- make sure you are (even more) generous for their bravery!

- Highlights of Board meeting last Monday: 1) New slate for the Board was proposed and approved. Matthew motioned to vote, all were in favor; approved. 2) Board received grant request from Seaside Sustainability (who gave a presentation for us back in December) for the acquisition of the WASTESHARK. Board has formed a committee to look at feasibility and utility of this project, and to coordinate with the City of Beverly before formally moving ahead. If we do move ahead, we will also be seeking financial participation from other Rotary Clubs in the District. The Vision: It is an active means of addressing plastic mitigation, an educational and research tool, as well as a visible focal point to raise awareness of the issue.

- Sue Gabriel- Thank you to Bev Rotary for helping 600 children over the holidays. The club donated \$420 in gift

cards. Sue also announced that Bootstraps is trying to help military families who are still unpaid due to government shutdown. Contact Bootstraps if you can help and/or if you know of families who need help.

- Jackie- Requests that folks contact her with auction items for March event and for the spring "middi"-auction (not mini and not maxi, according to el Presidente). So far she has 12 items and is looking for more

- Mike Harrington- provided updates on The Fab Four event. Two main sponsors are secured: one is Salem Five, the other is top secret. Two VIP Stageside sponsors secured, and several groups of 10 reserved as well. Need tickets confirmed by Feb 15th.

All info can be found at rotaryfabfour.com

Chive is providing the food- playing off the Beatles/English theme for the food inspiration, and working with Change is Simple to keep the event as close to zero waste as possible.

- Jackie announced that the Cabot renovations are going well and on-time, and will be fantastic for the event

- Jamie announces they need host families. Host families do not need to have their own children, but require a 3 month commitment and need to provide a place to sleep and meals/food

**Sergeant-at-Arms: Bob Murphy.** Matthew said that Rotary inspires us to do acts of charity and acts of kindness...and speaking of inspiration and acting, there is no FINER actor among us than Bob Murphy.

Latecomers- The "elder Jones", Anna Langstaff, Jen Freedson (although she should get a pass because she was traveling with an infant)

### Happy Dollars/Good News-

Sue Gabriel- forgot last week's mtg was in the evening, went to start her car at noon and something was wrong...

## ...Thursday, Jan. 17, 2019

blessing in disguise, because was able to get it fixed in time for her daughter to use it that night  
Bill Weihs- United Way is thrilled that they were able to jumpstart Bootstraps tax prep program  
Rachel- her boyfriend is so love sick, he is coming up from FL

Bitching Bucks (as coined by the Sergeant)-  
Dianne- "you know who" is still looking for work in NY

Fines-  
Julie- long prayer, but Jack Good had to pay  
Dylan fined for having to give Jim Davies a loan to pay his BDay money  
Diane Howard is "hipper" now, and had "Attorney" clearly marked on her chart at the hospital  
Dianne and Freddie were too happy to see Bob at Sergeant  
Anna Langstaff- Pie Day scheduled for tonight at Library- free pie and stories. Fined for the free advertisement  
The Chamber of Commerce announced this year's nominees- and winners- and the event hasn't happened yet. But...

Businessman of the Year is Rick Mooney- who beat out Andrew De-Franza

Nonprofit of the Year is Pathways, who beat out FB Church + Rotary!

Sole Proprietor of the Year is John King- our own President Matthew Piaker was a nominee, and is also on the Chamber's Board!

Matthew Piaker- fined for announcing that he's officially in the back half of his presidency, instead of saying he's on the "back 9"

Anthony was asked to point out new member Paul Drinkwater. He could not, but in his defense most of the club couldn't either. Anthony was then asked to decipher which of the 3 statements that Paul said were actually the truth- he guessed correct! Paul met his wife when he was 16.

Bob asked who had already posted/ shared the March event on their FB page. \$5 for everyone who hadn't yet

**Guest Speakers:** Aku + Ayako Takemi  
Aku, our exchange student from Finland. Aku presented us with information about Finland. Finnish and Swedish are both spoken in Finland. On December 6, 1917, Finland became independent. The capital is Helsinki. Formula One and Ice Hockey are most popular sports, but a form of baseball called pesapallo is actually the national sport. There are no private schools in Finland, education is free, even university, and everyone must apply to attend high school. People in Finland drink the most coffee in the world; there are more saunas than cars. One person asked Aku about the BHS hockey team: they won 4-0 in Wednesday night's game!

Ayako Takemi began her presentation sincerely thanking Rotary- she wouldn't be able to be here without Rotary. She also thanked Maureen for being so welcoming when she first arrived in Boston. Ayako is a candidate for a Rotary Global Scholarship 2018-2019, pursuing her Master of Public Health degree at Harvard University. She has a background in law and political science. Her dissertation focuses on the inter-organizational relationship between the health and security sectors, as well as an assessment on the International Health Regulations and emergency response. During the course of her PhD, Dr. Takemi has served as a visiting researcher at Yale University and as a legal intern at the Work Health Organization and the Hague Conference on Private International Law. She recommends that if any of us ever visit Tokyo, to do so in April when the Cherry Blossoms bloom.

**Winning ticket-** no joker

Meeting Adjourned:  
1:35pm

Scribe of the week: Lauren Belmonte, 1/17/19

**Eagle Strategies LLC** **NEW YORK LIFE**

**Edward F. Cahill, J.D., CFP®, CLU®, ChFC®**  
Financial Adviser

(978) 927-9352 • 306 Cabot Street, Beverly, MA 01915  
ecahill@ft.newyorklife.com • www.edwardfcachill.com

Agent, New York Life Insurance Company.  
Registered Representative, offering securities through NYLIFE Securities LLC,  
Member FINRA/SIPC, a Licensed Insurance Agency  
201 Jones Road, Fifth Floor, Waltham, MA 02451 • Tel: 781-647-4100  
Eagle Strategies and NYLIFE Securities are New York Life Companies



**PROMETHEUS TUTORS**

KNOWLEDGE • SKILLS • REASONING

(978) 922-5540  
www.prometheustutors.com

**CCI Reprographics**

A Full Service Copy Center  
AV Rentals & Services  
**Serving Beverly Since 1979**  
Alex Ushakoff III - owner  
4th generation Rotarian  
Centennial Rotary President 2004-2005  
Two convenient Beverly offices

110 Cabot Street 107Q Cummings Ctr  
978-922-3773 978-921-1166

**SHUKA Associates Inc.**

Real Estate Appraisal, Appraisal Review & Consulting

**John A. Shuka, MAI, SRA, AI-GRS**  
8 Enon Street, Suite 1B  
Beverly, MA 01915  
978-921-1700  
www.shuka-associates.com

**Wayside**  
rentals & leasing

**OFFICE & STORAGE TRAILERS  
STORAGE CONTAINERS**

Moving • Leasing • Rentals • Sales

**800.786.3313**  
www.waysidetraillers.com