



Good Food, Drink & Fun 241 Jefferson Ave. Salem MA www.tinwhistlesalem.com • 978-741-1912



Walter W Hartford, CFA Financial Advisor 55 Market Street Suite 102 Ipswich, MA 01938-2262 978-356-3002

> Edward Jones MAKING SENSE OF INVESTING edwardjones.com



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









Winner, winner!

Adam Winn was BIG winner last week when he pulled the Joker, so congrats scum bag(lovingly said of course). Will he share some with club? Bigger question does this mean we start all over? ARRRRGHHH!

MontserratCollege

visual art & design education

public art galleries

continuing education for all ages

beverly, ma | montserrat.edu

where creativity works®



Garden Planting

Team Rotary did a bang up job planting flowers new shrubs and laying down the mulch and manure. Post planting at Temkins was epic with Jim and Bev Davies showing up to critique planting choices. Looking for waterers down the road to keep it all fresh. Thanks all who helped



Speaker last week Due to weak photo skills of edi-

tor this is best picture we had of

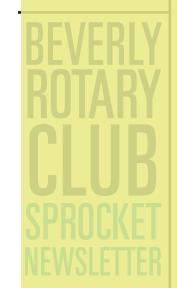
Rachel giving talk last week. Great

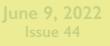
talk and information on housing

costs, poor photo skills

www.temkinfinancial.com 301 Edgewater Place, Suite 200 Wakefield, MA 01880

Nan L. Temkin is a registered representative of and offers securities, investment dvisory and financial planning services through MML Investors Services, LLC. Meenbee MPC. Temkin Financial Group, LLC is not a subsidiary or affiliate of through MMI nvestors Services, LLC, or its affiliated companies. 200 Clarendon Street, 19th and Sris Hoor. Renkon Ma 02116 612-858-3600. (RM202111-2561).





Coming Up

June 9 Scholarship Winners

> June 1 TRA

> > **June 23** TBA

June 29 Mike Jones Installation God Help us!



10



NEWSLETTE GETS IT RIGH

Don't have check, don't have worries with our new QR co take you direct to our webs for all manner of Rotary Beverly, Massachusetts

Organized February 24, 1921

COUNT IS DOWN HREE WEEKS!!!

Glad I'll only be gagging on this stuff for a few more weeks

:**K 1T!** cash? No ode it wil

Installation Dinne

June 29th 5-9:30 No horses will be served Drink up my friends



Edward F. Cahill, J.D., CFP[®], CLU[®], ChFC[®] **Financial Adviser** (978) 927-9352 • 306 Cabot Street, Beverly, MA 01915 ecahill@ft.newyorklife.com • www.edwardfcahill.com

Agent, New York Life Insurance Company egistered 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



CCI Reprographics

A Full Service Copy Center AV Rentals & Services Serving Beverly Since 1979 Alex Ushakoff III - owner 4th generation Rotarian

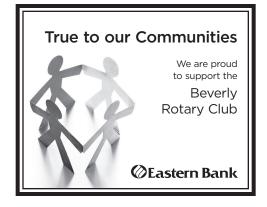
> 110 Cabot Street 978-922-3773 Alex@ CCIRepro.com



NORTH SHORE COMMUNITY COLLEGE **Corporate Training SOLUTIONS** iin your people. Insform your company

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

corporate.northshore.edu



Last meeting news, Thursday June 2, 2022

Welcome/Call to Order 12:15

Pledge: Michael Harrington Song: Dianne Palter Gill - Minute of Silence in honor of victims of gun violence and the war in Ukraine

Guests and visitors: None Sprocket: John Kenney Invocation: Sarah MacBurnie

**Birthdays – Alison Babin (joined via Zoom)

Speaker: Rachel Hand – Family Promise

SGT - Brian Murphy

Announcements – Volunteer Opps: Arts Fest, Sat. June 18th Boots & Blues tickets – June 2 @ 6:30, Misselwood @ Endicott, see Diane Family Promise fundraiser tix 6/16 See Diane Artrageous. Tix 6/17

From the floor:

Al Temkin: Grateful Friends' annual fundraiser 6/9 from 5-8 PM at Connemara Farm in Topsfield. Tickets are \$75. Two cancer doctors will be recognized. More info at GratefulFriends. org

Moiph: Rotary Garden planting may be postponed until Saturday due to rain but Al & Francine are still hosting a party on Friday, rain or shine. Let Moiph know if you plan to attend.

Sgt: Brian Murphy (filling in for Matt Blanchard)



Diane \$20 for several events. loe and I have recovered from COVID. See Dr. Beckman for care. Son completed MFA in screenwriting. Please send healing thoughts to her grandson - extremely ill in Children's Hospital Boston. Jamie Engel: Beat Barb Fecteau's team at Jeopardy with a perfect score of 60-worth \$60 happy dollars Sean: Flew to LA to bring a puppy home for the kids. Then his daughter fell off her bike.

Dave Olson: \$50 bittersweet dollars. Leaving Salem News after 30 years. Starting a new job as strategic advisor for Wayside Transportation.

Rick Mooney: 34 happy dollars for 34th anniversary on Saturday

Adam Winn's son was hired by North Shore Bank

Kyle at NS Bank: Good news: Daughter's 2nd birthday on Monday, same as wife's. Not so good news: Cardiac episode on golf course -Doctor's discovered extra tissue in his heart - future procedure will fix it. Happy to be alive. Maureen Trefry: Saw Bob & Pat Murphy art displayed over the weekend.

Matt Piaker Going to see Ringo tonight

Matt Piaker - Got his driver back after it slipped out of his hands into a neighbor yard at Bass Rocks

Fines:

Got a call from Matt Blanchard. New baby was just too much. Only 6 months old but exhausts 2 adults. If you have changed a diaper you owe \$1. If you are wearing a diaper \$5

Tables exhibit the generations of Rotarians 1950's Throwback table: All men 1980's table: One woman at the table Table of the future - 2030 - almost all women, best club in district - \$5 fine

Martha Stewart auction items showed up around the room. \$5 fines assessed Connor Mooney: Martha Stewart striped prison socks Ellen: vintage Alfred Hitchcock birds lo: Easter collection

Sean Goudreau Lumberjack attire - serenaded by Walt K with Monty Python's Lumberjack

song Jones: Larry Herman collection

Send sympathy to Matt Blanchard all who change diapers \$1, all wearing them \$5 don't ask don't tell.

Speaker: Rachel Hand Executive Director of Family Promise

Housing Crisis

Root causes are lack of housing inventory + insufficient wages

Not enough homes in Massachusetts for those who need housing. Homelessness is the result

MA lacks all kinds of housing, even for those who can afford it.

Those with limited income face an even more severe shortage.

More than 30% of income is beyond affordable.

Many varieties of affordable housing.

In 2020 the affordable housing shortage in MA was 163,318 rental units

People are often doubled up, or in shelter, or in a hotel awaiting housing.

Some are getting creative, like camping to stay in a safe space awaiting housing.

AMI = Average Median Income Family of 2 in Essex AMI = \$50K Only 61 units available in People who earn \$50 to \$60K still can't find housing

Housing Cost Burden - too much income is consumed by rent.

Those who are Severely Cost Burdened are paying 50% of their income on housing and are one mishap away from homelessness.

Low wages is the other part of the problem Minimum wage is \$14.25 in MA Housing Wage (30% goes to housing)

2 BR unit in Essex County rents for \$2,399 per month.

A family needs to earn \$44.92 per hour to afford this unit.

In reality, a single parent with 2 dependents must earn over \$120,000 This number grew rapidly from \$79K in 2019. Rising rapidly - increased by \$20 in past six months alone.

Redlining is the practice of banks refusing mortgages by geography. Discrimination continues today.

Before laws were changed, Blacks were excluded from property ownership.

The Swierczynski Swizzle Schtick Stop in the name of love, my Service Above Selfies, and consider my reflections as

the countdown turns to weeks -- count 'em, THREE -- until my administration turns into a pumpkin. But stop in the name of love, baby love, I've still got a grip on the gavel. Yeah, you just keep me hanging on. Many of you have asked: "Diane, how will you spend your days after relinquishing the most powerful office in Beverly Rotary? Well, first of all, I'm getting my second booster shot. You know I can't wait to get that Moderna back in my arms again. And after that, come see about me. I'll be supremely chill and traveling extensively. Oh wait, I already am supremely chill and traveling extensively. Anyway, someday we'll be together. And before I go, allow me to clarify an egregious miscommunication. Apparently the trained chimps that write this column for me thought I crushed on the Supreme Court and all its storied justices. PUH-LEEZE. I said I loved the SUPREMES with and without diva Diana Ross. In fact, if you've made it this far, those with sharp eyes and advanced years (a contradiction?) will have spotted EIGHT song titles from this Motown power group. Can you? You youngins might need to google this. Have you got your phone handy? (Ha, ha, ha. And learn to drive a stick shift, will ya?) Of course, this week's cocktail is the "Diana Ross." A certain Australian bartender said that he was inspired by Diana's song "Upside Down" and devised an inverted martini: heavy on the aperitif and light on the bass spirit. So if you're ready for some stoned love (NINE!) proceed as follows: 25 ml Broker's 47% London Dry Gin; 120 ml Lillet Rose; 20 ml Peche deVigne; grapefruit garnish. Combine in a cocktail shaker with cracked ice; shake for five seconds; pour into a pre-chilled martini glass. Express grapefruit peel over glass, rub around the rim, and drop in liquid. (TEN? ELEVEN? TWELVE? Nah.) Bottoms up! But sip don't



Comments:

ing wealth from home ownership.

Now city living is sought after, so the same minorities who could not afford to move out of the city, now cannot afford to stay. Landlords are not the issue. The Pandemic has been very hard on owners. The solution is to build enough housing that there is a competition to attract renters. You Can Help

I Learn and Educate - know zoning laws and understand why affordable projects are stalled.

2 Vote - on 7% of residents voted in 2021

pot! Scumbag.

Submitted by John Kenney

This caused them to also miss out on grow-

Redlining happened mostly in cities, so minorities could not move out to suburbs.

Weekly Raffle: card drawn by Maureen Tre-Fry.Adam Winn found the joker and won the

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

Beverly Insurance 100 Cummings Center Suite 106N

Personal and **Business** Insurance

978-524-8501 email:mike@beverlyins.com

Helping Local Businesses Thrive.

To contact one of our commercial lenders call (978) 573-1300 or visit northshore-bank.com/lenders.

NORTH SHORE BANK Well north of your expectations.* northshore-bank.com | 🖬 🛥 🛛 🛅 🖸 Member EDIC Member DIE Equ



Real Estate Appraisal Review & Consulting

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



american family care® **URGENT CARE**

50 DODGE STREET. BEVERLY MA 01915 978.922.2171 | AFCUrgentCareBeverly.com 450 PARADISE RD, SWAMPSCOTT, MA 01907 781.691.9366 | AFCUrgentCareSwampscott.co