



# Nuda Veritas

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District 11-C-1 --- Vol. 2013-14, No. 11, January 4, 2013

## UPCOMING EVENTS

**University Club  
Downtown Grand Rapids**  
Meetings begin at 12:15 p.m.  
unless otherwise noted.

----- We Serve -----

Monday, January 6, First Night of  
Bowling - 2<sup>nd</sup> Half, Northfield Lanes,  
4:45 pm

**Tuesday, January 7, First  
Luncheon Meeting of 2014,  
Identity Theft is More Than Just  
about Your Bank Account, Ralph  
Holewinski**

Monday, January 13, Bowling,  
Northfield Lanes, 4:45 pm

**Tuesday, January 14,  
Understanding the ACA, Lody  
Zwarenstejn**

Monday, January 20, Martin Luther  
King, Jr. Holiday

Monday, January 20, Bowling  
League, Northfield Lanes, 4:45 pm

**Tuesday, January 21, Lions  
Strategic Plan Presentation, Scott  
Brady**

Monday, January 27, Bowling  
League, Northfield Lanes, 4:45 pm

**Tuesday, January 28, 6:00 pm,  
Jamark Labs, Eyeglass Recycling  
Work Session & Dinner**

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*Happy New Year!*

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## Tuesday, January 7 Identity Theft is More Than Just about Your Bank Account, Ralph Holewinski

The term identity theft was coined in 1964. However, it is not literally possible to steal an identity, with less ambiguous terms that could be described as identity fraud or impersonation.

Identity theft is a form of stealing someone's identity in which someone (the thief) pretends to be someone else by assuming that person's identity to gain access to resources, obtain credit and other benefits in that person's name. The victim of identity theft can suffer adverse consequences if they are held responsible for the thief's actions. Identity theft occurs when someone uses another's personally identifying information, like their name, identifying number, or credit card number without their permission in order to commit fraud or other crimes.

Basic steps to take include placing an initial fraud alert to make it harder for the thief to obtain credit, monitor your progress with your credit reports, create a record, etc. Lion Ralph Holewinski will describe what can be affected and what you can do about it.

Ralph joined the Lions in April 2012 and was co-recipient of the Rookie of the Year Award last year. He was born and raised in Gaylord, MI. He raised three sons and a daughter in San Diego, CA, and returned to Michigan to experience the four seasons again and to pursue his favorite pastimes of hunting, fishing and the great outdoors. Ralph graduated of The University of Notre Dame. In addition to his 4 married children, he has 3 grandchildren.

## Tuesday, January 14 Understanding the ACA, Lody Zwarenstejn

The Affordability Care Act (aka, ACA or Obamacare) has been in the news, most recently because the electronic problems plaguing the federal government website, [www.healthcare.gov](http://www.healthcare.gov). However, the law has already altered the health care industry and established many consumer benefits. The ACA has sweeping ramifications for consumers, state officials, employers and health care providers, including hospitals and doctors despite some of its more recent problems.

The ACA is the most comprehensive approach of all the "solutions" to improve health care and its costs that have been tried in the last 40 years. It expands prevention services (which will ultimately bring down costs), prevents discrimination by health insurance companies, offers lower income families better access to health care (which will also help them get care sooner and avoid more costly care than if they did not have access), promotes competition among private insurers in a way that will be better understood by consumers (us) and has spawned pilot programs which may potentially benefit us through efficiencies and higher quality care over the course of several years. The sick care non-system has really been a "mom & pop" system that has only recently (within roughly the last 10 years) begun to change to become into a more integrated system.

Lody Zwarenstejn, President/CEO of the Alliance for Health, knows the West Michigan health care scene as well as anyone. He will present a perspective of where this initiative falls in the activities to improve health care and restrain its costs. He will likely cover some of the pros and cons of the ACA as it has been implemented over the last three-plus years.

The Alliance for Health is a broad-based community coalition dedicated to the encouragement of optimal health for all residents through high quality health care services at the lowest cost. It encourages high quality health care services at the lowest cost and brings together community and regional organizations to work together on health related community priorities and initiatives. Lody Zwarenstejn has been with the Alliance for Health since 1972 and became President/CEO in the 1990's. He has B.A. and Master's Degrees in Geography from Michigan State University. He is married to JoAnn and has two adult daughters.

### Line Up the Pins – Bowling Begins

Polish your bowling ball and get your shoes ready, the Lions Bowling League is set to start on Monday, January 6 at 4:45 pm at Northfield Lanes. All regulars from the fall season have returned, but there is always room for substitute bowlers- of all skill levels. Contact Fred Martin for details: 616-734-3661 (work) or [fmartin@allegragr.com](mailto:fmartin@allegragr.com). Or, just stop by to have a good time!

### **Congratulations to the Tigers Lions Bowling Champions!**

Congratulations to the Tigers team of Mary Beth Tupper, Fred Martin and Jamie Junod, who won the first half of bowling by 4.5 games over the Wildcats. See the final standings to the right.

| TEAM      | GAMES       | PINS  |
|-----------|-------------|-------|
| Tigers    | 38 - 22     | 25768 |
| Wildcats  | 33.5 – 26.5 | 25456 |
| Giraffes  | 31 - 29     | 25282 |
| Rhinos    | 31 - 29     | 25173 |
| Cougars   | 31 - 29     | 24875 |
| Panthers  | 28.5 – 31.5 | 25019 |
| Bears     | 27 - 33     | 25198 |
| Kangaroos | 20 - 40     | 24939 |

High averages for the first half were Jeff Kraai for the men with a 190.8 average, followed by Jamie Junod (162.2) and Gray Anderson (160.0). For the women, Sally Mulder ran up a high average of 145.9, followed by Lynn Dandridge (135.6) and Pam Gary (133.6).

Here are the rest of the high games or series, with scores and the runners up in parentheses:

- \* High Scratch Games: Jeff Kraai (249; Fred Martin & Scott Brady) for the men and Sally Mulder (188; Lynn Dandridge & Pam Gary) for the women
- \* High Scoring Series: Jeff Kraai (654; Fred Martin & Kim Gary) for the men and Sally Mulder (511; Gail Junod & {tied} Vicki Francis, Mary Brady & Pam Gary) for the women
- \* High Handicap Game: Vicki Francis (248; Marilyn Tyree & Lynn Dandridge) for the women and Fred Martin (259; Jeff Kraai & Jamie Junod) for the men
- \* High Handicap Series: Vicki Francis (670; Gail Junod & Sally Mulder) for the women and Fred Martin (711; Jeff Kraai & Kim Gary) for the men
- \* Team High Game: Tiger (536), followed by Bears (507)
- \* Team High Series: Tigers (1544), followed by Kangaroos (1412)
- \* Team High Handicap Game: Tigers (671), and Bears (659)
- \* Team High Handicap Series: Tigers (1949) and Kangaroos (1831)

Way to bowl, Lions and spouses!

## Other Lions News

**January 2014 *Lions Magazine* (LCI):** The article, "Female Focus – Women clubs gain a special satisfaction serving women and girls in need," in the January 2014 issue of LCI's *Lions* magazine, describes the impact that women are having through Lions. One of the women featured is our own District 11C1's 1<sup>st</sup> Vice District Governor, Diane Wehby. She is with the Thornapple Valley Lady Lions Club. The club's projects focus on women and children. The article is worth reading.