



# Broadcaster

## Temple Founder Lions Club

Boss Lion Jamey Secrest  
2014 – 2015

[www.templelionsclub.org](http://www.templelionsclub.org)



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Editor, 2nd VP Randy Sepulvado

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### ➤ CLUB CALENDAR

- 4/01: Club Meeting, Noon, - Gober House
  - **Called Parks Board Meeting after Lunch**
- 4/06: Ex. Committee Meeting, Noon – Sammons
- 4/08: Club Meeting, Noon, - Gober House
- 4/10&11: District Convention - Hilton
- 4/13: Board Meeting, Noon – Cotton Patch
- 4/15: Club Meeting, Noon – Gober House

### ➤ GREETERS

- 4/01: Don Gregory, Mike Hamby
- 4/08: Reuben Marek, Gary Jones
- 4/15: Don Gregory, Rodney Smith
- 4/22: Bob Farrell, David Southerland

### ➤ THIS WEEK'S GUESTS

3/25: None Reported

### ➤ BIRTHDAY'S THIS WEEK

Rueben Marek, John Connor, Charles Lucko, Jesse Ybarbo, Ariane Hollub, Bill McCoy, R.D. Burrows

### ➤ PROGRAMS

- 4/01: Lion Glenn Brandt – Texas Lions Camp
- 4/08: Lions George and Gary – Lions Follies Preview
- 4/15: Temple Parks Bond Overview
- 4/22: Gerald Franklin – Pointe n Tyme Vaping

### ➤ CLUB ANNOUNCEMENTS

- 4/17 & 4/18 – **Temple Lions Follies** – tickets available at meetings and various locations. Please help acquire additional Program Ads, Sponsorships and needed silent auction items. Thank you!!

### ➤ CANDY TAGGING PARTY FOR FOLLIES

**When: April 8, 2015 (Wednesday) 5:00 pm**

**Where: Rueben & Maryann Marek's Home  
3908 South Pea Ridge Road**

**Who: All Lions, we have 4,000 bars to tag**

**Needs: Bring Staplers, Tape and working hands**

### ➤ District 2-X3 Convention – Thank you to the Lion

volunteers and delegates who have signed up MTD: Gov. Ray, Donna Perry, Carol Sepulvado, Shannon Gowan, John Rude, Ariane Hollub, Tex Burrus, Charles & Pam Pierce, Don Gregory, Tim Whitte, Dennis Arwood, Mike Hamby, Cheryl Traudt, Stan Giles, Cindy Southerland, Bud Sperling, Beverly De Villiers and Ken Higden. We need a few more !!

### UPCOMING MEALS

- 4/1: Susan - King Ranch Chicken, mixed veges, salad, salsa and chips.
- 4/8: Fat Boys - BBQ brisket & Sausage, beans, potato salad, cole slaw and fixing's
- 4/15: Susan – Goolash, green beans, salad, and rolls
- 4/22: Fat Boys – Grilled Pork Chops, beans, potatoes, Pickles / onions
- 4/29: Spaghetti w/meatballs, broccoli, salad, garlic bread

### ➤ TODAY'S LIONS PROGRAM

A really Big Thank you to Cheryl Traudt for stepping up at the last moment to give as a really great program. I think we all may have heard of this new way of contributing funds to charity drives, investments or loans but had no idea how it works.

**Crowdfunding** is the practice of funding a project or venture by raising monetary contributions from a large number of people, typically via the internet. One early-stage equity expert described it as "the practice of raising funds from two or more people over the internet towards a common Service, Project, Product, Investment, Cause, and Experience The crowdfunding model is fueled by three types of actors: the project initiator who proposes the idea and/or project to be funded; individuals or groups who support the idea; and a moderating organization (the "platform") that brings the parties together to launch the idea. The Crowdfunding Centre's May 2014 report identified the existence of two primary types of crowdfunding:

1. **Rewards Crowdfunding:** entrepreneurs pre-sell a product or service to launch a business concept without incurring debt or sacrificing equity/shares.
2. **Equity Crowdfunding:** the backer receives shares of a company, usually in its early stages, in exchange for the money pledged. The company's success is determined by how successfully it can demonstrate its viability.

**Reward-based crowdfunding** has been used for a wide range of purposes, including motion picture promotion free software development, inventions development, scientific research and civic projects. "Keep-it-All' (KIA) where the entrepreneurial firm sets a fundraising goal and keeps the entire amount raised regardless of whether or not they meet their goal, and 'All-or-Nothing' (AON) where the entrepreneurial firm sets a fundraising goal and keeps nothing unless the goal is achieved.

**Equity Crowdfunding** is the collective effort of individuals to support efforts initiated by other people or organizations through the provision of finance in the form of equity. In the United States, legislation that is mentioned in the 2012 **JOBS Act** will allow for a wider pool of small investors with fewer restrictions following the implementation of the act.

**Also: Debt-based crowdfunding** - In the U.S., debt-based crowdfunding from non-banks became more prominent as a form of crowdfunding in 2012, with the launch of the **Lending Club**, which had advanced more than US\$500 million in loans via its website by April 2012. Prospective borrowers of the Lending Club first submit their requirements, and are then matched with pools of investors who are willing to accept the credit terms. Platforms such as the Lending Club gained popularity, as banks increased interest rates or reduced their level of lending activity. Another credit-based platform, **Prosper.com**, was established in 2006 and had funded nearly US\$325 million in personal loans by April 2012. **Litigation crowdfunding** - allows individuals to invest in legal disputes, globally, allowing those in need of litigation funding anywhere in the world to obtain it from their peers. Individuals are given a stake in the claim they have funded, which allows individual funders to multiply their investment in justice many times over if a case succeeds. **Charity crowdfunding** - is the collective effort of individuals to help charitable causes.

Cheryl provided many web based examples of Crowdfunding for us so to learn more and get involved. Thank you Cheryl !