



Club Meeting

Southwest Eureka
Meets at Via Zoom
Teleconferencing
Members Contact Kevin Heckman
heckmanconsulting@protonmail.com

Time: Friday at 12:30 PM

Club Leaders



John Vandermolen
President



Elizabeth Ennis
President-Elect



Elan Firpo
Secretary



Vinson Champ
Treasurer



Cynthia Denbo
Public Relations Chair



Mark McGowan
Rotary Foundation Chair



Scott Pesch
Membership Chair



Rick Roberts
Sergeant-at-Arms



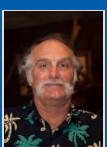
Haider Ajina
Lyme Tap Chair



Daniel Brown
Community Service
Chair



Nancy Kay
Club Service Chair



Martin L. Lay
International Service
Chair

Rotary Club of Southwest Eureka Sou'wester November 20, 2020

By Liz Ennis
Photos by Mary Crumley

President John dinged in meeting with greetings to all at 12:35.



Pledge was conducted by Past President Ken Singleton. President John gave us a thought for the day wishing us the resources to carry out our aims.



Meghann M Broadstock
Vocational Service Chair



Kenneth S Singleton
iPast President



Mary L. Crumley
Assistant Governor

Events / Speakers

No Events found

Birthdays



Scott Pesch
November 28th



Mary L. Crumley
December 9th



Lewis Quinby
December 19th



Songmi Sweet
December 20th



Roland Johnson
December 20th



President John regaled us with his Rotary Minute Trivia and the promise of a Rotary Building a Better World measuring tape. And the answer is **◆**. (in honor of Alex Trebeck) The largest annual Rotary public relations project in the US and Canada. Not Polio Plus! The question is **◆**What is the Rotary Float in the Rose Parade!**◆** There was much discussion about this answer. The Rotary Float is seen by 250M to 1B people every year. That **◆**s some media exposure! Rotary district 5280 collects \$3 annually with their members **◆** District dues to fund this monumental floral arrangement.



Foundation Raffle: Mark McGowan announced himself the winner, with much ado about a recount and certifications. 141 tickets were sold. Mark asked speaker AJ Gonzales to pick a number randomly; 93 was the winner. He shared it via Zoom and winner of 6 bottles of wine is **◆**.Meghann Broadstock!! He collected \$2,600 for the Rotary Foundation in this event. Thanks to Mark for coordinating this and giving us the ability to donate online.

Backpack **◆**s for Kids: Eddie Morgan, President John, Scott Pesch and Mike Newman himself completed phase 1 of this project. Phase 2 will commence after Thanksgiving. Participants will pick up bags Thursdays for delivery to Lafayette Elementary in Myrtle town on Friday morning. He also extended an invite to hang around Old Growth Cellars and partake of their libations after packing. Sounds like a win-win to your bulletin writer.



Christmas Toy Run: Dan Brown informed us it's a go for this year. United Bikers of Northern Cal gather unwrapped toys each year. Close to 150+ bikes and riders in Santa Hats will depart Arcata Plaza at noon on Dec 6 with the toys on their way to parts unknown due to current situation. May be direct to the Rescue Mission, but stand by. More toys will be needed this year for distribution by the Rescue Mission for the children of working families in need. There is a collection box at Nilsen CO. 502 Broadway (just around the Broadway/4th St curve.). Deadline is Friday Dec 4. Please put that on your calendar. You can send cash in lieu of delivery of a present to the club PO Box.

PP Ken announced the club election will be via email this year, with results to be announced on our Zoom meeting on December 11. Please consider serving if you are asked.

Yahtzee Tournament Fundraiser: January 9 is set for the dice rolling and Yahtzee! exclamations. This online event is in operation with Old Town Rotary. Teams will be in chat rooms. More info to follow as event the coordinators work through the logistics of a virtual fundraiser.

Fish Feed proceeds are going out to Food for People for the Backpacks for Kids Food Delivery Program. Thanks to event Chair Haider Ajina, our generous sponsors and all your fish lovers for making it all possible.

Meeting update: Prez John and PP Ken Singleton met with Elks representatives regarding starting in-person meetings at some point. They are working on logistics: we would have the entire room, with 2 people per table, allowing 6 between attendees. Your temperature would be taken at the door, and would need to keep your mask on when not seated. They need a minimum guarantee of 25 lunches: whole lunches, not beverage only. We would consider going to hybrid meetings at that point. This is now on hold with the current Tier Red designation for the county.

Recognitions:

Michael Davies-Hughes had a birthday on Nov 11, and Mark Dias Nov 15. Alas, they were fined \$25 in absentia. Ken promised Mark would pay \$50 for repeatedly promising to appear in his little Zoom box. (later Ken texted Mark about his virtual fine and Mark upped his fine to \$69 in recognition of his 69th birthday. Thanks Mark!)



Speaker AJ Gonzales, past-president of Arcata Sunrise was with us today to help us protect our financial identity and resources. AJ was teaching an OLLI class on Financial Literacy and reduced it down for presentation to us. He is the community Manager at Umpqua Bank for branches from Garberville to Arcata. He gave us a shameless plug for the Arcata Sunrise virtual version of Taste of the Holidays. There were 180 baskets for sale for this fundraiser, but only 49 are left right now. GO to their website to get in on the yummy action.

On to his presentation: Financial Literacy and Changing Technologies. Of the Five core competencies he wanted to emphasize, Protection was on today's agenda. Cash is no longer king with purchases, card usage is becoming the norm. E-commerce is also on the rise. Contactless payments and cash transfer services such as PayPal are also on the rise and somewhat misunderstood. Fraud statistics show that that sad phenomena is on the rise. Scammers are contacting by phone and email with instructions that send consumers to bogus websites that take over your computer and the fraud is on! New credit card fraud is on the rise, with the baddies gathering your info as you apply.

His tips:

Don't carry your Social Security card, turn off your credit card if you lose it either using the app on online.

Mail box theft: Sign up for USPS Informed Delivery on their website to see images of your daily mail deliver so you can take quick action. Be sure you have a secure and sturdy mailbox. (Your writer emphasizes due to personal experience). Create unique security questions to avoid fraudsters from being able to change your passwords.

Don't use public WIFI for transactions.

Check your credit score monthly. Monitor your credit reports for new accounts or inquiries that result in credit applications you haven't initiated.

One member has locked her accounts with the credit bureaus. AJ said this is a great way to protect yourself and you can unfreeze when you need to. Another member had \$30000 approved in credit within 2 hours of losing their wallet. CAUTION! Past Data breaches were experience by: Yahoo, Capital one, Equifax.

SIM card swap: set up a PIN or password on your cell phone to avoid this.

Phishing and Spoofing: fake emails with attachments, poor spelling and grammar are a tip off that you are being had.

Skimming: physical attachments to card scanner at gas stations, etc.

Phone scams: don't give personal info over the phone ever, IRS will not call you. If caller asks, Can you hear me? your response can be recorded without context as if you have accepted some offer by the caller.

Malware pop ups on websites: don't click on them!

Virtual Marketplace: craigslist, Facebook marketplace, Etsy: careful how you pay.

Venmo, Mozelle, Paypay are funds transfer services using your credit or debit card. Some people on Facebook will try to get you to go around Facebook Marketplace payments, Don't do it!

Social Security has changed the number assignment process. Prior to June 2011 the numbers were regional. They are now assigned randomly.

Social Media: Hide your birthday from public access.

Use your credit card for online purchases, NOT DEBIT CARD. You have recourse with your credit card, not so much with the debit card.

WOW: trouble keeping track of all this great info, typing as fast as I can! Thank you AJ for this most enlightening presentation.

Stay safe and have a Happy Thanksgiving not matter how you plan to celebrate! We are dark November 27th.