

# Rotary



# Club of Gaithersburg

August 15th, 2021

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## Club Meeting on August 10th

### Club Meeting

Meets at Lu Buffet  
[218 N Fredrick Ave  
Gaithersburg, MD  
20879](#)  
Time: Tuesdays at  
12:15 p.m. (**buffet  
lines open at 11:00  
a.m.**)

As of now, club meetings are not being made available to members or others who do not attend in person. The proceedings are summarized in our weekly bulletins.

### Club Leaders

**Janet Greiner**  
President

**Kelly Grossberg**  
Secretary, with  
Kumba Brewah

**Dan Dellon**  
Treasurer

**Emmyrich Vicente**  
Immediate Past  
President

**H. Winfree Irvine  
Jr.**

Sergeant-at-Arms,  
with Dan King

**Sara R. Torrence**  
Rotary Foundation  
Chair

- Dan King, Vice  
Chair

- Bob Bokma,  
Secretary

- Diana Swanson,  
Treasurer

- Nancy Scull,  
Member-at-large

**Mark P. Milby**



**Guests.** We had guests on Tuesday. Three were **Laurie-Anny Sayles**, member of the Gaithersburg City Council and candidate for the County Council, and her parents, **Hilda and Perry**. They now live in Georgia but were in Gaithersburg for a visit. Also, we enjoyed seeing **Margaret Young**. She will be inducted to membership on August 17th and is already participating in club activities.

**Kelly** ably introduced our speaker, Fernando Carvajal. See his background in the next story.

After Fernando spoke, Dan D. said all members were current on their dues. Now, that's the way it **ought** to be. Sara announced a **social activity** in our butterfly garden, at 4:30 p.m. on August 28th. More about this next week. Ken summarized the results of a survey, of lead third grade teachers, about our **dictionary project**. Note: These have since been updated.

Bob B. briefed us on the Rotary program, **Youth & Peace in Action**. Watkins Mill HS is committed, presumably to the Montgomery Village Rotary Club. **We need sponsors** in Quince Orchard and Gaithersburg high schools. Program activities will start on September 21st.

Dan K. Explained "**Happy Dollars**," and they poured forth. Most were for the talk by Fernando Carvajal. Others were for Bob B's birthday celebration with his grandchildren, the presence of Laurie-Anne and her parents, and Kelly's youngest daughter going off to college.

Our former president, **John Cabrera**, presiding officer of the meeting, showed he could remember how to ring the closing bell. Then, he finally had time to eat, and others stayed with him to enjoy dessert and coffee.



## Fernando on Fraud

## Events

August 17th

**Speaker:** Deborah Moran, The City of Gaithersburg  
**Subject:** The city's sustainability program.

**Hear how Gaithersburg is planning and acting to keep our city green and liveable.**

August 24th

**Speaker:** Jose Ilagan

**Subject:**

Classification talk  
Learn all about our newest member and what he does for a living

August 28th

**Social event** in our butterfly garden at Lakelands Park ES., 4:30 p.m.

**Free snacks and beverages and then an option to reconvene in a nearby restaurant**

August 31st

**Happy hour**, 5:30 p.m.

**Come one, come all to Boca Botanas in the Festival Shopping Center.** Beverages on us. Hors d'ourves provided by the club.

September 7th  
**Club Assembly**

## The Rotary Four-way Test

**Of all that we think, say and do:**  
- Is it the truth?  
- Is it fair to all concerned?  
- Will it build goodwill and better friendship?  
- Will it be beneficial to all concerned?



**SERVE TO CHANGE LIVES**

Our secretary, Kelly, ably introduced Fernando Carvajal. She said he was born in Chile, grew up (no surprise there), and obtained a degree in auto engineering. He was a **U.S. Marine** from 1989-1993. He then served the **Montgomery County Police** as a homicide detective, hostage negotiator, Police Academy instructor, anti-terrorism instructor, and community outreach instructor. From the first words, his experience in training showed and shone.

Fernando began with by showing "crime triangle" of Desire, Ability and Opportunity. The point we can most influence, he said, is opportunity. **Deny that** to thieves wherever we are and whatever we are doing.

After that, he spoke mainly of identity theft - what it consists of, how it is done, its consequences, and steps to take to recover your identity and become "whole" again. Hint: It is not easy. Also, he distributed highly informative **pamphlets** on the subject from the Federal Trade Commission. Identity thieves have many opportunities to commit "simple theft and to work with your mail, your car, your trash, and your computer. Also, you can be a victim of data breaches from companies you do business with.

When a "bad guy" has enough information, he can get access to your accounts, change them, and establish new ones in your name. Fernando showed a series of fake ID cards that are very convincing. Also, he showed us his wallet, through which credit card numbers cannot be read, and said he did not mail checks.

Some words of advice are to be **vigilant** at all times and be very careful about completing on-line forms, using credit and debit cards, people who ask you questions or, worse, want you to sign a document or send money, and more. He gave an example of a clever and nasty trick used by a pair of home repairmen.

If you are defrauded, said Fernando, you can call 301-279-8000, but the staff are too busy to respond if the loss is just a few thousand dollars. Nonetheless, he said, don't be embarrassed to report the theft. The worst thing you can do is be quiet about it.

Fernando said his full presentation is given over ten hours, so he could have gone on for another nine hours and forty minutes, and we would have listened.



## The Fair is ON



Yes, there is a Montgomery County Fair this year. It will run through August 21st. The admission fee is \$15 at the gate, \$12 on-line, and free for kids ages 11 and under. Parking is \$10, but there are free shuttle buses from Lake Forest Mall.

This large agricultural and fun fair dates back to 1846, in Rockville. The cost of admission was \$0.50 by day and \$0.10 by night. It was moved to Gaithersburg in 1949. One of our members, Winfree, was actively involved for several years.

So, why not go to the fair? The 2021 version has a lot to offer, and your facemask may be useful when you visit the animal exhibits.

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