

Wini suggested we make Christmas trees and auction them off at our annual Christmas Party. They don't have to be expensive - just use a little imagination. No one showed any interest in this idea.

Thank you notes received from: Vt. Humanities for \$500 gift and from Vt. Land Trust for allowing them to make a presentation to us.

The Montpelier Rotary Club is having a dinner on April 15th to honor Bill Doyle. If interested in attending, contact Jim Leyton.

Ken complimented John Crump on his beautiful tie

Still Free: The Vermont Community Energy Mobilization Project will give you a Free Home Energy Assessment and tell you how to save energy and money. Call Dennis Derryberry at 496-7662.

The Rotary Person-of-the Year dinner, will be held on Tuesday, April 28, 2009 at the Common Man Restaurant. Cost of dinner, which includes hors d'oeuvres, will be \$35. Cash bar with beer and wine special. Your paid reservations to Jim Leyton are due today!!!! Claudia Becker (of the Big Picture) was selected for this honor for all her contributions to our Valley.

Note: There will be no meeting on April 29th (this is for real).

MegaBucks: \$ 324 - Ken had the lucky ticket (which turned out to be another April Fool's Day joke as he drew the 2 of clubs.)

Happy Bucks

Al Barillaro - Happy to see the pres-elect swimming

Monk - Picking up new car today

Peter - Son and daughter-in-law coming to visit for a month.

Nancy - Spring is in the air

Leo - Dinsmore well enough to attend meeting next week

Tom Byrne - Saw flock of Canadian Geese

John Hale - Glad someone is thinking about Christmas trees again

Jim Leyton - District 7850 disbanding funds - April Fool

Art Conway - Still has 3 Christmas trees in his basement - Will donate them

Karen - Husband's son came to ski

Ken - Thinks Caryn's logs are great.

Jack Miner - has put Caryn's logs on the website

PROGRAM

Dave Ruane introduced our speakers. Bob Vosburg is with the Credit division of the Chittenden Bank. He started by telling us that the bad guys are getting more creative. If an offer is too good to be true, watch out. A lot of criminals are preying on innocent people. Then Bob asked each of us in turn what we did for a living. Most of our

members are retired and we have quite a variety of backgrounds. Jim Leyton, Bob Holden, Peter, Lorraine and Tom Byrne are still actively employed

Then he proceeded to tell us about all the different ways that crooks can steal your personal information. If you have even the slightest doubts that someone is trying to steal your ID, get a copy of the pamphlet "Take Charge: Fighting Back Against Identity Theft." It describes the immediate steps to take if you are an ID Theft victim. It lists the phone numbers of Consumer Reporting Companies and shows sample letters to your credit company, or a blocking letter to a Consumer Reporting company.

If you report the loss or theft within 2 business days of discovery, your losses are limited to \$50; within 60 days you could lose up to \$500, after that you could lose all the money stolen after the end of the 60 days.

There are so many ways to steal your data. When dining in a restaurant in a big city, never let your credit card out of your sight. The waiter can "swipe" the bill more than once, copy you credit card no. and sell it. Other documents stolen are driver's licenses, soc. sec. numbers, your checks, passports, etc. People can open up a credit account in your name and then max it out. He said his wife never balanced her check book until she discovered that someone had been writing small checks monthly on her account.

He warned business people not to write checks against a check received from an out-of-town customer, until 10 business days have gone by, as it may be a fraudulent check. E-Bay checks (even Ecashier¹ checks can be fraudulent. If a customer has to work hard to prove his credit card is OK, it probably is not.

The best way to protect yourself is to check all your accounts regularly. Place passwords on your credit Card, bank and phone accounts.

SCARY, ISN'T IT?

THE FOUR WAY TEST

...of the things we think, say or do:

- 1) Is it the Truth?
- 2) Is it Fair to All Concerned?
- 3) Will it Build Goodwill and Better Friendships?
- 4) Will it be Beneficial to All Concerned?

The Vale News
PO Box 267, Waitsfield, VT 05673

Club Officers:

President	Ken Friedman
Vice President	Art Conway
President Elect	Dave Koepele
Past-president	Jack Miner
Secretary	Audrey Witschi
Treasurer	Dave Ellison
Sergeant-at-Arms	Lorraine Keener

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International	Dave Koepele
Club	Al Barillaro
Community	Helmut Hietzker
Vocational	Jack Mansfield
Foundation	Jim Leyton

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