THE FOUR-WAY TEST
1 Is it the TRUTH?
2 Is it FAIR to all concerned?
3 Will it build GOOD WILL & BETTER FRIENDSHIPS?
4 Will it be BENEFICIAL to all concerned?

Board of Directors
Officers
Nicole Whitenight & Gail Daugherty, Co-Presidents
Irv Johnson, Pres.-Elect
Jon Kindschy, Secretary
Kathryn Vilha, Financial Sec.
David Sweek, Treasurer
Brian Nienhaus, P-Pres.
Steve Lemanski, Editarian

Directors
Diane Lapierre 2022
Chris Atib 2022
Laura Armstrong 2023
Dixie Schmatz 2023
Bob Tello 2024
Jim Epstein 2024

District Governor
Shurie Scheel (Thermopolis)
ADG: Phil Ashcraft

RI President
Shekhar Mehta

PROGRAM
Oct 19 - TED talk “How to Live to be 100+” by National Geographic writer-explorer Dan Buettner (plus table discussions)
Inspiration: Lee Asa

CALENDAR
Oct 24 - World Polio Day - Find out more here: www.endpolio.org/
Nov 13 - Coffee with District Gov Elect (virtual-Zoom)

UPCOMING PROGRAM
Oct 26 - “Suicide Prevention & Recovery” by Elaine Kennelly, accomplished business woman, author, and inspirational speaker
Inspiration: Dave Mills

Birthdays • Oct 19 - Alissa Volpe • Oct 23 - Karl Lassiter and Bob Link • Oct 25 - Lee Anderson-Harris and Hayden Lowry
Anniversaries • Oct 20 - Gary & Mary Small

Rotary Club of Loveland
Tues Noon | Mountain View Presbyterian Church

Rotary Satellite Group of Loveland
2nd Wednesdays, 6:30-8:00 pm
Origins Pizza & Wine Bar, 500 N. Lincoln
Details: www.facebook.com/RotarySatelliteGroupofLoveland
Chris Johnston - chris@LCRealEstateGroup.com

Rotary Satellite Club of Berthoud
2nd & 4th Wednesdays, 6:00 pm (Hybrid meeting)
Adams Bank & Trust, 1201 Lake Ave., Berthoud
Details: www.facebook.com/BerthoudSatellite
Jan Grack - jgredram@gmail.com

www.LovelandRotary.org
P.O. Box 1144, Loveland, CO 80538
District 5440, Club 1113
Chartered in 1920 as Club 685
ANNOUNCEMENTS
Dixie Schmatz & George Stroh (Induction): Please welcome Lori Kempter, our club’s newest Rotarian!

PROGRAM
Guest speaker Mark Turnage (brother of our own John Turnage), of Dark Owl (a Denver-based cybersecurity consulting firm and darknet intelligence data provider) delivered a highly informative presentation on one of today’s biggest threats from organized crime in cyberspace - ransomware attacks.

Ransomware Groups as an Evolving Threat on the Darknet

Ransomware is a form of malware that
- Penetrates a computer network
- Encrypts the network so that users can’t get access to their files
- The attacker then threatens to destroy or withhold the victim’s data or files unless a ransom is paid to the attacker to unencrypt and restore access to the data
- Once paid, the attackers unlock the files and victims are able to regain access to their networks
- All kinds of organizations have been affected—companies, governments, hospitals, schools....
- Payment of the ransom is most often via cryptocurrency

Other highlights included these:
- Most of the ransomware “industry” operates out of Eastern Europe.
- Ransomware groups have their own “customer service” - giving victim company a login and password to find out the terms of the nefarious deal for unlocking its computers and getting back its data.
- These criminals show victims the ROI (return on investment) for paying up versus fixing it themselves.

MORE ITEMS OF INTEREST
Applications Received
Corey Voggesser (Darren Gunn)
Molly Jones (Brian Nienhaus)

OCTOBER (Part 1)
Student of Month
Jana Anderson-McCracken
Thompson Valley H.S.

Teacher of Month
Chandon Hammersmith

DEFINITIONS
THE SURFACE WEB
Websites we use daily, indexed by search engines such as Google and Yahoo. Makes up 4% of content on the Internet.

THE DEEP WEB
Content that is NOT indexed by search engines, such as authentication required protected and paste sites. Makes up 96% of content on the Internet.

THE DARKNET / DARK WEB
The content shared here is purposefully hidden in a network designed for anonymity, accessible only via special software and proxies.