



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, Editorian

Directors

Diane Lapiere	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



SERVE TO CHANGE LIVES

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

Oct 12, 2021

Presiding
Co-Pres. Gail & Nicole
Pledge +
4-Way Test
Steve
Farnham



- Joined Peace Corps right after college - with his wife, with whom about to celebrate 63rd anniversary
- Served on many boards
- Founder-1st President - Loveland Community Foundation • Founder - highly decorated Loveland Snow Flake Drill Team

Sing-Along Songs
Fred Fishburn (keyboard)
"You're A Grand Old Flag" &
"The R-O-T-A-R-Y Song"

Inspiration
George Stevens

[MORE ITEMS OF INTEREST](#)

Applications Received
Corey Voggesser
(Darren Gunn)
Molly Jones
(Brian Nienhaus)

OCTOBER
(Part I)
Student of
Month



Jana Anderson-McCracken
Thompson Valley H.S.

OCTOBER
(Part I)
Teacher of
Month
Chandon Hammersmith



Attend
Virtually
via Zoom
if Needed!



ANNOUNCEMENTS

Dixie Schmatz & George Stroh (Induction): Please welcome **Lori Kempfter**, 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*.

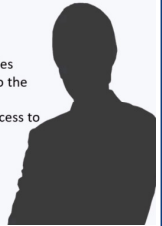


RANSOMWARE GROUPS AS AN EVOLVING THREAT ON THE DARKNET



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.

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.