

Potomac-Bethesda Rotary Club News

Tonight's Program

6:30pm Rotary Club Meets at Hunter's Inn

Speaker: Dr. France Pruitt

"Faith and Courage in a Time of Trouble"

by France Pruitt As Told to Judy Priven.



This book tells the story of a nominally Jewish Belgian family who spent more than four years during the Second World War as refugees in the south of France. The narrator was five years old when the

family left Brussels and ten when they returned. At first the family lived openly in a rented farm, supporting themselves as farmers. But they eventually had to go into hiding and were sheltered by families in the region who risked their lives by doing so. After growing up in war-torn Europe, France Pruitt emigrated to the US at age 16 speaking hardly any English. France Pruitt received her Bachelors Degree from Swarthmore College, her Master of Arts degree from the State University of New York, and her doctorate

Continued on page 3...

Rotary Club May Calendar

May 26 - Saturday - 9am

Third Annual Jewish Group Homes Project

Both homes are located in Silver Spring:

10709 Meadowhill Road: Interior Painting

912 Devere Drive: Yard work

May 31 - 6:30pm

Rotary Club Meeting at Hunter's Inn

Our Rotary Club Project in Ethiopia:

Orphanage for AIDS Orphans

May 17 Meeting Report:

For the first time ever, the Potomac-Bethesda Rotary Club met at Normandie Farms Restaurant, the favorite location of the Potomac Rotary Club. We welcomed back **Peter Chambers** and **Anna Dell'Aquila** who



had traveled to Mexico and Cancun. There was a Rotary "Fireside Chat" at their home on Monday of this week and **Anna**, military liaison at the Embassy of Italy, will be joining the club. Welcome **Anna** and **Peter**!

Tom Leuchtenberg described a service project that his church has been supporting, Miriam's Kitchen in DC, where they feed the homeless with over 100 persons coming to breakfast.



Our speaker was our newest Rotarian, **Klaus-Dieter Ordemann**. Klaus is Director of Trade Policy at the German Representative of

Continued on page 2...

www.pb-rotary.org www.rotary7620.org www.rotary.org

May 24, 2007 - Page 1

Potomac-Bethesda Rotary Club News

Klaus-Dieter Ordemann's Classification Talk

Continued from Page 1

Industry and Trade in Washington. His hometown is Bonn, Germany, the birthplace of Beethoven. Although the capital of Germany moved to Berlin, about half of the government employees are still located in Bonn. Klaus is a lawyer by training studying and working in Chicago and New York City before joining the public service in Germany with an emphasis on telecommunications. He has been in Washington for several years. He met his wife Jessica while riding a train and the following email correspondences led to their marriage five years ago. Klaus has one sister with the German Catholic Church and twin brothers who respectively are a laparoscopic surgeon and a stem cell researcher. His father was a Rotarian so being a member of Rotary is in his genes. Welcome Klaus and Jessica!



Everyone enjoyed the popovers and choice of beef or fish dinners at the Normandie Farm.

President Jerry announced that the third annual **Jewish Foundation for Group Homes (JFGH) Project** would take place on **Saturday, May 26, from 9am to 1pm**. Breakfast and lunch will be served. Please bring garden tools and painting ladders. Directions will be available at the meeting on May 24. Special appreciation goes to **Fernando** for again volunteering this year [he'll have his business card available on Saturday if you need professional painting]. JFGH provides long-term support, personal assistance services and training to enhance independent living skills for residents. Their goal is to provide a beautiful home, a warm and caring family for our residents in 20 Homes, 3 Alternative Living Units and 39 apartments in Maryland, Northern Virginia and Washington DC. Rotarian of the month **Nadim Salti** had received a congratulatory email message from Past Club President **Ahmet Yucel** in Turkey. Please keep **Hugo Souza** in your prayers along with **Steve Naron's** father. We are also looking forward to the return of Kathy, Liz, Gary and Bernard.

June Calendar

June 7 - 6:30pm Rotary Club Meeting

June 12 - 7pm Manna Center

June 14 - 6:30pm Rotary Club Meeting

June 17 - 20

Rotary International Convention
in Salt Lake City, Utah

June 24 - 1pm

Installation of Club Officers

10805 Admiral's Way, Potomac

June 28 - 6:30pm Rotary Club Meeting

www.pb-rotary.org www.rotary7620.org www.rotary.org

May 24, 2007 - Page 2

Potomac-Bethesda Rotary Club News

[France Pruitt from Page 1]

from l'Ecole Pratique des Hautes Etudes in Sorbonne, France. Dr. Pruitt, President of International Educational Associates, has been placing students in U.S. programs for over 35 years and has administered international education programs in several U.S. universities. She has also been a consultant for major organizations and governments including the government of Japan, the World Bank, the U.S. Departments of State, Agriculture, and Education, the U.S. Information Service (USIS), and the National Association of Foreign Student Advisors (NAFSA), and the U.S. Agency for International Development (AID). She is a member of the Bethesda-Chevy Chase Rotary Club.

Here are some words of wisdom from the diary of Marine Major Douglas Zembiec, who died in combat in Iraq last week (as printed in the Washington Post):

- Be A Person Who Lives By Principles
- Fight For What You Believe In
- Keep Your Word
- Be Brave
- Believe In Something Bigger Than Yourself
- Teach
- Mentor
- Give Something Back To Society
- Lead From The Front
- Conquer Your Fears
- Be A Good Friend
- Be Humble And Self-Confident
- Appreciate Your Friends And Family
- Take Responsibility For Your Actions

***President's Membership Goal:
One More New Member
and a barber at our evening meeting
will shave Jerry's head, beard and
mustache! Let's meet his challenge!***

Club Offers Hospice Option For Care Of Terminally Ill Patients

By Vukoni Lupa-Lasaga RI News 15 May 2007



Through presentations and newspaper articles, retired nurse Nancy Yurkovich convinced her community of the need to build a hospice for terminally ill people.

It took 12 years of hard work for the Rotary Club of Richmond, British Columbia, Canada, to complete their hospice project. The effort was the brainchild of Nancy Yurkovich, a retired nurse and wife of a Rotarian. Selling her idea to her husband, Anthony, a retired medical doctor, and to his fellow club members in 1994 was the easy part. Residents of Richmond, a city with a population of more than 160,000, had to be

Potomac-Bethesda Rotary Club News

convinced of the need for a community-based facility for the care of terminally ill patients.

Wilbur Walrond, a past president of the Richmond club, says, "this was difficult because people are generally reluctant to discuss terminal illness, especially when it affects those very close to them." To start public discussion on such a sensitive subject, Yurkovich made presentations and wrote articles in local newspapers. She explained how families and patients would benefit from being able to choose among the options of care at home, in the palliative care unit at Richmond Hospital, or at a free-standing community hospice.

"Being able to offer choices within a well-integrated continuum of care will help people to face the end of life with comfort ensured, values and decisions respected, and families supported," Yurkovich noted.

The necessity of providing such choices had been driven home over the years by long illnesses and deaths in the families of eight area Rotarians. The Rotarians added their authoritative voices to Yurkovich's convictions.

"It was the trust that these families placed in us that gave us the determination to pursue our dream of a free-standing hospice in our community," says Walrond.

After several fundraisers and a cosponsorship agreement with the Salvation Army, the club contributed more than C\$500,000 (US\$435,430) toward the effort. Construction started in May 2001 and three years later, the hospice opened its doors to patients. In August, RI President-elect Wilfrid J. Wilkinson visited the facility, which is run with the help of Canadian government grants.

Rotarians Continue To Help Victims Of Hurricane Katrina

By Vanessa N. Glavinskis RI News 18 May 2007

Almost two years after Hurricane Katrina devastated the U.S. Gulf Coast, Rotarians are still on the scene, helping communities rebuild.

In Long Beach, Mississippi, Rotarians from districts 6440 and 6450 (Illinois) and 6360 (Michigan) are working together with Mississippi Rotary clubs to construct a 30,000-square-foot recreation center that will double as an emergency shelter in the event of another Category 5 storm.

"Today, both District 6440 and 6450 are giving \$50,000 each to the project," explained Jack Blane, a member of the Rotary Club of Wheeling, Illinois, and past governor of District 6440, on 16 May. According to Blane, the amount will be matched by Mittal Steel, one of his club's partner organizations. Other groups have also made contributions, including a \$2 million grant from the Southern Mississippi Economic Recovery Commission.

"It will be a place for first-responders and a place of last resort for those who don't evacuate in time," says Bob Kranz, of the Rotary clubs of Gulfport and Long Beach, Mississippi, USA. He says he realized that a venue for first-responders was desperately needed when his local police department was destroyed during Katrina.

After the 2005 storm, almost every structure up to a half mile inland from the Mississippi shore was destroyed. Thousands of homes were washed away, and Long Beach lost its recreation center, fire station, two schools,

www.pb-rotary.org www.rotary7620.org www.rotary.org

May 24, 2007 - Page 4

Potomac-Bethesda Rotary Club News

and hundreds of businesses. Because of changes in building codes to make structures more weather resistant, recovery has been extremely slow, nearly eliminating the tax base in many communities.

"You can see in the people who still live there that their spirit is gone," says Brian Andersen, a member of the Rotary Club of Darien, Illinois, and chair of District 6450's fellowships committee. "Rebuilding this recreation center will give them some encouragement that the community is coming back," he adds. "It's a star that people can hang their hat on."

The center, named the Long Beach Senior Recreation Shelter, is scheduled for completion in June 2008 and will house areas for craftmaking and meetings, as well as a cafeteria, basketball courts, and a gym for seniors and local residents alike. It will be a gathering place and emergency refuge for the communities of Gulfport, Long Beach, Pass Christian, and Pineville.

"With the Boomers coming along, there's a need for recreational areas for this age group," explains Kranz. "However, we also expect community youth will use the basketball courts and running track."

"Were it not for the Rotary network, this project would not have worked," adds Blane. "We estimate the project will be worth \$6 million, with zero long-term debt when we're done. And there will be a 60-foot Rotary wheel painted in the parking lot."

How you can help

If you'd like to contribute to this project, contact Rotarian Bob Kranz at leavealegacy@bellsouth.net.

Small Loans, Big Results: Advice For Launching A Microcredit Program

The Rotarian April 2007

Thinking of starting up a microcredit program? The payoffs can be huge, but the process takes planning and commitment.

Rotary clubs have stepped up to the challenge and changed the lives of people around the world. Although each program is different, we turned to four Rotarians who offer advice from their experience with the process: Bill Cadwallader, a past RI director and a member of the Rotary Club of Cortland, N.Y., USA, who brought the idea of microcredit to the RI Board in 1992; Vishnu Dhandhanian, chair of the District 3290 Grants Subcommittee and a member of the Rotary Club of Calcutta Metropolitan, India; Kenny Jones, cofounder of Mobilizing Rotary for Microcredit, an effort of District 5340, and a member of the Rotary Club of San Diego; Deborah Lindholm, chair of Mobilizing Rotary for Microcredit and a member of the Rotary Club of La Jolla Sunrise, Calif., USA

Q: How should a club decide on a location?

Dhandhanian: The location should be villages already being served by the club for other projects.

Q: Who is the ideal microcredit client?

Cadwallader: The ideal client has a history of honesty and is respected by her peers. Ideal clients for any bank are the same, except that microcredit banks take on no-collateral loans.

Lindholm: The ideal client is a motivated woman who has entrepreneurial instinct and a strong desire to provide a better life for her family: better nutrition and schooling for her children, better health care.

www.pb-rotary.org www.rotary7620.org www.rotary.org

May 24, 2007 - Page 5

Potomac-Bethesda Rotary Club News

Dhandhanian: A rural person with a dependent family, capable and willing to work.

Q: Does your program lend primarily to women?

Dhandhanian: It is open to all those who want to help themselves. Beneficiaries are identified for their genuineness by village leaders, who are working closely with Rotary in this program.

Lindholm: All our programs are 100 percent women, because women repay. Women are mothers, and they want a better life for their children, so they work hard once given access to credit to build income-generating activities that will benefit their families.

Q: What are your recipients investing in?

Cadwallader: The business needs to make a profit as soon as the loans are made. [Some buy] a sewing machine, a telephone, a computer, cloth for making clothes, a tortilla machine.

Q: Is it really necessary to charge interest on these small loans?

Jones: If you want this to truly be a loan program and not a charity project, yes. If interest is not charged, a program can never become self-sufficient.

Q: How do you ensure that loan money goes into a profitable enterprise rather than toward debt payments or urgent expenses?

Jones: If you have a good loan officer, that person can detect if the loan proceeds are being used for anything other than the business. The use of loan proceeds for capital improvements to a home, paying off other debts, or unforeseen expenses is a common problem that needs to be continually

monitored.

Q: What incentives do you use to get borrowers to pay the money back?

Cadwallader: The only incentive is peer pressure; hence, the banks need to be made up of women who know and trust one another. Members are invited to join the bank, just like in Rotary.

Jones: Peer pressure and availability of future credit. If a borrower fails to make a loan payment, the others in her group must make it for her. If she has a delinquency, she may not qualify for larger or new loans.

Q: Many poor people who rely on loan sharks get trapped in a cycle of debt. How do microcredit programs avert that?

Lindholm: Good business and financial training as part of the microcredit process empower participants to make sound financial decisions.

Jones: The loan repayment cycle of most of our programs is three to nine months. If you have a loan cycle of six months, a loan amount of \$100, an inflation rate of 10 percent, and an interest rate of 20 percent, then the weekly repayment amount would be approximately \$5. This is a very manageable amount if the borrower has a good business. A loan shark can charge 100 percent per week.

Q: What about schools, health care, roads, access to water, and other infrastructural projects – aren't those things also necessary to lift people out of poverty?

Dhandhanian: In fact, our club's Health, Hunger and Humanity (3-H) Grant project is an integrated program to lift the living standard of 10,000 families in four villages

Potomac-Bethesda Rotary Club News

by setting up three primary schools, roads, a health care center in each village, more than 200 wells for safe drinking water, low-cost toilets, tree planting, and vocational training. Microcredit has been brought in as the last phase of the project. When completed, this 3-H project will have touched the lives of every villager.

Q: How involved does your club need to be in overseeing the program?

Dhandhanian: There are at least four members who are fully involved in appraisal of loan applications, the orientation program for prospective loan recipients, and counseling for defaulters.

Jones: Once a program is funded, we have quarterly contact with the local Rotary club and the partner organization. They report on progress, successes, failures, additional opportunities, and challenges.

Q: Any other advice for clubs interested in getting involved in microcredit projects?

Cadwallader: Be certain that the people in your club are looking at microcredit loans for the long term. It should not be a short-term, one-year project. There is no reason that a grant made for a microcredit project should not last 20 to 30 years.

Q: Do you think it's possible to eradicate poverty in the world through microcredit programs?

Jones: In my opinion, microcredit is the one successful program that has made an impact on the goal of eradicating poverty. I am not as optimistic as some people who feel poverty may eventually be eradicated, but I think microcredit will improve millions, if not billions, of lives.

Catch Donny Osmond In Utah

Pop-culture icon Donny Osmond says he couldn't miss the opportunity to sing at the 2007 RI Convention in Salt Lake City.

"A highly respected, family-value-oriented organization invites me to perform in my own back yard - it was a no-brainer," says Osmond, a Utah native. The singer will be the featured performer during a welcome segment showcasing Utah talent during the opening plenary session.

Osmond's successful career in entertainment took off when he appeared with his brothers on The Andy Williams Show. He later starred with his sister on the television series Donny and Marie and became an accomplished recording artist with 33 gold and platinum records. He's also been a television host, a Broadway actor, and a best-selling author. Most recently, Osmond signed on to host a new reality show on the ABC network, The Great American Dream Vote, which gives people the chance to make their dreams come true. His latest album, Love Songs of the '70s, was released on 3 April.

**Please Pay Your Invoice
For The Second Quarter Of 2007
To President Elect Don Smith
10805 Admirals Way
Potomac, MD 20854**

"We must dare to think "unthinkable" thoughts. We must learn to explore all the options and possibilities that confront us in a complex and rapidly changing world."

- James William Fulbright