

Potomac-Bethesda Rotary Club News

Rotary Calendar

June 12 - 6:30pm Meeting - Hunters Inn

"Improve Literacy in our Community"

Eolia Sibila and Ann Dorough

Eolia Sibila is President of the Bladensburg Rotary Club and Chair of the Literacy Resource Group for the Rotary District. "I am a firm believer that the most practical way to really get involved in the Community (especially in the field of Literacy) is to partner with Elementary Schools in our community. Not only does one have an appreciative audience, but there are so many ways to help out:

- ✓ providing books for the Reading room
- ✓ giving books as gifts for outstanding work done by students
- ✓ giving prizes for contest winners and dictionaries for 3rd graders.

This year in addition to the things I just mentioned, we held an Art Poster Contest, utilizing the 4-Way Test. We did this for the 4th grade students at three of our Partner Schools. It went well for our first time trying this avenue. Winners received prizes of gift certificates to Borders."

Ann Dorough is Community Relations Manager for the Barnes and Noble in Gaithersburg. "We do a major book drive every November and December where we collect books to donate to Family Services Agency—last year was 1100 or so. In addition, we run the free book giveaway every year during our Summer Reading Program, which we run in cooperation with the county Library system and the State Dept. of Education. (Kids grades 1-6 get a free book when they read 8 books.) Beyond those programs, I don't have a budget to donate additional books outright. But what I do is try to find sponsors, corporate partners, etc., to try to find ways to finance book purchases—which we can usually arrange to provide at a 20% discount."

June 19 - 6:30pm Meeting - Hunters Inn

Dr. Peter Rumm "Rotary Involvement in Disaster Preparedness"

June 26 - No Meeting

June 27 - Governor Bette Lewis Installation

June 28 4pm -Installation of 2008-09 Club Officers at President Elect Todd Nitkin's Home

15008 Whitetail, North Potomac

July 3 - No Meeting

July 8 - 7pm Manna Food Center

July 10 - 6:30pm Meeting - Hunters Inn

District Governor Bette Lewis

Storms Knock Out Power to Rotarians

Last week's intense storms knocked out power to a number of our club members and impacted their businesses. **Bernard Henry** had recently purchased and painted a truck for his business and a huge tree fell on it. Bernard reports, "Fortunately, the wires



slowed the tree down and the van escaped only with a few scratches but not major damages or breakage." During the storm the **Nelsons** were in Silver Spring where the homeowner fortunately had a generator that he quickly put into service. They found not one traffic signal in operation on their way home.

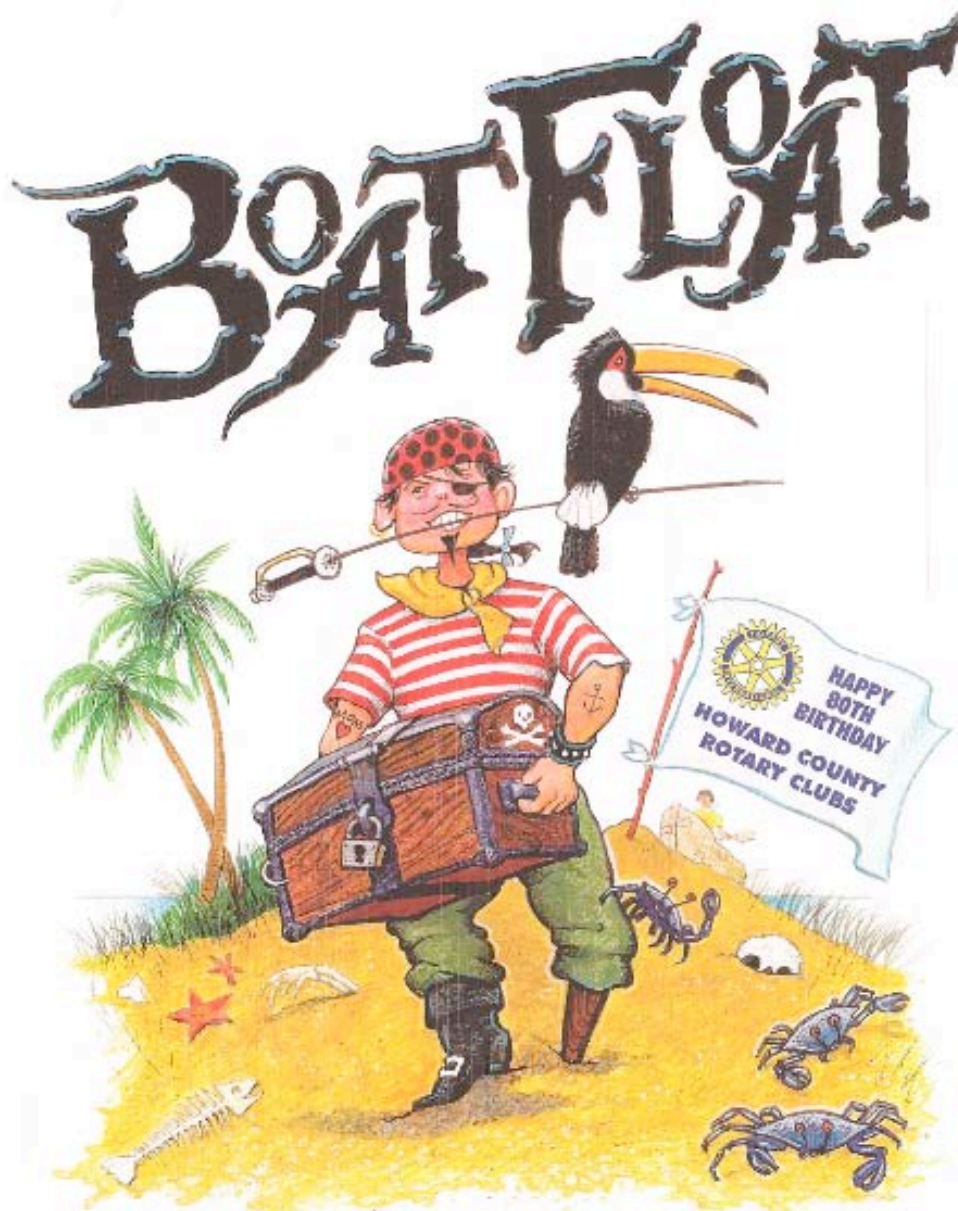
June 5 Club Social Photo Collage



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5TH ANNUAL  **JUNE 14, 2008**
THE HOWARD COUNTY ROTARY CLUBS
ROTARY. THE PEOPLE. THE PRESTIGE. THE SERVICE
DESIGN: WWW.ARTLANDERMAN.COM
FOR MORE INFORMATION: WWW.HOCOBOATFLOAT.COM

WANTED!

PARTICIPANTS TO JOIN THE FUN

BUILD AND RACE A CARDBOARD BOAT ON LAKE KITAMAQUNDI

Special Awards... Kinetic Design, School Spirit, Ugly Duckling, Pride of the Fleet, Vogue, Team Best Dressed, Titanic, People's Choice, Rotary 80th Birthday, Family Spirit, Overall Family

Registration Info: www.hocoboatfloat.com · 410-740-9809

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Ed Underriner's Retirement as District Executive Secretary

Please join the District 7620 PDG's, leadership team and guests to celebrate the retirement of Ed Underriner:

July 16, 2008

The Inn at Brookeville Farms
19501 Georgia Avenue
Brookeville, Maryland 20833
6:00 P.M. Cocktails (Cash Bar)
7:00 P.M. Dinner
Cost: \$75 per person (includes gift)

RSVP to Pat Kasuda by June 15.
Please remit by check at \$75 per person made payable to: Pat Kasuda, 905 Palm Tree Circle, Glen Burnie, Maryland 21060
Note: If unable to attend a donation of \$25 for gift will be greatly appreciated.

Fellowship Project Hits All The Right Notes

By Maureen Vaught RI News - 4 June 2008

Music is an integral part of Grenada's culture, and children in Grenada start learning to play instruments at a young age. But when back-to-back hurricanes hit the Caribbean island nation in 2004 and 2005, an unfamiliar silence fell over devastated schools.

The International Fellowship of Rotarian Musicians is bringing the music back. In its debut humanitarian project, it donated US\$2,500 to help rebuild the music program at St. Andrew's

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Roman Catholic School in Grenville. The school, which serves 500 students ages 5-15, lost all its musical instruments and books in the storms.

"Music inspires us all. It unites our children and enhances their feelings of self-worth and achievement," says Sister Lucy Gabriel, the school's director. The money helped purchase guitars, violins, music stands, and a partial set of steel pans, an important instrument in Caribbean music.



Children at St. Andrew's Roman Catholic School in Grenville play with recorders donated by a member of the International Fellowship of Rotarian Musicians. Photo courtesy of International Fellowship of Rotarian Musicians.

Fellowship member Peter Sotheran, of the Rotary Club of Guisborough & Great Ayton, Cleveland, England, presented the funds to the school in a ceremony last year. He also delivered an additional \$3,000 and 36 secondhand recorders (wind instruments valued at about \$28 each) that his club had collected from donors in England.

"Before I had finished unpacking, the children were experimenting to see what sounds they could produce," says Sotheran, whose club worked with the Rotary Club of Grenada East to rebuild the school's library.

The International Fellowship of Rotarian Musicians was founded in 1972. Its 400 members organize musical performances at Rotary functions, including RI conventions. As part of its mission to promote musical literacy, the group has started funding other school and community projects similar to the one in Grenada.

Join a Rotary Fellowship

The International Fellowship of Rotarian Musicians isn't the only show in town. There are more than 80 Rotary Fellowships. From sports and hobbies to professional interests, these groups draw members from around the world. They're just one more way Rotarians are promoting international fellowship, friendship, and service.

Here is a quick look at four Rotary Fellowships. To see a complete list, go to www.rotary.org.

International Fellowship of Rotarian Scuba Divers Even if you're not a scuba diver, check out this group's Web site for some amazing underwater photos. Members travel the world exploring the wonders under the sea. At each location, they work with local Rotarians to organize a community service project.

International Home Exchange Fellowship of Rotarians As a member of this group, you'll have the opportunity to swap homes with other Rotarians and experience life as a native in a faraway city or country. Best of all, you'll make new, lifelong friends.

International Fellowship of Rotarians of Amateur Radio Tune into one of the fellowship's 20 "nets" and find out what's happening around the world. As a member, you can take part in these on-air roundtable discussions found on frequencies emanating from Australia, Europe, India, South Africa, and the United States.

International Fellowship of Rotarian Physicians Use your skills to promote global health with other health care professionals. The group works with several partner organizations to provide medical assistance in underserved areas of the world.

Let us know what's happening with you!

Send your article and photos to

Bob.Nelson@NASA.gov

for inclusion in the newsletter!

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Revolving Loan Funds

Akram has five children, and she is poor. She never went to school and doesn't even know her age. Ten years ago a woman came to Shak Pura, Akram's village in Bangladesh, and started talking about a bank that would lend money to the poor. Akram wasn't sure if she could succeed. Although she was afraid she wouldn't be able to pay back a loan, Akram was the first to sign up. With her US\$30 loan, she opened a small grocery store in her house. At a rate of two percent a week, Akram had one year to pay off her loan. And she did. A second loan of US\$450 enabled her to rebuild her house, and another one after that provided enough money for her husband to open his own shop.

Jim was an unemployed, alcoholic welfare recipient in Pike County, Ohio, USA. He wanted to start a scrap-hauling business, but had no way to begin without money or business experience. Through a community action committee, he entered an entrepreneur-training program and was able to make a pitch to a microenterprise loan committee at the local bank. He presented a three-year business plan, which included a vow to stay sober and the need for US\$11,000 to buy a reliable truck. The committee agreed to the loan, and Jim had his big chance. With hard work and steady business, Jim was able to pay off his loan punctually, stay off public assistance, and abstain from alcohol. He later applied for and received a US\$22,000 conventional bank loan to put back into his business.

Poverty plays no favorites. Though Akram and Jim live a world apart, their situations were not so very different. Neither of them had collateral for a loan, or a credit history or cash flow. Akram could not even read and write to fill out the application. In the face of poverty, Akram and Jim both found a way to improve their lives and the lives of their families. Others are not as fortunate. Poverty affects the lives of 1.3 billion of the world's population. Every year, 15 million people die from poverty-related causes in both developed and developing areas. The statistics are staggering, and the task of creating solutions is daunting. The challenge for Rotarians is to identify ways to assist those in need and at the same time help people help themselves.

Rotarians have a unique opportunity to make a difference in the war against poverty, not with charity, but through a business enterprise, through revolving loan funds.

A revolving loan fund (RLF) provides small loans to people who want to start or improve businesses but who have no credit history or access to commercial bank loans. Borrowers tend to be producers of goods and services, many of whom are women. RLFs provide the initial loans for business start-up and expansion. The ultimate goal is for these entrepreneurs to become financially independent and eligible for loans from commercial banks. Payments are generally returned directly to the fund and used to make new loans – hence, the term revolving loan fund. The lending system Rotary calls RLF has different names in different places: village banking, as in Akram's case, microenterprise, as in Jim's case, and microcredit. The terms are interchangeable with RLF. No matter what they are called, these special loans allow people the opportunity to free themselves from the oppressive grip of poverty.

There is no limit to the type of business a borrower may start with an RLF. Loans may be used to start any legal enterprise – a childcare center, florist shop, shoe repair service, food store or other small business. The only limit is the individual's imagination. The track records of RLFs prove that the underprivileged can be very good credit risks; organizations that sponsor RLF programs report a remarkable repayment rate of 95 percent and above. A powerful tool for reducing poverty and building self-sufficiency, RLFs can be sponsored by one or more Rotary clubs in a project site country or as a World Community Service project in conjunction with a club or clubs abroad. The Rotary International Board of Directors supports the concept of community banks to finance RLF development in both rural and urban areas, provided that the RLFs established are carefully monitored by either the administering Rotary club or a Rotary Village Corps/Rotary Community Service Corps. The Rotary Foundation Trustees also support microcredit and encourage Rotary clubs to consider such programs. Revolving loan funds are important and successful mechanisms to alleviate poverty.

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