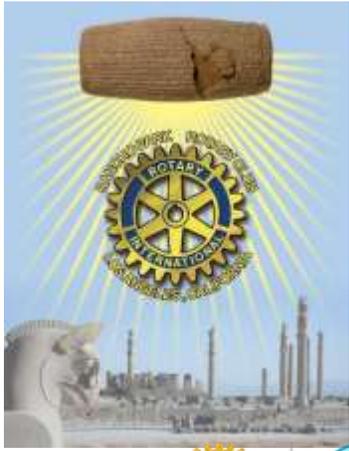


Rancho Park Rotary Club

WEEKLY NEWSLETTER



ROTARY:
MAKING A
DIFFERENCE



by Sholeh Shams Shahbaz

Sept 11, 2017

ISSUE # 3

THIS WEEKLY NEWSLETTER is created primarily to keep our members, informed & updated on UPCOMING EVENTS & NEWS happening in our CLUB, DISTRICT or in the WORLD

This Newsletter is at your disposal. Contribute to it. Let us know what is happening with you and your family. special events such as new grandchild, marriages, etc. in your family. Any promotions at work, new job let us know. For advertising in Weekly News Letter email your company's artwork to : sholehshams@msn.com 310-691-0104

DISTRICT EVENTS

Sept 21st – Literacy Breakfast

Sept 12th – Columbia Trip registration Opens

Oct 24th – World Polio Day

Oct 28th – Camp Pendleton Trip

Oct 28th – Million Dollar Dinner

DISASTER RELIEF THROUGH THE ROTARY 5280 CHARITABLE FOUNDATION

The Rotary District 5280 Charitable Foundation is a conduit through which individuals or Rotary Clubs can make contributions to disaster victims. District Governor Cozette Vergari has been working with Zone Coordinators and District

Governors in areas affected by disaster, Hurricane Harvey in Texas & Louisiana and the wild fires in Northern California. Funds will be directed to the respective Rotary Districts as guided by the Rotary International Zone Coordinators. Rotary District 5280 Charitable Foundation is a 501(c)(3) tax-exempt organization.

Tax ID number: 95-4597691

<https://portal.clubrunner.ca/50010/sitepage/disaster-relief>

HUMANITARIAN TRIP

choose the Group Flight option). Bucaramanga is in the northern part of Colombia. The weather in Bucaramanga in March is warm with temperatures of 66°F and 79°F degrees, usually good for traveling and outdoors activity. There are on average 11 days of rain in Bucaramanga in the month of March. We will be staying at the Hotel Punta Diamante.

We will do six projects in Bucaramanga.

Four of these projects are Global Grants, three of which are water and sanitation projects and the other organic farming. We will do two local projects- an after school project where we will

- 1) paint and upgrade schools,
- 2) provide oral hygiene (encourage self care),
- 3) provide school supplies and backpacks, and

4) teach organic farming. The second local project will include providing soccer balls and athletic shoes to the community.

BOGOTA

MARCH 26-30, 2018:

For those only going to Bogota, 25, 2018. Bogota is in the central part of Colombia. The weather in Bogota in March is comfortable with temperatures of 43°F to 64°F degrees. There are on average 14 days of rain in Bogota in the month March. Time zone in Colombia is three hours ahead of PST. We will be staying at the JW Marriott Hotel Bogota.

We will do seven projects in Bogota.

Four of these projects are Global Grants, which include:

1. *water and sanitation project,*
2. *malaria diagnosis and prevention project,*
3. *technology training and audiovisual equipment project, and*
4. *Operation Smile.*

We will do three local projects;

1. *provide shoe making machinery and equipment to women in a rural community,*
2. *provide farming supplies and educational material and books, teach students vocational skills, and train adults ways to generate additional income, and*
3. *provide bicycles to students to encourage attendance to schools.*

More information will be provided at the orientation meeting.

Please see the TRIP PACKAGE on page 5 of this NEWSLETTER

QUESTIONS

2018 Colombia Humanitarian Trip Chairs:

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This Week Contributors:

LIVE IN THE PRESENT

By: Arjang & Nicole Zendeudel

Dreamality Education & Coaching

www.dreamality.com

The best moments of your life all had this in common –

you were fully present during

them. Think about it... that delicious meal you devoured, that deep conversation with a close friend, even that exhilarating ride on the roller coaster... whatever the specifics of what you were doing at the time, you were totally in the moment.

Sometimes, we can get caught up in all the things we are doing, rushing through our days, and acting like it's all just a means to an end. We take a shower, eat breakfast and get ready... as a means to get to work. Then we work five days a week... as a means to get to the weekend. We may get enslaved by living in the past (in regret, anger, etc.) or living in the future (often fearing what we think could happen). And we only "visit" the present some times.

But, the truth is that our lives are happening right now, in every moment.

Live in in the present. At appropriate times, you can still visit the past to learn from an experience or enjoy a memory, and you can visit the future to plan for an occasion or set your goals. But, live in the present. Make everything an end onto itself and not just a means, because this is your life right now.

One way to practice being present is by experiencing each of your 5

senses – notice what you see, hear, smell, taste, and touch right now.

Do this for even just one minute and notice how you feel calm and centered. If you get caught up in your thoughts and emotions, just bring yourself back to the present. In fact, the moment you notice you're not being present – you're now present! Catch yourself lovingly and bring yourself back.

Being present supports us to be more effective in our lives, to truly connect to the people we care about, and to feel more alive.

Enjoy the best moments of your life – because every moment is precious and it's happening right now.

As an additional note, let's take this moment to send our prayers and support to the people experiencing the effects of Hurricane Harvey, Hurricane Irma, the Earthquake in Mexico or any other challenge globally.

By: Rotarian Mahin Sedighi
**SOME INFORMATION ABOUT
THREE CREDIT BEAURAUES**

EQUIFAX WAS HACKED



As you heard Equifax was hacked , 145 million American information hacked.

To check & see if you were affected by it

click on link, click on potential Impact, click on check potential impact then last name and last 6 digits Social Security number. then I am not robot to be marked. will tell you if you have been impacted. then enroll. they provide a date to monitor a gain.

<https://www.equifaxsecurity2017.com/>

any question please contact me .

The credit reporting agencies (CRAs), also known as credit bureaus, gather all of your credit information, so it's wise to be well-informed about their function. Your credit history, scores and reports are extremely important, so we want to make sure you have the facts straight. Lenders go to the three main credit bureaus [Experian](#), [TransUnion](#) and [Equifax](#) — when looking to pull and review your credit reports. There are numerous CRAs in the business besides these three agencies.

Still, there's a lot of confusion when it comes to what the major credit bureaus actually do. What kind of information do they collect? Where does that information end up? Do

they create credit scores or [credit reports](#)? And what's the difference? Let's break it down.

What Is Done With This Information?

Once the major credit reporting agencies have collected all the aforementioned information, compiled your credit history and generated a credit report, they sell that information back to the lenders, so they, in turn, can determine your creditworthiness. Based on your credit report, lenders can decide whether or not to lend to you money. If they decide you're someone they want to do business with, the information supplied by the credit bureaus will be used to help determine what your interest rate will be.

How Long Do Credit Bureaus Keep My Information?

Personal information — like your name, address, etc. — as well as positive financial information — like a strong payment history — can remain on your credit reports indefinitely.

The credit bureaus compile more troubling information as well to give insight into how risky of a potential borrower you are. Most of these details can remain on your credit reports for seven years, but the timeline can vary depending on the item.

Here's a breakdown of how long the some of the negative information collected by the credit bureaus will likely stay on your credit reports.

Bankruptcy: Ten years from the date of filing for Chapter 7 filings, seven years for Chapter 13 filings and seven years for each record marked as "Included in BK"

Charge-Offs (when a creditor or lender writes off the balance of a delinquent debt, no longer expecting it to be repaid): Seven years

Closed Accounts: Seven years if the account was paid late, no expiration date if the account was always paid on time

Collection Accounts: Seven years from the last late payment on the original account

Inquiries: Two years

Late Payments: Seven years from the date of the late payment

Judgments: Seven years from the filing date if paid; longer if unpaid

Tax Liens: Fifteen or more years if left unpaid, seven years from the date the lien is paid

Do All Three Credit Bureaus Have the Same Information?

The three main credit bureaus all operate independently of each other, so they don't share information or communicate at all. Thus, your credit file from each bureau may be slightly different. It's a good idea to review each of your reports from the big three (Experian, TransUnion and Equifax), so you can verify everything is accurate.

If you find something is inaccurate on any of your reports, you'll want to dispute it, which you can do on your own or get help from a credit repair expert. (This guide can help you learn [how to dispute an error on your credit reports](#).) It's important to note that if an error appears on multiple reports, you'll need to file a separate dispute with each bureau reporting the misinformation. You can file disputes with each of the major credit reporting agencies via their websites or by mail.

How Do You Get a Copy of Your Credit Reports?

Federal law entitles you to one free credit report from each bureau every twelve months. You can request your free annual credit reports from Equifax, Experian and TransUnion at AnnualCreditReport.com. If you need to get an additional credit report during the year, you can purchase one directly from each of the major credit bureaus. Equifax and Experian have available credit reports that include all three main credit reports on a single page.

In addition, you can see a [free snapshot of your credit report](#) on Credit.com. By reviewing your report, you'll get insight into how you're doing in the five credit report focus areas we mentioned earlier. You'll also see two of your credit scores for free. A personalized step-by-step action plan is also available so you know where to focus your credit-improving efforts in order to achieve your goals.

Understanding the Difference Between Credit Reports & Credit Scores

Now that you have a bit more insight into what the credit bureaus collect, and how they use this information, you may be wondering what the difference is between the credit reports they issue and the credit scores you hear so much about. Basically, the information in your credit reports is used to generate your three-digit credit scores, which are numerical representations of your creditworthiness. Because there are three major credit reporting agencies, and the information collected by them can vary, your credit scores may also

vary depending on what bureau a lender is using to ascertain your credit history.

Beyond that, there are many different credit scoring models or formulas, which change from lender to lender. In fact, you've probably heard of a [FICO score](#) before — but you don't have just one FICO score — you have dozens.

It's a good idea to review your credit reports for the finer details influencing your credit scores, as well as to monitor your scores for any sudden changes, as these can be a [sign of identity theft](#). Knowing your scores will help you have an idea of what types of terms and conditions you may qualify for on any lines of credit or loans.

SEPT 2017 CALENDAR OF EVENTS

Sept 11th

Board meeting

6.00 pm Olympic Collection Capital Room

Sept 13th Speaker



دکتر ری هرن د بخش انی

لریناد می وی تصنیعی در نیشن گاکولف انی ای چینوی

Dr. Raymond Rakhshani

University Of Southern California

موضوع سخنرانی:

پی رامون جامعه هرنی

CIVIL SOCIETY

Sept 20th Speaker



دکتر آلن پاک

Dr. Alan Pak

موضوع سخنرانی:

گشتری به چالش های لیبی تیونرس
در ای ک

**Challenges of Business Ownership
Opportunities in the USA**

Sept 27th

Rotary Dinner

7.00 pm Olympic Collection

Open to Guests

HUMANITARIAN TRIP PACKAGES:

Note: Registration will officially open on September 12, 2017. Registrations are on a first come, first served basis.

Limited space available. We will not accept any registrations or payments before September 12, 2017. Registration will be available online. A printable registration form will also be available. **form will also be available**

CANCELLATION POLICY:

- 1-Cancellation by October 15, 2017: Full Refund
- 2-Cancellation between October 16-November 15, 2017: \$200 Penalty
- 3-Cancellation after November 15, 2017: NO REFUNDS

Trip Options:	Double Occupancy	Single Occupancy
Bucaramanga ONLY - Group Flight (March 21-26, 2018)	\$1750.00	\$2150.00
Includes airfare, hotel, transportation & most meals		
Flight info: Flight departs LAX on March 21st at 10:20pm. Overnight flight.		
Bucaramanga ONLY - Separate Flight (March 21-26, 2018)	\$1400.00	\$1800.00
Includes hotel, transportation & most meals.		
You MUST arrange your own airfare.		
Bogota ONLY - Group Flight (March 26-30, 2018)	\$2050.00	\$2400.00
Includes airfare, hotel, transportation & most meals		
Flight info: Flight departs LAX on March 25th at 10:20pm. Overnight flight.		
Bogota ONLY - Separate Flight (March 26-30, 2018)	\$1700.00	\$2050.00
Includes hotel, transportation & most meals.		
You MUST arrange your own airfare.		
Bucaramanga AND Bogota- Group Flight (March 21-30, 2018)	\$2650.00	\$3350.00
Includes airfare, hotel, transportation & most meals.		
Flight info: Flight departs LAX on March 20th at 10:20pm. Overnight flight.		
Bucaramanga AND Bogota- Separate Flight (March 21-30, 2018)	\$2300.00	\$3000.00
Includes hotel, transportation & most meals.		
You MUST arrange your own airfare.		

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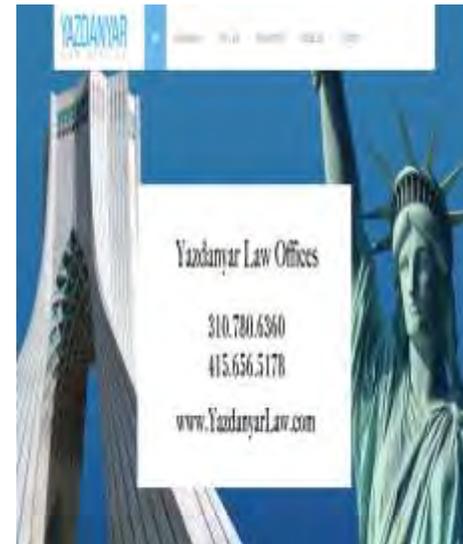
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