

The Nerve



A Weekly Newsletter of the Rotary Club of Tuscaloosa

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This Week, October 1, 2013 Rotary District 6860 Governor Tom Greene

Officers, 2013-14

Karen Baldwin
President

Chuck Turner
President-Elect

Nancy Jones
Secretary

Joe May
Treasurer

Frank Deaver
Executive Director

Bruce Burrows
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Directors, 2013-14

Susan Caples
Membership

Larry O'Neal
Programs

Ryan Stallings
Communications

Liz Obradovich
Vocational

Mitchell Loper
Community Service

Margaret King
International

J. G. Brazil
RI Foundation

James Leitner
Past President

Jim Shamblin
*Tuscaloosa Memorial
Foundation*



Tom Greene was born in Pittsburgh, Pennsylvania. His family lived there for 5 years until his father was recalled to active duty in the Air Force. He lived in 10 states throughout his youth and adult life including three of the four corners of the US. He spent most of his youth in Greenville, South Carolina and graduated from H.V. Jenkins High School in Savannah, Georgia in 1964. His youth experiences included racing homing pigeons and attaining the rank of Eagle Scout.

Tom attended Clemson University and Georgia Tech. He graduated with a degree in Physics from Georgia Tech in 1968. After graduation, he worked for Hamilton Standard in Connecticut. He was involved in proto type testing of experimental rocket thruster engines used to control a satellite's orientation in space. He was present in a company command center with a team when Neil Armstrong walked on the moon in 1969.

In 1970, Tom returned to Atlanta, Georgia to marry his fiancé, Beth Ratterree and to work for the Southern Company. He worked in nuclear power for almost his entire 40-year career, starting up and operating two of the company's plants. In 1991, he moved to Birmingham to support the long-range operation of the company's plants including his involvement in the nuclear industry. Over the last 8 years of his career he managed large projects for the company. He retired on January 1st, 2011.

Tom has been a member of the North Shelby-Inverness Club since 2002 He was a club director, secretary, president-elect and president. In the District he has served as an Assistant Governor. Over the past three years he served as the District Trainer and District Communications Officer, and was on the strategic planning and finance committees. He was a PETS trainer for 5 years, is a member of the Council of Governors, and is a multiple Paul Harris fellow and a Paul Harris Society member.

Last Week, September 24th, 2013

Judge Mark E. Fuller

John Owens introduced District Judge Mark Fuller who presented a very interesting program on Identity Theft and Tax Fraud. Judge Fuller says this is a very frustrating and growing problem. There are \$11 Billion in fraudulent tax returns filed annually. \$6 Billion have been effectively stopped, but that still leaves \$5 Billion that were paid! Amazingly enough, Montgomery is #2 in the US on the list of top cities for identity theft! #1 is Miami and #3 is Tampa.

After Hurricane Katrina, fraud jumped considerably with callers who called in with other peoples name address and SSN and got FEMA funds. Many elderly people were fooled by people posing as agents to assist them. The Agents gave only a small percentage of the funds to the person and kept thousands for themselves.

Judge Fuller told of the US vs. James Moss & party on a tax scheme where a business by the name of Flash Tax was set up to file tax returns. There was actually a location in Tuscaloosa. Montgomery and Birmingham had locations as well, and the company targeted poor people and advertised "Maximum Refund" where they charged \$500.00 to file, but coached people on their response to the questions in order to get thousands on their return. Basically they set up their offices with nice looking young ladies and all they did was use TurboTax, manipulating the system and made \$500 per person!

Ten years ago there were approximately 100 cases of tax fraud annually, but not in our electronic world – there are rarely less than 1000. From 2005 – 2007 more than 4,000 fraudulent returns were filed defrauding the government of over \$7 million from this one company alone. Moss got 13 years and \$121,000 in fined, but he was not satisfied and wanted more so it was only a matter of time before he was at it again.

Another case involved Veronica Dale and AL Chico Grant – a notorious drug dealer in a scheme where they stole identities from a list of disability recipients through an inside connection who supplied the list. Grant had previously sold crack cocaine. When he was busted, the Government asked for his & hers matching Mercedes which they gladly gave up in return for their freedom. They started up again the next tax season, with more than \$3 million in refunds. They used Wi-Fi hotspots so the IP address was untraceable. In 2010 they were arrested again and bonded out and started back up in 2011. This time they were imprisoned but this was after \$14 million had been paid out in tax returns. AL Chico received 310 months, and Dale received 334 months.

AL Chico was brave enough to have a "give back" party for his cronies once he got out!

Yet another scheme involved prepaid debit cards in the case of US vs. Ramos. Ms. Ramos purchased identities from a list of patients that had been treated at Troy Hospital and from DHR from a personal friend. The list had SSN and DOB information and tax returns were filed from these identities. They went to ATM machines with the prepaid cards that the Federal Government had loaded with the return and withdrew from the account until it was empty. 7,000 stolen identities were used in this scam. In addition she had an internet hijacking scam where identities of 17 – 19 year olds who had not yet entered the workforce - identities were stolen and returns filed. Once they file their first return, they will have a big surprise when they find out that they owe thousands from what has to be paid back. Disgusting, right? One of the patients that had been treated at the hospital in Troy had a top secret security clearance, a six figure income from a Government contractor and was in the Air National Guard. He lost it all.

Judge Fuller recommended being signed on with a credit monitoring service and making sure your homeowner's policy covers identity theft liability. DO NOT give out your SSN to anyone (like at the Dry's Office) only give the last 4 digits. Be prepared – not surprised!



Announcements:

- DCH Campus is now completely a smoke free environment.
- Dan Salls, husband of Diane Salls is in the hospital.
- Nancy Jones is in physical rehab - room 241 at DCH Northport. Kelly Rhinehart will fill in as the interim Secretary. Thank you Kelly!
- Jerry Shepherd has attended the Zone 30 & 31 Institute for Rotary Leader Training. He reported it was a lot of fun, and a lot of work! Projections for total eradication of Polio will be 2018.
- Make-ups for attendance of other meetings or work at home will go to Kelly Rhinehart.

- JG Brazil made two Paul Harris Fellow presentations: Omar Smith +1 and Gary Fitts +2
- JG also thanked everyone who continues to contribute to the Foundation upholding the plan of "every Rotarian, every year"
- John Owens reported that the committee for the Tuscaloosa Rotary Foundation is in place – so be expecting a call! WE have pledges \$40K
- **ARE YOU INTERESTED IN EXPLORING AN INTERNATIONAL PROJECT FOR OUR CLUB?** If so, please contact David Pass at 205-242-6822 or at dpass@sealyrealty.com. David is forming an exploratory committee to look at multiple possibilities and would like all interested Rotarians to have the opportunity to participate. Current committee members include Nancy Brown, Mike Chambers and Chuck Turner. We are exploring possibilities for an international project that will bring to life Rotary's international mission for our Club and its members



An Investment Opportunity By Frank Deaver

American financier J.P. Morgan (1837-1913) was once asked what he expected the stock market to do. He answered in one word: "fluctuate." Rotarian investors have witnessed that fluctuation over recent years, with exciting gains followed by frustrating losses. But Rotary offers an investment that in so many ways out-performs even the best years of the stock markets.

• **More for your money.** A stock market investment typically offers (at least in the short run) less for your money, with deductions for trading fees and annual management fees. The Rotary Foundation, however, offers 100 percent investment in benefits for every dollar contributed. Donations received by the Foundation go through a three-year investment cycle, with earnings paying for administrative costs. Then the full amount of a Rotarian's contribution goes into educational and humanitarian programs. Even more for your money -- in years when investments perform well, more than 100 percent of contributions can be channeled into awards.

• **Two-for-One.** A grocery sale promotes ice cream, "buy one carton, and get one free." Rotary's matching grants offer a Rotary Club not only two-for-one, but sometimes as much as four-for-one. If a club gives \$1000 for a project in another country, a partner club there can match the contribution, doubling the impact. Each club's district can allocate from its District Designated Fund (DDF) any multiple of the club's contribution. And in some

circumstances, RI may match up to 100 cents on the dollar. Wow! A \$1000 club donation can, under some circumstances, be doubled, tripled, even quadrupled, for an educational or humanitarian project!

- **Cash Back.** An automobile dealer's ad offers "cash-back" on the purchase of a new car. But when a district's Foundation contributions are totaled each year, 50 percent of the Annual Programs Fund is allocated back to its District Designated Fund, allowing the local district to decide how best to use that share of member contributions. Those amounts may be used for Rotary Scholars, Matching Grants for International Humanitarian Projects, Group Study Exchanges, and more. Districts get "cash-back" for discretionary spending on Rotary programs largely of their choice.

- **Extended Warranty.** Some commercial products may be guaranteed for a number of years of service, or even "for life." Rotary Foundation contributions may be made either to the Annual Program Fund or the Permanent Fund. The latter, as its name implies, is Rotary's endowment -- a fund whose principal is never spent and investment earnings are channeled into service programs. Its initial goal of \$200 million was quickly surpassed, and the fund continues to grow even as its proceeds are put to work.

Past RI President Bill Boyd said, "Rotarians know the value of a good investment," and "a dollar or a euro or a yen given to the Foundation can do much more than anyone might expect." The Rotary Foundation, he said, "is a major reason Rotarians are able to accomplish so much."

The obvious economic message, in these fluctuating times, is that a Rotarian's donation to the RI Foundation is indeed a good investment.



At the Head Table September 24th

Dean Moretz (Invocation), **Bud Baker** (Pledge), **Larry O'Neal** (guest intro), **John Owens** (speaker intro).

UPCOMING PROGRAMS

**October 8thth
David Platt &
Archie Abrams
with Blue Cross
Blue Shield of
Alabama**

**October 15th
Jim Simon
Retired CIA**

**October 22nd
Howard Jones
Professional/Re
tired UA
History
Professor**

“If there is any one particular in which I would have Rotary distinguished from other organizations, it is in the quality of character which results in the doing of things.”

— Paul Harris

ABSENT? MAKING UP ATTENDANCE IS EASY...

- Visit with the Morning Rotary Club every Thursday at 7 AM at Indian Hills Country Club.
- Attend another club's meeting within two weeks before or after an absence.
- Participate in a Rotary event, such as a committee meeting, social function, Interact event, etc.
- Make up at E-club online: www.rotaryclubone.org.

REPORT ALL MAKEUPS TO CLUB SECRETARY NANCY JONES