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***Rotary Club of Carleton Place and Mississippi Mills***

 **Meeting of May 9th, 2011**

President-elect George chaired the meeting in Alan's absence. He welcomed as guest Sharon Craft, the evening's speaker from the Royal Bank of Canada, and Jerrod Hollinger, a visiting Rotarian from Aspen, Colorado. Jerrod is visiting family in the area, and may be able to attend one or two more meetings. 8 members were present tonight.

We received a letter from Puppets Up that turned down our request to run a 50/50 draw at their event in Almonte.

Gordon would like to arrange a date to groom the trail, and to apply Round-Up. David B. made the point that Round-Up was expensive and of doubtful legality, and recommended the use of corn gluten. Mike will need assistance to get his lawn tractor to the site, as Arthur will be away. George will email members to arrange a date, possibly May 26th.

Mike reported on the compost sale. We have 59 bags left and an unbagged pile. He will call the Horticultural Society and Neighbourhood Gardens in Almonte to see if they could take some. David K and another customer would buy some bulk compost. Money is coming in well, and Mike will follow up with the very few slow payers.

Mike circulated information supplied by Bernie about the District Conference and the Rotary Walk in Ottawa.

Gerry then introduced Sharon Craft from the Royal Bank of Canada. She talked about security in the post-911 era, and how many procedures have been tightened up. The banks do a great deal to protect their customers from fraud, and can detect potentially fraudulent transactions within minutes. Customers in small towns are often annoyed by having to produce ID, but it is essential as fraud is more common in small towns than in cities.

Beware of card skimming – you should never let your card leave your sight. Protect your PIN carefully; never tell it to anyone, not even a bank employee, and shield the keypad when you enter it. Beware of overhead cameras and mirrors. Avoid stand-alone ATMs, which are privately owned, may be compromised, and may charge exorbitant fees. Banks will refund stolen funds in cases where the customer has honoured the agreement. But teenagers who sell low-valued cards open themselves to non-refundable fraud and severe damage to their credit rating. Debit and credit cards are about equally safe.

Next week's meeting will be held at the **Barley Mow (formerly the IronWorks) in Almonte**, at the usual time. The speaker will be Stacie Robertson from Edward Jones.