

Fairfax Lions Club News

Feb 2022

The Bob Stahl Memorial Newsletter
- Fairfax Lions, Serving Since 1951 -



**WE SERVE THE WORLD AND OUR
LOCAL COMMUNITIES WITH PRIDE,
COMPASSION AND KINDNESS**

Highlights from 2021 Club Newsletters

“Snippets” (one item from each newsletter in 2021)

January 2021:



PCC Bill presented two Melvin Jones Fellow awards, both were Progressive (meaning not the 1st MJ award). The awardees: IPP(x2) Mike R, and PP Marty Lockard.

**MJ Fellow
Progressive Pin**



**PCC Bill presents MJ
Progressive Awards**

Congratulations to both of these great Lions!

February 2021: In perfect timing with the recently issued CDC guidelines about 2-layer masks: we are

proud to announce your club will be sending you new, "Lions - We Serve" branded masks. When worn with the included washable, reusable, Nanotek NT3D filter which are rated at better than 97% filtration, these are 5-layer masks. In addition, the masks come with an insertable "X-frame" that holds the masks comfortably away from your mouth making it easier to breath and speak.



March 2021:

Supporting the Fairfax Little League is one of our club's Youth Programs. Fairfax Little League has established "Return to Play" guidelines for this spring season. As in past years (except not Covid year 2020), our Club is contributing \$1000 to sponsor a team. Our Club will be recognized in the team name; for example



"Fairfax Lions Club Nationals." Return-to-Play Guidelines seem quite sufficient to keep folks healthy as local youth experience sporting experiences; see: [Little League Return to Play](#).

April 2021: Fairfax Lions Club celebrates its 70th Anniversary in 2021, with our “70 for 70 Campaign.” This Campaign is about serving our community amidst the COVID pandemic. We encourage every member to participate. Power Packs for Kids are but one part.



L-R: Gordon, James, Bill (and James' pick-up) with Power Packs for Kids (KL Mike taking photo)

May 2021: Food for Neighbors - We asked each Lion to contribute 17 or more cans of food, for Food for Others.



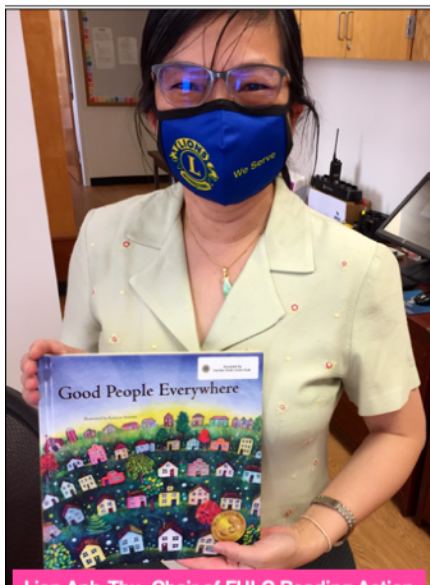
**KL Mike's PT Cruiser with over 600 cans!
(L-R: Greg, Mike, Karen, >600 cans, Mike, James)**

June 2021: Our major charity campaign reached its high point on Monday, May 10th - a ceremony to present more than 700 cans of food, and a check for \$7070, to Food for Others (FFO). (Photo next page)

July 2021: On June 4th, Fairfax Lions presented 40 children's books for Main Street's library. The new books will provide years of learning and enjoyment for 2-5 year old pre-schoolers.



This wonderful community service, our “Reading Action Program,” was led by Lion Anh-Thu Phan.



Lion Anh-Thu, Chair of FHLC Reading Action Program; note the wonderful book title

August 2021: For our annual Independence Day food stand at the City of Fairfax parade, on July 3rd, we had a good turnout of Lions to make the activity easy and fun for all. And, we got to see a pretty good parade in pretty nice July 3rd weather.



September 2021: Thanks to 2VP Jim K, we have meeting photos. Our guest speaker was Lion Jim Purton with Lion Che and Pierre, to tell us about Canine Companions.

(Photo next page)



**Lion Jim (left) of Canine Companions and
Lion Che (Clifton LC) with Pierre**

October: 2021

Each year the Club plans a retreat (picnic) just to enjoy each other's company (and food). This year, Lions Joe (and Terry) Breda, and Karen and Harry Parker - the "A-Team," planned, organized, bought & prepared food, rented the pavilion, did the set-up (which included asking some folks in the pavilion to leave - as Fairfax Lions had the use permit), and finally cooked and served the picnic food. It was a great success, enjoyed by all.



A-Team: Parker's, Breda's

November 2021: Lions Ken Schutz and Cory Green, the major movers organizing the Fall Festival fund raiser, report the financial results for the Fall Festival are not yet complete ...not all costs/revenue (including info from the City for beer and wine) are available yet. That being said, it was an outstanding day!!! We sold out of food and had strong beer sales, not the most we have had, but strong. The selling price of the beer was higher than in the past which should increase revenue.



Lions Huey (L); (R) Cory, Cindy



GMU Students



Suleiman, Cindy



Bun Stuffers

December 2021: On November 22, we presented 30 (up from 25 last year) Thanksgiving food baskets to **Main Street Child Development Center** - our partner in providing holiday food to deserving neighbors in Fairfax City. Lions Greg and Karen DeRosa did the planning, coordination with Main Street, purchased the food and brought it to Fairfax Senior Center - colocated with Main Street CDC. There, we assembled and delivered the 30 Thanksgiving food baskets.



Above “snippets” are a small sample from past newsletters; they show...even in the COVID era,
Fairfax Lions are active & serving!

Charity Fund Raising

DELIVERING SERVICE DEPENDS ON RAISING CHARITY FUNDS

Be sure to fill out your LoVF lottery tickets, and turn them in to Lion Ron Zabel. Each of those 30 tickets is a chance to win the \$10,000 cash prize. And, the ticket sale generates proceeds that go to both your Club, and Lions of VA Foundation.

News of Club Meetings

Jan 4 - No Dinner Meeting

The club usually does not have a meeting in early January, due to a very busy December (fruit sale, holiday baskets, holiday party, etc).

Jan 18th - by Zoom (thank you Omicron variant)

Our first meeting of 2022 was virtual, and our speaker was financial planner John Wischum; his contact information:

John Wischum
24886 Dahlia Manor Place
Aldie, VA. 20105
888-432-0980
John.wischum@prudential.com



John reminded us to “pay yourself first” and stay disciplined to build an estate as we move across life toward retirement. His charts:

1. **Assess Your Finances**
2. **Develop A Spending Plan**
3. **Complete A Risk Management Review**
4. **Complete An Investment Analysis**
5. **Establish Cash Flow & Tax Planning Strategies**
6. **Review Will and Trust Arrangements**

Inventory assets & liabilities

Net Worth

=

Assets

—

Liabilities

Discretionary Dollars

=

Income

—

Fixed Living Expenses

SAVING FOR MAJOR EXPENSES



- Emergency fund
- Home - purchase vs. renting
- Major expenses:
 - Education, automobile purchase, wedding, vacation, business opportunity, etc.

RISK MANAGEMENT



- Life insurance
- Long-term disability income insurance¹
- Medical insurance¹
- Property & casualty insurance - home, auto, personal liability, business coverages
- Long-term care insurance¹

INVESTMENT PLANNING STRATEGIES

- Assess your risk tolerance
- Develop an asset allocation strategy
- Determine appropriate investment vehicles
- Seek financial help

CASH FLOW & TAX PLANNING STRATEGIES

- Establish a spending plan
- Minimize, eliminate, or convert consumer interest
- Develop a tax deferral strategy
- Utilize employer-sponsored programs
- Stay abreast of recent tax law changes
- Seek assistance from a professional tax advisor

On the above topic, John suggested all should consider having: a Will, an Advance Medical Directive, and possibly a Revocable Living Trust.

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King Lion Mike reminded us the many wonderful achievements of our Club over the past year.

Treasurer Mike reviewed the strong fiscal posture of our charities account.



Lion Ron told us about LoVF lottery ticket sales, a key fund raiser for Lions of VA Foundation (and our Club).

Jan 25 Board Meeting: (Virtual)

The Board discussed looking into ways members can pay dues (and other membership expenses) “on-line.” Treasurer will consider pro/con of various ways, to review later.

Lions Greg and Karen reported the cost of 30 food baskets in December was \$1520. This is less than the November cost, they used Walmart as the primary source of food items.

Charter night will be on Saturday, March 12 at the Chantilly National Golf and Country Club. Electronic invitations will be send to all. The Board agreed to not charge members (and spouses) who are current (paid-up) on their dues.

A nominations committee was established to draft a slate of club officers and directors for Lions year 2022-2023. The dinner meeting on March 15 will be nominations meeting, where all nominations are announced.

The fruit sale committee is looking to the March 17-19 (tentative) sale; and, upcoming potential service activities include: Blood Drive, cleanup of Picket Road, Power Paks (food for school-age children).

February Events

Feb 1 - **Club Dinner Meeting**

Feb 1 - Chinese (and Vietnamese) New Year:
Welcome Year of the Tiger

Feb 2 - Ground Hog Day

Feb 2 - ISCC meeting (Zoom - due to covid surge)

Feb 3 - Lions Lunch Bunch

(look for email from PCC Bill)

Feb 13 - Super Bowl

Feb 14 - Valentines Day

Feb 15 - **Club Dinner Meeting**

Feb 21 - Presidents Day

Feb 22 - **Club Board Meeting**

Upcoming

Mar 12 - FHLC Charter Night - watch for
electronic invitation

Mar 17-19 (tentative) - Fruit sale

Fairfax City Inter-Service Club Council (ISCC)

Shepherd Center Fairfax Burke is in critical need of volunteers to drive seniors (who can no longer drive) for medical & shopping. Phone volunteers are also needed and can work from home. "Clients" must live in the Burke, Fairfax City and central Fairfax County areas. Drivers use their own vehicle,

accept a background check, and provide requested rides that fit their schedule. Available rides are posted on a web-based data base so the driver can accept any ride that is convenient. Trips take about 2 hours, and involve travel to local medical facilities. Interested individuals contact Tom Powers, 571-612-9315 to schedule an interview. Phone volunteers answer calls from seniors requesting services, put requests into a data base and answer questions - from home. Volunteer work a 3 hour shift every other week, Monday to Friday. Training provided by SCFB staff. Call 703-323-4788.

Lions Information...

Email...spam?

Pasted below is an email invoice (appearing to be payment for a Norton product) received by a Lion - all pure spam, designed to get you to click on a link

Chances are, if you click that link (underlined), the next thing you would have to do is place a fraud alert on your major bureau credit reports - because you were hacked, and possibly your identity stolen.

Beware!

Laceo Baceu <lanceobaceu7198@gmail.com>

INVOICE ID #OOR20220125IH

To:

Hello there!

Thank you for your interest in our products.

Your Annual product membership for NORTON
TOTAL PROTECTION has been renewed & updated
successfully.

PRODUCT TITLE - NORTON TOTAL PROTECTION

Finish Date - In 1 year

Quantity - 1

Total Amount - \$402.00 USD

Method of Payment - Auto Debit

Order No. OOR20220125IH

Order Date: 25 Jan 2022

*If you require urgent assistance, please call our
Experts for refund and settlement issue on +1 –
(844) – (678) – 7580*

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Sincerely,

Larry B.

Billing Department

[More on spam...](#)

“How to Minimize the Pandemic’s Flood of Spam”

By Heather Kelly

Washington Post, Jan 11, 2022

Jaden Geller is giving up on his Gmail inbox. The 26-year-old security engineer in San Francisco has been battling an explosion of spam to his free email account for months, like mailing lists he never signed up for and obvious scams. He thinks the address has been comprised beyond saving.

“I was better about actually deleting spam messages at first, but then it became unmanageable,” Geller said. “I used to archive every single message. Now that’s too much of a hassle. I’m checking my inbox less frequently, not looking at everything, and leaving it in a messy state.”

Email spam is an old problem that many people may have forgotten about or, at least, made peace with. Thanks to improvements in automatic filters from email providers and third-party services, the early 2000’s onslaught of sketchy Viagra offers and promised contest winnings were mostly kept out of sight. The spam waterfall became a leaky faucet, with just a few iffy emails showing up in our inboxes alongside a bunch of legitimate marketing emails that are, often, our own doing.

But over the course of the pandemic - particularly in the past six months - many people using free-email services have noticed a surge of unwanted scam emails slipping through the filters and landing in their inboxes. Gmail users have been most vocal about the issue, and some are so overwhelmed with spam they're trying to figure out what they can do about it. Fortunately, the Help Desk is here to help.

What's the problem?

More spam than usual appears to be getting through the automatic filters on some free email services, particularly Google's 18-year-old Gmail. According to cybersecurity firm Proofpoint, there has been a 30 percent increase in the volume of spam this past year across services. The company detected 10 billion additional spam messages in December alone.

Free email such as Google's Gmail, Microsoft's Outlook and Hotmail, and Yahoo have built-in tools for detecting junk mail and moving them to another location (usually a folder called "Spam" or "Junk") where you can still see them or ignore them forever. There are paid third-party filtering options for companies that host their own email but not many for the free email services that are used by billions of people around the world. On the other side of the

issue is professional criminals and marketers, constantly looking for new ways to outsmart email filters and reach their targets.

“Spam is dynamic, unpredictable, and takes many forms,” said Google’s Bjorn Grubelich, product manager for Gmail Counter-abuses. He says Google uses machine learning models to detect and filter out new threats, and that it blocks more than 99.9 percent of spam, phishing and malware from reaching Gmail users.

What does spam want from me?

The term spam encompasses a variety of annoying emails, mostly out to access your money or information (which in turn can make spammers money).

There are marketing emails that you may or may not have unwittingly opted into after buying boots online or signing up for a newsletter. Companies can also get your information from lists that they buy, signing you up for mailings without your consent. The next tier down is filled with less legitimate operations that are still trying to sell things like unapproved medications. (The pharmaceutical scams largely target the United States, where there is no nationalized health care, says Chester Wisniewski, principal research scientist at security company Sophos.)

Phishing emails are attempts to trick the recipient into handing over sensitive information, like a password or credit card number. Then there are malware emails that want you to download an attachment that will give the sender access to your computer. They aim to gather sensitive financial or personal information, or launch something like a ransomware attack.

In the past, malicious spam focused more on using techniques such as viruses. Now that computers are better at auto-updating to patch security holes, spammers are targeting people with social attacks, using techniques like impersonating real companies or people. They're exploiting human weaknesses more than computer weaknesses.

"Because the attacks are social, I think they're worse. There's nothing I can put on your computer that's going to help you not be tricked," Wisniewski said.

What's behind the spam surge?

Unwanted spam emails have become more profitable than they were in the past, according to Ryan Kalember, executive vice president of cybersecurity strategy at Proofpoint. Attacks have become more sophisticated and personal during the pandemic, and there has been a rush of spam targeting people working from home, capitalizing on

their fears by pushing fake covid treatments, masks and tests.

The vast majority of spam comes from Russia and neighboring countries, say cyber security experts. Groups specialize in different parts of the process so one might just sell email lists, while another will send out an entire blast for a client, figures out ways around spam filters, or handles the money laundering.

“The attackers are getting smarter,” said Jeremy Ventura, a senior security strategist at cybersecurity company Mimecast. “Their tactics and techniques are evolving.”

Proofpoint, which has a product that filters spam messages for companies, says that over the past six months, it has noticed that spammers have been increasingly using Google services like Docs or Drive to host their attacks, surpassing Microsoft, which is also heavily used.

In response, Google's Grubelich said: “We are deeply committed to protecting our users from phishing abuse across our services, and are continuously working on additional measures to block these types of attacks as methods evolve.” The company says it “may” scan files like Google Docs when they're shared.

What can you do about it?

Minimizing spam isn't easy, and getting rid of it completely is likely impossible. The best hope is that the email providers are able to adjust their filters and AI to counter the latest attacks. But here are some steps you can take.

Be security smart: The majority of your spam is likely more annoying than dangerous. Still, use a strong and unique password, and turn on two-factor authentication for your account. If you're a Google user, do the Google Security Checkup.

Turn off auto-load for images: When spammers get any indication that their email was received (you opened the email or you clicked on a link), you are marked as even more of a target for future spam. Make sure your email settings are set to not load any images from unknown senders automatically, which makes it harder for them to use tracking pixels. There are options for this in most email apps like Apple's Mail and web-based email like Outlook and Gmail.

Use an alias for online accounts: Every time you sign up for something online with your email address, you risk it (and other information about you) ending up with third party marketers or being exposed in a hack or data breach. One way to keep your email address unknown is not to use it for

anything other than personal correspondence or important accounts, like your bank.

You can set up a second email address that's just for logins and purchases, and let that inbox become a dumpster of marketing emails. Another option is to use an alias. On Gmail you can make emails that are your real address with "+Facebook" or "+Sephora" at the end, to use for specific sites. At least you'll know who leaked your email if it ends up being sold in a list.

Apple recently added a feature called Hide My Email that takes it one step further, allowing you to sign up for accounts using a unique, anonymous email address it generates for you. It's for any Apple user accessing a site that works with Sign In With Apple. iCloud+ subscribers can generate more addresses on any site from their iOS device.

Don't click unsubscribe in the email: Because some malicious spam looks identical to legitimate marketing spam, avoid clicking the "unsubscribe" link in the email unless you're certain it's from that company. Instead, you can let your email service unsubscribe for you.

Report spam, if you want: Flag the email as spam. Doing so won't have an immediate impact on your life - that spammer has already moved on - but

it does give your email provider more information to try to stay ahead of them.

Dust off your email detective skills: Trust no email. If it looks like it's from someone you know personally but seems a little off, text or contact them another way to be sure. If you get any kind of alarming email from a major company saying there's been a large charge or an update on an order you don't recall making, be suspicious. On a computer, hover over any links to see where URLs go, and read closely to see if there are typos like "BesttBuy.com."

See how compromised your email is: Plug your email address into haveibeenpwned.com and see how many breaches it has appeared in. (The site is trusted by the security experts we spoke to.) Consider using a password manager, which can alert you when different passwords appear in hacks and breaches, or even if they're just easily guessable or overused.

The nuclear option, start from scratch: If your email address is a scammer's database and every e-commerce companies' mailing list, you could start fresh with a new address just for personal or work communication. If you use that old address for online accounts, don't delete it, or you'll have to go through and update contact information for every single one. If you're looking for an alternative to

Gmail, you could consider [Protonmail.com](https://protonmail.com).
[Outlook.com](https://outlook.com), [Zoho.com](https://zoho.com) or [Hey.com](https://hey.com).

Speed Cameras in Fairfax City

You may know, speed cameras installed last fall near Fairfax City school zones have been turned-on. They are installed along Old Lee Highway, Fairfax Boulevard and Jermantown Road, to protect students attending the four city schools - as well as Woodson High School and Frost Middle School.

The cameras follow state legislation enacted last year that allows limited photo speed enforcement near active highway work zones and school crossing zones.

Drivers who speed at least 10 mph over the limit face fines of up to \$100 and citations.

One Lion got a warning while driving to the fruit sale site, 7:53am, Dec 16, 2021. The cameras are mostly fool-proof: if you are speeding they will take a photo of your car and license plate, and you will get a citation, and a fine.

Beware, and follow posted speeds!

Special thanks to...

Several Lions always step up to help make this newsletter happen...thank you for providing ideas and/or input (whole articles, reports, photos). Such help is essential to presenting the news of this Club!

About “The Bob Stahl Memorial Newsletter”

Bob Stahl was a WW2 veteran (US Navy - Pacific Theater) - part of the Greatest Generation - and a Fairfax Lion for nearly 40 years and a Melvin Jones Fellow (who served as Club Secretary, President, bulletin editor, and shared at each meeting a bit of “Lions Information.”)

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“The Bob Stahl Memorial Newsletter” is published on the Fairfax Lions web page. Club members are alerted around the 1st of each month to its availability on the web page.

YOUR COMMENTS AND CONTRIBUTIONS ARE ALWAYS WELCOME! Send words & photos for the newsletter, anytime. They must be received by the 25th of the month to be included in the next

issue. We need your help to publicize information about our Club, and about you.

That's all folks!

Send any suggestions, or items to include in the next newsletter.

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OUR LOCAL COMMUNITIES...
WITH PRIDE, COMPASSION AND
KINDNESS**

Fairfax Lions Club



We Serve

Since 1951