

This Week

Stephanie Bettman and Luke Halpin Singing, Fiddling & Guitar Strumming Program Host: Theo Clarke

We are in for another musical treat this week when great talents Stephanie Bettman and Luke Halpin knock us out with their fiddling, singing and guitar strumming. Some of you may have heard them at the Coffee Gallery's Back Stage recently. They perform there every other month at least, some times more often. First time I heard them Back Stage I immediately thought they would make a great program for our Club. I bought Bettman's first CD and look forward to picking up her second CD this Thursday.

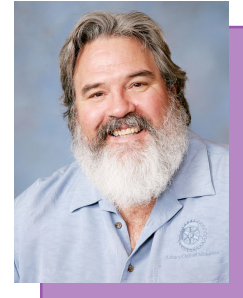
Bettman is a singer/songwriter/fiddler. In a past life she was an actress, aerialist and screenwriter. She earned a BA in music-vocal from Oberlin and attended graduate school at the University of Denver in acting.

Bettman has been teamed up with Luke Halpin for quite awhile. They tour all over the country. Wine & Song at South Pasadena's Wine Styles, April

Please turn to This Week, p.3

THE Construction CREW

by Julius Johnson
for President David Smith



Take a Lesson from the Feds

Did you know that the federal government can not pass speed laws which the states have to follow. This is true even if the Federal Government wants to set speed limits on the Interstate highways and freeways. Each State has the exclusive right to set its own speed limits within its borders.

So how do we wind up with such uniformity in the speed laws from state to state, to the extent that there is uniformity?

The short answer is that the Feds buy it. They can not tell the States what they must have as their speed limits. However, they can pass legislation that provides funds for highway improvement or bridge construction. They can also set requirements for eligibility for those funds that say that, in order to be eligible for these funds, the State speed limits must be in compliance with the Federal Speed limit guidelines.

As we start to draft our Living Trusts and Wills, we know that we cannot make life choice decisions for our children and grandchildren. I'm talking about the re-

ally big choices like whether or not to go to college, whether or not to have babies out of wedlock, or whether or not to start doing certain kinds of drugs.

Here we can take a lesson from the Federal Government. From the Sale of our Home or certain income property, we can create an *Incentive Fund*. Our Children and/or Grand children would be eligible to receive Grants from the *Incentive fund* if, by a certain age, they enter college or a trade school, avoid pregnancy or not do drugs.

Talk to your attorney about how you and help make a positive difference in your family's future even after you are gone. It will be beneficial to all concerned.

Have a great Rotary day. ☉

Greeters

April 29
Ron Morris
May 6
Mike Noll
May 13
Paul Sirois



Program Review

Mozart and Schoenberg in the Afternoon *The Blair High School International Baccalaureate Singers*

This week, we were treated — truly, treated! — to a serenade of three medleys by the best singers Blair High has to offer — the Blair High School International Baccalaureate Singers. Directed by choir teacher Benita Scheckel, the group had just returned from a five day-tour with the Pasadena Unified All Stars ... touring Disney World, Epcot, the Magic Kingdom, and the Kennedy Space Center. For our lunch, they sang three pieces that they had performed while on tour.

First, sisters Amber, Angela and Loren Benn sang the National Anthem.

Second, the entire group sang "Laudate Domino" from the Mozart piece, *The Vespers*. This featured a solo by Loren Benn. Finally, they sang a medley of songs

from the Broadway musical *Les Miserables*, by Claude Michel Schoenberg. Each piece was accompanied by wonderful piano by pianist Jackie Koo.



<
The program started with The Star Spangled Banner

>
Continued with Mozart



<
Choral leader Benita Scheckel



>
Trio sings Schoenberg



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Rotary Club of Altadena - #7183

Chartered: February 14, 1949
P.O. Box 414, Altadena, CA 91003
www.altadenarotary.com
Meets: Thursday, 12:10p
Altadena Town & Country Club
2290 Country Club Drive • Altadena, CA
626-794-7163

Rotary Int. Pres. John Kenny
Dist 5300 Gov. Thomas B. Novotny

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Brian Hayes, Pres. Elec. Bus. 626-398-6300
John Frykenberg, VPres. . Cell: 323-810-0651
Jim Gorton, Sec. Bus. 626-793-6215
Mike Noll, Treas. Bus. 683-0515

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Brian Hayes • Ed Jasnow
Tom McCurry • Mike Zoeller

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Craig Cox Foundation.
Tom McCurry Public Affairs
Brian Hayes/Ron Morris Publicity
Jacque Foreman Sparks/Website
Mike Zoeller Service Projects
Ed Jasnow Community.
Hal Yorke International
Mike Noll Youth Contests/Awards
Tony Hill Vocational/Youth Projects
John Guerrini Membership
Editor, Design & Typesetting Foreman Graphics
Photography Jacque Foreman

April Programs

Program Chair, Theo Clarke

Apr 22 - Voices of Blair IB School for the Performing Arts

Apr 29 - Stephanie Bettman (country western violinist/singer) and her group

May Programs

Program Chair, John Guerrini

May 06 - To be Announced

May 13 - To be Announced

May 20 - To be Announced

May 27 - JROTC awards - Visitor Day

Congratulations



Birthdays



04/13 - Alice Hudson

04/18 - John Frykenberg

04/29 - Mike Noll

04/30 - Rose Steinbacher



Anniversaries



04/26 - Ed & Marcia Guth

04/27 - Sterling & Olga Louviere

Chairmen's Thursday, May 27 ... Visitor Day!

Corner *Each One bring at least One*

by John Guerrini, Membership Chair



The last Altadena Rotary Visitor Day was a success, and we have to keep on having successes if we are to increase our membership

base. We had many guests, and we converted one of them — Alex Matsumura — into an Altadena Rotarian. That means that we are still short (very short!) of our goal of increasing membership by a net of at least four members before the end of June. But wait ... we have three potential new members who came as guests since our last Visitor Day: Dyanna Henderson, Sammy Kayali and Rosanna Rabottini. Why not invite them back for this Visitor Day? Would it be polite/proper to ask each to consider bringing his/her own guest? Sure it would!

Our next Visitor Day — May 27 — coincides with the JROTC/Americanism Awards program, and there are probably

a few other programs that would be the perfect showcase for potential members to see what Altadena Rotary does and what we stand for. We need every Altadena Rotarian to plan on attending Visitor Day — May 27 — with at least one guest.

Who should we bring as a guest? The options are practically endless, but consider the following:

- Spouse
- Partner
- Spouse of current member
- Partner of current member
- Spouse of former member
- Partner of former member
- Business partner
- Boss
- Employee
- Co-worker
- Friend
- Neighbor
- Former speaker program speaker
- Former member of the club

- Church member
- Relative
- Friend (oh, wait, I already said that. Well, bring two friends).
- Customer
- Vendor
- Classmate
- Member of another organization to which you belong
- Member of an organization supported by our Rotary club
- Your pastor/rabbi/preacher/minister/advisor
- Your banker
- Your doctor
- Your dentist
- Your Chiropractor
- One or more of those you invited last time.

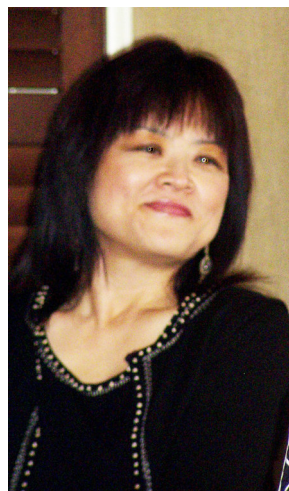
You get the point. I cannot emphasize this enough, and I'm not being dramatic. Without new members, the days of Altadena Rotary are numbered. We are counting on you!



^ >
Soloists singing
Schoenberg



>
Pianist
Jackie Koo



John Guerrini

Keep Music in Our Schools

If you enjoyed last week's program, and think it is worthwhile to bring music into the lives of our students, please vote yes on Measure CC. Music is one of the things that will be lost as the school board members struggle to balance their budget.

Ed Jasnow

This Week

Continued from p. 1

28; Altadena Rotary, April 29; Uncle Calvin Coffee House in Dallas, TX, May 7; Open Door Coffee House in Arlington, TX, May 8. They have 5 more gigs in May, and 13 gigs in June, coast to coast. They are exciting to watch and they make great music. Bring a guest.



MONEY by Linda Wilkes MATTERS

Last Week in the News

The National Association of Home Builders/Wells Fargo housing market index rose four points in April to 19. Economists had anticipated a reading of 16. An index reading below 50 indicates negative sentiment about the housing market.

The combined construction of new single-family homes and apartments in March rose 1.6 percent to a seasonally adjusted annual rate of 626,000 units. Applications for new building permits, seen as an indicator of future activity, jumped 7.5 percent to an annual rate of 685,000 units.

Consumer prices rose a seasonally adjusted 0.1 percent in March, following a flat reading in February. On a year-over-year basis, consumer prices are up 2.3 percent.

The trade deficit increased 7.4 percent to \$39.7 billion in February from a revised \$36.95 billion gap in January. Economists had expected the trade deficit to widen to \$38.5 billion. Exports rose 0.2 percent to \$143.2 billion. Imports increased 1.7 percent to \$182.9 billion.

Retail sales rose 1.6 percent in March, following a revised 0.5 percent increase in February. Economists had anticipated retail sales to rise 1.2 percent in March. On a year-over-year basis, retail sales increased 7.6 percent.

Total business inventories rose 0.5 percent in February, following a revised 0.2 percent increase in January. The February increase was the largest since July 2008.

Industrial production at the nation's factories, mines and utilities increased 0.1 percent in March, following a 0.3 percent gain in February. It was the ninth consecutive monthly increase.

Initial claims for unemployment ben-

efits unexpectedly rose by 24,000 to 484,000 in the week ending April 10. Continuing claims for the week ending April 3 rose by 73,000 to 4.639 million.

Upcoming on the economic calendar are reports on the index of leading economic indicators on April 19, existing home sales on April 22 and new home sales on April 23.

Short Sale: The Basics

A short sale is when a home is sold for less than the amount owed on the mortgage for the home. This occurs when the bank agrees to take less than the full amount due on the mortgage.

A seller does not have to be behind on a home loan to seek a short sale. If sellers wish to pursue a short sale, they must owe more than what the home is worth, demonstrate the house cannot be sold for the amount owed, and suffer from a legitimate financial hardship that makes the mortgage unaffordable.

The next step in the short sale process is to assemble a short sale package. This package will include such things as a financial statement showing monthly expenses, income documentation, bank statements, tax returns, a listing agreement, purchase agreement, an estimated HUD statement and a financial hardship letter.

If the home is sold as part of a short sale, there will be a difference between the amount owed and what the bank collects. This is called the shortage or the deficiency. Sometimes this deficiency may be negotiable. Some banks will seek a promissory note for the deficiency, meaning that the seller may be responsible to pay the difference between what the home sold for and what is owed to the lender. Some lenders might choose to file a collection or a judgment for the amount

owed. The seller should be certain that any amount of debt, or release from debt, is received in writing. If the deficiency is forgiven, the lender can write off the shortage with the IRS, which means the seller may be responsible for paying taxes on the amount of the deficiency. However, the Mortgage Debt Relief Act of 2007 generally allows taxpayers the potential for relief from tax on mortgage debt forgiveness.

A short sale will affect the seller's credit score. To minimize the effect on a credit score, sellers should avoid making late payments on their mortgage and work with the bank to report the sale in the best possible manner.

We are not a law firm, nor an accounting firm, nor a credit repair organization. For advice regarding potential tax liability or credit scores, please consult a tax attorney or an accountant.

Did you know: ...

From 1970 to 1989, residential buildings accounted for 33 percent of energy consumption in the US. According to the most recent figures, residential buildings accounted for 22 percent of energy consumption in the US. This is largely due to better insulation, and energy-efficient windows and appliances. If every American home replaced just one light bulb with a compact fluorescent light bulb, we would provide enough energy to light more than 3 million homes for a year, save more than \$600 million in annual energy costs, and prevent greenhouse gases equivalent to the emissions of more than 800,000 cars. It pays to go green at home. According to a study by the Joint Center for Housing Studies at Harvard University, for every dollar decrease in annual home energy expenditures, house values increase between \$11.63 and \$20.73. ☉

Fresh Tomato Sauce

So Easy a Child could make It



We had a bunch of tomatoes on hand, so what better

way to experience fresh tomatoes than to whip up a batch of sauce, yes? Total prep time is under 30 minutes, and yes, it's so easy that even a child could do it. All you need are tomatoes, some olive oil, a few cloves of garlic, some dried oregano and basil, a bit of salt and pepper, and of course, your favorite pasta. Can you say comfort food?

Into a large food processor, toss together a few tablespoons of olive oil, a few cloves of garlic, a pinch each of oregano, basil, salt and black pepper.



Add as many tomatoes as the bowl will hold.



Puree for a 10-15 seconds for a chunky sauce or for several min-

utes for a smooth sauce.



Transfer to a saucepan and bring to a fast simmer. After

about 15-20 minutes, you have sauce.

Grab that pasta. In this case, it's angel hair.



next time . . .

Toss and garnish as you see fit.

Until



Rotaract Kick-Started at District Assembly

by Ray Carlson

Wonder of wonders! Ever since the RI Convention in LA, where Gary Clark and I attended the Rotaract pre-conference, we have wanted to launch a community-based Rotaract Club in Pasadena. Now, a yet-to-be member of Altadena Rotary, Dyanna Henderson, attended the 2010-2011 District Assembly in Victorville and spent the morning in the Rotaract track. She became enthused about the Rotaract concept and, when she met a young lady from Pasadena Rotary who had been trying to launch it, the two agreed to do it together.



l to r: Altadena President elect Brian Hayes, DGE Roger Schulte and Dyanna Henderson

She met DGE Roger Schulte and posed for the *I Was There* photo with president-elect Brian Hayes in front of the District 5300 logo. The exuberance expressed by Henderson all the way home gave Brian and me confidence that this young leader will be exactly what Altadena Rotary

needs to spark new growth in membership and a new outreach to our community and beyond. She will visit Jamaica with her mother during the Caribbean District Conference in May and could represent District 5300 and our club! Haiti is in that district.

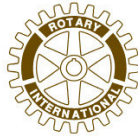


I presented Youth Entrepreneurship Education at the International and Vocational Service tracks of the Assembly, and the idea of a District-wide Business Plan Competition like we have done in Altadena for 10 years. There was much enthusiasm for the idea — a great encouragement to me. Ken Rowland, long-time promoter of the Corazon Super-Build Project in Mexico but now moving to new pastures, gave a great endorsement of the concept.

Since the Assembly, a Claremont Unified School District principal wrote that he wants to start a class immediately among *special needs* students, all because of Ken Rowland's initiative over the past several months.

Until





ROTARY INTERNATIONAL
DISTRICT 5300



15th Annual Peace Conference



MEETINGS HOUSE,
BRETHREN HILLCREST HOMES
2705 Mountain View Drive, La Verne, California
Saturday, May 22, 2010
9:00 A.M - 2:30 P.M. (Registration: 8:30 A.M.)

Conference Theme
“IS WORLD PEACE POSSIBLE?”

Greetings: District Governor Tom Novotny
Conference Chair and Moderator: PDG Dr. Garbis Der-Yeghian

THE ROLE OF:

THE FAMILY - Rev. Jerry L. Ferguson
Los Angeles District Superintendent, Church of The Nazarene

FAITH, ETHICS AND VALUES - Rabbi Steven Jacobs
President, Progressive Faith Foundation

ECONOMIC DEMOCRACY - Mr. Mark Chenian
International Financial Analyst

POLITICAL STRUCTURES - Dr. Aziz Said
Professor and Director, Center for Global Peace,
American University;
Ranking professor of international relations

EDUCATION - Dr. Nancy Erbe
Professor of Negotiation, Conflict Resolution and Peace-building,
California State University, Dominguez Hills;
Fulbright Senior Specialist in Peace Studies and Conflict Resolution

YOUTH - Ms. Amanda Zeidan
Rotary Ambassadorial Scholar

LUNCHEON KEYNOTE SPEAKER:
PDG Ken Boyd, 2011-2013 Rotary International Director
"The Role of Rotary International in Promoting Global Peace"

**“PEACEMAKER OF THE YEAR”
INAUGURAL HONOREE:
PDG DR. GARBIS DER-YEGHIAN**



Rev. Jerry L. Ferguson



Rabbi Steven Jacobs



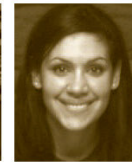
Dr. Nancy Erbe



Dr. Aziz Said



Mr. Mark Chenian



Ms. Amanda Zeidan



PDG Ken Boyd

Admission and Luncheon: \$30.00 Per Person
Complimentary **Conference** Admission for Senior Citizens and Interact/High School Students (Reservations required)
Reservation Deadline: May 8, 2010
Checks may be mailed to Rotary International District 5300 Office
c/o Temple City Postal Centre, 5812 Temple City Blvd., #801, Temple City, CA 91780
Please direct conference questions to Fred Sohl, (626) 441-4531



Invite
your
Friends
to
join us
as we

Honor the Students
of the
Junior ROTCs



At our next Visitor Day
Thursday, May 27, 2010



All we ask ...
Each One bring One

Make the Pig *fly*

