

This Week
**Junior ROTC &
 Americanism
 Awards**
Program Host:
John Guerrini

Altadena Rotary Charities was formed to support the philanthropic activities of the Rotary Club of Altadena. Since then, the Club has received several restricted endowment donations from the Altadena American Legion Post No. 470, Inc., one of which is earmarked to fund scholarship awards to several local high school Junior ROTC units.

The primary purpose of the original endowment is to grant two awards of \$1,000 each annually to graduating students at Pasadena High School (Navy), Blair High School (Army), and John Muir High School (Air Force).

The endowment also funds two scholarships of \$1,000 each to graduating seniors at John Muir High School (one boy and one girl), and two scholarships of \$500 each to graduating eighth graders at Elliot Middle School (also one boy, one girl). These scholarships are known as the Americanism Awards and are awarded according to courage, honor, leadership,

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Hayes
 by President Brian Hayes
Stack

What's for Dinner?

When I was young, I was offended when I heard John Denver disparaging my hometown by singing "Saturday night in Toledo, Ohio, is like being nowhere at all."

I will admit that the rustbelt city of Toledo lacked the nightlife and sophistication of larger, more cosmopolitan cities, but it was a great place to grow up. I attended an excellent public school, I lived in a safe neighborhood, and I had a world-class art museum at my disposal. Fine dining might have been lacking, but there were unique neighborhood joints like Tony Packo's (made famous by Toledoan Jamie Farr on *M*A*S*H*), Theo's, my favorite (and now defunct) Greek restaurant, and Beruit, one of several outstanding Lebanese restaurants.

When I think about the John Denver song today, I can't help but wonder: Did he ever visit Arcadia?

There are many fine people living in Arcadia, and the Arcadia Rotary Club is among the most active in the District. But people move to Arcadia for high performing schools and carefully manicured neighborhoods, not the nightlife. Civic leaders proudly boast their *Restaurant Row* on Huntington Drive that features the likes of Olive Garden, Tokyo Wako

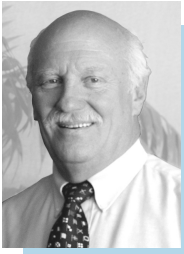
and Outback Steakhouse. I suppose it's possible to get a decent meal at one of these cookie-cutter cookeries, but you can also get the very same meal at any suburban strip mall in the country.

While convenience drives me to grab a latte at Starbucks from time to time, I much prefer to support Jones Coffee Roasters (and not just because the owner is a Rotarian!). I am programmed to crave Big Macs, but how can that compare with the burgers (and belly dancers!) at Burger Continental. I might pick up a bottle at BevMo from time to time, but I would rather take a chance on an unknown vintage recommended by the owner of Mission Wines in South Pasadena. A steak and some Bloomin' Onions at Outback would hit the spot, but to that restaurant chain I am a consumer, while at Mike & Anne's in

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Greeters

- May 26
Kevin Moore
- June 02
David Smith
- June 09
Linda Wilkes



Program Review

9/11 Memorial in Pasadena

Guest speaker John McDannel — retired United Airlines pilot who previously flew flight #175 before its fateful impact with the South Tower of the International Trade Center on 9/11 — has personal reasons for wanting a memorial here.

"We must never forget" quoth the ex-Air Force pilot who has sought single handedly to rename a portion of New York Drive in Altadena for events transpiring on 9/11. His ultimate vision of a new Victory Park complete with 9/11 Memorial,

water park feature to include a small lake, hiking trails and pathways, California Pin Oaks and a commemorative monument are slated to be the first of its kind outside New York, the Pentagon and crash landing site in Shankesville, Pennsylvania.

McDannel envisions two girders from the International Trade Center being transported with some fanfare to California to be incorporated into the commemorative monument.

Support for his vision has been growing over the past decade and already include the planting and care for as many as 120 Pin Oaks on New York Dr., installa-

tion of a \$150,000 traffic light to enhance traffic flow and safety, installation of broad walk



ways which required moving existing fences inhibiting pedestrian traffic and the commitment of the city to care for trees, provide selected irrigation and beautify the drive. Prior to this, McDannel planted and hand-watered the trees he planted with help of a three hundred gallon water tank on his personal truck. **That's passion and dedication to the cause!**

A Rotarian himself, McDannel still ponders the events of that fateful day. His son-in-law was in one of the towers, but fortunately escaped with his life. John knew others who were not so fortunate and could not escape the impact upon the New York community where so many of

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Sparks is published 48 weeks a year and is the official publication of the Rotary Club of Altadena. The deadline for submission of articles is Friday at 6p to current editor email, fax, or delivery.

Rotary Club of Altadena - #7183

Chartered: February 14, 1949

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John Frykenberg International

Regina Bette Youth Contests/Awards

Tony Hill Vocational/Youth Projects

John Guerrini Membership

Editor, Design & Typesetting Foreman Graphics

Photography Jacque Foreman



Memorial as envisioned by John McDannel

May Programs

No Designation

Program Chair, John Guerrini

May 26 - JROTC Awards

June Programs

Rotary Fellowship Month

Program Chair, Ed Jasnow

Jun 02 - To be Announced

Jun 09 - To be Announced

Jun 16 - To be Announced

Jun 23 - To be Announced

Jun 30 - To be Announced

Congratulations



Birthdays



05/05 - Ursula Moore

05/09 - Bill Jennings

05/15 - Elsa Smith

05/18 - Craig Cox

05/30 - Susan Applegate

Anniversaries

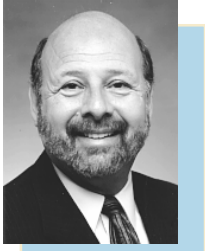
05/18 - Tony Hill & Ann Rider

05/19 - Roger & Kathleen Anne Fennell

Chairmen's Corner

There's Music in the Air

by Ed Jasnow, Community Chair



And that music is coming from Farnsworth Park. Yes, it's almost time for the Summer Concert Series, and our Club is going to be involved to the maximum. This year, we are going to be selling beer and wine at the concerts, which should be a great fundraiser for Club Operations. In order to do this, we have to provide security at the four entrances and exits to the amphitheater. Additionally, a ten-foot Rotary Club of Altadena banner will be mounted on the stage behind the performers. And, our name and logo will be prominently featured in the flier and the program.

If you haven't already figured it out, this is going to require the participation of every member of our Club in order to pull this off successfully. This activity replaces our participation in the Altadena Old-Fashioned Days Parade, and is easily our highest profile community activity. In addition to everything described above, we're going to have an Altadena Rotary

table at the top of the amphitheater with information about our club for prospective members. This is a great opportunity to let the community know who we are and what we do, and invite those people in the community to come and join us as we perform our *Service Above Self*.

So, make sure you put your name on the sign-up sheet, or better yet, go to Club Runner and sign up there. This is our chance to shine in Altadena, so let's all get in there and put on a great show for the people!

Program

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the 2900+ victims had friends, relatives and immediate family. He still wonders who trained the terrorists and where they were trained because taking over a Boeing 737 is no easy task.

The world we know has changed dramatically since that fateful day. Mohammad Atta, Osama Bin Laden, Anwar Al Alaqui, the blind shake, the Christmas bomber, the shoe bomber and other terrorists have changed the world. Bombings in Tanzania, Kenya and Yemen targeting the US military and the rise of Al Queda have spread fear and mistrust, pat-downs and intrusive scanning machines

Proposed Water Feature



in our lives. And the specter of radical Islam now threatens the freedoms to which we were/are accustomed.

And so we remember, and John McDannel remembers a day, an event which we cannot forget in our on-going struggle to pay the high price for our freedoms and our way of life with yet more blood sacrifice. The cost is high, but one which Americans have traditionally paid and undoubtedly will continue to pay as long as there are terrorists abroad in the land who are willing to target innocent Americans just to make a political point.

John Frykenberg

This Week

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patriotism, scholarship, and service.

This week, the Rotary Club of Altadena, with this generous gift from Post No. 470, operating through the Club, presents a total of ten awards to our future leaders.

Please join us for this always-fun and always-heartwarming event!

Stack

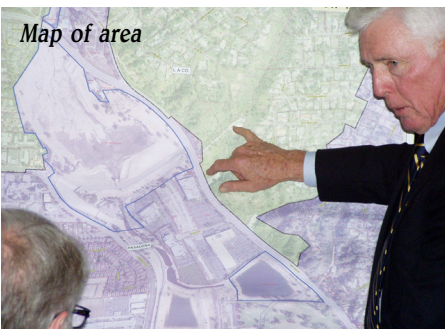
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South Pasadena I am special, and at El Portal Mexican Restaurant, I'm treated as if I'm part of the family.

Well, now you know how I spend my weekends. I hope this article persuades you to support local businesses. Not only does that keep our dollars in our community, it rewards and encourages the risk takers and the entrepreneurs.

And if you find yourself in Arcadia hankering for a unique and satisfying meal, I suggest you skip Red Lobster and try one of the many thriving Asian restaurants, or perhaps the cornmeal crust pizza at (the one and only) Zelo's.

Map of area





MONEY by Linda Wilkes MATTERS

Last Week in the News

The Mortgage Bankers Association said its seasonally adjusted composite index of mortgage applications for the week ending May 6 rose 8.2 percent. Refinancing applications increased 9 percent. Purchase volume rose 6.7 percent.

Retail sales rose 0.5 percent to \$389.4 billion in April after a revised 0.9 percent increase in March. It was the 10th straight monthly gain. On a year-over-year basis, retail sales rose 7.6 percent.

Wholesalers increased their inventories 1.1 percent to \$442.9 billion in March. This followed a 1 percent rise in February. Sales at the wholesale level rose 2.9 percent in March. On a year-over-year basis, sales were 13.3 percent higher since March 2010.

The trade deficit increased 6 percent to \$48.2 billion in March from \$45.4 billion in February. Exports rose 4.6 percent to \$172.7 billion. Imports increased 4.9 percent to \$220.8 billion.

The producer price index, which tracks wholesale price inflation, rose 0.8 percent in April after a 0.7 percent increase in March. For the year, seasonally adjusted wholesale prices are up 6.6 percent. Core prices — excluding food and fuel — rose 0.3 percent in April.

Total business inventories rose 1 percent in March to \$1.48 trillion, up 10.1 percent from a year ago. Total business sales increased 2.2 percent to \$1.2 trillion in March, up 11.8 percent from a year ago.

Consumer prices rose a seasonally adjusted 0.4 percent in April, following a 0.5 percent increase in March. For the year, seasonally adjusted consumer prices are up 3.1 percent.

Initial claims for unemployment benefits fell by 44,000 to 434,000 for the week ending May 7. Continuing claims for the

week ending April 30 rose by 5,000 to 3.7 million.

Upcoming on the economic calendar are reports on the housing market index on May 16, housing starts on May 17 and existing home sales on May 19.

Creating a Paperless Mortgage Lending Environment

The mortgage business is very paper intensive and the goal to digitize the entire process has been in the works for more than a decade. Milestones include the establishment of the Uniform Electronic Transaction Act (UETA) and Electronic Signatures in Global and National Commerce Act (ESIGN).

The purpose of UETA was to remove barriers to electronic commerce by validating electronic records and signatures. UETA was enacted to facilitate the use of electronic records and signatures in interstate and foreign commerce by ensuring the validity and legal effect of contracts entered into electronically.

There are significant benefits to going digital: It saves environmental resources, moves loan files faster, improves efficiency and lowers closing costs. The elimination of overnight shipping fees alone is significant, saving a middle-sized lender about \$1.8 million annually.

There are also important benefits from a compliance perspective. Electronic documents streamline the compliance process and allow quick generation of all the necessary documents. Document and disclosure management solutions generate uniform and consistent loan packages, with no missing documents and more accurate information. They also provide end-to-end auditing capabilities of document delivery, including a borrower's receipt, viewing and signing.

Electronic documents eliminate wait-

ing periods. This helps to keep clients more committed and less likely to shop around while waiting for RESPA docs. Loan disclosures such as RESPA and GFE can be delivered instantly and signed in seconds.

We're happy to announce that we recently completed the first paperless mortgage transaction at our company. We've conducted a limited rollout of electronic loan closings with plans to expand the practice nationwide. ☉

Find Linda Wilkes on line: <http://www.myprospectmortgage.com/lwilkes>

Form & Line by Jacquie Foreman, editor **Gophers . . .**

I'm talking about those pesky little guys who make holes and tunnels in your lawn, eat your roses, your vincas, your marigolds, and anything else they decide is tasty, and even kill trees — though it takes a while. When we moved into our home 38 years ago, there was a beautiful, white meat peach tree in the back yard. Maybe five years later, it was clear it was dying, and one spring there were no new leaves. We figured the tree was just old, but maybe not.

When we dug it up, it was clear that gophers had been nibbling on it and had eaten away over half of its roots. And trees don't live very long without roots.

I've tried a lot of ways to deter and discourage them, but Bruce is very direct. He uses traps that kill them. This year he bought some new traps through Amazon, and has caught and dispatched eight of these voracious creatures. The City of Pasadena is doing construction across the street; guess where their gophers are going! ☉