

This Week
Carolyn Leach
Administrator, and
Dennis Demanett,
Teacher, Waldorf
School, Altadena
Program Host
Tom McCurry

This prestigious network of more than 1000 schools worldwide originated in Austria. The school's chief teaching tools are anything but high-tech: pens, paper, knitting needles and, occasionally, mud. Not a computer to be found. They are not allowed in the classroom, and the school even frowns on their use at home.

There are around 160 Waldorf schools in the country that subscribe to a teaching philosophy focused on physical activity and learning through creative, hands-on tasks. Those who endorse this approach say computers inhibit creative thinking, movement, human interaction and attention spans.

While other schools brag about their wired classrooms, the Waldorf school embraces a simple, retro look: blackboards with colorful chalk, bookshelves with encyclopedias, wooden desks filled with workbooks and No. 2 pencils. Some education experts say that the push to equip classrooms with computers is unwarranted because studies do not clearly show that this leads to better test scores or other measurable gains.

Is learning through cake fractions and knitting any better? The Waldorf advocates make it tough to compare, partly because, as private schools, they administer no standardized tests in elementary grades.

Come and hear about highly-respected schools that are truly contrarian in their approach to computers in the classroom. ☉



View by President
from the **Hill**
 Tony Hill

Are you Sweating the Small Stuff? ... Read on

Feeling a bit on the lazy side, this week I will pass on some food for thought for all of us that I found in a book called *Don't Sweat the Small Stuff* by fellow Californian, Richard Carlson, PhD (*any relation? I wonder ...*). What follows is the first chapter of that book of essays, also titled "Don't sweat the Small Stuff."

...

"Often we allow ourselves to get all worked up about things that, upon closer examination, aren't really that big a deal. We focus on little problems and concerns and blow them way out of proportion. A stranger, for example, might cut in front of us in traffic. Rather than let it go, and go on with our day, we convince ourselves that we are justified in our anger. We play out an imaginary confrontation in our mind. Many of us might even tell someone else about the incident later on rather than simply let it go.

"Why not instead simply allow the driver to have his accident somewhere else? Try to have compassion for the person and remember how painful it is to be in such an enormous hurry. This

way, we can maintain our own sense of well-being and avoid taking other people's problems personally.

"There are many similar, *small stuff* examples that occur every day in our lives. Whether we had to wait in line, listen to unfair criticism, or do the lion's share of the work, it pays enormous dividends if we learn not to worry about little things. So many people spend so much of their life energy *sweating the small stuff* that they completely lose touch with the magic and beauty of life. When you commit to working toward this goal you will find that you will have far more energy to be kinder and gentler." ☉

...

Greeters

November 03
David P. Smith

November 10

**Meet the Rose Queen and Court,
 at San Marino Rotary**

November 17
Linda Wilkes



Program Review

Black Power in Evidence



Bianca Vobecky, immigrant from Haiti sure was impressive in her quick rundown on how to succeed in business by really trying hard.

How about starting as a professional student at Pasadena City College and doing it on the cheap? Then try being a truck broker and finding people who have trucks and want to ship stuff, clients who are looking for a good deal on transporting stuff and making it happen as the reliable broker in between? ... Not an easy task.

Vobecky kept her eyes and ears open. She heard about opportunities for minorities as contractors, shippers, builders. So she got herself a contractor's license, then a demolition contractor's license, then a Department of Transportation license ... making a few bucks wherever she could. Her reputation for being able to deliver the goods soon came to the attention of companies needing to demonstrate cooperative ventures with minority contractors and voila ... Xerox wanted to hire her. They paid for her to continue her education in finance and gave her a steady paycheck.

construction projects, Vobecky's working client list includes LAX International Airports, the US Army, Sempra Energy, the Department of the Air Force, the Department of Homeland Security, CalTrans and other high profile clients. Partnering with these clients, Vobecky Enterprises has as of today been qualified to bid on jobs requiring a bond of up to \$20 million ... very impressive!

Vobecky is now turning heads. She employs 17 people, does gross business of \$1.3 million a year and has been recognized for her achievements by no less than the US Department of Commerce, the City of Los Angeles as Minority Contractor of the Year, the Glendale Chamber of Commerce on whose Board she serves, the Society of Military Engineers and the Glendale Little League for contributions to her community.

Way to go Bianca Vobecky! We are all rooting for you and know you serve as an outstanding role model to young people entering the work force even in tough times.

John Frykenberg

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TBD Youth Contests/Awards

TBD Vocational/Youth Projects

TBD Membership

Editor, Design & Typesetting Foreman Graphics

Photography Jacque Foreman

October Programs

Vocational Service Month

Program Chair, Tom McCurry

Oct 27 - Carolyn Leach - Administrator of Waldorf School in Altadena

November Programs

Rotary Foundation Month

Program Chair, Hal Yorke

Nov 03 - To be Announced

Nov 10 - Meet the Rose Queen & court -- Combination meeting in San Marino

Nov 17 - To be Announced

Nov 24 - To be Announced

Congratulations



Birthdays



10/08 - Susan Cox

10/17 - Noriko Suzuki (Mehring)

10/24 - Jim Gorton



Anniversaries



10/19 - David P & Elsa Smith

Chairmen's Corner

by Craig Cox, Foundation Chair

Where does the Money go?



Contributions to the Rotary Foundation go to the Annual Programs Fund, Polio Plus, Permanent Fund, Disaster Recovery Funds, and Approved Founda-

tion Grants. Today we will look at the Annual Programs Fund.

The Annual Programs Fund is available for donors who are working for their Paul Harris Fellowship. The Annual Programs Fund makes it possible for Rotary clubs to transform lives worldwide. Your generous support funds local and international projects that advance The Rotary Foundation's mission. All contributions to the fund are spent on quality Rotary

projects.

The 2011-12 worldwide fundraising goal (Annual Programs Fund Goal) is US\$104 million. The *Every Rotarian, Every Year* initiative encourages all Rotary club members to help us reach our goal by having every member contribute at least \$100 to the Foundation every year.

You can direct your Annual Programs Fund gift to *SHARE*, the World Fund, or an area of focus fund. *SHARE* is the primary source of funding for Rotary Foundation programs. It's also the only Annual Programs Fund designation that generates funding for the District Designated Fund. Rotary districts use their DDF to pay for the Foundation activities in which they choose to participate.

World Fund contributions provide the

Foundation's portion of funding for approved grants. Through the World Fund, the Foundation Trustees can allocate funds where the needs are the greatest.

Areas of focus contributions provide the Foundation's portion of funding for activities addressing critical humanitarian issues and need.

As we approach the end of the year, I encourage every Rotarian to look at their charitable giving goals. If you would like to make a contribution, we ask that you give Sue Applegate a check made payable to Altadena Rotary Charities (or go online to www.altadenarotary.com and give with your credit/debit card). Designate the check to the Rotary Foundation Annual Programs Fund, and we will take care of the rest. ○



MONEY MATTERS

by Linda Wilkes

Economic Update **Last Week in the News**

The Mortgage Bankers Association said its seasonally adjusted composite index of mortgage applications for the week ending October 7 rose 1.3 percent. Refinancing applications increased 1.3 percent. Purchase volume rose 1.1 percent.

The trade deficit decreased slightly to \$45.608 billion in August from a revised \$45.625 billion in July. Exports fell 0.1 percent to \$177.6 billion. Imports for August were virtually unchanged from July at \$223.2 billion.

Retail sales rose 1.1 percent to \$395.5 billion in September after an upwardly revised 0.3 percent increase in August. The gain was the biggest in seven months and

twice what economists had estimated. On a year-over-year basis, retail sales rose 7.9 percent.

The Reuters/University of Michigan consumer sentiment index for October's preliminary reading fell to 57.5 from 59.4 in September. The index hit a 30-year low of 55.3 in November 2008.

Total business inventories rose 0.5 percent in August to \$1.535 trillion, up 10.5 percent from a year ago. Total business sales increased 0.3 percent to \$1.201 trillion in August, up 11.8 percent from a year ago. The total business inventories/sales ratio in August was 1.28.

Import prices rose 0.3 percent in September following a 0.4 percent decrease in August. On a year-over-year basis, im-

port prices are up 13.4 percent, led mostly by a sharp rise in fuel prices. Export prices rose 0.4 percent in September after advancing 0.5 percent in August. For the year, import prices are up 9.5 percent.

Initial claims for unemployment benefits fell by 1,000 to 404,000 for the week ending October 8. Continuing claims for the week ending October 1 fell by 55,000 to 3.67 million.

Upcoming on the economic calendar are reports on the housing market index on October 18, housing starts on October 19 and existing home sales on October 20.

Industry Insider

What Drives Mortgage Interest Rates?

Please turn to Money p. 5

Don Applegate's

Wild and Wonderful HISTORY

A Backward Glance At ...

Besides sailors, gamblers and everyone who lived during the Dark Ages, some of the most superstition-prone people imaginable are theatre folk. Lots of them today still keep alive superstitious beliefs that — charitably stated — are nothing short of *bizarre*. One has to wonder why they would embrace notions so ... *out there* ... that, by comparison, standing under a horseshoe and expecting to be drenched in its flow of good luck seems a sensible pursuit. For the moment though, we'll shelve that imponderable and concentrate instead on a small ladle of their oddball beliefs dipped into a deep, bubbling pot of superstition soup.

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And let's start with ... shoes. Yes, *ordinarily*, those clogs and wing-tips provide the yawningly pedestrian service of encasing and protecting our feet. However, many thespians are convinced that these humble coverings will also presage the wearer's *fortune*, be it bright or bleak.

Here's a popular scenario: If your shoes squeak as you walk onstage, then this unquestionably means that you will perform without mishap.

But be mindful of this: The play's over, you're pooped and need to lie down. You get up on the bed and kick off your shoes. But how they *land on the floor* determines an immediate condition that is either beneficial or stinky. If they plop into a jumbled pile (upside down, on their sides, etc.) then misfortune results. Although, to hit on their soles and rest upright signifies that your US Keds have brought you good tidings. Guess that makes good sense if you con-

sider that this is how *you* would like to touch down every time you heave out of the sack.

As well, no performer in his/her right head would ever leave shoes on a chair — heavens to Shakespeare, no! It is felt that this act simulates *being hanged*, since your feet (shoes) are suspended above the floor. Clearly, theatrical people have a robust sense of gallows humor with chuckle-filled superstitions like that one.

Then there's the makeup that is such an integral part of the mummer's craft. And here some spirited head-scratching begins as we struggle to grasp these beliefs: The makeup box — in order to assure *good luck* — must always be left *untidy*; and yet, if the box is ever knocked over and its contents disarrayed ... well ... that's a jaw-dropping gaffe that promises industrial-strength misfortune. And to *lose* your makeup box? That would guarantee even greater disaster than bumping and spilling it. Also, if the actor does not have a rabbit's foot, then he/she needs to get one for good luck; then, as a bonus, start using it to apply rouge when readying for a performance.

Admittedly folks, I'm not the sharpest blade in the drawer, and that's probably why I fail miserably to detect reason in the rituals just described.

But then again, how are *you* doing in that same effort?

Of course, a big share of actors' superstitions pertain to being onstage delivering flawless performances. When leaving their dressing rooms — which are numbered, but *never* with 13 — performers

Superstitions — PART II

should always take that first step outside the door on the *left* foot. Later, if he/she trips while stepping onstage or catches some part of their costume on a set or prop — missing cues and blowing lines will almost certainly be his or her fate. And, if that performer's costume contains *peacock feathers* ... well then ... no amount of stumbling or snagging could equal the calamity those feathers would bring. Similarly (and apparently only in America) to have a *picture of an ostrich* anywhere onstage during the play will, quite likely, cause the production to flop.

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Actually, there are buckets more superstitious beliefs held by theatre folk, some far and away more abstruse than those mentioned here — if you can believe that is even possible. It's undeniably true that these days actors and actresses are much less superstitious than in the distant past. And yet, acting is an ancient art practiced for several millennia; so, in relative terms, *these days* could mean as recently as the last century or more. Throughout those many decades uncounted stage performers have adopted scads of very old beliefs, modified and added some that were more or less specific to themselves, resulting in distinctive behaviors.

Wishing for good luck in an upcoming show, humorist Will Rogers knocked on wood before making his entrance. On opening night the family dynasty of actors — John, Lionel and Ethel Barrymore — gave each other a red apple. Wilfred

Please turn to History, p. 5

Money

Continued from p. 3

Mortgage interest rates are not set by banks, lenders or brokers. Mortgage interest rates are based on mortgage-backed securities (MBS), which trade just like regular stocks and bonds. In essence, if MBS selling volume is lower, bond yields and mortgage interest rates increase. Conversely, if MBS selling volume is higher, bond yields and mortgage interest rates decrease.

Mortgage interest rates change daily and are driven by multiple forces. One indirect external force is interest rates in general. The Federal Reserve typically has considerable control over interest rates. It does so by tightening the money supply during times of economic expansion, which results in higher interest rates. Conversely, the Fed can loosen the money supply during times of economic contraction, which results in lower interest rates.

History

Continued from p. 4

Hyde White kissed all of his lucky charms, Ed Wynn wore the same pair of shoes for 20 years (must still have been squeaking), and Al Jolson garbed himself in old clothes. Something of a departure from this kind of good luck-generating activity was what John Wayne did before making a movie. He believed that his friend and brother actor Ward Bond was an omen of good fortune, so The Duke cast Bond in as many of his films as he could. But, *wildly* departing from these future thespians, the 19th Century's Empress of Eccentric Actresses, Sarah Bernhardt, got all the good luck she'd ever need from a rosewood coffin. Made for her when in her teens, it symbolized the death she defeated at that time, making it a very fortunate thing indeed. It was always with her. She slept in it, made love in it, and it traveled with her wherever she went. And that's about as extreme as superstition can get.

Well, it's time once again to close an-

The Fed can also take a more direct role in controlling mortgage rates. The Fed moved aggressively to push down mortgage rates by buying about \$2.1 trillion of MBS. This policy, conducted in 2009 and 2010, was largely successful.

Events overseas can also affect mortgage rates. Recent economic problems in Europe have led to large purchases of US Treasuries, which drove down yields and subsequently drove down mortgage interest rates. Current jitters that Greece might default on its debt have continued downward pressure on mortgage interest rates.

In an effort to keep borrowing costs down and spur economic growth, the Fed has started a new program called *Operation Twist*. The plan entails selling \$400 billion in short-term Treasuries in exchange for the same amount of longer-term

other segment of HH, and it seems fitting to wrap it with one of the goofiest overtures theatre folk make to confer sincere good luck on fellow thespians about to perform. They say, "Break a leg!" Now, over the past 57 or so years I've been on hundreds of stages and given around 2,300 performances, in one capacity or another, to live (or *mostly living*) audiences. Neither I nor wife Sue have the vaguest idea as to why she'll suggest that I fracture a perfectly good limb (*which one* is evidently my choice) when doing a show. But, we *do* know that it's sacred among stage people who earnestly wish good fortune for their colleagues.

It's silly, superstitious nonsense that I still always like to hear — and then quickly dismiss.

But I'll tell you this: No way will I ever bring that life-size, oil-on-canvas ostrich portrait to any of my shows again.

See you in the past, in the very near future!

Treasuries. The Fed also announced it would be reinvesting incoming principal from previously purchased MBS to buy additional MBS.

Mortgage interest rates most closely track the 10-year Treasury note. The theory behind *Operation Twist* is that purchasing such longer-term Treasuries will lower their yield, thus putting downward pressure on mortgage interest rates. ☉

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

Form & Line by Jacque Foreman, editor

Surprise! I met a prospective member

It was almost noon on Saturday, and we were putting lights on our last tree of the day when a gentleman showed up and started asking us about how long it took to put up the lights, how many trees are on the lane, etc. We invited him to lunch, and he came. His name is Jim. We ended up sitting around a corner of the table and started talking. He's associated with MonteCedro — the complex that was scheduled to replace Scripps Home several years ago. He said the plan is now that they will start breaking ground in about a year.

The subject turned to Rotary — Altadena Rotary. He mentioned that another member of the staff belongs to Pasadena Main, but he thinks he would like a smaller club better. In high school he was a member of Interact, and he might even remember to wear his badge/pin. We kept talking after everyone else left the table.

I invited him to come as my guest this Thursday, but he has another appointment. The plan is that he will come next Thursday, November 03. He asked that I send him a reminder. I will. ☉