

September 22, 2011

## This Week

### CHASE — The Altadena Branch Team:

- **Tiffanie Bell**, Assistant Vice President, Branch Manager
- **Sean A. Gomez**, Vice President - Investments
- **Denise McDaniel** - Loan Officer - Home Lending

### Program Host: C. Ray Carlson

Everything you want to know about banking, home loans, investment climate, and the world economic situation.

A micro-seminar on the world of finance, in 25 minutes! By the top team from our nearby Chase branch!

**Tiffanie Bell** was appointed Branch Manager a year ago and is excited to be visiting our club and sharing anything and everything about **finance**. To be sure that she has answers to everything we might ask (I asked a lot of questions.), she is bringing a couple of her top aides.

**Sean Gomez** will cover the current investment climate and potential effects of national and global economic crises.

**Denise McDaniel** has exciting news on

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## View from the Hill

by President  
Tony Hill

## Just a bit of Humor

Another week another President's article due ... what to write ... what to write? Ok, how about some humor for a change. I have been collecting jokes from a column that appears daily in the *Pasadena Star News* newspaper, with the plan to use them as filler when there is extra time in the club business portion of our weekly meetings.

Unfortunately, this has yet to happen. It is just amazing to me how quickly the 25-minute time period goes by from when the meeting is called to order to when it is time to turn the meeting over to the program chair.

But before I pass on some of these jokes, let me acknowledge our first new member in my Rotary year, **Gordon Seyffert**. As you may guess, I am thrilled since membership growth is my primary focus for my Rotary year. Thank you, **Dave Smith**, for being so fast off the mark on this. He has not only brought us a new member but an excellent one. At one of his first meetings as a guest, Gordon invited all of us to his house warming where we had a chance to meet his beautiful family. In addition, Gordon already shows

an enthusiasm for Rotary. He indicated to me that he is interested in using his research skills as a genealogist to look into the early history of our Altadena Rotary Club. I cannot wait to hear those details about our Club's heritage. In addition, on the very day this week that he was inducted into our Club, Gordon attended the membership meeting on Thursday night at Craig's house. Welcome aboard, Gordon. We look forward to your efforts to assist us in making the Altadena Rotary Club *bigger, better and bolder*.

Okay, now to a sample of a group of jokes known as *paraprosdokians*, that have appeared in the *Pasadena Star News*. A paraprosdokian is a two-part quotation in which the second part puts a

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## Greeters

September 22

**Ed Jasnow**

September 29

**Julius Johnson**

October 06

**Sterling Louviere**



# Program Review

## Advertising has changed With Time

**R**aul Pascual is Managing Partner of WYNK (What You Need to Know) Marketing in Pasadena. WYNK's mission is to help smaller businesses use technology to compete more successfully in the marketplace. They look to combine their client's wonderful products and services with WYNK's *marketing craftsmen*.

As mass media moves from paper to ipads and smartphones, businesses need to shift their marketing platforms as well. Spending money on newspaper classified ads or the yellow pages will probably de-

liver poor results.

The benefits of digital communication must be balanced with caution, however. Facebook, Yelp, Twitter, You Tube and Email provide opportunities for businesses and crooks. Pascual recommends following the old adage "if it's too good to be true, it probably is." Many claims and testimonials are not accurate, and the discriminating consumer should make sure they qualify recommendations.

Pascual recommended reading *Who Moved My Cheese?* by Spencer Johnson. The book discusses the need to change as



**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

P.O. Box 414, Altadena, CA 91003

[www.altadenarotary.com](http://www.altadenarotary.com)

Meets: Thursday, 12:10p

Altadena Town & Country Club

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626-794-7163

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Dist 5300 Gov. .... Doug Fowler

### Officers

Tony Hill, Pres. .... Bus. 626-795-5363

Julius Johnson, Pres. Elec. .... Bus. 626-797-1186

Brian Hayes, VPres. .... Bus. 626-529-8093

Jim Gorton, Sec. .... Bus. 626-793-6215

Mike Noll, Treas. .... Bus. 626-683-0515

### Directors

Jim Gorton • Craig Cox • Julius Johnson

Sterling Louviere • Brian Hayes

Linda Wilkes • David Smith

### Chairmen

Julius Johnson ..... Administration

Craig Cox ..... Foundation

Jacque Foreman ..... Public Awareness

TBD ..... Publicity

Jacque Foreman ..... Sparks/Website

Mike Zoeller ..... Club Projects

Ed Jasnow ..... Community

John Frykenberg ..... International

TBD ..... Youth Contests/Awards

TBD ..... Vocational/Youth Projects

TBD ..... Membership

Editor, Design & Typesetting ..... Foreman Graphics

Photography ..... Jacque Foreman



## September Programs

### New Generation Month

#### Program Chair, Ray Carlson

Sep 15 - Raoul Pascual - WYNK Marketing -

Website, Facebook, marketing design

Sep 22 - Chase Bank — The Altadena

Branch Financial Team

Sep 29 - To be Announced

## October Programs

### New Generation Month

#### Program Chair, Tom McCurry

Oct 06 - To be Announced

Oct 13 - Dr. Jon R. Grundy - the new Superintendent of PUSD

Oct 20 - To be Announced

Oct 27 - To be Announced

the environment changes, using the metaphor of two mice in a maze. When the proverbial cheese is no longer where you expect it to be, the successful entrepreneur will find it with lots of trial and error, somewhere else. The lesson for today's small businesses is clear. If the cheese is not where thought it was — go find it somewhere else. The

good news is that people like Pascual can help you.

Craig Cox ☺

## Congratulations



### Birthdays



9/13 - Boyd Hudson

9/17 - Dennis Mehringer

9/19 - Bob Collinge

9/22 - Etta McCurry

9/29 - John Guerrini



### Anniversaries



9/13 - Boyd & Alice Hudson

# Chairmen's Corner Spreading the Word about Altadena Rotary

by Craig Cox, Membership Chair



*To serve we must grow; to grow we must serve.*

We have now had our our 3<sup>rd</sup> membership committee meeting of Tony's Rotary Year, and I will tell you I am very pleased with our progress. All of the meetings have been incredibly well attended. Our out-

ated an Altadena Rotary Facebook page so prospective members can see what we do. Videos on Rotary/Polio etc. are available on the site.

- Mike Zoeller has secured a member list for the Altadena Chamber that we have begun to distribute (let me know if you want a copy) to identify candidates.

- Hill has been collecting names at the recent concerts, and Cox has followed up with people who want to know more about Rotary.
- Cox is reviewing local publications and blogs for prospects. Be on the alert for **Do You Know** Emails to see if one of us has a relationship and could invite one or more of those mentioned.



reach efforts have increased dramatically.

- Invitation cards have been created and are available. Keep some in your wallet or purse and invite great people to lunch.
- Jacque Foreman, John Frykenberg., and (I hope) Brian Hayes will be working on a club brochure.
- Tom McCurry has rounded up a *What is Rotary* DVD and Foreman has cre-

- Dennis Mehringer has begun calling Chiropractors to see if we can have one join us for lunch.
- Craig Cox has begun canvassing businesses in Altadena.
- Other members have begun talking to businesses that they use in the community (i.e., Theo is inviting his veterinarian, Tony Hill his pharmacist).
- Cox is keeping a list of businesses that have been contacted with *next steps*. (Please forward the names and contact info for people to which you have spoken to Cox — even if they have told you that Rotary is not a *fit* for them right now).

And we have just begun. We will be proposing to the Board that the club will pick up the cost of 3 lunches for prospective members. The prospective member 1) must have a sponsor, 2) needs to provide us with their contact information, and 3) will submit an application for a Rotary information meeting at their third lunch.

Our goal is pretty straight forward. We will track our success by the number of Rotary Information Meetings we hold each month. The more people who accept our invitation to lunch, the more Rotary Information Meetings will be done.

Thanks to each of you for your willingness to tell the world about our club. ☺

## This Week

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home interest rates, the lowest in many decades!

Bell is from Monrovia, attended Pasadena High School and Pasadena City College. She has a daughter who just started at UC Berkeley, planning to major in Media Studies.

Remember to invite *guests* — who are potential members of our club — to hear this great program. We will be getting answers to troubling questions about our money and future in a world that is shaking a bit differently every week. ☺



(lto) President Tony Hill, Craig Cox, new member Gordon Seyffert and David Smith



# MONEY MATTERS

by Linda Wilkes

## ***Economic Update*** ***Last Week in the News***

Retail sales fell 0.7 percent for the week ending September 3, according to the ICSC-Goldman Sachs index. On a year-over-year basis, retailers saw sales increase 2.7 percent.

The Institute for Supply Management reported that the monthly composite index of non-manufacturing activity rose to 53.3 in August from 52.7 in July. A reading above 50 signals expansion. It was the 21st straight month of expansion in the services sector.

The Mortgage Bankers Association said its seasonally adjusted composite index of mortgage applications for the week ending September 2 fell 4.9 percent. Refinancing applications decreased 6.3 percent. Purchase volume rose 0.2 percent.

The trade deficit decreased to \$44.8 billion in July from a revised \$51.6 billion in June. Exports rose 3.6 percent to \$178 billion. Imports decreased 0.2 percent to \$222.8 billion.

According to the Federal Reserve, consumer credit debt rose in July by \$12 billion for a total credit level of \$2.45 trillion. Revolving debt, which includes credit cards, fell by \$3.4 billion. Non-revolving debt, including loans for cars, rose by \$15.4 billion.

Wholesalers increased their inventories 0.8 percent to \$462.4 billion in July. This followed a revised 0.6 percent rise in June. Sales at the wholesale level were little changed in July at \$396.01 billion. On a year-over-year basis, sales were 15.1 percent higher since July 2010.

Initial claims for unemployment benefits rose by 2,000 to 414,000 for the week ending September 3. Continuing claims for the week ending August 27 fell by 30,000 to 3.7 million.

Upcoming on the economic calendar are reports on retail sales on September 14 and consumer inflation on September 15.

## ***Insight Now*** ***Secrets from a Sales Master***

A few essential tips can turn an ordinary sales professional into a great one. In this month's edition of *InsightNOW*, Prospect Mortgage's Chief Performance Officer Todd Duncan talks with self-made millionaire Harvey Mackay, who shares his can't-miss tips for guaranteed sales success from his upcoming book, "The Mackay MBA of Selling in the Real World," due out November 1.

Mackay — author of the business classic, "Swim with the Sharks without Being Eaten Alive," and who Fortune magazine called "Mr. Make Things Happen" — discusses the principles that took him from stumbling sales professional to multimillion-dollar entrepreneur. His *rules* are simple:

- Persistence is the basis of success, as is failure; it's what you learn from your

inevitable rejections that will get you on the right track.

- Take on a *championship stride*, feel confident and visualize what you want to achieve.
- Connect with your customers through social media.
- Write down your goals.
- Learn all you can about your prospect before you make the first call — you'll develop a customer bond so strong your competition can never break it.
- Keep on top of the next big thing.
- Remember that trust is everything when it comes to making a sale.
- Absorb any information you can; your *sales* education continues throughout your lifetime.

Mackay sums up with the principle that changed his life: Always ask what you can do for your client, and mean it. If you're a giver rather than a taker, all good things will come to you. ○

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

## **View**

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surprise twist on the first part, often with humorous effect — think Rodney Dangerfield. Here are some examples:

- Knowledge is knowing a tomato is a fruit. Wisdom is not putting it in a fruit salad.
- I wish I could agree with you, but then we'd both be wrong.
- It takes one careless match to start a forest fire. Yet somehow it takes a whole box of matches to start a campfire.
- You don't need a parachute to sky dive, but you do need one to sky dive again.

- Some cause happiness wherever they go, others whenever they go.
- Sometimes my mind wanders. Other times it goes away completely.
- A bus station is where a bus stops and a train station is where a train stops. On my desk, I have a work station.
- You think nobody cares if you're alive? Try missing a couple of payments.
- I used to be indecisive. Now I'm not sure.
- My psychiatrist told me I was crazy and I said I wanted a second opinion. He said, OK, you're ugly too.

# October ... Vocational Service Month

## JOB Creation through Entrepreneurship Education for the New generation

by C. Ray Carlson, District Vocational Service Chair

"Through vocational service, Rotarians are expected to adhere to and promote high ethical standards in all their business dealings, recognize the worthiness of all useful occupations, and contribute their professional expertise and skills to addressing societal problems and needs.

Each club should develop projects that allow members to use their business and professional skills." [Rotary website]

### Societal problems and needs?

What could be more important than helping to create JOBS? Our economy is in a grim state and worsens day by day. "US poverty totals hit a 50-year high – 46.2 million," according to the *LA Times* of September 14, 2011, "6 million in California."

New York Mayor Michael Bloomberg warned Congress Friday, (9/16) saying that members should expect riots if the nation's rate of unemployment remains above 9 percent.

"We have a lot of kids graduating college, can't find jobs," Mr. Bloomberg said on his weekly radio show. "That's what happened in Cairo. That's what happened in Madrid. You don't want those kinds of riots here."

We Rotarians have a great responsibility to apply our business savvy and leadership skills to help New Generations acquire jobs or make their own through entrepreneurship. And we can do it by teaching youth basic business principles and how to write business plans ... in middle school, high school, community college, and the full age range of New Generations

up to 30. Junior Achievement has been doing this since 1919. Other organizations have been formed in the past decade to do the same. Curricula are available that any Rotarian can master and teach for an hour or two each week.

### Does it work?

*You betcha.* Surveys in Sweden showed that ten years after having completed the classic JA Company program in high school, 24 percent had started their own business. Best of all, they had employed on average four others. Thus five jobs are being created for every five

trained. This result so impressed the Swedish economic development agencies that they are contributing one-half the cost of training, and the private sector the other half. Other European countries are promoting youth entrepreneurship, too. And so is the World Bank and US Agency for International Development [USAID].

Now just imagine if the Rotary world of 32,000 clubs and 1.2 million members would take on the challenge of training their local New Generations? Or District 5300 with 62 clubs and 2,500 members? Your club in your local schools?

Altadena Rotary has been doing it since 1995, locally and abroad in Armenia, Uganda, Zambia, Nazareth, Nigeria, Mexico, and among Native America Indian youth. They have a lot of experience to share.

Last month RI included *Job Creation and Entrepreneurship* as a new area of focus under Economic Development. Our district is likely in the forefront already. You can get started by contacting [ray@rotapreneur.com](mailto:ray@rotapreneur.com) or 1-800-448-3456

