


November 29, 2012

This Week

Dan Aldrich Wealth Advisor and, supporter of CAF Program Host Boyd Hudson

Our speaker this week will be Dan Aldrich. Aldrich is a wealth advisor with his own firm in Burbank. He has also been a motivational and inspirational speaker for the last 25 years. He will be speaking about his support for the Challenged Athletes Foundation [CAF]. The mission of CAF is to provide opportunities and support to people with physical disabilities so they can pursue active life-styles through physical fitness and competitive athletics. CAF's mission is very close to Aldrich as he lost the use of his left arm in a water-skiing accident when he was still a teenager. He is a highly skilled athlete himself, having participated in numerous running, swimming and biking events, including triathlons. This last summer, he qualified for — and participated in — the World one-armed golf championships held in St. Andrews, Scotland.

Be sure to come Thursday to hear his inspiring story. 



Johnson's Judgments

by President Julius Johnson

A Trip to Huntington Library

On Saturday, November 17, 2012, I had the most exquisite time touring exhibits at the Huntington Library. The event was a part of the monthly mentoring of our black male students by the Gamma Zeta Boule Foundation's LAMP PROGRAM.

Some of you attended the fund raising luncheon last June at the Pasadena Hilton, and we thank you and the Altadena Rotary club for their financial support.

The rainy morning started off with a continental breakfast in one of the meeting rooms. About 30 young men attired in shirts and ties received fascinating information about Henry Huntington from one on the library researchers.

They learned that Henry Huntington moved to California from upstate New York, having worked for his uncle in the railroad and transportation industry. When his uncle died, he thought he would take over the company, but politics, being what they were, it didn't happen.

Henry sold his shares in the company and bought 207 acres of residential and orange grove property in Pasadena. He built his home and became the primary planner and developer for the rail transportation system that linked Los Angeles,

the Valley, Pasadena, and Long Beach. The city now known as Huntington Beach changed their name to Huntington Beach as a inducement to get Henry Huntington to bring his railroad down to their community. It worked out for them and for him.

As an inducement to get the railroads to expand their tracks, the railroad company was granted the land for one mile on either side of the railroad tracks in alternating five-mile sections.

After the talk, the group was given a private tour of different parts of the estate. The tour included a walk across the beautiful grounds from the research library to the Huntington home. The home included the gallery room, where several portraits lined the wall. The portraits included *Pinkie* and *The Blue Boy*, which are

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Greeters

November 29

David Smith

December 06

Wilbert Smith

December 13

**Combined Meeting
San Marino**



Program Review

True Business Marketing: Getting Someone to Know, Like & Trust You and Your Product

Michelle Horn of the consulting firm Leading Results started her first business at 24, and has been working on entrepreneurship — her own or that of others — ever since. She spoke about the principles of marketing, and she came armed with a very professional three-page handout to which was attached a Feedback Form complete with offers of *free stuff* and *follow up*.

The basic points of her talk were summarized on the first page of the handout.

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Rotary Club of Altadena - #7185

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Ed Jasnow Community

John Frykenberg International

Gordon Seyffert ... Youth Contests/Awards

Hal Yorke Vocational/Youth Projects

Ray Carlson New Generation

Gordon Seyffert Membership

Editor, Design & Typesetting Foreman Graphics

Photography Jacque Foreman

Marketing was defined thusly:

"Marketing is getting someone with a need for your product or service to know, like and trust you. They will try you out and then ultimately, buy, become repeat customers and then — in the perfect world — they move into an evangelist stage, and they refer you on a regular basis."

This definition led to a "Leading Results Core Marketing Mantra":

- Don't talk about the products you sell; talk about the problems you solve.
- Then talk about the remarkably different way that I will experience working with you as you solve those problems.
- Be sure you tell me what I get; NOT what you do. Because I don't have time to figure out if what I need is what you do.

The details of her talk came with the second page, which contained 7 *Steps to Marketing Success*, and the third, which



graphically depicted *The Marketing Hourglass*. The ideas she placed before us came indirectly from Duct Tape Marketing and the ideas of Michael Gerber. And the key insight they offer is that one must adopt a marketing system in order to avoid failure.

What drives success is the ability to focus upon the simple fact that buyers and sellers need to enjoy working with each

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November

Foundation Month

Program Chair, Boyd Hudson

Nov 15 - To be Announced

Nov 22 - Thanksgiving - Dark

Nov 29 - To be Announced

December

Family Month

Program Chair, Sue Applegate

Dec 06 - To be Announced

Dec 13 - Combined meeting, San Marino

Rotary - Meet the Rose Queen & Court

Dec 20 - Christmas Party

Dec 27 - Dark - No Meeting

January

Rotary Awareness Month

Congratulations



Birthdays

11/08 - Sterling Louviere

11/13 - Ed Jasnow

11/26 - Ray Carlson

11/26 - Roger Fennell



Anniversaries

11/01 - Jacque Foreman & Bruce Conroy

11/07 - Hal & Barbara Yorke

11/24 - Carlton & Julie Gustafson



On Thursday, November 1, after our regular meeting, Craig Cox, Dave Smith, Mike Zoeller and I were given a tour of Eliot Middle School by the principal, Lorena Martinez. This tour was the result of meetings with members of the Eliot PTA who were asking if our club could possibly do some kind of a project to help the school. We had told them that our budget for this year was already in place, but if we could find a project that would involve just manpower and no funds, we would be willing to explore that. We would also consider funding a project next year under Dennis Mehringer's administration.

It would be an understatement to say that the tour was an eye-opener for the four of us. The physical state of the school was a picture of neglect. Trash was everywhere, and there were very few trash cans to be found on the grounds. Martinez told us that, as a result of budget cuts and a time and motion study performed by

the District, the number of custodians had been drastically reduced. Therefore, there was no one to pick up the trash, and the students, getting the impression that no one cared, didn't bother to pick up the trash, or throw their own trash in the few trash cans that were present.

The question the four of us had was, "How can anyone learn in this environment?" What makes this more critical is the fact that it is almost universally known that middle school is the most critical time to get students to stay in school. Educators are saying that, if you don't have a student's interest by 8th grade, you've lost him.

Yet, here was a middle school that presented one of the worst learning environments any of us had ever seen, and it was simply caused by neglect. And, there was no question that this attitude spilled over onto the students. They had to be thinking that, "if the teachers don't care, why should we?"

The four of us have scheduled a meeting after Thanksgiving to discuss how we

can help. It is of the utmost importance that the learning environment of the school somehow be made substantially more positive. Stay tuned for more information. ○

Judgment

Continued from p. 1

two of the most famous paintings in art history.

The researcher explained to the young men how Henry Huntington acquired some of the portraits; how the portraits came to be such an *item* in art history. When one of the curators commented that the portraits on the walls would sell for from 30 to 90 million dollars each, this fact kindled their interest and appreciation for what they were experiencing.

The tour included a private showing of the new **Civil War Exhibit**. This is a collection of original photographs all owned by the Huntington Library. They depict various stages of the civil war. The marshaling of the troops, which included several photos of black soldiers; the battlefield experience; it's death and concluded with the assignation of Abraham Lincoln. What a moving experience!

After the **Civil War Exhibit** we were treated to a nice lunch. The young men received information about future programs and upcoming events.

It was a morning well spent. If any of you get the opportunity to see the **Civil War Exhibit**, go. In fact this would make an excellent rotary fellowship event. I have already spoken with our fellowship chair, Tony Hill, to see if we can make this happen.

Enjoy the rest of your Thanksgiving season of gratefulness. Be happy and be blessed. ○

Program

Continued from p.2

other, and that, while a seller will be willing to accept business from any quarter, it is nevertheless essential to *talk to* one's ideal target/client/customer. That is, to the person or business that the seller most favors.

In other words, the smart seller doesn't craft a different message for every target/client/customer. To do so destroys any hope of maintaining a marketing system. Far better to differentiate your product or service from your competitors by gearing your approach towards your ideal buyer. Along the path to establishing a last-

ing relationship, one moves figuratively through an *hourglass* that narrows from *Know to Like to Trust* and then to *Try* before widening out on the way to *Buy, Repeat, and Refer*.

The ideas Horn presented were many

- Too many to be fully summarized here
- But there is a *take-away* concept that everyone present should have committed to memory.

That is: *Marketing needs to be a system, not a picture puzzle that one attempts to assemble without having the picture.*

Gordon Seyffert ○



MONEY MATTERS

by Linda Wilkes

Economic Update In the News

The Mortgage Bankers Association said its seasonally adjusted composite index of mortgage applications for the week ending November 9 rose 12.6 percent. Refinancing applications increased 13 percent. Purchase volume rose 11 percent.

The producer price index, which tracks wholesale price inflation, fell 0.2 percent in October, following a 1.1 percent increase in September. On a year-over-year basis, wholesale prices were up 2.3 percent in October. Core prices — excluding food and fuel — fell 0.2 percent in October.

Retail sales fell 0.3 percent to \$411.6 billion in October. This follows an upwardly revised 1.3 percent increase in September. Compared to October 2011, retail sales have increased 3.8 percent.

Total business inventories rose 0.7 percent in September to \$1.612 trillion, up 6.2 percent from a year ago. Total business sales increased 1.4 percent to \$1.263 trillion in September, up 4.4 percent from a year ago. The total business inventories/sales ratio in September was 1.25.

Consumer prices rose 0.1 percent in October, following a 0.6 percent increase in September. Compared to October 2011, consumer prices have risen 2.2 percent. Consumer prices at the core rate — excluding volatile food and energy prices — were up 0.2 percent in October.

Industrial production at the nation's factories, mines and utilities fell 0.4 percent in October after increasing 0.2 percent in September. Compared to October 2011, industrial production has increased 1.7 percent. Capacity utilization fell to 77.8 percent in October from a revised 78.2 percent in September.

Initial claims for unemployment benefits for the week ending November 10 rose by 78,000 to 439,000. Continuing claims for the week ending November 3 rose by 171,000 to 3.334 million.

Upcoming on the economic calendar are reports on existing home sales on November 19 and housing starts on November 20.

Homeline Housing Disaster Assistance What Is Available to Help

When disaster strikes, it is important to understand the options available to ease the recovery process. While insurance companies and the Federal Emergency Management Agency (FEMA) are always the first points of contact for assistance, many times, they do not cover the full cost of rebuilding or purchasing a new home.

Prospect has two programs available to assist in federally declared disaster areas, and we may be able to close the gap between FEMA assistance and what insurance covers.

For Homeowners and Renters Who Need to Move, they may be able to

- Buy a different home with no money down. The previous residence must have been in the disaster area and is now not habitable.
- Receive 100 percent financing, no money down on a home purchase.
- Single-family homes and approved condos are eligible (vacation and investment properties are ineligible).
- Must be within one year of the disaster.
- Loans will be made through the FHA 203(h) program.

For Homeowners Who Need to Repair or Rebuild Their Home Loans are avail-

able to either repair or rebuild, and the loan limits are based on the home's value after work is completed.

- Up to 97.75 percent of the home's expected post-completion value may be financed.
- Insurance settlements and any FEMA grants can reduce the needed loan amount.
- Repairs can range from minor to major renovation (replace roof, repair deck, etc.).
- If the current loan exceeded the value of the property prior to damage the homeowner would need to find additional funds to close.
- Loans will be made through the FHA 203(k) program.

I am available to talk through options and provide any additional guidance to those who may need it. Feel free to forward this information to anyone you know who may need assistance.

Useful URLs:

- FEMA: <http://www.fema.gov>
Phone: (800) 621-FEMA (3362)
- American Red Cross:
<http://www.redcross.org>
Phone: (800) RED CROSS (733-2767)

Insight Now Improve Your Odds of Small Business Success

Straight from the small business trenches, this month's edition of *InsightNOW* is an illuminating discussion between Prospect Mortgage's Chief Performance Officer Todd Duncan and hugely successful entrepreneur Susan Wilson Solovic about avoiding the pitfalls of being your own CEO and increasing your chances of survival in the marketplace.

Please turn to Money p. 5

Sparks - Altadena Rotary Club Newsletter

Gordon's Corner

by Gordon Seyffert

A friend, who was once a book dealer, recently presented me with a beaten-up old book, published in German, for which he had no use. Because he is now visually impaired, he didn't even know the subject — which was obvious to me from a glance at the cover title: "Koch=Buch für die Deutschen in Amerika."

That set me off on some research, and I soon discovered that the woman who had recorded these recipes was known in Germany as the **Mother of the Cookbooks**. Born in Westphalia in 1801, Henriette Davidis wrote her first cookbook in 1844-45. Was it ever a success! At least 76 editions of this work have been published, with the last appearing in 1963. She embodies classic German cooking in the same way that Isabella Beeton captured Victorian cuisine in England, and Fannie Farmer's "The Boston Cooking-School Cook Book" came to stand for measurement exactness in American food preparation.

Interestingly, the book I was handed was not one of the aforementioned 76 editions of the 1844 collection, but was a variant produced specifically for German-Americans. It is dated 1879 (three years after the death of Frau Davidis!) and it was published in Milwaukee. Some English-language terms are used. For example, "Puter" is always followed by the parenthetical "(Turkey)" — presumably because turkeys are American and German families in Germany feast on goose. But more important, the book's measures are Anglo-American and not those of Continental Europe.

My obvious use for this book was to list

Cookbooks

those recipes that referenced a cooking style particular to either a German city or region, and then to place this list (along with my introductory comments) as an article within the newsletter I edit for the Immigrant Genealogical Society. One such recipe is for "Grünen oder braunen Kohl zu kochen nach Bremer Art," or "Bremen-style green or brown cabbage" to you! If your immigrant ancestor(s) came from Bremen, this was probably a dish they knew well.

The fame of the primary Davidis cookbook has led to its digitization. A German version may be found at: <<http://gutenberg.spiegel.de/buch/4461/1>>. An English-language edition is here: <<http://digital.lib.msu.edu/projects/cookbooks/books/henriette davidis/henr.pdf>>. The first is not indexed, but Roman type is used and one may search on a term within the text; "Bremer" produced four matches, and the recipe that corresponds with my example is a later, briefer version than my 1879 recipe.

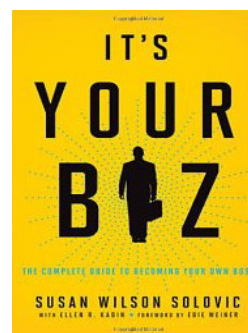
The second (English) digitized edition takes a while to load, but is worth the wait. An 1897 version — also published in Milwaukee, it has a table of contents and is indexed by chapters within German and American recipe sections. From this it can be determined that the recipe for "Winter Cabbage, Bremen Style" appears on page 80. This recipe appears to follow closely the version I have from 1879, and not the one from 1897. If you have German ancestors, I highly recommend these books to you. They should provide some interesting reading as you look forward to Christmas meals with family.

Money

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Available for Order

Solovic, owner and cofounder of ItsYourBiz.com, a video news and information site for entrepreneurs, offers no-nonsense tips for launching and growing your business from her book, *It's Your Biz: The Complete Guide to Becoming Your Own Boss*.



Knowing and embracing business fundamentals are essential. Pick the brains of successful business owners. Take a personal inventory of

your strengths and weaknesses. Prepare for self-sacrifice and monetary investment. Make sure those closest to you are on board with your vision.

To make it in today's business environment, Solovic endorses the practice of MYTOP (Multiply Yourself Through Other People). Therefore, delegate your weaknesses (accounting, technology, etc.) and concentrate on what you do best. You can't be all things to all people. As Todd notes, "You need more human capital than yourself."

To avoid the biggest challenges of small business ownership, establish your core strategy. Have a business plan, no matter how rudimentary. Learn to read financial statements — a snapshot of where your business stands. They separate what's profitable from what isn't. Don't reinvent the wheel for every client; instead, develop processes that are repeatable and teachable. Have a Plan B in place to help you through unforeseen circumstances.

Finally, learn to use social media for marketing! It's modern *word-of-mouth advertising* and *networking* that help you promote your brand on a shoestring budget.

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



*You are cordially invited
to our
Christmas Party Potluck*



*Thursday Evening
December 20, 2012*

6:30 to 9p



*257 S. Delacey
Pasadena, Ca 91105
Party Room above the Pool*

Turkey, Ham, Drinks, Utensils, etc. Provided

*Bring a Salad, Vegetable Dish, or Dessert
All Members and Families, including Children invited*

\$10 per person

Register on ClubRunner

