

September 20, 2012

This Week

Sarah Vielma, MBA
*Business Consultant,
LA County Office of
Regional Occupation
Programs*

Program Host
C. Ray Carlson

This week we will learn about the Regional Occupation Program (ROP) that operates within the Pasadena Unified School District (PUSD) to provide entry-level job skills and career direction to students.

There are separate ROP certified teachers in job and career fields in 23 school districts. Their budget is provided directly from the State of California, not the PUSD. ROP is administered by a separate organization: LACO ROP, under the LA County Office of Education.

Sarah Vielma is responsible for business-related classes, including entrepreneurship. She assisted C Ray Carlson in the assembly and training of 155 ROP teachers in 2009 to teach the *Make A Job* curriculum by Marilyn Kourilsky, PhD, Professor of Urban Schooling (ret.), UCLA Graduate School of Education.

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*Johnson's
Judgments*
by President Julius Johnson

Making a Difference that Makes a Difference

Last Thursday we had a wonderful visit from our District Governor, Sylvia Whitlock, and an awesome presentation from some energetic young people, the **Master Mind Collective**, who are going to help us bring our *Nigeria Project* home to our local community.

We are going to need some *boots on the ground* participation from our membership to make this work. The "**Get In Gear Now Program**" teaser program is targeted for Saturday, October 27, 2012 from 8a. to 6p at Westminster Presbyterian Church.

We are going to need at least eight volunteers to help do a number of tasks before during and after the event from advertising to registration to setting up tables and chairs, serving food, registration, audio visual and other things for which we are going to need your involvement.

More details will be coming out regarding this joint project between Altadena Rotary and our community. We also plan to pass around a sign up sheet at the next few meetings to give each of you and your Rotary partners and friends an op-

portunity to get involved in this **Get in Gear Now Program**.

Our District Governor was quite enthusiastic about what she heard about the program, and she would like to have an update on how the program works out.

The teaser program will be followed by an eight-week program in which we will be teaching our local young people how to make a job for themselves.

This is still a work in progress, however, I am excited about the possibilities. Altadena Rotary, working with the community to make a difference that makes a difference in the lives of our local young people. Each of you will have an opportunity to be a part of this life-changing project without having to travel half way around the world. *What a novel idea.* ☺

Greeters

September 20

Boyd Hudson

September 27

Ed Jasnow

October 04

Sammy Kayali



Program Review

Let's get in Gear ... Now!

Program Chair Ray Carlson's double header brought our club Rotary District 5300 Governor

Sylvia Whitlock from Duarte Rotary Club (first ever woman Rotarian by decision of



the US Supreme Court in 1987) along with the executive leadership team of **Mastermind Collective's** "Get In Gear Now!" program.



erty on a massive scale certainly provided inspiration to challenge even the most timid member, each of whom was applauded by our

visiting speakers for having *made it* in our society. Each member, by virtue of his or her success and membership in Rotary, has — by consequence — the opportunity, ability and responsibility to become a mentor to some young generation entrepreneur with dreams of one day owning his or her own business.

Entrepreneurial Education, Business Planning, Inspiration and Empowerment serve as by-words for Rotarians willing to become stewards and accept the heady responsibility of providing one-to-one guidance for some young person with dreams of also "*making it on their own*" in the market place.

To this end, President Julius Johnson is asking willing Altadena Rotary Club

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Rotary Club of Altadena - #7183

Chartered: February 14, 1949

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www.altadenarotary.com

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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

September

New Generations Service Month

Program Chair, Ray Carlson

Sep 20 - Sarah Vielma, MBA, Business Consultant for ROP/CTE program of L.A. County Office of Education

Sep 27 - Timothy Sipple, new Principal, John Muir High School

October

Vocational Service Month

Program Chair, Sterling Louviere

Oct 04 - To be Announced
Oct 11 - To be Announced
Oct 18 - To be Announced
Oct 25 - To be Announced

November

Foundation Month

Program Chair, Boyd Hudson

Nov 01 - To be Announced
Nov 08 - To be Announced

Congratulations



Birthdays

09/13 - Boyd Hudson
09/17 - Dennis Mehringer
09/19 - Bob Collinge
09/22 - Etta McCurry



Anniversaries

09/13 - Boyd & Alice Hudson





The Rotary Foundation Annual Fund

The Annual 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 like **Altadena Rotary's Entrepreneurship Education in Nigeria**. Your contributions help support these projects.

The *Every Rotarian, Every Year* (EREY) initiative encourages all Rotary club members to help us reach our goal to support The Rotary Foundation financially each year. **Our 2012-13: Worldwide EREY fund-raising goal (Annual Fund goal) is US\$120 million.** We would like each Al-

tadena Rotarian to consider contributing \$100 to the Foundation each year. This qualifies you as a Paul Harris Sustaining Member. To sweeten the pot we will match gifts of \$100 or more dollar for dollar to help you receive your Paul Harris Fellowship. (A Paul Harris Fellowship means that you have contributed — or are credited with contributing through matching funds — \$1000 to the Foundation.)

You can direct your Annual 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 Fund designation that generates funding for the District Designated Fund (DDF). 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 needs.

Altadena Rotarians should contribute to the Rotary Foundation through Altadena Rotary Charities. A link is available at www.altadenarotary.com (look for the dollar bills).

Program

Continued from p.2

members to join with **Mastermind** on October 27 to kick off an intensive 4-week orientation in entrepreneurial education and business planning for students at John Muir High School, consisting of 3 hours training each day for one week for four consecutive classes.

The anticipated result will provide students with both the capability and capacity to prepare and implement a business plan. And it is anticipated that, even if only one in five students participating in the training succeeds in actually starting a business, that that young, successful entrepreneur will likely employ another four workers within a ten-year time frame. The result? Five jobs for each five people trained!

The secret, like technology transfer in

third world nations, is to build self-reliance, competency and hands-on assistance in launching careers of budding entrepreneurs.

District Governor Whitlock applauded the initiative of Altadena Rotarians and commitment to the future for enabling and empowering young people both abroad and at home in our own community by their willingness to mentor potential young entrepreneurs.

The ultimate payback for Rotarians of course is in service to the community and to the young who will be the leaders, merchants, scientists, teachers and manufacturers of tomorrow.

It is the hope of the reviewer that club members will answer the challenge of Governor Whitlock and **Mastermind** by

"*Getting in Gear Now*" to ensure that our young people will have jobs in the future ... "*because a mind is a terrible thing to waste.*"

John Frykenberg

This Week

Continued from p. 1

Come and hear how our 17-year Dewey Merrill Business Plan Competition might be expanded throughout LA County with Vielma's help and by recruiting local Rotary districts and clubs.

Invite your acquaintances to come and hear about this exciting program where they can impart their business-savvy to help in Creating Jobs for the New Generations.



MONEY MATTERS

by Linda Wilkes

Economic Update In the News

Motor vehicle sales rose 2.8 percent in August to an annualized sales rate of 14.5 million cars and light trucks. It was the fastest pace since August 2009. Compared to August 2011, motor vehicle sales have increased 20 percent.

Manufacturing activity fell to 49.6 in August after a reading of 49.8 in July. A reading below 50 signals contraction. This was the third consecutive contraction since July 2009.

The Mortgage Bankers Association said its seasonally adjusted composite index of mortgage applications for the week ending August 31 fell 2.5 percent. Refinancing applications decreased 3 percent. Purchase volume fell 0.8 percent.

Total construction spending fell 0.9 percent to \$834.4 billion in July, following a 0.4 percent increase in June. Compared to June 2011, construction spending has risen 9.3 percent.

The Labor Department reported that in the second quarter, productivity rose at an annual rate of 2.2 percent and labor costs increased at an annual rate of 1.5 percent.

Retail sales fell 0.4 percent for the week ending September 1, according to the ICSC-Goldman Sachs index. On a year-over-year basis, retailers saw sales increase 3.7 percent.

Non-manufacturing activity rose to 53.7 in August from 52.6 in July. A reading above 50 signals expansion. It was the 32nd straight month of expansion in the services sector.

Initial claims for unemployment benefits for the week ending September 1 fell by 12,000 to 365,000. Continuing claims for the week ending August 25 fell by 6,000

to 3.322 million. The unemployment rate fell to 8.1 percent in August from 8.3 percent in July. Employers added 96,000 jobs in August.

Upcoming on the economic calendar are reports on international trade on September 11, wholesale trade on September 12 and retail sales on September 14.

Mind Your Money Prospect Exclusive: HomePath® Financing Now Available to Investors

A new Fannie Mae HomePath® loan program has been expanded to allow up to a total of 20 financed properties (including those currently being financed) under an exclusive Prospect program.

Only Prospect gives you the opportunity to capitalize on both the below-market prices of foreclosures owned by Fannie Mae and the ability to carry financing on up to 20 investment properties for each investor. Most loan programs allow only four financed properties for each investor.

This new program is timely because the housing market is on the mend and investor sentiment is on the rise. Housing prices are showing solid gains. In the second quarter of 2012, the latest Standard & Poor's/Case-Shiller report shows that US home prices rose 1.2 percent from the

second quarter of 2011 and increased 6.9 percent from the first quarter of 2012.

Also, the National Association of Home Builders recently announced that housing market conditions are the strongest in five years. And the National Association of Realtors projects existing home sales will increase 8 to 9 percent in 2012, followed by another rise of 7 to 8 percent in 2013.

To qualify for the loan program, the property must be designated as an eligible Fannie Mae HomePath® property. The loan carries a fixed rate, and no mortgage insurance or appraisal is required. Loan amounts are available in both conforming and high-balance amounts. On conforming loan amounts, the loan-to-value ratio allowed is up to 70 percent. The program is available for one- to four-unit residential properties. Second homes are ineligible for this program.

To start searching for available properties, you can go to the **HomePath** website. If you would like to know more about the new HomePath® loan program — or get pre-qualified so you can invest with greater confidence — contact me today!

HomePath is a registered trademark of Fannie Mae.

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

by Jacque Foreman **Playing IN THE Mud** *Share your gardening triumphs and tragedies.*

Lately, I've been *digging up dirt* ... really. Forty years ago when Bruce bought the house, the agent, inspector, or someone said that the dirt was too high on the north side and in back of the garage. The dirt covered the foundation and went all

the way up to the siding.

The first order of business was to take a shovel and clear the dirt away from the garage foundation. Leaving things that way is probably not a good idea because

Please turn to Mud, p. 5

Christmas Tree Lane

Last week the Board of Directors of the Christmas Tree Lane Association met and reviewed preliminary recommendations for changes to the management of the Lane and its Deodar trees. Consulting Arborist Pieter Severynen completed a survey of the Lane in May of 2011, which was the basis for this report prepared by Andreas Hessing and Alex Youchongtian. They represent Scrub Jay Studios, which offers "native garden design from an artist's perspective."

Change has already arrived at the Lane in the form of technological advances that are in the process of making its traditional lighting outmoded. Now that incandescent bulbs are no longer being manufactured the supply used to provide the annual illumination of the trees is slowly dwindling. Several styles of light-emitting diode (LED) bulbs are available on the market as replacements. However, for the time being, their relatively high cost is a prohibiting factor to their use.

This cost factor prompted the Christmas Tree Lane board to look at changing their status from a 501(c)(4) organization to a 501(c)(3), thereby permitting donations to be tax-deductible and making the Lane attractive to corporations and foundations as a grant recipient. There are several ways to pursue designation as a 501(c)(3), and one is to reorganize as an *educational* organization.

This possibility (while impracticable) held a certain attraction for the board, inasmuch as the other major change to impact the Lane in recent years has been the increased rate of tree mortality that has occurred with the arrival of new resi-

dents. Often newcomers do not understand the harm that can be caused by inappropriate plantings and watering under the canopy of a Deodar. These majestic trees are subject to attack by *oak root fungus* if they receive significant moisture during the summer months.

And so the board of Christmas Tree Lane finds itself in the position of having to devise a way of educating residents at the same time that it must shift to a new means of lighting the trees. The key recommendations of the plan under consideration call for three actions.

- First, an online database is to be created to track the history of each Deodar tree by its location on the Lane. This would include locations that do not currently have a tree, but which could support one in the future. Mapping of the Lane has been completed.
- Second, a permanent numbering system based upon each current tree location and potential planting spot would enhance the preservation of this history, and would allow interested parties using the database a means of avoiding confusion. [Numbering systems of both the present and past years may be observed when walking the Lane.]
- Finally, a series of classes or workshops is to be made available throughout the year. The subject would be proper tree care, including appropriate plantings around the Deodars and appropriate irrigation practices for the adjoining yards. Learning and implementing *best practices* is the primary goal, while a secondary consideration is

water conservation and the promotion of native plantings.

Details of the proposal are beyond the scope of this brief synopsis, but it is certain that Christmas Tree Lane will look different in coming years. If the board is successful, the Deodars will thrive with proper maintenance. If not, more may die.

With the arrival of October, the Association will again be stringing lights in the trees in advance of the lighting ceremony on Saturday, December 8. More help is needed this year to make up for the loss of some key workers from last year. Please consider joining in Saturday and/or Sunday mornings during October and November! In addition to offering much needed manpower, you'll learn much about the Lane — its history and its future

Mud

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doing so may cause the water to puddle next to the garage foundation, causing mischief. And, we have low spots in the back and front yards caused by gopher tunnels. Mmm. "What if I take dirt from where it isn't needed and move it to where it could be useful?" I asked myself. So that's the plan.

I just finished digging up the dirt on the north side of the garage. The next thing is to get the low places in the front yard ready to accept the dirt, then the dirt must be moved. This is a fairly long process since I can only move about 5 shovelfuls at a time because of the weight. I'll keep you informed.



Job Creation & Entrepreneurship by C. Ray Carlson

Fed goes All In on Job Creation WSJ 09/14/2012

So now the Federal Reserve Bank is focusing on something they have never done before — Job Creation. But it's what we in District 5300 and Altadena Rotary have been doing for more than 20 years!

— *Pushing the envelope* year after year.

The Wall Street Journal further reports: To judge by its own forecast, the

Federal Reserve is going to be spending a lot of money for a very long time ... \$40 billion every month ... until the job market is back on the road to health, e.g., with an unemployment rate between 5 and 6.3 percent (8.1% in August)' In that writer's opinion, this is *An Unprecedented Stimulus*.

What if Rotary were to *push the envelope* on Job Creation and encourage its 1.2 million members to use their best efforts to stimulate this important objective in the World today? What if District 5300 were to do so with all 2,700 members? What if Altadena Rotary were to do so, with only 1 percent of that number of members?

Well, what we achieved during July in Nigeria was absolutely phenomenal — 4,250 newly graduated university students were impacted in four universities in four weeks. Four all-day classes in each location, or a total of 16 days of instruction.

How? By sending an *entrepreneurial training team* of five Rotarians to provide instruction and also involve local business

people and Rotarians to talk about their businesses and how they got started. This was **Vocational Service** *par excellence*. The Rotarians received no pay for their valuable time — it was truly *Service*

the PUSD and private schools. If 25 other clubs in District 5300 can do likewise, the total will be 5,000 per year. Throwing in community colleges like PCC, we might impact another 5,000 throughout District

THE WALL STREET JOURNAL.

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Fed Goes All In on Job Creation

To judge by its own economic forecast, the Federal Reserve is going to be spending a lot of money for a very long time.

Thursday marked a major turning point in the Fed's easing efforts. Once, its bond-buying, or quantitative-easing, programs were large-scale purchases aimed at fighting back recession risks. Now, the Fed has put improving the mori-

The Fed's Focus

U.S. unemployment rate



market sooner than it thinks. By focusing on mortgages, it not only bolsters a housing market that was already strengthening but also could unleash a fresh round of mortgage-refinancing activity that would leave consumers with a lot more money. And never mind how wary they are of what is going on in Washington, the stock-market rally has to be cheering for employers.

Above Self.

Cost? \$50,000 (two \$25,000 Matching Grants), or only \$12 per participant!

Results? We may never know, but survey data from Sweden shows that, over the next 10 years, **five jobs** can be created for **every five trained** in somewhat the same program. Not jobs for *all* those trained, but from the larger labor pool if only one entrepreneur results for every five trained. This startling evidence was sufficient for the Swedish government and county economic development agencies to underwrite one-half the training program, with the other half by the private sector. So that is our goal, too.

Applying the same model for our local PUSD high schools, as we heard from the **Mastermind Collective** fellows last week, we might initially impact 25 students in each semester, in each of four public high schools and maybe a private school or two. Actually, I personally taught four classes each week back in 1997-1999, so I know it can be done. Overall, I think we can train at least 200 students per year in

district might achieve abroad and locally, we might impact 15,000 to 20,000 New Generations youth each year. That could be enough to attract the attention of government agencies — SBA, USAID, DOS — to cover most of the costs. That's what happened in Armenia after our six years of involvement to kick start the program, after which USAID gave enough to get 170,000 students impacted each year. In a country of only 3 million people.

Yes, if Rotary goes *all in* as Bernanke is doing in hopes of stimulating Job Creation, the results could be impressive. Maybe we can convince his staff to help us do it ... and, thereby, help him to achieve his new mission of Job Creation?

Dreaming? Yes, but why not? It helps to stimulate our development of a master **strategic plan** that could achieve a whole lot more than is happening now! *Out of the box thinking? ... way out of the box ...* like JPL/NASA does all the time. We can, through our Vocational Service to New Generations. — More info: crayc@me.com 1-800-448-3456

5300. Let's speculate even further ...

Combining what clubs in just our