

April 04, 2013

## This Week

**Tom McCurry**  
**The Affordable Care Act (Obama Care)**  
**Program Host:**  
**Dennis Mehringer**

Tom McCurry will be presenting an overview of the *Affordable Care Act (Obamacare)* Implementation.

On March 23, 2010, Congress passed, and President Obama signed, the Patient Protection and Affordable Care Act (PPACA), commonly known as Obamacare. It was passed with almost no Republican support, and has been a major source of the political impasse in Washington today. To the surprise of much of America, the fee/tax was upheld by the Supreme Court in July 9, 2012. Since then, the Department of Health and Human Services has been seeking input and feedback on how to implement this new "law of the land" and has issued many "final rulings" as to regulations. Each state has to either establish a Health Exchange or to allow the Federal Government to operate an exchange in the state.

As a newly-licensed (2012) life and health insurance agent in California, Tom McCurry has been studying and

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*Johnson's Judgments*  
by President Julius Johnson

## And now it's Easter . . . May We all be Blessed

This is Resurrection Sunday or more traditionally, Easter Sunday. Many people who do not regularly attend Church got up and went. Some even got up at the crack of Dawn and attended a Sunrise Service. All of these celebrations are in recognition of the belief that this man Jesus was

1. The son of God ...
2. Whom God, the son, allowed to die for us, ...
3. So that we could be reconciled back to the right relationship with God the Father.

The scriptures say "For God so loved the World that He gave his only *Begotten Son* that who so ever believeth on him shall not perish but shall have everlasting life."

I really love my Rotary Family, but to be real honest, there is not one of you that I would have my son die for so that you and I could have a better relationship. However that is the kind of Love God has for me and you. I don't understand, it but I believe it to be true.

Someone tried to explain it to me by telling me that God the Father, God the

Son and God the Holy Spirit are one. And that this 3-in-one God had a relationship with this man they made called Adam. They enjoyed a fellowship that was so fantastic that some of the Angels got jealous and sought to break up that fellowship. They — the fallen Angels — succeeded.

The 3-in-one God missed the fellowship with man so much that God the Son volunteered to come into the World as a man to restore that broken relationship. Which is why Jesus the son had to die.

This story, which was told to me to explain Easter is about Love, Fellowship, and Service. To me that sounds a lot like Rotary. Enjoy this Easter season. Fellowship with your friends and family. Service others and do it all in Love.

## Greeters

April 04  
**John Frykenberg**  
April 11  
**Tony Hill**  
April 18  
**Boyd Hudson**



# Program Review

## Curiosity: Mars Science Laboratory

**D**r. Mike Watkins, the mission manager of Curiosity Mars Rover, spoke about the progress of the mission.

The goal of the project is to explore and quantitatively assess a region of Mars' surface as a habitat for life (past or present). The Curiosity rover was built to be both robotic geologist and laboratory. It is designed to explore over 2 years (although the hope is that it will last much longer). It is looking for signs of water and trying to determine if that water was per-

sistent. Water that was present for a period of time would create a condition where single cell life might have had a chance to develop, especially if the surface radiation were not deadly.

Because of the *sky crane* landing system, Curiosity was able to land in a *more geologically interesting* landing zone near the Gale crater. This gives the rover access to ancient rock strata on an alluvial fan that formed from a mountain rim to the crater floor.

As both geologist and lab, the Curiosity is pretty big — around 2,000 pounds. Think of it as a six-wheeled jeep with tools that allow it to take and analyze samples of rock. Each day a set of commands is uploaded to the rover for its day's work. The rover then reports back to the team everything it did for the day and the results from the lab.

The first place the team decided to look was the blast site from the landing. This area proved to be fairly *boring*. The rover was moved about 100 feet a day. When the device made it to the *Glenelg* area,



the rocks began to change and get more interesting. There were more pebbles and mudstone — definite signs that at one time there was persistent water on the surface.

Having the lab on the surface has produced some surprises. For example, before the probe landed it was thought that the Martian atmosphere contained a lot of methane. Scientists knew that the methane in Earth's atmosphere might be contaminating the measurements. It turns out that, after completing an analysis with the laser spectrometer, there is no methane

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### Rotary Club of Altadena - #7185

Chartered: February 14, 1949  
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Hal Yorke ..... Vocational/Youth Projects  
Ray Carlson ..... New Generation  
Gordon Seyffert ..... Membership

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

## April

### Magazine Month

#### Program Chair, Dennis Mehringer

Apr 04 - Tom McCurry - The Affordable  
Care act  
Apr 11 - To be Announced  
Apr 18 - To be Announced  
Apr 25 - To be Announced

## May

### Month not designated

#### Program Chair, Craig Cox

May 02 - To be Announced  
May 09 - To be Announced  
May 16 - To be Announced  
May 23 - To be Announced  
May 30 - To be Announced

## Congratulations

### Birthdays

04/13 - Alice Hudson  
04/18 - John Frykenberg  
04/29 - Mike Noll

### Anniversaries

04/27 - Sterling & Olga Louviere



## What if We gave a Party . . . and Nobody came?

I was left with this question on the second Thursday in March, the date when we hold our Membership Committee meetings. Yup. No one showed!

I'm given to experimentation, and I thought it would be interesting to see if — in contrast to earlier means of getting the word out — the meeting would be announced by virtue of informal *announcements* printed and left on the AT&CC tables for two weeks in a row. I did ask Julius to close the meeting of the second week with a brief reminder of the meeting that night.

On purpose, I did not use ClubRunner to send email announcements to the active membership. It was my thought that I'd appeal to those who attend our weekly meetings, rather than adding something else to everyone's Inbox. My bad.

This goes back to my not having much

of a history with the Club, or with the Membership Committee. And the fact that I see myself as an *Idea Man* or *Facilitator* more than as a meeting leader. So, lacking a specific directive, my approach has been to *tamper*, if you will, with Craig's successful formula. With hindsight, I concede that this might not have been for the best.

But the larger question is not how to organize and publicize meetings, it's how do we get more folks to join our Rotary Club. If you read the page I left on the AT&CC tables, you'll know that my latest thought was to take an idea observed by Ray Carlson at another club and apply it to the *Each One, Bring One* concept we tried here last year. It would have taken some planning, because printed invitations again would have been required.

Now I fear we've lost our *lead-time*. And I don't want us to find ourselves again constrained by a print job that doesn't appear in timely fashion. So what does

that leave?

I'm still pretty much the New-Guy-in-Town, but, on March 21, I actually brought a guest to our meeting who may have an interest in Rotary. He knows Rotarians in Burbank, a good sign. But he lives here, an even better sign. Some things will have to fall in place before he'll feel comfortable in joining, but I think he's a good prospect in due time. And he's a young family man.

Several of you have brought guests in recent weeks. Now I'm asking each and everyone of you to think of people with whom you've had contact lately. Resolve to ask them if they'll come to a meeting with you. And, as I did, don't leave it to chance, but go to their house or place of work, pick them up, and drive them over. Then, as I did, follow up with them after they've had a chance to think about it.

We said, almost a year ago, that we wanted to continue adding about a half-dozen new members each year. If we're to do that, I believe it will be *one at a time* after highly personalized outreach. Think of our Rotary Club fellowship as a *party*. Now, find ways to have folks come to that party. Let's get some people to join us! Thank you.

## Two Fellowship Events this Week to Remember

### Fellowship Committee Meeting - Thursday, April 4

There will be a Fellowship Committee meeting this Thursday (April 4) at 5:30p at the Altadena Ale House located on the west side of Fair Oaks Ave., two blocks north of Woodbury. Everyone interested in having fun and being involved in the planning of upcoming Fellowship events are encouraged to attend.



### Eliot Middle School Cleanup Day - Saturday, April 6



Campus Cleanup April 6, 8:30a-12:30p - Join us Saturday, April 6 for Husky Spring Cleanup Day. Meet in the quad starting at 8:30 am. Earn volunteer service hours or just the satisfaction of knowing you helped make Eliot a better place! See you on the 6th!

## This Week

*Continued from p. 1*

attending webinars and seminars on the Affordable Care Act in order to be able to advise potential clients on the impact to them. Since there is an "individual mandate", every citizen is responsible for complying with the Affordable Care Act. Come see how this important new law applies to you.

## One Thing leads to Another, or . . . How My Wife ended up with Brazilian Cousins

Now is the time for all of you whose eyes glaze over at the first hint of genealogy to turn the page. Still here? Okay, this is a kind of shaggy dog story, but it does speak to the kinds of things our European ancestors considered when contemplating leaving behind the only life they had known.

Marsha has a pair of 3rd Great-Grandparents who came to America from Germany in 1834. They settled near Zanesville, Ohio. Of three surviving children, two were boys and one was a girl. The boys initially shared a farming operation, but eventually they had a squabble over how to run the farm and, at age forty, the younger of the two came west — first to southern Iowa and then to northern Missouri. This was around 1870.

As these things tend to play out, the Missouri branch of this family slowly lost touch with the family back east and, by the turn-of-the-century, there was by then little or no contact at all between them. So, in 1905, the eldest daughter of this younger son boarded a train to go back to Ohio and see the cousins she'd left behind as a young teenager.

Upon her return to Missouri, she regaled the rest of the family with stories she'd reheard, including one of how her immigrant grandfather had fought as a young man with Napoleon's army in the retreat from Moscow. [Yes, many Germans had been induced to fight on the side of the French!] The younger members of the family soaked this up, as the details had been mostly forgotten in the move west from Ohio.

Skip forward three-quarters of a century, and my mother-in-law and I heard

that the Ohio family was putting together a family history book. Because of the 1905 visit, the Missouri branch of the family was still very interested in its earlier history despite the passage of so much additional time.

The Ohio committee in charge of the project would allow us to have a chapter if we would cover printing costs for the extra pages needed. We did this; and, in writing up our chapter, I became very knowledgeable about the American part of the family story. What was still hazy was the earlier part, and the trip *across the big pond*.

Still later came my retirement, when I resolved to learn to read the old German script so that I could read German records for myself. I quickly discovered, as I researched Marsha's German & Ohio family, that her mother and I had been misinformed about the exact relationship between *our* 1834 immigrant and the older man the Ohio relatives called *The Pioneer*.

What is more, I learned that what my mother-in-law had conveyed to me as family rumor was, in fact, true: the immigrant couple were first cousins to each other and — being the children of two brothers — shared the same surname before marriage! [First cousin marriages were common in earlier times in both Europe and America.]

The next piece of the puzzle fell into place four years ago, when I saw an article by a man who was writing about his research concerning one of the German villages where my wife's people had lived. I knew of a book on one of the two neighboring villages, and wondered if he was

aware of it as well. So I wrote to him.

My wish to help someone else rebounded with *good Karma*, for he was able to tell me which actual ship Marsha's immigrant couple had used in their journey to America. Further, he was able to point me to the passenger list itself, and, with my by-now extensive knowledge of her immigrant couple's close relatives, I was able to identify six other families aboard the ship to whom Marsha's ancestors were related.

Now to bring this up-to-date. Wishing again to help someone who was researching in the area, some two weeks ago I subscribed to a German internet-based mailing list and began reviewing old *posts* that had been sent to it. Lo and behold, here was someone writing about a family member who had sailed to Brazil in 1828 in the company of other Germans from these same villages! This date was only five years after Brazil had gained its independence, and the travel there had been the result of active recruitment of poorer Germans looking for opportunity. It turns out that the family member in question was the eldest brother of my wife's 3rd Great-Grandfather!

By 1833, several of these colonists had written home to say that their adjustment had been hard. They weren't returning, but they had met with many challenges and could report that the *opportunity* wasn't quite as had been billed by the promoters. I'm fairly sure that my wife's ancestors were aware of these reports. Now the rosier news from America took on added importance, and if there had been any thoughts of emigrating to South

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# MONEY MATTERS

by Linda Wilkes

## ***Economic Update In the News***

The combined construction of new single-family homes and apartments in February rose 0.8 percent to a seasonally adjusted annual rate of 917,000 units. Single-family starts increased 0.5 percent. Volatile multifamily starts rose 1.4 percent. Compared to the previous year, housing starts were up 27.7 percent in February. Applications for new building permits, seen as an indicator of future activity, rose 4.6 percent to an annual rate of 946,000 units.

The National Association of Home Builders/Wells Fargo monthly housing market index fell two points in March to 44. An index reading below 50 indicates negative sentiment about the housing market.

The Mortgage Bankers Association said its seasonally adjusted composite index of mortgage applications for the week ending March 15 fell 7.1 percent. Purchase volume fell 4 percent. Refinancing applications decreased 8 percent.

Existing home sales rose 0.8 percent in February to a seasonally adjusted annual rate of 4.98 million units from 4.94 million units in January. Compared to a year ago, existing home sales were up 10.2 percent in February. The inventory of unsold homes on the market rose 9.6 percent to 1.94 million in February, a 4.7-month supply at the current sales pace, up from a 4.3-month supply in January.

The index of leading economic indicators — designed to forecast economic activity in the next three to six months — rose 0.5 percent in February, following an upwardly revised 0.5 percent increase in January.

Initial claims for unemployment benefits for the week ending March 16 rose

by 2,000 to 336,000. Continuing claims for the week ending March 9 rose by 5,000 to 3.053 million. The less volatile four-week average of claims for unemployment benefits was 339,750, the lowest level since February 2008.

Upcoming on the economic calendar are reports on the housing price index and new home sales on March 26, and pending home sales on March 27.

## ***Industry Insider Housing Market Snapshot***

We continue to see substantial improvements in the housing market, particularly when you look at year-over-year comparisons.

According to the most recent data, housing starts were at a seasonally adjusted annual rate of 917,000 in February, up 27.7 percent since February 2012. New housing permits were at 946,000, which is 33.8 percent above the February 2012 level of 707,000. New home sales surged 15.6 percent in January to a seasonally adjusted annual rate of 437,000 units — the highest level since July 2008. On a year-over-year basis, new home sales were up 28.9 percent compared with January 2012.

Compared to a year ago, existing home sales were up 10.2 percent in February. Pending home sales were up 9.5 percent compared with January 2012. And total construction spending has risen 7.1 percent since January 2012.

Housing prices have also seen solid gains. According to the most recent data, the Standard & Poor's/Case-Shiller 20-city housing price index was up 6.8 percent compared to January 2012, the largest annual gain since 2006.

According to NAR, the national median existing home price for all housing types was \$173,600 in February, up 11.6 percent

from February 2012, the strongest year-over-year gain since November 2005.

Meanwhile, inventory remains low and builders are much more optimistic compared to a year ago. At the current sales pace, there's a 4.1-month supply of new homes on the market. It is anticipated that housing prices will continue to rise and inventory will remain tight due to lost building material production capacity and a limited pipeline of developed lots.

Gains in employment are helping to improve the housing market. Jobless claims in the week ending March 9 reached 332,000, the lowest level since January 2008, the very onset of what many have dubbed the Great Recession. For the week ending March 16, the less volatile four-week average of claims for unemployment benefits was 339,750, the lowest level since February 2008. ●

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

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## **Gordon**

*Continued from p. 4*

America they must have been quickly discarded.

Several German surnames are still found in the southern-most Brazilian state of Rio Grande do Sul, including that of my wife's family — unchanged from its original German spelling (while her family's surname was quickly Anglicized before the American Civil War).

I'm figuring she has 5th cousins in Brazil today, although I hardly feel she'll want to start packing for a visit. But arriving at this present picture has been — for me — like the peeling of an onion; with each newly removed layer, more of the central story is revealed. And how different it all might have been.... ●



# FELLOWSHIP...

## *The Core of Altadena Rotary*

*From Tony Hill, Fellowship Chair*

Fellow Altadena Rotarians: As your current fellowship chair, I wanted to let you know about fellowship events that have been scheduled for the rest of Julius' Presidential year.

**April 4** (a Thursday) - **Fellowship Committee Meeting** - at 5:30p at the Altadena Ale House located on the west side of Fair Oaks Ave., two blocks north of Woodbury. Everyone interested in having fun and being involved in the planning of upcoming Fellowship events are encouraged to attend.

**April 6** (a Saturday) - **Eliot Middle School Campus Cleanup** - 8:30a-12:30p - Meet in the quad starting at 8:30a Earn volunteer service hours or just the satisfaction of knowing you helped make Eliot a better place! See you on the 6th!

**April 13** (a Saturday) - Invitation to attend a **movie premier of "42" the Jackie Robinson story**. This event is sponsored by Julius' fraternity Gamma Zeta Boule Foundation as a benefit to raise money for college scholarships for local foster children. The movie will start at 5p at the Arclight Theater at the Paseo Shopping Plaza in Pasadena. The cost is \$20 per ticket. As part of the same fundraiser, the movie will be followed by a dinner at the El Cholo Restaurant, also located at the Paseo Shopping Plaza. The cost of the dinner is \$25 per person. You can attend one event or both.

**May 25** (a Saturday) at 4:15p, we will be attending the **Dodgers vs the Cardinals baseball game** at Dodger stadium. Our incoming President, Dennis Mehringer, will be making arrangements for us to see the game from the Stadium Club. Again, feel free to invite family and friends. Ticket and a meal will be provided at a charge of about \$35 per per-

son.

**June 1** (a Saturday) **Hike in El Prieto Canyon** ending with a barbecue lunch on the lawn of Theo's mountaintop home with panoramic view of the valley. Details such as meeting place, time and cost to follow (any cost should be minimal).

**June 2** (a Sunday) **Lamp Program Luncheon** - This is the main annual fund raising event by Julius' fraternity Gamma Zeta Boule Foundation. It is a luncheon that will take place at the Pasadena Hilton Hotel on So. Los Robles Ave. The money raised will again be used to pay for college scholarships for local foster children. Our goal is to fill a table of 10 to support this very worthwhile project of our President. The cost is \$100.00 per attendee. The program will include good food and interesting speakers.

**June 9** (a Sunday) - **Antique Car Show at**

**Lacey Park in San Marino.** Although it will not be a project of our club, this event has been a fund raiser for the San Marino Rotary Club for many years, and is just an interesting program taking place in our area, and, by attending, you will know that the money will be going to support Rotary projects.

**June 27** (a Thursday) - The **Demotion Party** to celebrate the conclusion of Julius' year as Rotary President and the induction of the incoming President, Dennis Mehringer. This is an event you can be sure President Julius is looking forward to with great anticipation at this stage of his Presidential year.

Hope we will have lots of participation in these upcoming events. Remember, friends, family and potential members are **always** welcome at any of our Rotary Fellowship Events. ☺

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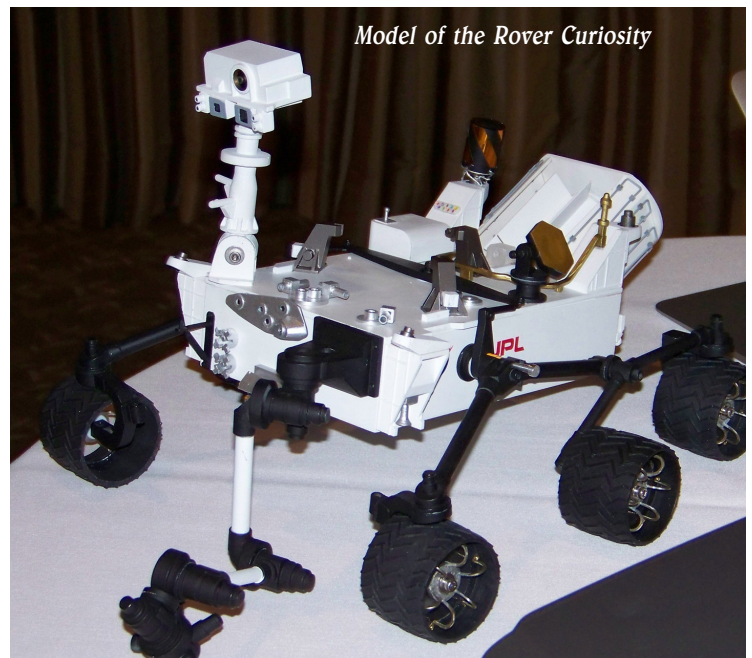
## Program

*Continued from p.2*

in the Martian atmosphere. It also looks like at one time all the conditions to support life were present.

Curiosity has now completed about 1/3 of its mission. The team is looking forward to a greater understanding of our red neighbor made possible by this amazing robot.

Craig Cox ☺



*Model of the Rover Curiosity*