

August 01, 2013

This Week

Club Assembly

Review of the upcoming Rotary Year

Program Host:

Dennis Mehringer

The yearly club assembly at the beginning of the Rotary Year provides an opportunity for the incoming president and club officers to describe their plans for the upcoming year. Because of scheduling constraints — the visit of District 5300 Governor Miles Petroff and two pre-scheduled talks — this year's assembly will occur already well into the Rotary year.

As a result, President Dennis Mehringer will introduce his vision, goals and anticipated challenges as well as his team of Club Directors and Committee Chairs during the club's fourth meeting. For many club members, the Club Assembly is the best way to learn about the programs and plans for the new year and how they can contribute to a successful Rotary year.

President Mehringer's style of presiding over the first three meetings has already revealed one of his objectives: making sure the weekly Altadena Rotary Club meeting ends on time or perhaps even earlier. We certainly wish him luck in this and his other goals.



Dollar & Sense

by President
Dennis Mehringer

What about Nigeria Anyway?

Many of you may wonder why we are pouring such a large portion of our resources into Nigeria.

The reason is simple. Nigeria represents the greatest possible positive influence on the overall African economy for a multitude of reasons:

1. A well anchored and developed democracy;
2. Large oil reserves;
3. The largest population of any country in Africa (about 170,000,000);
4. The second largest economy of Africa;
5. Favorable demographics;
6. The ability to feed itself and avoid droughts and famine.

Let's take these points one by one and learn more about this country which we have chosen to support. First - the history which has led to today's democratic government: The name Nigeria was coined from the Niger River which runs through the country. It was actually named by Flora Shaw the fiancée of Baron Lugard who was the British colonial administrator.

Nigeria became independent from the British Empire in 1960. Between 1960 and 1999 they were alternatively civilian and

military governments which were very corrupt. In 1999, this system was scrapped in favor of an American-style Democracy. It has a President with considerable power who is elected every four years and is limited to two terms. It has a House of Representatives with 360 members and a senate with 109 members (three from each state and one from the capital of Abuja).

Oil exports have been a source of wealth for Nigeria since World War II. They currently cause a good sized trade surplus and positive current account balance in the world of trade.

In addition, it also produces a surplus of agricultural products which are exported as well. Nigeria's primary trading partner is the United States of America.

Please turn to Dollars & Sense, p.4

Greeters

August 01

Linda Wilkes

August 08

Charles Wilson

August 15

Harold Yorke

Program Review



Julieann Martin's specialty is the field of Intellectual Property (IP). Here in the San Gabriel Valley that usually entails working with science and engineering businesses. She started in IP working for a large company that developed software programs for NASA's space shuttle. A lot of these folks decided to start their own small businesses and wanted Martin's assistance; this continues through

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

Meets: Thursday, 12:10p

Altadena Town & Country Club

2290 Country Club Drive • Altadena, CA

626-794-7163

Rotary Int. Pres. Ron Burton

Dist 5300 Gov. Miles Petroff

Officers

Dennis Mehringer, Pres. Bus. 626-577-9800

Hal Yorke, Pres. Elec. Bus. 818-354-5515

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

Gordon Seyffert, Sec. Bus. 626-345-0658

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

Directors

Ed Jasnow • John Frykenberg

Gordon Seyffert • Sterling Louviere

Julius Johnson • Mike Zoeller • Hal Yorke

Chairmen

Hal Yorke Administration

Ed Jasnow Foundation

Jacque Foreman Public Awareness

Jacque Foreman Acting Publicity

Jacque Foreman Sparks/Website

Mike Zoeller Club Projects

Craig Cox Community

John Frykenberg International

Tom McCurry Youth Contests/Awards

Mike Zoeller Youth Projects

Ray Carlson Vocational

Steve Cunningham Membership

Editor, Design & Typesetting Foreman Graphics

Photography Jacque Foreman

The Great Unknown: Business Law

to the present.

There are numerous legal challenges and they require some thought on the part of the business owner. This is where Martin Consulting comes in. The business owner

- 1) needs to know what applies to him/her and
- 2) must learn how to manage this as part of his/her day-to-day operations.

Finally, the rules and their interpretation are often changing. The small business owner needs to know when and how to adapt. Martin delineated many of these challenges that *trip up* small businesses: contracts, intellectual property, business names, copyrights, payroll (confidentiality), building leases, computer maintenance contracts, software licenses, governmental regulations (COBRA, HIPAA, OSHA, etc.), liability insurance, employee handbooks, corporations, LLC's, etc.

She recommended that small businesses engage an attorney early in the start-up process to discuss these matters and to implement the most crucial aspects of the plan. Then, she recommended a



follow-up visit to see if further assistance is needed. A lively discussion ensued regarding copyrights and how to best set them up and defend them. Martin gave some very practical and timely advice on this subject. *Tom McCurry* ☉

Congratulations



Birthdays



08/02 - Phyllis Merrill

08/05 - Kevin Moore

08/08 - Joseph McMullin

08/10 - Don Applegate

08/11 - Joy Carlson

08/14 - Marsha Seyffert

08/24 - Hal Yorke

08/27 - Elaine Klock

08/31 - Bruce Conroy (J. Foreman)



Anniversaries



08/01 - Ed & Phyllis Soza

08/23 - Gary & Dotty Clark

August

Membership & Extension Month

Program Chair, Hal Yorke

Aug 01 - Club Assembly

Aug 08 - Dr. Michael Parente (US Public Defender): Life on Death Row

Aug 15 - To be Announced

Aug 22 - To be Announced

Aug 29 - To be Announced

September

New Generations Month

Program Chair, To be Announced



Making Service a Priority in Our Service Club

Have you ever looked at the object of Rotary as defined by Rotary International? It says:

The **Object of Rotary** is to encourage and foster the ideal of **service** as a basis of worthy enterprise and, in particular, to encourage and foster:

- FIRST. The development of acquaintance as an opportunity for service;
- SECOND. High ethical standards in business and professions; the recognition of the worthiness of all useful occupations; and the dignifying of each Rotarian's occupation as an opportunity to serve society;
- THIRD. The application of the ideal of

service in each Rotarian's personal, business, and community life;

- FOURTH. The advancement of international understanding, goodwill, and peace through a world fellowship of business and professional persons united in the ideal of service.

Everything we do is to advance our ability to do service. We have lunch together weekly, conduct fellowship events and deepen friendships — why? — to create a strong platform to serve. We reorient our thinking on our vocations and perform them with high standards and competence — why? — to serve our communities. We work for peace and goodwill so

that more and more people will join us and create more service. The idea is that we re-shape our thinking so that we are always looking for opportunities to serve — at home, with friends and family, in our work and in our communities. And we don't want to just talk about service — we want to actually **do** service. Roll up our sleeves and get our hands dirty.

Over the next few weeks, I will be organizing the first meeting of the **Projects Committee**. Our goal will be to plan a hands-on project for the Fall and one for the Spring. Your input and ideas are important to our success in fulfilling the objects of Rotary. ○

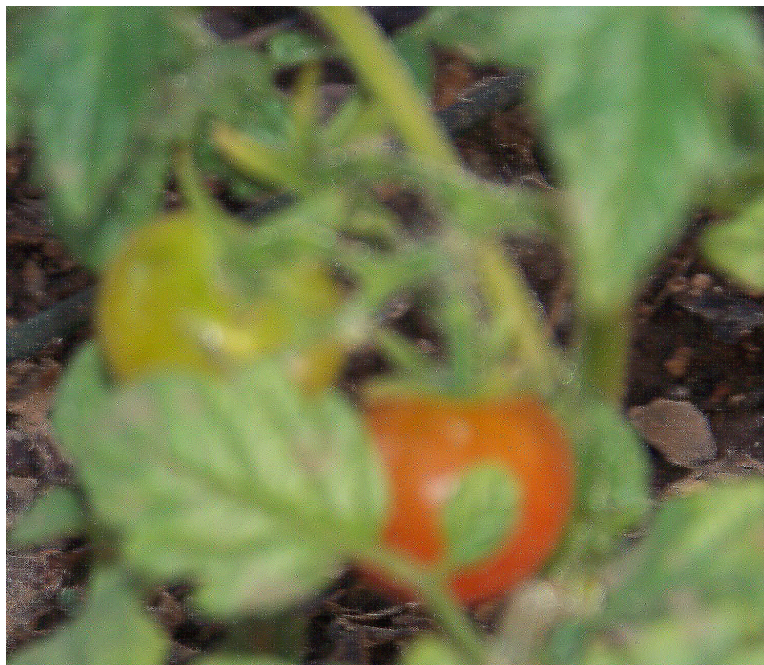
by Jacque Foreman **Playing IN THE Mud**

Share your gardening triumphs and tragedies.

Ladies and Gentlemen I present to you the *Sweet 100* tomato. This tomato has a couple of *real* advantages over the *cherry tomato*. The Cherry Tomato is too small to properly slice and too big to just pop into your mouth and eat. And, besides they don't taste like tomatoes.

The *Sweet 100* is also too small to slice, but it is a perfect size to pop in your mouth or include in a salad, whole. The *Sweet 100*s are just slightly larger than marbles. I think this will be my first attempt to grow these lovely little tomatoes. Usually I ask for them when they are no longer available through my local Armstrongs, La Canada. This year when I asked, they were able to locate a 4-inch potted one at a different store. I don't think that you can

see it in this photo, but, just yesterday there were three tomatoes on the plant. I swiped it. I was going to share, but was anxious to make sure that my memory about their taste was correct. It was. And Bruce will get a chance to try the next one. ○



What We Leave Behind

I had a boss a number of years ago whose father was still living. This man was in his Nineties, a widower living in a small house in Independence, Missouri. I never saw the house, but my boss described it as spotless.

The time came, while I worked for him, that he had to move his father into a nursing home. Now, this wasn't quite the hurdle that it seemed, because his father had made this decision on his own. He just needed a little help with the move. My boss took a day or so off from work and arranged the transfer of the belongings the father wanted to have with him. It was as seamless as such a move can be.

Apparently the father must have known that "something was up," because he lasted in the nursing home about a week or two before quietly passing in his sleep. Then it became the duty of my boss to collect the belongings and proceed to attend to what had remained in the house.

To his surprise, my boss discovered that his father had arranged to have everything in order. All the essential records had been left in readiness. All nonessentials had been discarded. The house was truly as neat as a pin.

My boss distributed furniture and personal items amongst the heirs, and began to prepare the house for sale. Except for some cleaning in the basement, which had been beyond the capability of a man of his father's age, this took just a few days.

How many of us can say that we've prepared for that day?

This comes to mind because my brother-in-law is soon to be visiting us for a week with his wife. He, like Marsha, was

uprooted from their home in North Hollywood at a young age. This happened in March of 1948, when my father-in-law decided to move the family back to Missouri so that he could join *his* father in a farming operation.

My brother-in-law is older than my wife, and I sense that he may feel an even greater sadness about this move. You see, it did not turn out for the best. My father-in-law had held a responsible job with Lockheed, and he and his wife had been surrounded by friends. They'd go out dancing regularly, were church leaders, took trips to Big Bear. Marsha remembers trips to the beach, fresh fruits and vegetables; it was an idyllic existence for a small child.

Back in Missouri life became something of a struggle. For small farmers, not *losing* money was all too often the goal. But my wife's paternal grandfather had persuaded his son to move by convincing him that it meant more to "be his own boss" than to continue to receive a safe and living wage at Lockheed.

Why do I have all this on my mind? It's because one of the things that needs to happen during my brother-in-law's visit is that he needs to have a look at the financial records that his parents left behind. These would have gone into the dumpster years ago, save for my instinct to preserve records for descendants.

Now, I know that most of this will be pitched in any case. Cancelled checks and check registers, farm records, payment records on insurance policies, and the like. Together they tell a story about what that later life was like. And, painful though it

may be for my brother-in-law to wade through these items, I know he's expressed an interest in better understanding what transpired. Records, properly examined, can assist.

It's all very sad. In my opinion, their lives would have been so much richer if that move had never happened. But when my mother-in-law died a few years back, my brother-in-law made an observation. Each of the nine grandchildren is college-educated. All are responsible individuals, and all now live in either major cities or college towns. The move back to a farming community was a half-century detour, but it didn't destroy the foundation that had been laid.

So, what was left behind? Physically, it was just a pile of old records and junk that had to be cleaned out with much effort. But the glass of water is also half full — nine young descendants making their own mark on the world. ○

Dollars & Sense

Continued from p. 1

Its highest point is Chappal Waddi at 7,936 feet.

Nigeria's official language is English. The current President is Goodluck Jonathan who won election with over 22 million votes compared to about 12 million votes for his nearest rival in an election praised by international election monitors. He openly declares his desire to make Nigeria a permanently growing western-style economy.

We are making a good bet supporting the people of Nigeria. ○



MONEY by Linda Wilkes MATTERS

Economic Update In the News

The National Association of Home Builders/Wells Fargo monthly housing market index rose six points in July to 57, the strongest reading since January 2006. An index reading above 50 indicates positive sentiment about the housing market.

The Mortgage Bankers Association said its seasonally adjusted composite index of mortgage applications for the week ending July 12 fell 2.6 percent. Purchase volume rose 1 percent. Refinancing applications decreased 4 percent.

The combined construction of new single-family homes and apartments in June fell 9.9 percent to a seasonally adjusted annual rate of 836,000 units. Single-family starts decreased 0.8 percent. Volatile multifamily starts fell 26.2 percent. Compared to the previous year, housing starts were up 10.4 percent in June. Applications for new building permits, seen as an indicator of future activity, fell 7.5 percent to an annual rate of 911,000 units.

Retail sales rose 0.4 percent to \$422.8 billion in June. This follows a 0.5 percent increase in May. Compared to June 2012, retail sales have increased 5.7 percent.

Total business sales increased 1.1 percent to \$1.283 trillion in May, up 3.1 percent from a year ago. Total business inventories rose 0.1 percent in May to \$1.656 trillion, up 3.8 percent from a year ago. The total business inventories/sales ratio in May was 1.29.

Consumer prices rose 0.5 percent in June, following a 0.1 percent increase in May. Compared to June 2012, consumer prices have risen 1.8 percent. Consumer prices at the core rate — excluding volatile food and energy prices — were up 0.2 percent in June.

Initial claims for unemployment benefits for the week ending July 13 fell by 24,000 to 334,000. Continuing claims for the week ending July 6 rose by 91,000 to 3.114 million. The less volatile four-week average of claims for unemployment benefits was 346,000.

Upcoming on the economic calendar are reports on existing home sales on July 22 and new home sales on July 24.

Homeline

Plants Help Clean Indoor Air

The Environmental Protection Agency (EPA) — whose job it is to set standards and monitor outdoor air quality — estimates that indoor air can be two- to five-times more polluted than the air outdoors.

Fortunately, there are some easy ways to keep your indoor air free of pollutants. A HEPA (high efficiency particle air) filter can remove 99.97 percent of all airborne particles. Another great option is to use indoor plants.

Houseplants are very efficient at removing indoor air contaminants, such as carbon monoxide and nitrogen oxides, which result from burning wood.

According to a *NASA study*, spider plants (*Chlorophytum elatum*), after being placed in a closed chamber for 24 hours, reduced levels of carbon monoxide by 96 percent and nitrogen oxides by 99 percent.

Plants also remove formaldehyde, benzene and trichloroethylene. These chemicals, and other gases, can be released by particleboard (used to make bookcases, desks, and tables), insulation, paint and interior furnishings, such as carpets, curtains and upholstered furniture. Such items — especially when new — tend to *gas off*, that is, release micro amounts of chemicals into the air. These are also referred to as *volatile organic compounds* (VOCs).

A single Boston fern (*Nephrolepis exaltata bostoniensis*) can remove formaldehyde (found in glue, furniture, carpeting, etc.) at a rate of 1,863 micrograms per hour and xylene (found in paints, adhesives, rust preventers, etc.) at a rate of 208 micrograms per hour.

Plants that are most effective at removing contaminants tend to have large leaf surfaces, such as heart-leaf (*Philodendron scandens*), elephant ear (*Philodendron domesticum*), peperomia (*Peperomia obtusifolia*) and peace lily (*Spathiphyllum clevelandii*).

The study recommends at least fifteen 10- to 12-inch container plants for a 1,800-square-foot home. Plants should be located near where you spend most of your time indoors.

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

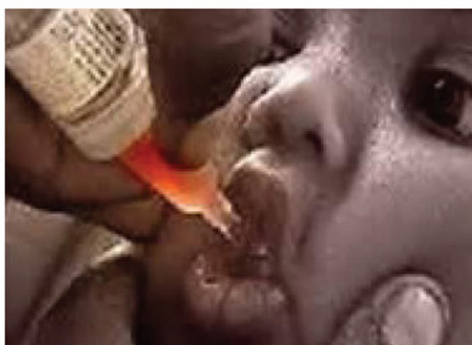
**THIS SATURDAY, AUGUST 3
CONCERTS IN THE PARK
VOLUNTEERS NEEDED
SIGN UP ON CLUBRUNNER**



ROTARY'S MARCH TO **END** POLIO

Saturday & Sunday October 26 & 27

Western Regional Little League Park
6707 Little League Drive
San Bernardino, California 92407



- Each club is challenged to walk 100 miles in an effort to raise \$2500.00 You can start anytime, but we hope you will do your final laps at the event
- You can involve your family and friends.
- You can involve your RYLA students.
- You can involve your Interact club.
- Each club will raise its own money and they will donate it directly to their District.

- Get people to support "so much a mile".
- District Website will be available to make donations.
- Special parking for RV's. Spend the night and enjoy the fellowship.
- Reserved areas for your clubs Pop-Up's.
- Food, Entertainment, Tee Shirts.
- Sunday morning Pancake Breakfast.
- Polio Survivors Lap

FOR INFORMATION CALL:

Cal Magro - Polio Chair (626) 827-2611



All **FREE** Concerts start at 7:00 PM in the Amphitheater at Farnsworth Park.

568 East Mt. Curve Ave., Altadena, CA 91001 for information: 626-798-6335

Visit: <http://www.altadenasheriffs.blogspot.com>

17th Annual Summer Concert Series Schedule - 2013

Downbeat Express (Big Band with Jennifer Gates)	Saturday, July 6th
Law & Disorder (Classic Rock 'n Roll)	Saturday, July 13th
The Blue Breeze Band (R & B, Soul, Blues & More)	Saturday, July 20th
Louis van Taylor Quintet (Cool Jazz)	Saturday, July 27th
Guitarist Brian Hughes Band (Contemporary Latin-Jazz)	Saturday, August 3rd
Upstream (Reggae, Calypso, Soca & Steel Drum Music)	Saturday, August 10th
The Groove (Oldies but Goodies)	Saturday, August 17th
Those Manning Boys & Friends (Music from Ireland)	Saturday August 24th

And... For Our Grand Finale... Saturday, Sept. 7th
Back by Popular Demand, Hot August Night Staring Dean Colley in a Tribute to Neil Diamond

Presented By: Community Events & SSGA

Thank You to our generous sponsors



MonteCedro
The art of life in harmony



Rotary Club
Of Altadena



*Georgia Rutherford
In memory of
Don Rutherford*

