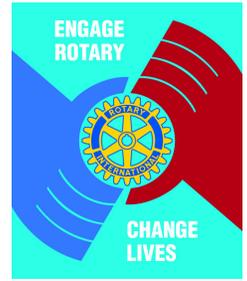


Rotary Club of Altadena

Sparks

OFF THE ROTARY WHEEL
AN AWARD-WINNING NEWSLETTER



August 22, 2013



Dollar & Sense

by President
Dennis Mehriinger

Board set to Vote on Four Proposed Members

This Week

Charles Wilson
Craft Talk
Guest Host:
C. Ray Carlson

Charlie Wilson will tell us about his career in banking services and his switch to his current executive position at the San Gabriel Valley Council of the BSA at their headquarters on Sierra Madre Villa Drive.

Of particular interest to us will be his elaboration of our proposed program to provide counselors for the Entrepreneurship Merit Badge as outlined in two recent page-long articles in *Sparks* on Job Creation & Entrepreneurship.

A perfect program for acquaintances who were in Scouting in the past or have children in it now. Invite them as guests and consideration as members of Altadena Rotary and/or becoming volunteers in our forthcoming program.

This is membership month and, so far, our club is going great guns. We have four more members proposed for membership to be considered at our September 3 Board meeting. In addition, we will be inducting a new member this Thursday. Keep up the good work gang!

Now we are up to 2 all out wars in the middle east. However, despite the danger, Rotary International pushes ahead to try to conquer polio in the country where it is most prolific — Pakistan. So far we have had 7 Muslim nurses assassinated by the Taliban because the mullahs believe we are trying to sterilize their young girls. So, with the cooperation of the Pakistani government, we are hiring armed guards to protect the nurses as they administer the vaccine to the children. Meanwhile, the most prolific anti-vaccine mullah was eliminated via a drone attack last month. How-

ever, this move hardly fits in with our peace initiative. It is a complicated world.

Three more concerts in the Park left. Go to our website and then to ClubRunner to sign up to help out for our last three. The amount of money that Dave Smith, Craig Cox, Mike Zoeller, et al are raising for the club is mind boggling. The increase is more than double last year's net. We will have a special program at the club next month to introduce the non-Rotarian players.

See you at "Citizen Twain" Friday night (August 23) at the Pasadena Playhouse at 8p.



Greeters

- August 22
Mike Zoeller
- August 29
Susan Applegate
- September 05
George Buehler

Program Review



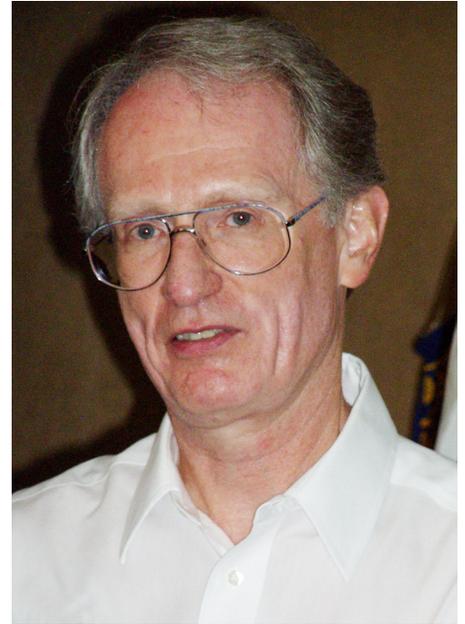
The Expanding Universe . . .

Do you remember the “Why” game? You have probably played this game with your children or grandchildren when they were about 4 to 5 years of age. The way the game is played is the child asks a simple question. You answer. No matter what you say your darling asks why. You then answer the new question and the child asks why. This can

go on for as many repetitions as you can stand.

On Thursday, Dr. Charles Lawrence, the Principal Scientist in the Astrophysics Element at JPL, played his version of the “why” game with the Rotary club as he presented his talk on the expanding universe. Lawrence presented current estimates of aspects of the universe while explaining how science supports the views – answering the why science thinks these are true.

2000 years ago the Greeks were able to ascertain the circumference of the Earth and Earth’s distance to the Sun pretty accurately. In the 1500s Nicolaus Copernicus proposed that the Sun was the center of the universe and that the Earth revolved around it. In 1609 Galileo and Kepler both continued the work begun by Copernicus. Galileo observed the Milky Way and postulated it was made up of stars that were similar to the Sun. In the



1920s Edwin Hubble discovered that the universe goes beyond the Milky Way galaxy. He also discovered that the universe

please turn to Program, p.3

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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

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 Mike Zoeller Youth Projects
 Ray Carlson Vocational
 Steve Cunningham Membership

Editor, Design & Typesetting Foreman Graphics
 Photography Jacque Foreman

August

Membership & Extension Month

Program Chair, Hal Yorke

Aug 22 - Charles Wilson - Craft Talk
 Aug 29 - Dr. Neal Turner, Exoplanets: The Search for Earth’s Twin in the Goldilocks Zone

September

New Generations Month

Program Chair, Ray Carlson

Sep 05 - Representative Judy Chu - An up-to-the-minute report on Current Issues and Progress in Congress
 Sep 12 - To be Announced
 Sep 19 - To be Announced
 Sep 26 - To be Announced

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

Yes, I am aware that this spot is reserved for our Committee Chairs. This week we were scheduled to hear from our Membership Chair, Steve Cunningham, however he is currently recovering from surgery. Our substitute Membership Chair is David Smith, but he won't be ready to take this position until after the last Concert in the Park — September 07. That leaves a space to be filled.

Your editor has hijacked the space, so

you know what possible three topics will be covered: Gardening, Cats, or Christmas Tree Lane. Gardening is usually written under the *Playing in the Mud* column head, so it's probably one or both Cats and Christmas Tree Lane.

Currently the lane is ramping up to start putting up lights starting in October — probably the second weekend. We are also working hard on our 501-3c designation, and Gordon Seyffert has recruited

President Dennis Mehringer to help. This is good because he has more experience accomplishing this designation than any of the rest of us.

As we have been, we are looking for LED lights that come in colors, are the right lumens, and at a good price. I understand that some have been found that will cost only \$5 each -- much better than the \$25 of a few years ago, especially when approximately 10,500 bulbs are needed. ☉

Program

Continued from p.2

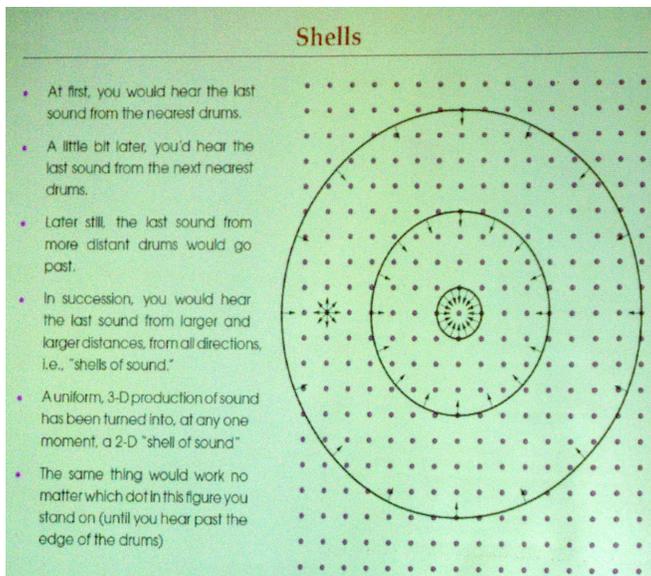
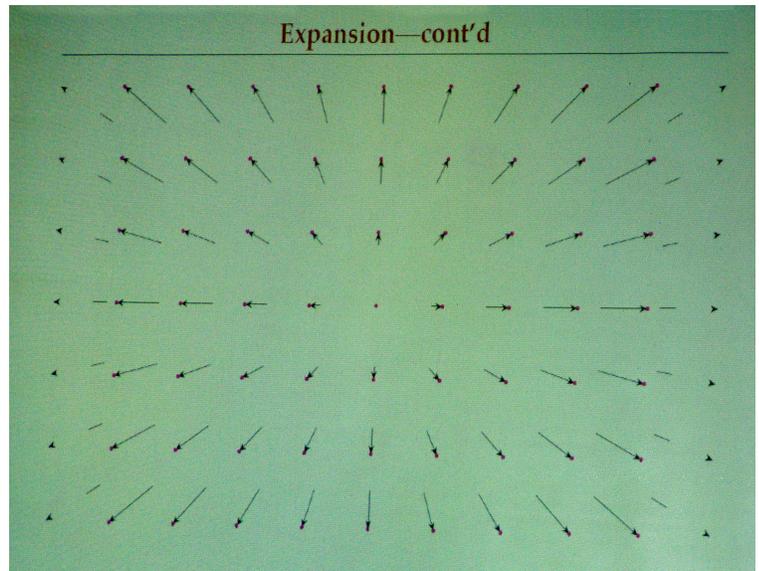
is expanding.

A few of the things that we now understand about the universe:

- The visible universe contains 100 billion galaxies.
- The universe is 13.8 billion years old.
- It is hot and dense and expanding at an accelerated rate.
- Within the first 1-100 seconds after the Big Bang the lighter elements were formed.
- The heavier elements were formed later in stars.

How do we know these things? According to Lawrence we have gotten better at

making instruments to help us see and measure the universe by taking advantage of some basic tools. These tools include the speed of light, blue and red shifts (things moving toward us shift blue – away shift red), and the electro-



magnetic spectrum.

So how do we know the universe has 100 billion galaxies? We point the Hubble telescope for hundreds of hours at a small piece of the sky. We find 10,000 galaxies in the field. Since there are 12.5 million fields we know that 10,000 times 12.5 million equals more than 100 billion.

How do we know the universe is expanding? We observe other galaxies.

We figure out how far away they are. We can see that the farther away the galaxy the faster it is moving away. This is consistent with a uniform expansion. And even though it looks like we are in the center, because it is a uniform expansion there is no center.

How do we know the universe is 13.8 billion years old? From observations of the cosmic microwave background (which happened 370,000 years after the big bang when light and matter were in equilibrium) we are now seeing "stuff" that happened 13.8 billion years ago.

Craig Cox ☉

Seems like Everyone is Dying

My wife was just talking with her sister this afternoon. My sister-in-law and her husband run the town funeral home. While she was on the telephone my sister-in-law heard the distinct whirrr-r-r of a helicopter's blades as the craft came in to land nearby. At the same moment, an ambulance arrived in the drive below.

Such commotion for a small town! Yes, Dennis, small as defined by your last writings, and not in accordance with your previous classification of Altadena as *small*.

Anyway. It seems that someone had just died, but that, when he/she had been loaded into the ambulance, the person was still breathing, and there was still some slim hope that he/she could be saved. At least that's how I imagine it happened. Hence *Life Flight* had been called, which explains the arrival of the 'copter.

Soon the helicopter was on its way back from whence it came, as there was no longer a need for it. The unfortunate individual had, in truth, died from a major heart attack.

Did it matter to the EMT's that he was a morbidly obese individual? I don't know about these things, but I can imagine that, in such a circumstance, it might be difficult to rule the person dead. As we've all heard, there are reported instances of a person being thought dead only to "come back to life" after the pronouncement.

Perhaps there was something else in play here, however. The man in question was one of the pastors of the town. This was going to be a big loss (no pun intended...). So I can further speculate that those poor EMT's didn't want to be the ones to declare such a personage dead if so much as a sliver of hope for him ex-

isted.

This all happened as I was editing an obituary for a former president of the genealogical society to which I belong, and for which I edit a newsletter. I hadn't known the woman to any degree, although I had met her on what turned out to be her last visit to our library and offices. But now I was having to make a judgment as to what was appropriate to run for our society's readership, spread as it is across the United States.

The woman's roots had been local. I discovered, belatedly, that she and her first husband had both worked for Lockheed. Reading what had been drafted, I was struck by how accomplished a woman she had been. We don't tend to think of women "of her day" as having been adept at combining a career and family in such a way as to be successful at both, but clearly such women did exist. And she had been one of them.

Naturally I began a comparison in my head between these two people — people I hadn't known, but whose deaths had come to my attention at pretty much the same time. The minister, so I'm told, had been a person who'd had an opinion on everything and loved to proclaim every one of them! To the extent that he was frequently the subject of some controversy or another.... As I said, it's a small town.

He'd be missed, it's true. But given the conversation between the two sisters, I knew that the main discussion of the hour centered on how stressful it would be for the funeral directors to have to prepare a person of immense size and weight for burial. It's certainly not a task to be taken lightly (again, no pun intended).

On the other hand, how much would the past president of the genealogical society be missed? She'd moved away a number of years ago. And, especially with many of our members living far removed from Burbank themselves, would there be many persons left to recall her family research accomplishments and her contributions to our group?

And that reminded me of how my society has lost two board members to death just this past year, and of how difficult it is to replace such people in an age when so many feel that everything one needs is to be found somewhere on the internet. The society itself may well be dying. Will there be many to mourn its passing ... if it occurs?

Perhaps one needs to live (and die) in a small town today in order for their memory to live on. There's a paradox here. We think of small towns as not having much importance in today's world. Yet those of us living in major metropolitan areas have a far greater chance of being relegated to obscurity when we die.

President Dennis wrote of his mother's reunion with her long lost cousins, and of how they "reminded about common relatives who had long passed away." I think of that now.





MONEY by Linda Wilkes MATTERS

Economic Update In the News

Non-manufacturing activity rose to 56 in July from 52.2 in June. A reading above 50 signals expansion. It was the 43rd straight month of expansion in the services sector.

The trade deficit decreased from \$44.1 billion in May to \$34.2 billion in June. It was the lowest trade gap in more than four years. Exports rose \$4.1 billion to \$191.2 billion. Imports decreased \$5.8 billion to \$225.4 billion.

The Mortgage Bankers Association said its seasonally adjusted composite index of mortgage applications for the week ending August 2 rose 0.2 percent. Purchase volume rose 1 percent. Refinancing applications were unchanged.

According to the Federal Reserve, monthly consumer credit debt rose \$13.8 billion in June for a total credit debt level of \$2.848 trillion. Revolving debt, which includes credit cards, decreased \$2.7 billion to \$853.6 billion. Non-revolving debt, including loans for cars, rose \$16.5 billion to \$1.994 trillion.

Wholesalers decreased their inventories 0.2 percent to \$499.7 billion in June. Sales at the wholesale level rose 0.4 percent to \$425.9 billion in June. On a year-over-year basis, sales were 5.6 percent higher than June 2012. The seasonally adjusted wholesale inventories/sales ratio in June was 1.17, the leanest reading since April 2012.

Retail sales rose 0.3 percent for the week ending August 3, according to the ICSC-Goldman Sachs index. On a year-over-year basis, retailers saw sales increase 2.5 percent.

Initial claims for unemployment benefits for the week ending August 3 rose by

5,000 to 333,000. Continuing claims for the week ending July 27 rose by 67,000 to 3.018 million. The less volatile four-week average of claims for unemployment benefits was 335,500.

Upcoming on the economic calendar are reports on retail sales on August 13, the housing market index on August 15 and housing starts on August 16.

Big Idea

The High-Trust Selling System

The High Trust Selling System is a multi-tiered program that will provide the foundation necessary to build a respected and trustworthy sales business. It consists of four acts:

Act 1: The Approach - The approach involves both prospecting and appointment setting. The key to a successful approach, according to Prospect's Chief Performance Officer Todd Duncan, is threefold:

- You know your industry and its products in all applications.
- You know you're talking to the right prospect.
- You're rehearsed and confident in your presentation.

Act 2: The Interview - To perform an interview well you must understand that the key to selling is not selling — it's providing — and the key to providing is knowing in advance what to provide. To accomplish this, in his best-selling book, *High Trust Selling*, Duncan says you must master the art of asking questions that reveal the values and needs of your prospects, and then listen carefully to what they tell you.

Act 3: The Solution - The third act is offering trustworthy solutions to your prospect's needs. You must be in the solution business to be successful at this

stage. Also, this is the point at which preparation must meet with opportunity if you're going to be successful.

Act 4: Action - The fourth and final act is to ask for the business. To be successful at this point is very dependent on how well you've performed in the first three acts. Before proceeding, ask yourself these three questions:

- Do I thoroughly understand my prospect's needs and buying strategy?
- Have I completely answered my prospect's needs with my solutions?
- Have I confirmed an indication that my prospect would like to proceed?

Sales is not about repeatedly asking for the business. It's about having done the homework, built the trust, and — when the time is right — asking for the business.

Mind Your Money

Preventing On-line Fraud

Financial fraud is a booming business. The most recent statistics from the Federal Trade Commission (FTC) show that 25.6 million American adults (10.8% of the US population) were victims of fraud in 2011.

According to the FTC, 33 percent of all fraudulent activity originates on-line, making the Internet the most common way victims encounter fraud. Here are some of the latest on-line financial scams and how you can avoid becoming a victim.

Auction frauds - eBay (with more than 110 million users) has spawned the popularity of on-line auction sites. There has been an increase in merchants selling items and then sending out substitute items that are worth less than the price paid. Best defense: Be careful buying products auctioned outside the United

Please turn to Money p.6

Money

Continued from p. 5

States and diligently check a seller's rating and feedback before bidding.

Phishing and spear-phishing - Phishing is the act of sending a fraudulent email that entices you to submit your personal information. These emails come in the form of fake credit card application requests, bank account number confirmations, and password changes. Spear-phishing is when a thief compromises your personal information (home computer or social media contact lists) and uses it to entice you to give up more valuable information. Best defense: Don't click on links or call phone numbers in messages you find suspicious. Read the email carefully. Phishing scams are often fraught with grammatical errors and strange requests from people you might know.

Bait-and-switch URLS - Be careful when typing in a merchant's URL. Being off by one letter can send you to a fake site where inputted data can lead to stolen identity, money or both. Best defense: Type carefully and then bookmark important financial and merchant sites. Get in the habit of checking what URL is displayed in your browser window.

The best way to defend against on-line fraud is to educate yourself about the latest scams. Here are some resources to keep you in the know: **Hoax-Slayer**, **Internet Fraud (U.S. Government)**, and **Scam Warners**.

Insight NOW

212° Service: The 10 Rules for Creating a Service Culture

You may recognize 212 as Manhattan's premier area code, but it's also the simple principle behind success. At 211 degrees, water is hot. At 212 it boils, creating steam. And steam can power a locomotive. The one extra degree makes the difference.

Mac Anderson, author of *212° Service: The 10 Rules for Creating a Service Cul-*

ture, discusses how to apply this fascinating analogy to your business with Prospect Mortgage's Chief Performance Officer Todd Duncan in this month's edition of InsightNOW.

Their engaging conversation sheds light on how that one extra degree of effort — in your business, your customer service, or your attitude — can propel you to the next level.

Anderson describes how the seemingly smallest changes can make the most dramatic impact; and his book distills complex theories into concepts that are simple to implement. Todd notes that "sometimes success is made too complicated," and commends Anderson for "demystifying" it.

Anderson emphasizes that focusing on your customers, teammates and employees will help you foster a service culture that benefits everyone. Todd agrees that, in today's world of evolving regulations and compliance, "you can't be good at

service, you have to be *great* at service." That, along with loving what you do, recognizing your strengths and weaknesses (along with hiring great people to help with those weaknesses) and being willing to take calculated risks, will help you assume a true leadership role.

Todd advocates learning to differentiate yourself in today's marketplace; Anderson succinctly delivers advice on how to do that with the power of 212: "It's not everything you need to know, but it's the most important things you need to know."

Todd says, "Savvy salespeople must be prepared for an opportunity to arise at any moment, whether in an elevator or an airport. It's not enough to have a great presentation, you must practice it over and over so that it is authentically yours and can be delivered on the spot, when you need it." ○

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

Playing by Jacque Foreman IN THE Mud

Share your gardening triumphs and tragedies.

I know it was a bit late, but about six weeks ago I planted two tomato plants, just after our mini heat wave. One is a *Sweet 100*, and the other is a *Big Beef*. *Sweet 100*s are smaller than the regular cherry tomatoes and, to me, taste much more like their larger cousins. The plant is doing quite well and has developed min-

ature flowers in several areas on the plant. The *Big Beef* also seems to be doing well, but is much slower in developing flowers. Unlike the *Sweet 100* plant, it is not flowering on the lower portion of the plant — only toward the top of the plant. Both are *indeterminate*. More on this later, and *maybe* samples. ○

THIS SATURDAY, AUGUST 24
CONCERTS IN THE PARK
VOLUNTEERS NEEDED
SIGN UP ON CLUBRUNNER

LOOKING FOR AN OPPORTUNITY TO MAKE A DIFFERENCE?

The Los Angeles County Superior Court is currently seeking qualified citizens who are interested in applying for the LOS ANGELES COUNTY CIVIL GRAND JURY.

Applicant must possess each of the following qualifications:

- *citizen of the United States;*
- *at least 18 years of age;*
- *a resident of Los Angeles County for at least one year;*
- *of ordinary intelligence, sound judgment, fair character;*
- *working knowledge of the English language.*

Primary functions of the Civil Grand Jury:

- *investigates county, city and joint-power agencies;*
- *acts as "watch dog" by examining carefully and completely the operations of various government agencies within Los Angeles County.*

Willing to volunteer 30-40 hours per week and earn \$60.00 for each full day of service?

2014-2015 Civil Grand Jury is now open for recruitment.

Deadline to submit an application is November 25, 2013.

For an application packet, please contact:

Los Angeles County Civil Grand Jury

Clara Shortridge Foltz Criminal Justice Center Building

210 W. Temple Street, 11th Floor Room 11-506

Los Angeles, CA 90012

Telephone No. (213) 893-1047

Fax No. (213)229-2595

For forms online: <http://www.grandjury.co.la.ca.us>



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

March to End Polio



24 hour walk-a-thon

October 26 & 27, 2013

Rotary Districts 5300-San Gabriel Valley-Foothill, and 5330-Inland Empire, in partnership with The Bill and Melinda Gates Foundation are holding a multi-district fundraiser to help stamp out Polio forever. ROTARY, together with UNICEF and THE WORLD HEALTH ORGANIZATION have been partners in the effort and are proud to say that there are only three endemic countries left. The Gates foundation has generously agreed to triple our fundraising efforts. Together with your help, we will soon see the end of this disease.

All Sponsors will be recognized with logo on tee-shirts. **Art work must be submitted by 10-1-13**

Major Corporate Sponsors will be highlighted as Corporate Sponsors in most printed and electronic advertising and press releases.

Major Corporate Sponsors will be recognized on the web-site. www.marchtoendpolio.com

Corporate Sponsors will have banners (you provide) displayed around the park as well as advertising on Jumbo-Tron in the center of the park.

During the event, the announcer will call attention to Corporate Sponsors and thank them all for their participation in this event.

Corporate Sponsors will receive corporate recognition in Souvenir Program:

Sponsor		\$ 500.00
Bronze Sponsor	(Major)	\$ 1,000.00
Silver Sponsor	(Major)	\$ 2,000.00
Gold Sponsor	(Major)	\$ 3,000.00
Platinum Sponsor	(Major)	\$ 5,000.00

Cal Magro (626) 827-2611
Polio Chair District 5300

Terry Thompson (951) 538-4996
Polio Chair District 5330



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*

