

December 05, 2013

This Week

**Hunt Turner
Health Care
Insurance Broker,
Sullivan Curtis
Monroe
Program Host:
Jim Gorton**

On March 23, 2010, President Obama signed comprehensive health reform, the Affordable Care Act (ACA), into law. The law has substantially changed provisions on how to expand coverage, control health care costs, and improve the health care delivery system. The ACA has touched virtually all citizens of the United States directly or indirectly.

Learn how the Affordable Care Act will impact individuals, small businesses, and large employers. The interactive presentation will discuss current events and future trends for the healthcare industry and the Affordable Care Act.



Dollar & Sense
by President
Dennis Mehriinger

A National Hero and a Determined Athlete: Lou Brissie

Lou Brissie was a strapping 6'4" college athlete when he entered the Army in December of 1942. Two years later on December 7, 1944 he was slogging through the Apennines in northern Italy with his platoon when an artillery shell exploded next to him. Shrapnel broke his right foot, injured his right shoulder and shattered his left shinbone into more than thirty pieces.

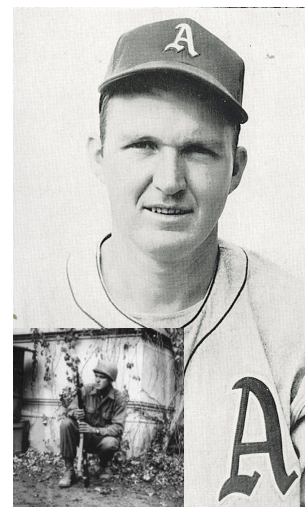
An army surgeon wired the bones back together and put him on the new wonder drug — penicillin. His leg was saved but he underwent 23 operations over the next two years — 1945 and 1946.

When he returned to the USA, Connie Mack — the owner of the Philadelphia athletics — encouraged him to pursue a baseball career. In the spring of 1947, Mack sent Brissie to play for the Athletics minor league team in Savannah, GA. He wore a brace on his left leg and proceeded to win 23 games.

In September of 1947, he was called up to the major leagues and pitched for the Athletics against the New York Yankees

in Yankee stadium. He lost that game 5 to 3. However, he had a 14-10 record in 1948 and a 16-11 record in 1949 and pitched three scoreless innings in the all-star game.

He was an inspiration to all people — especially the disabled. Unfortunately, he died this week at age 89 at his home in Augusta, GA.



Greeters

December 05
Ed Jasnow

December 12
Christmas Party - Evening Event
November 19
Julius Johnson

Program Review



Life in the Mountains of Nevada

Normally we are too busy at the weekly meetings of Altadena Rotary to discuss our profession or job activities. We are too focused on the service projects that the club is involved with. However, we make a key exception for craft talks. Craft talks are a chance for new members of the Rotary Club of Alta-

dena to tell the club about their background and current career situation. It is a great way to learn about our new members and how they come to our club. On Thursday, November 21, we had a wonderful presentation from John Casci, one of our newest members.

Casci was born in Reno Nevada. He grew in the mountains located between the city of Reno and Lake Tahoe. This was a very rural area where farming was a way of life. While growing up in Reno, he was very active in athletics. After graduation from Reno High School, he attended the University of Nevada in Reno. While at Nevada, he met his future wife. After graduation and marriage, he and his wife moved to Las Vegas. Thirteen years ago, they moved to Southern California.

When he arrived in southern California, he decided to pursue a career as a fitness trainer. It was while he was working as a fitness trainer, he suffered several injuries that necessitated treatment. One such injury was a bulging disk in his back. The injury turned out to be a blessing as he consulted with a chiropractor in town. The treatment he received for his bulging disk was successful. At the same

time, he was working in a tandem with several chiropractors on the conditions and treatments as part of his work as a fitness trainer. This collaboration led him to apply to Cleveland Chiropractic College in Los Angeles. However, before he could commence his chiropractic studies, he had to take a year of prerequisites to qualify for



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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

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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

December

Membership & Family Month

Program Chair, Jim Gorton

Dec 05 - Hunt Turner, Health Care Insurance Broker, Sullivan Curtis Monroe
Dec 12 - Christmas Party -- Evening Event
Dec 19 - To be Announced
Dec 26 - No Meeting — Dark

Congratulations



Birthdays



12/05 - Linda Wilkes
12/06 - Carlton Gustafson
12/09 - Sammy Kayali
12/12 - Karen Gorton
12/15 - Jacque Foreman
12/15 - Gordon Seyffert
12/18 - Olga Louviere
12/26 - Mona Jasnow
12/26 - Carol Zoeller



Anniversaries



12/10 - Kevin & Ursula Moore
12/22 - Gordon & Marsha Seyffert
12/29 - Ray & Joy Carlson

Chairmen's Corner

by Tom McCurry, one of our Youth Services Chairs



Sometimes we take for granted that all of our readers know what TLC and RYLA represent. This article will acquaint you with an explanation of the RYLA program.

Rotary Youth Leadership Awards (RYLA) is an intensive training program for high school juniors. It will be held at Camp Whittle in Big Bear, CA on April 25, 26 & 27 2014. Talented young people attend a 3-day seminar organized by the Rotarians of District 5300 of Rotary International. The RYLA program enables



young people to debate issues of professional responsibility and human relations, improve leadership and communication skills, learn about businesses and institutions, and meet Rotarians while having fun and making friends.

For young adults, RYLA provides the opportunity to refine skills and explore pertinent topics with their peers and business professionals. RYLA events are for

What RYLA Is

young adults with proven leadership experience and potential leaders from diverse backgrounds. Hal Yorke is in the process of interviewing and selecting our participants for RYLA. The RYLA experience prepares young people to be leaders in their community, profession, and other facets of everyday life. Participants in RYLA 2014 must not be 18 years of age prior to April 25, 2014.

If you are aware of some outstanding candidates for next year's RYLA, please contact Hal Yorke or Tom McCurry. ☉

A Heart-Felt Thank You *from David Smith*

At our Thursday, November 14, lunch you — the members — were wonderful, generous people who helped a family in need. You raised \$332, and I matched it totaling \$664. The family we helped had lost their son Andres on Friday, November 8 in an industrial accident. As I understand it, he was assisting a crane operator who was moving a load. The load shifted and fell on him. It must have been bad because he had a closed casket service. Andres Martinez was my youngest daughter's boy friend of 2 years.

The reminder of who we helped that day became more evident at his service on Saturday the 16th. Those of you who know me know I'm not a very dressy person. That day I wore Dockers, a dress shirt, no tie, and a tweed jacket. With the exception of the rented tuxedos for the pallbearers, I was the best dressed person there, and there were a lot of people at his service. It was clear that the Martinez family and friends are economically depressed. Adding to this observation, coincidentally the next day I was at Rose Hills with all my in-laws making arrangements for my mother-in-law who passed on Monday, November 11. Even though economically we are all middle class, it seemed financially daunting, so I can only imagine the burden the poor face saying goodbye to their loved ones.

We did a good thing that day, and I'm proud to be associated with all of you, and I'm proud to be a Rotarian. Thank you so much for the help.

Program

Continued from p.2
admission.

He has been practicing in Pasadena as a chiropractor for over 4 years. He enjoys working with patients, particularly those who are experiencing back pain. Since he is prior back pain sufferer himself, he can relate to their pain. He works with many athletes suffering with injuries from their athletic endeavors. He works with football players at Marshall High School and is now coaching football at Blair High School. He gets a great deal of enjoyment out of his football coaching efforts.

His parents still live in Reno where his father grows alfalfa, most of which is sold to for export to China. Casci loves working in Pasadena and is looking forward to getting more involved in the service projects at Altadena Rotary.

Boyd Hudson ☉



MONEY MATTERS

by Linda
Wilkes

Economic Update In the News

The monthly National Association of Home Builders/Wells Fargo housing market index was unchanged in November at 54. 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 November 15 fell 2.3 percent. Purchase volume rose 6 percent. Refinancing applications decreased 7 percent.

Existing home sales fell 3.2 percent in October to a seasonally adjusted annual rate of 5.12 million units. Compared to a year ago, existing home sales were up 6 percent in October.

The inventory of unsold existing homes on the market fell 1.8 percent to 2.13 million in October, a 5-month supply at the current sales pace.

Retail sales rose 0.4 percent to \$428.1 billion in October. This follows a flat reading in September. Compared to a year ago, retail sales have increased 3.9 percent in October.

Consumer prices fell 0.1 percent in October, following a 0.2 percent increase in September. Compared to a year ago, consumer prices have risen 0.9 percent in October. Consumer prices at the core rate — excluding volatile food and energy prices — were up 0.1 percent in October.

Total business sales increased 0.2 percent to \$1.299 trillion in September, up 2.9 percent from a year ago. Total business inventories also rose 0.6 percent to \$1.679 trillion in September, up 3.1 percent from

a year ago. The total business inventories/sales ratio in September was 1.29.

Initial claims for unemployment benefits for the week ending November 16 fell by 21,000 to 323,000. Continuing claims for the week ending November 9 rose by 66,000 to 2.876 million. The less volatile four-week average of claims for unemployment benefits was 338,500.

Upcoming on the economic calendar are reports on pending home sales on November 25 and housing starts and the housing price index on November 26.

Knowledge Builder

Quitclaim Deeds: What You Need to Know

A quitclaim deed is the simplest way that one person (the grantor) can transfer property, such as a house, to another person (the grantee). It is often used among family members to remove or change someone's name from the property title. While the concept is simple and straightforward — relinquishing all ownership claims to a particular property — it's also important to note what a quitclaim can't do.

In renouncing the claim, the grantor makes no guarantee of promise that the property is free of debt. Another impor-

tant distinction is that the grantor makes no promise that no one else claims to own the property. The quitclaim deed says, in effect, that the grantor is signing over whatever ownership he or she may have in the property. It does not even guarantee that the grantor has any ownership interest at all.

Providing all parties are in agreement, a quitclaim is a convenient way to establish title without the time and expense of litigation. A simple form is filled out, taken to a notary, and signed and stamped, making it legally binding. The document is then photocopied, distributed to all parties, and then filed at the local land records office.

Some title companies are reluctant to insure the title when a quitclaim deed was used to transfer title. They might recommend use of a warranty deed. A warranty deed conveys full title to the property and warrants that title against defects (sometimes referred to as a *cloud*), such as tax liens, legal judgments and unpaid debts. For this reason, warranty deeds are often used between buyers and sellers of property.

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

> > **NEXT BOARD MEETING** < <

TUESDAY, DECEMBER 03, AT 6:15p
260 S. Los Robles, Pasadena
3rd Floor Conference Room



Job Creation & Entrepreneurship

by C. Ray Carlson, District Chair,
Vocational Service

San Marino Dream Team helps Vets



A Thanksgiv-
ing dinner
for Veterans
studying at
Pasadena
City College
was at-
tended by
four mem-
bers of San
Marino

Rotary's Vocational Service Committee: Lucille Norberg, Denise Wadsworth, Fang Ho, and Linda Wah plus myself from Altadena Rotary.

Long time Rotarian Lucille Norberg called her comrades *The DREAM TEAM* and afterwards encouraged them by writing *"I do believe that the speech and statements by you brought comfort and HOPE to every suffering male and female VETERAN in the room. It was evidenced by the many Veterans who flocked around you after the meeting closed, to discuss the Trials and Tribulations that each of them and their families are suffering. I pray, and will support in any way I can, to convince the Rotary Club of San Marino to listen to us plea that the Club will give financial support and endorsement, so we can exercise our passion to Engage Rotary and Change Lives."*

Fang Ho wrote: *Tonight's Vet dinner is a door opening to the other side of the needy. Not food, not clothes. These young souls need guidance to reality. Possibly they have gone through much trauma they didn't expect when signing up in the first place. Now coping with PTSD, trying to adjust to adulthood, to completing an*

education, to get a job, they want to be successful in life. I can say, this is an ongoing hand-holding job for us as Rotarians helping our Vets. From what I've observed tonight, we must start endorsing entrepreneurship, issues like debt management, substance dependency, etc. We need more Rotarians to get involved in this area, more manpower and funds to expand our plans and goals.

Denise Wadsworth wrote: *I spoke to both students and spouses of Veterans. Each had a story, yet there were common threads: access, initiation, skill development. She laid out a three-fold plan for how some of the needs could be met, based on her conversations with Veterans. Then concluded: these men and women are a mission long overdue in need of support by our local Rotary Clubs. Let's roll up our sleeves and commit.*

A fellow member of the San Marino Vocational Service committee, Fred Sohl, upon reading the above, wrote: *I'm on board. Count me in! Jobs for Veterans is one of our three key objectives for this year's Vocational Service committee. It sounds like our hearts are aligned & our passion inflamed. Time to take the initiative & take*

action. Denise has pointed out the path. Now let's get to work & see in what amazing ways we can bring the resources of Rotary to bear on this truly "long overdue mission in need of support".

Wow! San Marino Rotary is on fire with women leading the way — as usual! How about our club? Shouldn't we try to spread this fervor throughout District 5300, and beyond?

Our objective was to motivate Veterans at PCC (800 there) to participate in a workshop for writing business plans. When I asked the audience of about 80 how many would be interested, about 20 hands were raised. After the meeting, four came to talk privately with me, already having ideas for their proposed business. We'll start in January. Maybe you'll take interest in Veterans at PCC and in our community? Contact Josh Miller, John Frykenberg, or me. crayc@mac.com



Linda Wah speaking with vets

*You are cordially invited
to our
Christmas Party*



*Thursday Evening
December 12, 2013*

6:30 to 9p



at the

*San Gabriel Valley
Boy Scout Headquarters*

*3450 E. Sierra Madre Bl.
Pasadena, Ca 91107*

*First Driveway east of the Second Building east of the
Southeast Corner of New York Dr. and Sierra Madre Bl.*

*Parsons Room
Register on ClubRunner*



IN APPRECIATION OF YOUR SUPPORT OF



The Rotary Foundation

YOU ARE CORDIALLY INVITED TO ATTEND
ROTARY INTERNATIONAL

District 5300 Foundation Dinner

*A celebration honoring individual Rotarians & Rotary Clubs
For their Service to Humanity through The Rotary Foundation
WITH KEYNOTE SPEAKER*



*Rotary International President
Ron Burton*

FRIDAY EVENING, JANUARY 3, 2014
DOUBLETREE HOTEL, ONTARIO AIRPORT
RECEPTION & PHOTO OPPORTUNITY – 6:30 P.M.
DINNER - 7:30 P.M.
BLACK TIE OPTIONAL

Purchase your tickets on before December 5th: \$99.00 per person
Purchase your tickets after December 5th: \$125.00 per person

Register Now

District Rotarian Registration:  [Register NOW](#) for District 5300 Foundation Dinner - January 03, 2014

Non-Rotarian Registration: <http://www.IsMyRotaryClub.org/Register/GuestMemberExternal.cfm?EventID=77221461>

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>