

December 19, 2013

## This Week

**The Craft Talk,  
 Part 2**  
*Volunteers from the  
 Audience, Kind of  
 Picked at Random*  
**Program Host:  
 Jim Gorton**

We know all about our newer members because we've heard their craft talks, but what about the faithful members of many years or even decades? Their craft talks were delivered years ago.

In the intervening years, their careers, interests, hobbies, travels and experiences have continued. Except for the occasional comment or anniversary, however, we may not know much of what's been happening with them.

Our meeting Thursday will be devoted to remedying that omission. We will be updating the long overdue continuations of craft talks delivered years ago — we will finally be hearing part 2!



*Dollar & Sense*  
 by President  
 Dennis Mehriinger

## Just in Case You missed it . . . USC Professor wins 2013 Nobel Prize in Chemistry

On October 9, 2013, Arieh Warshel received the Nobel Prize in Chemistry which he shared with Michael Levitt and Martin Karplus for "the development of multi-scale models for complex chemical systems."

Professor Warshel was born on November 20, 1940 on a kibutz in Israel, but when he was born it was Palestine, a British protectorate. Today he is an Israeli-American with dual citizenship and is the Distinguished Professor of Chemistry and Biochemistry at the University of Southern California.

Warshel served in the Israeli Armored Corps and, as a soldier, he fought in both the 1967 Six-Day War and the 1973 Yom Kippur War, attaining the rank of captain in the IDF. He attended the Technion in Haifa, Israel where he received his BSc degree in Chemistry, Summa Cum Laude, in 1966. Subsequently, he earned both MSC

and PhD degrees in Chemical Physics with Shneior Lifson, Weizmann Institute of Science, Israel.

He did his postdoctoral work at Harvard University until 1972. From 1972 to 1976, he returned to the Weizmann Institute and worked for the Laboratory of Molecular Biology, Cambridge, England. In 1976, he joined the faculty of the Department of Chemistry at USC. My son John Mehriinger had the pleasure of working with Professor Warshel on the computer hardware for his research.

## Greeters

December 19  
**Julius Johnson**

December 26  
**Dark - No Meeting**

January 02  
**Dark - No Meeting**

# Program Review



## Touching mostly on the Good in the Affordable Care Act

On December 5, we had the pleasure of being visited by Hunt Turner. Turner is currently the Vice President of the Employee Benefits Division of SullivanCurtisMonroe Insurance Services, LLC. He has over 18 years of experience as an Employee Benefits Consultant/Broker working with mid- to

large-size employers in the strategic evaluation and implementation of long-term employee benefit strategies. As a full service corporate insurance brokerage and consulting firm, they provide *Affordable Care Act* consulting. He presented us with a wonderful power-point presentation on some *Affordable Care Act* Strategies.

He started by letting us know that it is just the beginning of a long road ahead with regard to the implementation of the Act and working through all its kinks. Currently California has fewer than 50,000 people who have signed up through sites such as *Covered California*. One year from now, 1.4 million people will have signed up, and our state has nowhere near enough doctors to cover all the new clients. He remarked that we currently spend on average only 8 minutes with our doctors per visit, and half of that time is spent putting our vitals in their computers/tablets.

Just a quick list of some of the benefits



of the *Affordable Care Act*:

- Rx Discounts for Seniors

Please turn to Program, p. 3

*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

## December Membership & Family Month

Program Chair, Jim Gorton

Dec 19 - Craft Talks, Part 2  
Dec 26 - No Meeting — Dark

## January Foundation Month

Program Chair, Charlie Wilson

January 02 - No Meeting — Dark  
January 09 - Club Assembly -- Mid-Term  
January 16 - To be Announced  
January 23 - To be Announced  
January 30 - To be Announced

*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



## In search of Three Hands-on Projects a Year — Your Ideas Needed

Do you know why Rotary has the classification system? The idea is to encourage Rotary clubs to have members from a broad cross-section of the community to enable service in as many areas of the community as possible.

On January 9 at 7p, we will be holding the first Community Projects Committee meeting of this Rotary year at my home (3944 Altura Av., La Crescenta). The purpose of this committee is to foster *hands-on* projects.

Many of our members support the

work of some terrific organizations: Mike Noll with the Convalescent Aid Society, Charlie Wilson with the Boy Scouts, Josh Miller with PCC Vets and the American Legion, Mike Zoeller and Ed Jasnow with the Concerts in the Park. All of these [and other] groups have needs/projects that a Rotary club of our size can take on and complete in a weekend or two.

We will be recommending to the Board that we actively complete one (1) project a quarter. Since we already support the Concerts in the Park during the summer, we are looking to have projects in the fall, winter and spring of every year.

The club will be divided into three (3) teams — each team will design/propose a project, present it to the committee (to be forwarded to the Board), and implement it (recruiting help from the entire club).

By ratcheting up our hands-on projects, we should be able to increase our visibility in the community, help in the service development of new members, recruit new members, and boost our morale.

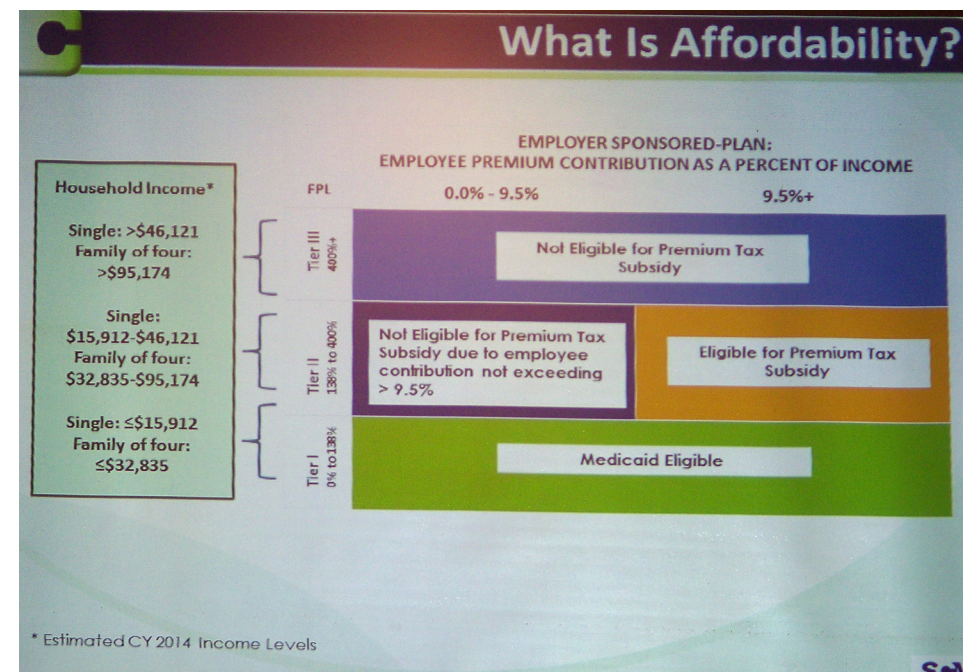
This will be a great way to start 2014. I hope to see you at the meeting — January 9 at 7p, my home (3944 Altura Av., La Crescenta).

## Program

Continued from p.2

- Small Business Tax Credits
- Free Preventative Care
- Consumer Assistance
- Protection Against Health Care Fraud
- Health Insurance Marketplace

On January 1, 2014, every individual and their dependents must be signed up for *Minimum Essential Coverage*. Minimum Essential Coverage is the type of coverage that an individual needs to have to meet the individual requirement under the *Affordable Care Act*. This includes individual market policies, job-based coverage, Medicare, Medicaid, CHIP, TRICARE and certain other types. Each applicant has the option to shop their plan types in the Marketplace. They are primarily separated into four health plan categories: Bronze, Silver, Gold, or Plati-



num. The plan category you choose affects the total amount you'll likely spend

for essential health benefits during the  
*please turn to Program, p.4*



# MONEY by Linda Wilkes MATTERS

## Economic Update In the News

Pending home sales, a forward-looking indicator based on signed contracts, fell 0.6 percent in October. On a year-over-year basis, pending home sales were 1.6 percent lower than October 2012.

The Mortgage Bankers Association said its seasonally adjusted composite index of mortgage applications for the week ending November 22 fell 0.3 percent. Purchase volume fell 0.2 percent. Refinancing applications increased 0.1 percent.

The Standard & Poor's/Case-Shiller 20-city housing price index — on a non-seasonally adjusted basis — rose 0.7 percent in September after a 1.3 percent increase in August. On a year-over-year basis, prices rose 13.3 percent when compared

with September 2012.

The index of leading economic indicators — designed to forecast economic activity in the next three to six months — rose 0.2 percent in October, following a 0.9percent increase in September.

Retail sales rose 2.6 percent for the week ending November 23, according to the ICSC-Goldman Sachs index. On a year-over-year basis, retailers saw sales increase 2.1 percent.

Orders for durable goods — items expected to last three or more years — decreased \$4.6 billion, or 2 percent, to \$230.3 billion in October. This follows a 4.1 percent increase in September. Excluding volatile transportation-related goods, October orders posted a monthly de-

crease of 0.1 percent.

The Reuters/University of Michigan consumer sentiment index for November's final reading rose to 75.1 from October's final reading of 73.2. The current conditions component fell from 89.9 to 88. The expectations component rose from 62.5 to 66.8.

Initial claims for unemployment benefits for the week ending November 23 fell by 10,000 to 316,000. Continuing claims for the week ending November 16 fell by 91,000 to 2.776 million, a new recovery low. The less volatile four-week average of claims for unemployment benefits was 331,750.

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

## Program

Continued from p.3

year. The percentages the different plans cover on average are 60 percent (Bronze), 70 percent (Silver), 80 percent (Gold), and 90 percent (Platinum).

To end his talk, he spoke on how the ACA affects business owners. Some points he mentioned were the hard facts of what it will cost business owners who choose to cover or not cover their employee healthcare benefits. If a company/corporation chooses not to provide employee health insurance options, it will be required to pay up to \$2000 per employee that is not covered. If the company/corporation chooses to meet the necessary requirements, then there is no penalty.

In closing, Turner delivered in his 63<sup>rd</sup> talk on this subject a very informative pre-

sentation which included a discussion of the great questions asked from the at-

tending Rotarians and guests.

Charles Wilson

Calculation of Individual Penalty	
A. Total Gross Income:	= \$60,000
B. Standard Deduction & Exemption	= \$9,350
C. Subtract (B) from (A)	= \$50,650
D. Multiple (C) by .01	= <u>\$507</u>
E. Number of family members 18+	= 2
F. Multiply (E) by \$95	= \$190
G. Number of Family Members under 18	= 1
H. Multiply (G) by \$47.50	= \$47.50
I. Add (F) + (H)	= <u>\$237.50</u>
J. The <u>Greater of (D) or (I)</u> is the Penalty	



# Job Creation & Entrepreneurship

by C. Ray Carlson, District Chair,  
Vocational Service

## Hope: What the New Generations need in 2014 . . . . . . and Rotarians can Deliver

With unemployment among LA County youth, (15–19) having doubled to 41.1 percent in just the last five years, and ages 20-24 to 21.1 percent, students in high schools today face a grim and almost hopeless future. How can we encourage them to remain in school until graduation and not join gangs that create mayhem in their lives and our communities? State prisons are over-loaded and required by the Feds to dump a growing number of prisoners to county and city jails, or even set them free. Our Rotary Community Service and Vocational Service committees must take heed and take action. There are many nice projects that are short term and do not require much personal time, but do not address the more strategic needs of our youth ... Especially their HOPE for their future livelihood.

As we move into 2014, we have several new tracks of Vocational Service that will evolve:

- 1) Train veterans to write Business Plans that will enhance their ability to form small businesses and create income for themselves and jobs for others;
- 2) Become counselors to Boy Scouts who will pursue a Merit Badge in Entrepreneurship;
- 3) Teach 9<sup>th</sup> graders or younger how to develop a Business Plan;
- 4) Expand the District Business Plan Competition to more school districts with involvement of more Rotary Clubs; and
- 5) Send more Vocational Training Teams

abroad and to new countries.

A few days ago, I had the privilege of evaluating the dreams of what ten 9<sup>th</sup> graders at Muir High School hope to experience five years from now and after gradu-



(l to r) Linda Harris, Dr Fal Asrani (PUSD), C. Ray Carlson, and Carolyn Bryant agreed on expansion of Entrepreneurship Education program to a Middle School - photo by John Frykenberg

ation. Two other evaluators and I watched the very brief PowerPoint presentations and asked questions, then completed a form with our assessment. Judy Turner, Pasadena Education Foundation's Business Liaison for the College & Career Pathways program of Pasadena Unified School District (PUSD) is the administrator of this unique and extremely important evaluation. All too many reach graduation but have no idea about what they might do with their lives. Even through college.

As a long-time business liaison partner representing Altadena Rotary, I am delighted that the 1<sup>st</sup> year high school students are being evaluated and are receiving career counseling early, so that they can make informed choices of subjects in subsequent years. For years I had urged that Business Plan development be taught much earlier than 12<sup>th</sup> grade and preferably in 9<sup>th</sup> grade, even 7<sup>th</sup> grade of middle

school. I started teaching 7<sup>th</sup> graders at Eliot middle school in 1995 and witnessed the difference it made when they reached my 10<sup>th</sup> grade class at Muir, and then 12<sup>th</sup> grade, too.

"It is never too early" is the slogan of Dr. Marilyn Kourilsky, retired UCLA professor and foremost author of books and training manuals for children on how to start a business. When John Frykenberg, Linda Harris, Carolyn Bryant and I recently met with Dr. Fal Asrani, PUSD's Instructional Services' Executive Director for Secondary Schools, she became very interested in our proposal to proliferate entrepreneurship education beyond Muir HS, and chose a middle school to start in the 6<sup>th</sup> or 7<sup>th</sup> grade in 2014.

How to encourage more Rotary Clubs to become involved is a major concern of mine. The success of San Mario Rotary's new Vocational Service committee, sparked by Denise Wadsworth, and with two immediate past presidents and three other dynamic women that meet each month, prompted me to suggest this model to Pasadena Rotary last week when President Mel Cohen gave me a few minutes as chair of District Vocational Service. Afterwards, Project Committee chair John Tegtmeyer came up to me with his card and said, "Let's talk." Altadena Rotary's innovative programs need to be expanded throughout District 5300 and beyond. I need help. Contact me at <[crayc@mac.com](mailto:crayc@mac.com)> or 1-800-448-3456. Let's talk.

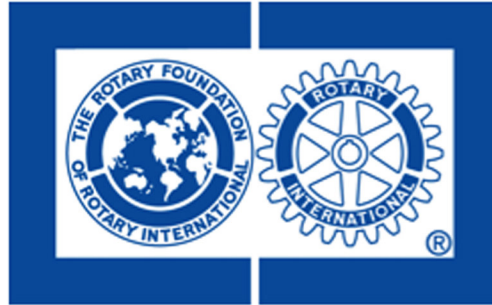
# Christmas Party

*A Photo Essay* by Jacque Foreman



**A GOOD TIME  
WAS HAD BY ALL  
13-DECEMBER 12**

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>***