

February 07, 2013



Johnson's
Judgments
 by President Julius Johnson

This Week

**Get in Gear Now
 Part II
 Program Host:
 Tom McCurry**

Mikal Prada and his team from the Mastermind Collective will present the video that was made at the first *Get in Gear Now!* Workshop held at the Westminster Presbyterian Church on October 27, 2012. This was a tremendous success, and they were able to involve some successful, impressive young entrepreneurs in a very engaging way.

They will update us on the next phase of this program that will promote job creation and entrepreneurship for the young people in the San Gabriel Valley. This program will give each of us the opportunity to decide how we want to support job creation in our community. With so many group homes for foster children and a struggling school district, we have a *target rich* environment in which to serve our neighbors. ☺

**Fun and Happenings . . .
 Right Here in River City**

“The Butt, the Butt sexy sexy. Doing the Butt.” That was the first song last Saturday night at El Toritos on our double date with my oldest son and his girl friend, and we danced to it. That was before we started the pictures of margaritas which flowed freely all night long. Karaoke and fun and fellowship was the bill affair for this impromptue get away evening. Sometimes those are the best times of our lives.

Thursday night the Fellowship committee met at the “Pub” to lay out the events and good times for us to enjoy together for the second half of this Rotary year. Tony Hill will fill us in on the details this Thursday at our regular meeting.

Last Thursday, I had the privilege of representing you at a joint meeting of local Rotary Club Presidents and volunteers for the “San Marino Motor Classic Car Show.” This Year the Show will be held in Lacey Park in San Marino on Sunday, June 9. The meeting was held at the personal garage of one on the event’s founders, Aaron Weiss, which is home to his wholly owned collection of over forty mint-con-

dition classic cars. I would dare to say that this is one of the most impressive collection of Classic Cars one can find outside of the Petterson Museum any where in California.

They gave us a brief background of the “San Marino Motor Classic,” which started off as a fundraiser for Pasadena Humane Society and now has blossomed into a nationally recognized major classic car show event. Even Jay Leno is in regular attendance.

This year we — The Altadena Rotary — have been invited to become participating partners with the Rotary Club of San Marino. We are being given the op-

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Greeters

February 07

Ray Carlson

February 14

Gary Clark

February 21

Theodore Clarke



Program Review

It Really is a . . . Grand Old Flag !!!!!!!

And if you ever doubted it, our speaker last week, Debbie McIntosh, would convince you beyond question. In her program entitled, *A Salute to the Red, White, and Blue*, McIntosh told us everything we wanted to know about the American flag, but were afraid to ask. The history of the American flag is as amazing as the history of America itself. It has been the unifying element of our country since the beginning.

One of our first flags during the Revolution had red and white stripes, but had a

replica of the Union Jack in the canton, which is the square in the upper left corner. When the British troops saw it, they thought the American troops were surrendering because they saw the Union Jack. Because of this, George Washington decided that America needed its own flag without the Union Jack on it. Along with two prominent Philadelphians, he formed the *Secret Committee of Three* to produce this flag. His first design included thirteen stripes of red and white, and thirteen six-pointed stars arranged haphazardly in the blue field canton. They took this design to a seamstress who lived on Arch Street in Philadelphia, Betsy Ross. Washington had used this seamstress for his own wardrobe, and knew she did quality work. Mrs. Ross said she'd be happy to sew the flag, but said she'd like to make a few changes in the design. She suggested that it be a rectangle instead of a square, which really was a naval flag. She also wanted the stars arranged in a circle in the blue canton, and she suggested five-point stars instead of six-point, stating that it would make the work much faster. When the three gentlemen challenged her on this, she showed them that you could fold a cloth in a certain way, make a cut, and



suddenly you had a five-point star [origami]. They quickly agreed.

It took five months to complete the flag, finishing it in December 1776. Congress ratified the design in March 1777. There were people who doubted that Betsy Ross really sewed the flag, but her grandson achieved the feat of having Congress recognize her accomplishment in 1867, and through donations, Betsy Ross' home became a museum, and is the only private

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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

February Family Month

Program Chair, Tom McCurry

Feb 07 - Get in Gear Now! Phase II
Feb 14 - Valentine Surprise
Feb 21 - 50 years of International Film/TV
Production & Distribution
Feb 28 - Dan Stover Competition

March Family Month

Program Chair, Craig Cox

Congratulations



Birthdays

02/02 - Julie Gustafson
02/08 - Mike Zoeller
02/10 - Julius Johnson
02/14 - Ruth Reeder
02/16 - Joan Frykenberg
02/25 - Brian Hayes
02/28 - Wendy Davis Noll



Anniversaries

02/03 - Sue & Don Applegate
02/17 - Ed & Mona Jasnow

After Benghazi, What?



Working for peace, sponsoring Conflict Resolution scholars, working across international borders with Rotarians around the world to foster

reciprocal and joint projects to alleviate poverty, provide clean water, improve health care in polio prevention and other medical missions are all important to RI.

Is it necessary to provide a military and diplomatic presence in light of dangers prevalent in reaching out to those hostile to our good intentions? ... Perhaps.

Is it still safe for Rotarians going on peace missions? ... Not always.

Engendering trust, building *good will* and rendering services *beneficial to all* is no easy task. Having said so, "*blessed are the peacemakers for they shall inherit the earth.*"

So how to make the world safer for

democracy and promote peace in the process? By selling F-16 attack aircraft and M-1 tanks to Morris in Egypt? By failing to adequately protect our mission in Benghazi, Libya or responding timely to urgent calls for help and then lying to the American people about the causes? By allowing 50,000 Syrians to die under the rubric of a despot while we stand by and do nothing? ... Perhaps not.

What difference between candor and deception. Global war on terror is real regardless of the administration's machinations to the contrary. Al Qaeda is obviously not in retreat. And support of regimes who refer to our longest standing allies in the Middle East as *bloodsuckers, apes and descendents of pigs* really doesn't help.

Having our Secretary of State hide out for purposes of political expediency, refusing to appear on *Sunday shows* to answer questions about our policies abroad and saying, "*Who cares?*" about the four

dead Americans as a clear cover-up for neglect does not give us credibility here or abroad.

Rotary's 4-Way Test asks the parenthetical questions, *Is it the truth? Is it fair to all concerned? Will it build good will and better friendships?* The application is not to just Rotarians. The principals apply to everyone.

We cannot support merchants of death or expediency at the cost of human lives elsewhere in the world to serve our own interests and still expect equity in human affairs or in the marketplace. This is not to say we should be unwilling to take up arms against human trafficking or in support of women's right or against Sharia law and those who are chopping off hands and heads in Mali.

Let our yeas be yeas and our nays be nays in support of our declaration of human rights, even our bill of rights. Tell the truth, even when it is not a convenient truth. Reward the good and punish evildoers.

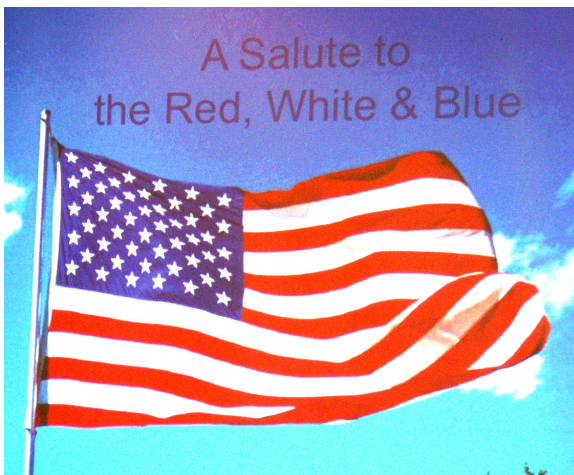
Naïve you say? Any more naïve than trying to *buy friends*? Our conduct theoretically and in reality is pretty silly, I would say. And over time, expediency does not work out. That is the lesson of history here and elsewhere.

Yes, there is risk in the world. And "*all that is necessary for evil to prevail is for good men to stand by and do nothing.*" So... Take the risk, do what is right, be a **profile in courage**. Might does not make right. Leaders come and go. Nations rise and fall, but the principal ... the right ... the legacy remain. The freedoms we enjoy were bought and paid for in blood, were more important to our founding fathers than their lives, fortunes and sacred honor And they were right.

Can we do less? Yes we can, but it is to our shame if we do less. Better to fight for the right.

Program

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residence authorized to fly the flag 24 hours a day.

As people got creative, different variations of the American flag began to make their appearance. There were more

stripes, blue stripes, and the stars arranged differently. The War of 1812 provided a significant milestone for the flag. Mary Dickerson, a seamstress in Baltimore, was asked to sew two flags for Ft. McHenry on Baltimore Harbor. One was a flag so huge it couldn't be completed in her home. This was so the British could easily see it. The smaller one was for when it rained, because the larger one would

break the pole when it got wet because it became so heavy. It was this flag that poet Francis Scott Key saw in the morning after the Battle of Baltimore that inspired

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MONEY by Linda Wilkes MATTERS

Electronic Update In the News

According to the US Census Bureau, an estimated 367,000 new homes were sold in 2012. This is 19.9 percent above the 2011 figure of 306,000.

Existing home sales fell 1 percent in December to a seasonally adjusted annual rate of 4.94 million units from 4.99 million units in November. Compared to a year ago, existing home sales were up 12.8 percent in December. The inventory of unsold homes on the market fell 8.5 percent to 1.82 million in December, a 4.4-month supply at the current sales pace, down from a 4.8-month supply in November.

The Mortgage Bankers Association said its seasonally adjusted composite index of mortgage applications for the week ending January 18 rose 7 percent. Refinancing applications increased 8 percent. Purchase volume rose 3 percent, reaching its highest level since May 2010 when the homebuyer tax credit was fueling home purchases.

The index of leading economic indicators — designed to forecast economic activity in the next three to six months — rose 0.5 percent in December, following a flat reading in November.

New home sales fell 7.3 percent in December to a seasonally adjusted annual rate of 369,000 units from a revised rate of 398,000 units in November. On a year-over-year basis, new home sales were up 8.8 percent compared with December 2011. At the current sales pace, there's a 4.9-month supply of new homes on the market.

Initial claims for unemployment benefits for the week ending January 19 fell by 5,000 to 330,000, the lowest level since January 2008. Continuing claims for the

week ending January 12 fell by 71,000 to 3.157 million. The less volatile four-week average of claims for unemployment benefits was 351,750, the lowest level since March 2008.

Upcoming on the economic calendar are reports on pending home sales on January 28 and construction spending on February 1.

Industry Insider New Legislation Benefits Homeowners

New legislation recently passed by Congress has brought back a popular tax break on mortgage insurance premiums.

The American Taxpayer Relief Act of 2012 extends the tax break — which expired at the end of 2011 — allowing borrowers to deduct the amount they pay for mortgage insurance.

The mortgage insurance premium deduction is retroactive to January 1, 2012. This means that eligible borrowers who paid a mortgage insurance premium in 2012 will be able to use the deduction when they file their 2012 returns this year. The deduction applies to all loans*, including FHA, VA, USDA and conventional loans.

Also, the mortgage insurance deduction has been extended until December 31, 2013. This means that eligible borrowers who pay a mortgage insurance premium in 2013 will be able to use the deduction when they file their 2013 returns in 2014.

To benefit from the tax deduction, homeowners must itemize the deduction on their federal tax return. Households with an adjusted gross income (AGI) of less than \$100,000 per year can deduct 100 percent of their annual mortgage insurance premiums. Those households with an AGI over \$100,000 per year can benefit from the tax deduction but are subject to

a sliding scale of benefits.

The American Taxpayer Relief Act of 2012 also extends a provision that exempts homeowners from being taxed on the forgiven amount of their principal residence through a debt reduction plan, such as a short sale, foreclosure or loan modification.*

If you would like to know more about the new legislation recently passed by Congress and how it may benefit your clients, please contact me today.

* Certain restrictions may apply. Check with your tax advisor to find out if your loan qualifies.

The above content is for information only and should not be used as a substitute for consulting a tax advisor. ☉

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

Judgment

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portunity to financially prosper from the work that they have already done in putting this event together. They expect to make over \$200,000 this year in this one-day event. We can get a piece of the action by selling tickets and getting sponsors, and we can do it on line without leaving our homes or offices and without physically handling the tickets or having to collect any money. They have a great system worked out which, once the Board approves it, will be shared in more detail with our membership.

This Thursday will feature the Master Mind Collective and the viewing of the Video which was made from our October 27 program. More details on our Biggest Loser contest. And our fellowship events unveiled by our Fellowship Chair, Tony Hill. Come and bring a friend and a potential new or returning member. ☉

When I grow Up . . .

On the evening of January 25, the *Los Angeles Times* posted an article online that I saw and read in the wee hours. It was a description of — as well as a reflection upon — a study by Harvard psychologist Daniel Gilbert. He reported in the journal *Science* that — to quote the *LA Times* — “people at all stages of life tend to believe they won’t change much in the future — even as they recognize great shifts in their personalities, values and tastes in the past.” Gilbert apparently refers to this as the “end of history illusion.”

That set me to thinking. I must be somewhat different from the average person, as I’ve always factored in an expectation of change as I envision my future. But, at the same time, I’ve generally assumed a certain amount of stability in my life over time. And I’m pretty sure those two conditions reinforce each other.

Now, it’s true that my spouse has famously declared that she might not have married me had she known I’d become a genealogist, for I wasn’t one when we married! [I’ve *been* one now for going on 38 years.] But even there, what interests me about genealogy has shifted ever so gradually over time.

I suspect the same will be true of Rotary, and I’m already able to cite several ways in which my involvement has changed course in the brief time I’ve been a Rotarian.

The first part of Dr. Gilbert’s research “found that people consistently acknowledged they had changed a lot in the past but underestimated how much they would change in the future.” He recog-

nizes this tendency in his own life, citing how his interest in music has shifted despite his earlier belief that he would always want to listen to certain artists. The result of this is that he now has substantial *sunk costs* in a music collection that sits largely unused while he has gravitated in other directions.

I feel his pain. My library in Kansas City was easily twice the size of what I have in my home now. And some of those books I thought I’d always have with me. Yet how liberating it was, in a sense, when I acknowledged that the collection would need to be culled in order to move to California. My spouse wisely counsels that people would be wiser to invest in *experiences*, such as travel, over *things* that may become obsolete quicker than we can imagine.

The second part of Gilbert’s study dealt with “whether people’s unwillingness or inability to recognize how much they’ll change in the future leads them to pay too much for things today.” And, yes, his results indicated that we tend to invest too much even into our *experiences*. [The study looked at and compared what some would pay to attend a concert of their favorite music group in ten years, as opposed to what others would now pay to see their favorite group of ten years’ past if they played in concert today.]

Which brings me back to Rotary, and to the question I keep hearing — something like: “Are you wearing down yet from your level of involvement?” Perhaps it’s not the right question. It assumes that the involvement is always the same, and

— for that matter — that Rotary is always the same.

I’m reminded of my youth, and of how each November after Thanksgiving my mother would acquire an Advent calendar from Germany to hang on the wall. These had little windows for each day of the month leading up to Christmas, and so every day from December 1 on I could look forward to ceremoniously opening the window for that day to see what lay behind.

Rotary, genealogy, my reading — they’re all sort of like that. Each day I’m alive I get to open a new window and see what’s behind it. I don’t have a firm commitment to that day’s experience, for life isn’t like the *Groundhog Day* movie. We don’t have to keep living a particular day over and over! What’s unchanging, perhaps, is the rhythm of our lives, the nature of how we go about making our new discoveries.

In only two years of service, I’ve found I’m already passing the torch to others on certain Rotary projects with which I’ve had involvement. And I fully expect to do that with other matters upon which I’m concentrating today. And, I’m always looking to see what’s on the horizon.

Just days ago, in an email to another Rotarian in our district, I spoke of a Rotary job I see myself doing in a few years. The way I phrased this was to say that it’s what I want to do “when I grow up....” But that’s the joke! I neither expect to, nor want to, *grow up* — if it ever means that I’ll have to live with unchanging interests and activities. ○

Program

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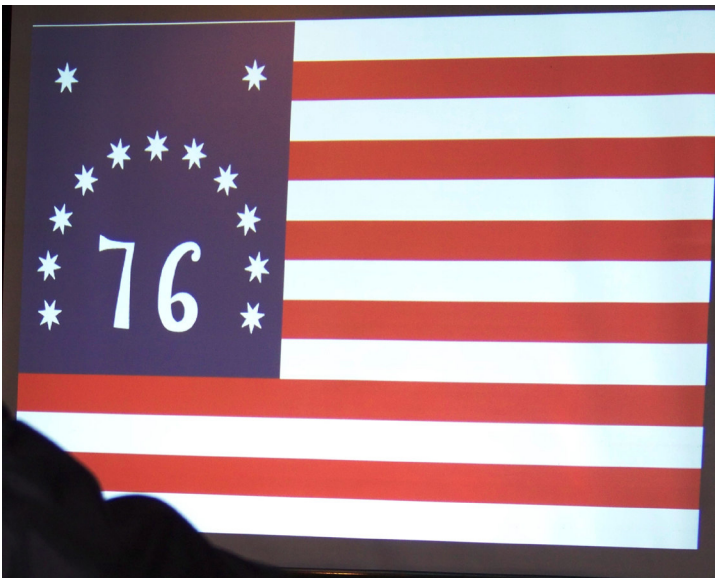
him to write the poem called "The Star Spangled Banner," which became the words to our national anthem. That tattered flag now hangs in the Smithsonian Institute.

The original plan was to add both a stripe and a star to the flag when a new state was admitted to the Union, but Congress saw that this would become too un-

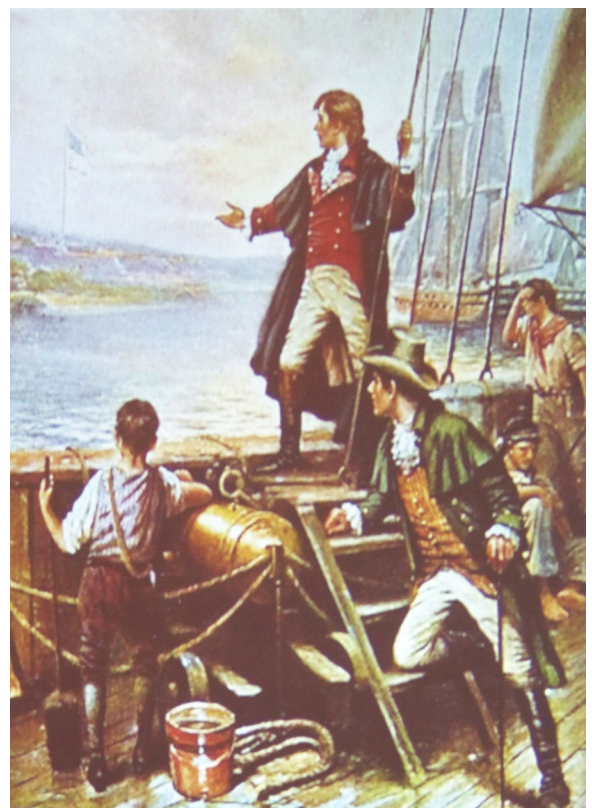
wieldy, and decreed that there would only be seven red stripes and six white strips, and a star would be added for every state that was admitted.

McIntosh also talked about *Old Glory*, which was the name given to his flag by a man from Tennessee, who hid it from the Confederate troops until the Civil War was over.

In 1912, after Arizona was admitted to the Union, the flag had 48 stars in six rows of eight. And, in 1959, after the admission of Alaska and Hawaii, the current configuration of 50 stars was adopted. At the conclusion of her presentation, McIntosh led us in singing the George M. Cohan song, "It's a Grand Old Flag." And, now we know why. ○



One of the early variations of the flag.

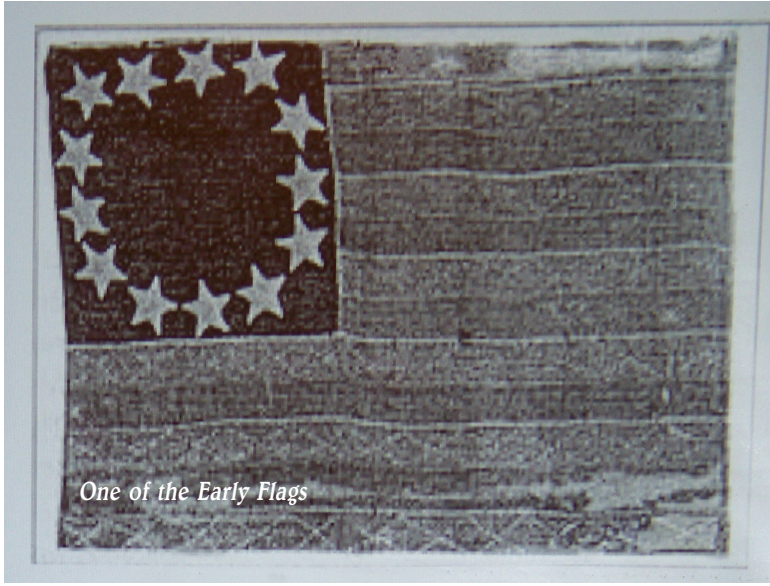


An artist's idea of Francis Scot Key glimpsing the flag during and after the battle, inspiring him to write the poem that became our National Anthem

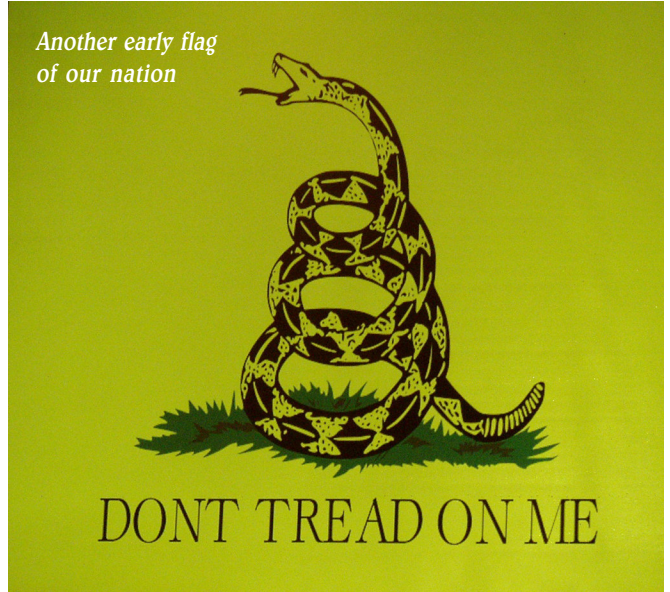
More illustrations on p. 7

Program

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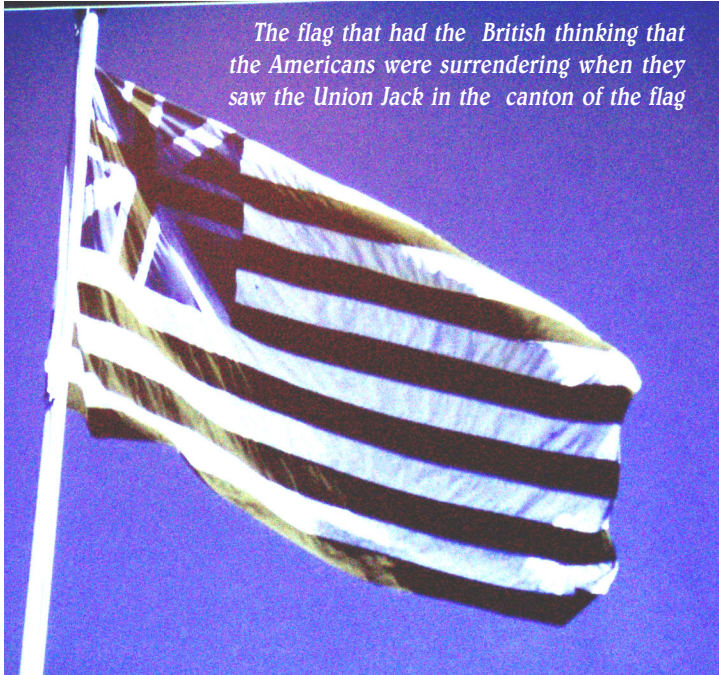


One of the Early Flags

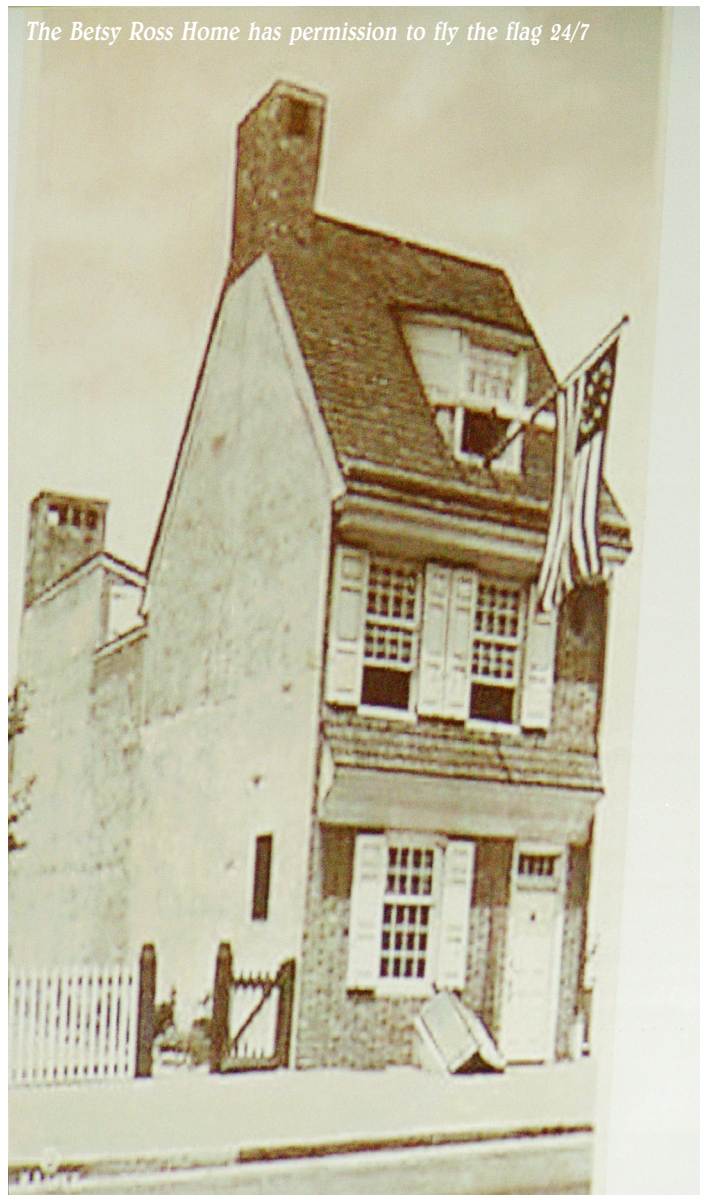


Another early flag of our nation

DONT TREAD ON ME



The flag that had the British thinking that the Americans were surrendering when they saw the Union Jack in the canton of the flag

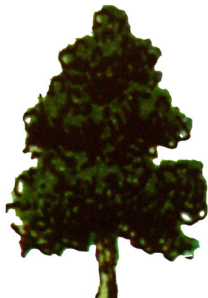


The Betsy Ross Home has permission to fly the flag 24/7



Another early flag of our nation

LIBERTY TREE.



AN APPEAL TO GOD.



ROTARY INTERNATIONAL
DISTRICT 5300

18TH ANNUAL PEACE CONFERENCE

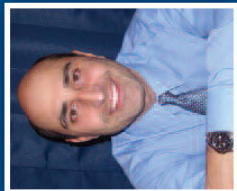


"THE POWER OF YOUTH TO PROMOTE PEACE"

SATURDAY, MARCH 9, 2013
9:00 A.M. - 12:30 P.M.

UNIVERSITY CLUB
175. N. Oakland Avenue, Pasadena, California

- >> Art for Peace Student Contest/Exhibition
- >> World Peace Media Awards
- >> "Salute to Young Leaders" Awards



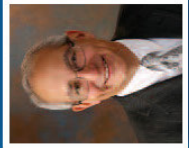
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Award-winning
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Prominent scholar,
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DISTRICT GOVERNOR
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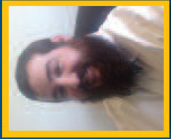
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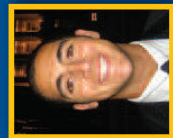
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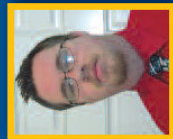
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