

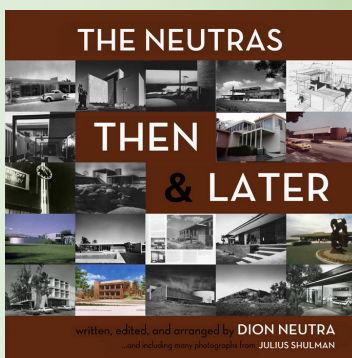
January 10, 2013

This Week

Dion Neutra
World Famous Architect
Program Host:
Dennis Mehringer

This week's speaker will be Dion Neutra, world famous architect. Dion and his father Richard have designed hundreds of homes and buildings worldwide, especially in the USA and Germany. Their firm was founded on Glendale boulevard in Los Angeles 85 (1928) years ago as the first green architects.

To protect their legacy, they have established the *Institute of Survival through Design*. They designed most of the homes in the Silverlake area of Los Angeles where Dion still resides today. They also designed the Cyclorama at Gettysburg and many homes of the stars that are often used in movies. Neutra will present his latest book which commemorates many of the historical designs by their firm.



Johnson's Judgments

by President Julius Johnson

Look Back / Plan Forward / Move Ahead

As we enter this new year, it is a good time to look back over the past year and assess our progress toward the goals that we had set for ourselves to achieve in 2012.

Did we lose the weight that we said that we would? Did we spend more quality time with our family and friends? What about that garage and those closets: Did they get straightened out as we promised ourselves?

How about our spiritual life: Did we find that church home? Did we open and end each day with prayer? Did we spend at least 15 minutes each day reading our Bible or other inspirational material.

As you look back on 2012, how well did you do?

In planning our goals and objectives for 2013, we can better gauge the level of our success by making the goal more quantitative than qualitative. For example: instead of saying, "I am going to spend more quality time with my family and friends," set the goal to be: "One night a week will be date night with my partner, and one weekend out of each month

will be my family weekend." Or you might say: "I will lose 20 lbs within the first 100 days of 2013." This will make your goals more achievable or at least help you to better gauge your success.

Once you have set your goals and objectives for 2013, put them in writing and post the writing on your refrigerator, your bedroom wall and your bathroom mirror. Share the writing with someone who will hold you accountable and then do it.

I intend to issue a \$100.00, 50/50 weight loss challenge for 90 days as a fund raiser for the club and some bragging rights for the participants.

Be at this Thursday's meeting to learn more details and to sign-up.

Greeters

January 10

Hal Yorke

January 17

Mike Zoeller

January 24

Susan Applegate



Program Review

Mid-term Club Assembly

For anyone whose New Year resolution was to reduce the waistline, Thursday's meeting held away at Big Mama's Rib Shack on Lake Avenue meant starting those positive life changes the *second* week of January! Ribs, fried chicken, blackeyed peas, hot rice, collard greens and cornbread all hit the spot as we fellowshiped and discussed our plans for the 2nd half of President Julius' year.

Dennis Mehringer - as President-elect made an appeal to Julius Johnson to serve a second year. Realizing that this would

mean serving as President-elect for two years in a row, he quickly changed his mind. Because the PE has the responsibility of coordinating with the Town & Country Club and arranging our meetings away, this year has been a bit more involved than in the past. Dennis also realized that he needed to convene the club nominating committee so that he wouldn't have to serve as Club President for a third term. We look forward to the new slate.

Jacque Foreman - encouraged members who do not contribute to Sparks with reviews and articles to add their names to the list. She explained what goes into creating our award-winning newsletter and ways that we can all help.

Craig Cox - congratulated the club on going over \$500,000 in contributions to the Rotary Foundation. He presented two Paul Harris Fellowships to President-elect Mehringer — one for his daughter-in-law and the other for his wife. Craig also encouraged those who really liked the work of the Foundation to consider making a commitment to contributing \$1000/year to join the Paul Harris Society. All members were encouraged to be Rotary Foundation sustaining members by contributing at least \$100/year. In addition, the club would continue to match credit toward Paul Harris Fellowships for contributions of \$100 or more.

Gordon Seyffert - reviewed the progress of the Membership committee.

We will be inducting new member Josh Miller on January 10. The membership will continue to meet the 2nd Thursday of the month at Gordon's home at 7p. The committee is open to all members. In addition, Gordon handed out the first portion of a list of businesses from the Altadena directory. The goal is to make sure we are inviting the owners of home-based business to join us.

Gordon also reviewed the members who will be coordinating our student contests and awards for the Spring. Many new members have stepped up to the plate. Stay tuned for programs that will include the 4 Way Speech Contest (Kevin Moore), Dan Stover Music Awards (Quick Cunningham), Junior ROTC (Alan Kindrick), and PCC Vets (Craig Cox with new member Josh Miller).

Hal York - described his plans for ramping up for RYLA in March. Student interviews took place Friday, January 4 at John Muir HS and Saturday, January 6 at Tony Hill's office for four private local High Schools to find two young women and two young men to send to the event.

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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 - #7185

Chartered: February 14, 1949
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Dennis Mehringer Administration
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Jacque Foreman Acting Publicity
Jacque Foreman Sparks/Website
Mike Zoeller Club Projects
Ed Jasnow Community
John Frykenberg International
Gordon Seyffert ... Youth Contests/Awards
Hal Yorke Vocational/Youth Projects
Ray Carlson New Generation
Gordon Seyffert Membership

Editor, Design & Typesetting Foreman Graphics
Photography Jacque Foreman

January

Rotary Awareness Month

Program Chair, Dennis Mehringer

- Jan 10 - Dion Neutra, Architect
- Jan 17 - To be Announced
- Jan 24 - To be Announced
- Jan 31 - To be Announced

Congratulations



Birthdays

- 01/03 - Betty Ferris
- 01/10 - Santosh Srivastava
- 01/14 - Bill Reeder
- 01/27 - Ann Rider Hill
- 01/27 - Barbara Yorke



Anniversaries

- 01/13 - Jim & Karen Gorton
- 01/04 - Mike & Carol Zoeller
- 01/22 - John & Joan Frykenberg

Classifications



A recent *Gordon's Corner* column suggested (towards the end) that Altadena has various untapped business and professional classifications that might be considered as we look to recruit new members. As I wrote that column, it slowly dawned on me — a relative newcomer to our community — that the task of identifying good classification candidates might be made easier by finding a good working technique for brainstorming some *targets*.

And so I did what came naturally. I took the words **Rotary** and **classification** and threw them into the search box of one of the more popular search engines. Several immediate possibilities were then suggested to me, and I chose to run a search for *Rotary classifications list*. Scanning the hits, the top one offered a pdf file from a site with the base URL of ClubRunner in Canada. I thought, "What a good omen!" [Here's the actual link: www.clubrunner.ca/zonedata/22/html/846/Classification%20List%20.pdf]

When the download completed, I had a document that began with this introduction:

"This Classification list is general in nature and could be used in most medium size Rotary Clubs. To customize it for your club simply remove the classifications that are not available in your area and add those that are not shown on this list. It is suggested that you use a Chamber of Commerce business list or the headings in your local yellow page phone directory to help modify this list to fit your available classifications."

And so I turned to a copy of one of those fat little business telephone directories with *Altadena* printed on the spine in

a large font. You know the one.... Copies can be located inside the Altadena Community Center on Altadena Drive, and also outside of Steve's Pet Store on North Lake Avenue.

But wait! Already I was thinking about new possibilities. Does anyone in our club know the person or persons who manage(s) the Altadena Community Center? For that manner, does anyone know who owns the Steve's Pet Store business? If *you* have the answers, then please drop me an email or pick up the phone and tell me what you know.

Not just the names, but the background story as well. How well do you know them? Are you aware if they've ever been approached about coming to one of our meetings? Have they ever been our featured speaker, or has anyone thought of inviting them to speak? Have you considered dropping by to discuss Rotary with them?

At the Altadena Chamber of Commerce (online — and with a membership list that's an alternative to the phone directory I mention), I found that Steve's Pets is a member, and that the name of Carrie Meyers was listed as the business contact person. It did not say if she is the owner, but it's a start.

And, speaking of the Chamber online [www.altadenachamber.org/membership/member-directory/], they also offer these helpful categories for our review: Community, Consultant, Contractor & Home Repair, Food & Dining, Health, Real Estate, Religious, Schools, Services, Shopping, and Sports & Recreation. Take a look....

I did not find the Altadena Community Center listed anywhere with the Chamber, however. But, as I say, it's a start. Are you thinking of how *you* might bring a new member into our club? I've offered

some tools toward that end, and it's certainly the time of year to ponder new beginnings. Membership is the responsibility of us all! ○

Program

Continued from p.2

Tony Hill - thanked the members for turning in their surveys on potential fellowship events. His committee will be publishing a calendar of events that will include a behind the scenes tour of the Huntington Gardens, a hike and lunch at Theo Clarke's, and a Dodger game.

Ed Jasnow - shared about two community events that were underway. The first will be the delivery of thirty five, \$300 mini grants to our local teachers. Ed would like to share the joy of delivering these funds with any Rotarian who would like to be involved. We will see the teachers later in the year to hear what they were able to accomplish. Second, new member Sammy Kayali will be organizing a service project with Eliot Middle School. Eliot could really use some tender loving care to help better the environment for learning. Be on the lookout for Sammy's reports and be ready to help.

Ray Carlson - explained about *new generations* as an avenue of service in Rotary. We will continue to use entrepreneurship as a way of building up young people. Ray is encouraged that more young people will be submitting business plans as part of the Dewey Merrill awards.

John Frykenberg - reviewed the work of the International Committee. We will have an opportunity to participate in a build in Mexico later this year. Also, we continue to develop matching grants for entrepreneur training in Nigeria.

Whew!! – see why we need more members. *Craig Cox* ○



MONEY by Linda Wilkes MATTERS

Economic Update In the News

Retail sales rose 0.7 percent for the week ending December 22, according to the ICSC-Goldman Sachs index. On a year-over-year basis, retailers saw sales increase 3.2 percent.

The Standard & Poor's/Case-Shiller 20-city housing price index — on a non-seasonally adjusted basis — fell 0.1 percent in October, following a revised 0.2 percent increase in September. On a year-over-year basis, prices rose 4.3 percent compared with October 2011.

New home sales rose 4.4 percent in November to a seasonally adjusted annual rate of 377,000 units from a revised rate of 361,000 units in October. On a year-over-year basis, new home sales were up 15.3 percent compared with November 2011. At the current sales pace, there's a 4.7-month supply of new homes on the market.

The consumer confidence index fell to 65.1 in December from a revised 71.5 in November. The index was benchmarked at 100 in 1985, a year chosen because it was neither a peak nor a trough in consumer confidence. The expectations component of the index fell 15 points in December, reflecting concerns over the pending fiscal cliff.

Pending home sales, a forward-looking indicator based on signed contracts, rose 1.7 percent in November. On a year-over-year basis, pending home sales were up 9.8 percent compared with November 2011.

Initial claims for unemployment benefits for the week ending December 22 fell by 12,000 to 350,000. Continuing claims for the week ending December 15 fell by 32,000 to 3.206 million. The less volatile four-week average of claims for unem-

ployment benefits was 356,750, the lowest reading since March 2008.

Upcoming on the economic calendar are reports on construction spending - January 2 and factory orders - January 4.

Industry Insider FHA Flip Waiver to the 90-Day Restriction Has Been Extended

The Federal Housing Administration (FHA) recently announced that it is extending the availability of the temporary flip waiver that previously prohibited FHA financing for properties being resold within 90 days of previous acquisition. The flip waiver has been extended to December 31, 2014.

The waiver is applicable to all single-family properties being resold within the 90-day period after prior acquisition, and is not limited to foreclosed properties.

The waiver is subject to certain conditions, and mortgages must meet the following requirements to be eligible for the waiver:

- All transactions must be arms-length, with no identity of interest between the buyer and the seller or any other parties participating in the sales transaction.
- The seller must hold recorded title to the property.
- There's no pattern of previous flipping activity as evidenced by multiple title transfers within a 12-month time frame (this is not limited to just resales).
- The property was marketed openly and fairly, such as MLS, auction or FSBO.

Additional restrictions apply if the sale price of the property is 20 percent or more above the seller's acquisition cost. Under these conditions, the waiver will apply only if the lender meets the following requirements:

- Prospect requires a second appraisal (not charged to the borrower).
- An FHA appraiser must perform an appraisal in compliance with all FHA requirements.
 - The second appraisal must justify the value increase above the first appraisal to be eligible for the waiver.
- A property inspection must be ordered and paid for by the buyer. Any health and safety issues discovered during the inspection must be satisfied and re-inspected by the home inspector after resolution.

If you would like to know more about the FHA flip waiver to the 90-day restriction and how these changes might benefit your clients, please contact me.

Mind Your Money

How to Appeal Your Property Taxes

The National Taxpayers Union says that up to 60 percent of homeowners may be paying too much in property tax. From 2005 to 2009, US property taxes increased about 20 percent, says the National Association of Home Builders, while during the same period, home prices fell about 31 percent.

Once you receive your property tax bill, the window to appeal may be short (10 to 30 days), so don't delay. If you think you're overpaying:

- Visit your tax office's website or local office to obtain a copy of your property's assessment (called a property card) and the instructions and forms you need to appeal. The appeal process can vary depending on where you live, so follow your tax office's instructions carefully.
- Scrutinize the assessor's description of your property. Look for errors that inflate the value of your home, such as incorrect square footage, nonexistent amenities or an improper lot size. Any assessment error will help your appeal.

Please turn to Money p. 5

Rotary's Early History

The adoption of the name "Rotary" is generally attributed to the plan followed in the beginning of holding the club meetings in **rotation** at the different members' places of business, but there were probably other reasons. A reporter on the *Minneapolis Morning Tribune* (19 February, 1910) writing on the organization of one of these new clubs in Minneapolis, said:

The Rotary club gained its name because everything is done in rotation. Each meeting has a different chairman, each member of the club taking the place in rotation. If something especially good in the business world comes along, it is passed on to the next member if it can be of any service to him. Every endeavor on the part of the members is conducted in the same way, for the benefit of all.

There is ample basis for the views of those who hold that in the early formative years of the first Rotary club, while each member endeavored to secure business from the other members, there were also many instances of friendly boosting for the other fellow and his business.

The *"Chicago Examiner"* of 25 February, 1910, in an article describing Rotary and reporting the current meeting, said:

The idea is that but one baker can belong to the club, and the other 299 who are not bakers are supposed to endeavor to convince every man, woman and child that this baker's bread is the best in Chicago. The baker on his part must convince the populace that the milk sold by another member is the best ever.

Later the same year, an article written by Richard J. Snowhook in the *Chicago "Record-Herald"* (14 August, 1910) throws a little more light on the classifica-

tion system as it was being practiced during the first four or five years. Here are two excerpts from the article:

The restriction (membership) is embodied in the constitution and limits the membership of the organization to one representative of each line of business, the constitution prescribing that these persons must engage either as proprietors, partners or corporate officers in legitimate business undertakings in Chicago. The same rule has been enacted by clubs established in other cities.

And so the Rotary idea, like politics, makes strange bed-fellows, serving to bring together, on a common basis, coal dealers and ice dealers, milk dealers and water dispensers, physicians and undertakers, insurance men and fireworks manufacturers, as well as furnace builders and refrigerator makers.

Reading this, I was struck by how we've possibly strayed from the idea of promoting each other's line of work. If you heard me speak at our club assembly, you know then of my interest in reaching out to home-based enterprises in Altadena. Most of us (by far!) are not in that category, but it has been our club's assumption that one thing that we could offer to the home-based businessperson is the fellowship they may miss — precisely because working from home leads (of necessity) to a certain degree of isolation from those who would be, if not business associates, then at least down-the-hall or next door business neighbors.

But another benefit we might offer, if we were to focus upon it more, is the kind of promotion we might extend to "the other fellow and his business." Just change

fellow to member, and replace his with his or her, and you've brought that century-old statement into modern parlance.

Look over the condensed version of the *yellowbook* for Altadena. Even a relative newcomer such as myself can tell at a glance, from the addresses given, that many listings are home businesses. Some of them must live close to you! So, as we enter the second half of our Rotary year, see if there isn't someone you could call upon to spread the word about — and issue an invitation to — the Rotary Club of Altadena. You'll be glad you did! ☉

Money

Continued from p. 4

- Compare the assessment of your property with recent sale prices of similar homes in your neighborhood. Try to find five homes that are similar but valued lower than yours. If necessary, have a real estate agent pull comparable sales data (comps) for you. If it's difficult to find comps that help your case, consider hiring an appraiser.
 - Build your case by collecting photos and documents that back up your claim, fill out your tax office's required forms and submit by the deadline.
 - Pay your property bill on time. An appeal does not change your due date.
- Finally, if you don't want to do the legwork necessary to appeal, find a property-tax expert who will help you for a fee or on a contingency basis.

Always consult your tax advisor for tax information and advice. ☉

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