

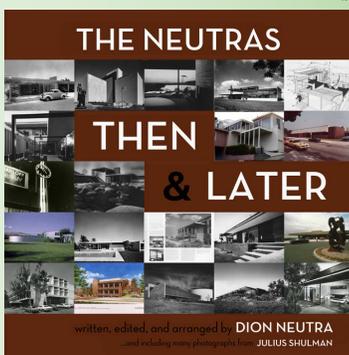
January 24, 2013

This Week

Dion Neutra World Famous Architect Program Host: Dennis Mehringer

This weeks 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

From the Presidents' Advance . . .

I am writing this article while I am attending the Rotary President's Advance at the Town and Country Resort here in San Diego. We are starting the second half of our presidency and we have been sharing our stories and ideas of future events and projects.

Last night we had our Tall Tale session. Each president told a story about something funny or inspirational that happen during their year. One President is an animal control officer, and she told how she had to leave a meeting early to remove a mountain lion from someone's garage. Another long legged blonde told the story about how she never wears dresses. Someone challenged her to wear a dress and told her that every meeting that he attended that if she was their in a dress, he would donate \$50.00 to Polio Plus. Through a series of events and other people jumping on the band wagon, she has raised over \$6,500 so far this year.

I shared the story of one of the attorney's recounting the testimony of the 86-year old lady he was defending. Mrs Jones says it was early evening and I was sitting on my own front porch on my couch when this young man came in my yard and sat right next to me. Mrs. Jones did you tell him to leave? Not right away. He

started rubbing my thigh, and no one had done that since my Henry passed away years and years ago. Did you tell him to stop. Not right away. He then he started rubbing my chest and soon had made me feeling like I have not felt in years and years. He took me to places I had not been in far to long. When I invited him to take me, he jumped up and shouted April Fool, and that's when I shot the trespasser.

Luckily, the Master of Ceremonies said that the four-way test was suspended during the *Tall Tale session*. I finished my presentation by telling about our *Get In Gear Now* Program and *Project Nigeria*. Your president was one of the three prize winners.

This is the site of our District Conference in May. It is beautiful, and any of you who come here in May will have a time to remember. Do yourself a favor, and clear your calendar for this event.

Greeters

January 24
Susan Applegate
January 31
George Buehler
February 07
Ray Carlson



Program Review

Our 57th Quadrennial Election

By giving his Rotary craft talk last week, Alan Kindrick moves from a red to a white badge. But in the world of elections (he made it clear to us all), he's been in the *white badge* ranks for quite some time. He brought along 17 pages of summary data on *Who Voted in [the] 2012 Presidential Election*, followed by a conclusion page I'll get to later.

It was *Everything You Ever Wanted to Know About the American Electorate, But Were Afraid to Ask!* I hadn't seen so much

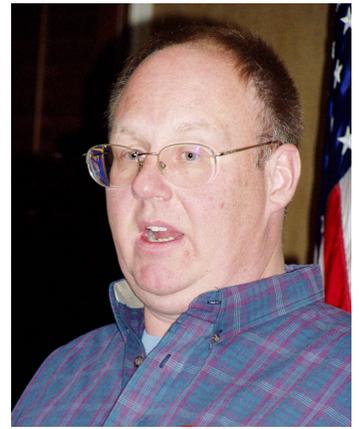
data on elections since I took Professor Robert F. Karsch's class on "The Government of Missouri" and read his own published summary of Missouri state races — religiously updated every two years. [Kindrick will understand this reference, and the rest of you will just have to accept it as election shop-talk.]

Kindrick told us that, over the years, he'd worked on two presidential campaigns, two US senatorial campaigns and assisted both a polling firm and a media firm. His is an *inside* view of politics that goes far beyond what is discussed in the Main Stream Media. He delivered his remarks at a rapid pace, but told us at the start that he'd only thought he'd be talking for five minutes. Had he thought he'd had twenty minutes, I believe we would have been in for a college-level lecture of an hour to an hour-and-one-half!

In his first page, he observed that "only 58.9% who were eligible voted," and on the second, he noted that "53% of voters were female." In person he put it a bit more succinctly: "Women were more dominant!" The reference was to the society in which we now live, as well as to the recent election.

He observed that women were now leading major defense contractors as CEOs, as well of some large multinational corporations. When later asked what he saw as the largest change since he began his study of politics and elections, he didn't hesitate. He named the emergence of

women as voters and leaders, and predicted that we'll see this as the century of "women's takeover."



I found it interesting that, on race, his views neatly dovetail with my own (gathered from a genealogical perspective). Kindrick believes the construct of race is on its way out, as ever more mixing of ethnicities occurs. He pointedly noted that our President is himself half-Black and half-White — while we still insist on categorizing him as Black.

His remarks on polling were especially interesting, and this review can't do them justice. Here are just a few of them.... People lie the most about religion, and categorization of a voter as a *None* doesn't mean a lack of spirituality in any case. Only 9% of the US population has a post-grad degree, while the electorate is comprised of 18% post-grads. Still, there are so-called blue-collar workers with as much preparation for their work as post-grads in some fields, but they don't get

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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

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

Santa Claus: The Oscar Presenter



That's the role I've been playing this week. I've been going to eight schools presenting 35, \$300 mini-grant checks to teachers. If there's anything more rewarding than this as a Rotarian, I don't know what it is. The gratitude of the teachers for \$300 is just overwhelming, and the ways they can stretch that amount of money is truly amazing.

I have presented the checks in two different ways, depending on the individual preferences of the school principals. One way is that I go into the classroom and present the check in front of the teacher's students. That is done to wild applause and cheering from the students, who are really happy that the teacher has taken time to submit a proposal that will benefit them. The teachers always have someone take a picture of them receiving the check. Under this method, I truly feel like Santa Claus. The second way I present the checks is at a faculty meeting where all the teachers in the school are gathered together. I build up the suspense, telling them how many mini-grants their school has won. Then, I open my envelope and, one by one, announce the names of the winners. As I announce their names, each teacher comes up to get his/her check. The rest of the faculty applauds and cheers as they come up. They all insist on taking pictures, individually and as a group. I probably should wear a tuxedo so I feel even more like an Oscar presenter.

An interesting incident happened when I went to present the checks at Altadena Elementary School. Greg White, the school principal, had called for a faculty meeting to be held in a kindergarten class-

room after the children had been dismissed from school. We arrived at the classroom a bit early, and the children were still there. Greg then introduced me to the children as "Santa Clause," because I was bringing the checks to the teachers. Suddenly, I was surrounded by 25 kindergartners, all asking me why I wasn't wearing my red suit, where were my reindeer, how did I get down the chimney, and many other tough questions. Thankfully, they had to leave before I could get into trouble with my answers.

There was a sad part to this, too. We received 52 proposals, but only have 35 mini-grants, so we had to eliminate 17 proposals. Last week I received an e-mail from a teacher who has received mini-

grants previously, but noticed that her name was not on the list of recipients that I had sent the principal. She asked if she had done something wrong. I told her that that we had received far more proposals than we had funds for, and that her proposal had been eliminated. I told her to please try again next year. Maybe next year, we can fund more mini-grants.

In June, these teachers and their principals will be joining is for lunch and telling us how they spent the mini-grant funds. You will not believe how far \$300 can go. You will also get to see how grateful the teachers are, not just for the money, but for the expression of support they feel from us. Only as a Rotarian can you get to be Santa Clause in a tuxedo. ○

Program

Continued from p.2

viewed the same. So educational levels as election predictors are increasingly being discounted.

Fifty percent of union workers are in some way affiliated with government. Polling questions can be (and are) rephrased to get the *answers* one desires, and this shows most clearly when the subject is immigration. Questions on economic and family finance matters are heavily influenced by regional and/or local economic patterns; thus the national polling averages on the subject don't reveal as much. Most telephone pollsters for national polls are located in either Nebraska or Utah, because the lack of a regional accent is desirable. America is a center-right country at its base.

Kindrick closed by observing that, with the national economic conditions and family financial situation we had in 2012,

many pollsters felt that the historical record predicted no path to victory for President Obama. Yet he managed to tap into the same deeper yearnings of the American people as did JFK and FDR before him. And now the pollsters are having to take a new look at the way they poll. A *banker* such as Mr. Romney could easily have won in another year, but, in 2012, it can only be said that both candidate and campaign were "lousy."

Which brings me to the last page of the handout. It depicts the brave citizen in China, after the Tiananmen Square Massacre, who single-handedly blocked the advance of a column of tanks by side-stepping as needed and staring down the lead tank. It is an iconic photograph. And it led to Kindrick's takeaway: "We Had a Great Election!!!! No Tanks in the Street."

Gordon Seyffert ○



MONEY by Linda Wilkes MATTERS

Economic Update In the News

Retail sales fell 4.2 percent for the week ending January 5, according to the ICSC-Goldman Sachs index. On a year-over-year basis, retailers saw sales increase 4 percent.

According to the Federal Reserve, monthly consumer credit debt rose \$16 billion in November for a total credit debt level of \$2.768 trillion. Revolving debt, which includes credit cards, increased \$0.8 billion to \$858.4 billion. Non-revolving debt, including loans for cars, rose \$15.2 billion to \$1.910 trillion.

The Mortgage Bankers Association said its seasonally adjusted composite index of mortgage applications for the week ending January 4 rose 11.7 percent. Purchase volume rose 10 percent. Refinancing applications increased 12 percent.

Wholesalers increased their inventories 0.6 percent to \$498.9 billion in November. Sales at the wholesale level rose 2.3 percent to \$419.3 billion in November. On a year-over-year basis, sales were 5.6 percent higher since November 2011.

The trade deficit increased to \$48.7 billion in November from a revised \$42.1 billion in October. Exports rose \$1.7 billion or 1 percent to \$182.6 billion. Imports increased \$8.4 billion or 3.8% to \$231.3 billion.

Import prices fell 0.1 percent in December, following a 0.8% decrease in November. On a year-over-year basis, import prices were down 1.5 percent in December. Export prices fell 0.1 percent in December after declining 0.7 percent in November. Compared to a year ago, export prices were up 1.1 percent in December.

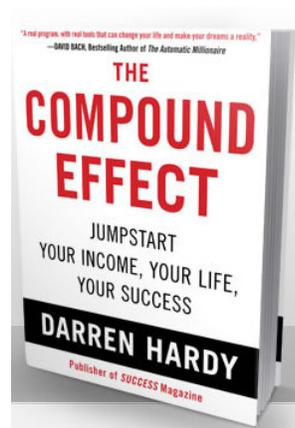
Initial claims for unemployment ben-

efits for the week ending January 5 rose by 4,000 to 371,000. Continuing claims for the week ending December 29 fell by 127,000 to 3.109 million, the lowest level since July 2008. The less volatile four-week average of claims for unemployment benefits was 365,750.

Upcoming on the economic calendar are reports on retail sales on January 15, the housing market index on January 16 and housing starts on January 17.

Insight NOW The Compound Effect

In this month's edition of *InsightNOW*,



Prospect Mortgage's Chief Performance Officer Todd Duncan interviews Darren Hardy, publisher of *SUCCESS Magazine*.

You can order the book at **The Compound Effect.com**.

Darren Hardy embodies success: He was a self-made millionaire by age 27. *The Compound Effect* is his distillation of the fundamental principles he has used and that have guided the most phenomenal achievements in business, relationships, health and beyond. Hardy believes it's the small decisions each of us make every day that can "compound" into success. He emphasizes that knowing the results you want will help you make the best decisions along the way.

The Compound Effect provides strategies on:

- Winning every time! Learn the No. 1 strategy to achieve any goal and triumph over all competitors, even if they're smarter, more talented or more experienced.
- Eradicating your bad habits (some you might be unaware of) that are derailing your progress.
- Painlessly installing the few key disciplines required for major breakthroughs.
- Discovering the real, lasting keys to motivation — how to get yourself to do things you don't feel like doing.
- Capturing the elusive, awesome force of momentum. Catch this and you'll be unstoppable.
- Learning the acceleration secrets of super-achievers.

The Compound Effect provides an easy-to-use, step-by-step operating system that allows you to multiply success, chart your progress and achieve any desire. Begin your journey today!

Knowledge Builder Get a Head Start and Maximize College Financial Aid Now

The gates opened for high school seniors filing federal financial aid forms on January 1, 2013.

If you or your clients have children who are preparing for college, you need to execute this process as quickly as possible because these funds are highly coveted.

These sought-after federal funds are distributed between January 1, 2013, and April 30, 2013, on a first-come, first-served basis, so act now before money runs out.

Go to <https://smattracktoolkit.com/college-aid-video-workshop> to learn more

Please turn to Money p. 5

German Lessons

Enough of writing about Rotary for the moment. Today I'm just writing about what's going on with me in the New Year. And, if you were at our club assembly at Big Mama's restaurant, you know that my first 2013 *happiness dollars* contribution for our club's kitty went toward observing that I'm starting German lessons.

In a way, it's a bucket list item. I could do well enough just reading German the way I do now, given a certain amount of word recognition that's been built up in my brain over the years and with the welcome arrival of Google Translate. But I guess it still grates on me that my early interest in learning the language was so regularly frustrated by things beyond my control.

So now I've enrolled at a language center in Old Town Pasadena for weekly adult education lessons on Sundays. I can even ride the bus there and back (on a reasonable schedule) at 50 cents per round trip, and with only short walks at either end! So, yes, as I said at our first meeting of 2013, "I'm happy!"

And now I can report to you that the class has already yielded its first dividend. All those years ago, when I first contemplated learning German, it seemed to me that the four cases (nominative, accusative, dative and genitive) were just instruments of torture that must have been perfected in the Spanish Inquisition.

The first lesson I had this month was really just an overview of the language, and what's involved in learning it. But I finally heard an explanation of the use of cases that made perfect sense. And here it is...

German may be thought of as having

circular sentence organization, while English is a *linear* language. In a German language simple statement of fact (indicative mood), the verb will be found in position two within the sentence — but it isn't always the subject that appears in position one.

If we were watching a monitor that followed the *beats* or *tremors* of **English** sentences, each would appear to follow the pattern of blips on a heart monitor or an earthquake sensor. The most important information would appear quickly, and then the rest would tend to trail off... By contrast, **German** sentences would show a different pattern, with important information at *both* the beginning *and* the end of the sentence.

Therefore, in English, we expect the subject to come first, followed by the verb, and then objects and clauses and so on. The important stuff comes first. Not so much in German; one has to pay closer attention.

Let's look at a simple example. I can say in English, "The dog bites the man." But if I want to reverse the action I have to then say: "The man bites the dog." The word order changes. In German, it's different.

For "man" we have "Mann." For "dog" (or hound) we have "Hund." And for the verb conjugation "bites" we'll have "beißt."

I can say: "Der Hund beißt den Mann" to indicate that the dog bites the man. But to express the opposite I don't *have* to change the word order, as sentence organization is not fixed in place. I can merely switch the articles — the *case* of the articles! — and "Den Hund beißt der Mann" shows that it is now the man who's

doing the biting!

And it's only the case of those two articles that tells us the exact nature of the action shown by the verb. That's a silly example, and a German expressing that thought might well phrase it otherwise. But this simple example makes a point that the German language functions a bit differently than does English. I think this is going to be fun, and I'm happy!

Money

Continued from p. 4

about the best way to fill out the forms necessary to maximize the chances of receiving aid.

- This FREE online workshop is part of the Smart Track™ Toolkit.
- This Toolkit is ideal for parents of senior students applying now, or for those who will be applying anytime in the future.
- The Smart Track™ Toolkit is for all parents, regardless of their income level. DO NOT assume you can't get financial aid.

The cost of college has risen 104 percent over the last decade and total student debt is now almost \$1 trillion, exceeding credit card debt for the first time in history.*

Make the most of the resources and financial aid available by going to <https://smartracktoolkit.com/college-aid-video-workshop>

Feel free to share this article with your clients who may benefit from receiving this information. 

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