

September 19, 2013

This Week

Carolyn Bryant
Soccer Mom, Scouting Mom

Kendall Bryant
Eagle Scout at 16
Program Host:
C. Ray Carlson



Carolyn Bryant and husband Rick (USC grad) are very active in Pasadena, Rick having served as a 20-year member of the Pasadena Tournament of Roses, past president of Pasadena Mental Health, and a Big Brother. Carolyn has volunteered with the AIDS Foundation, was a member of Pasadena Showcase House of the Arts, and is active at Lake Avenue Church.

So, with such busy parents, did their children suffer from lack of attention? No way! They have excelled in their studies and achieved acclaim in extra-

Please turn to This Week p. 3



Dollar & Sense

by President
Dennis Mehriinger

An Overwhelming Offense

This last two weeks has given me a new perspective on NFL football. Peyton Manning and the Denver Broncos have put together an overpow-



ering offense that I have not seen since the 49ers teams of the 1980s.

They have scored 90 points in their first two games against the defending Super Bowl champion Baltimore Ravens and against the New York Giants in New Jersey. That is 24 points more than the #2 offense in the league. It is also despite their



rookie running back Monte Ball fumbling as he entered the end zone yesterday and a rookie linebacker running back an intercepted pass but spiking the ball on the one yard line. These two gaffes cost them an additional 14 points or they would have 104 points after two games.

Peyton Manning at age 38 is giving all us older gentlemen inspiration. See what an old man (for football) can accomplish if he just keeps on trying.

All photos are from the internet, © The Denver Broncos.

Greeters

September 19

Gary Clark

September 26

Theo Clarke

October 03

Craig Cox

Program Review



PUSD School Board Wave Maker

Tyrone Hampton, husband of Tara Gomez, PhD., who was an awardee of our first Dewey Merrill Business Plan Competition in 1999, spoke to us about his experience as a new PUSD School Board member (3 months). He represents District 3 on the PUSD board. He is a local Pasadena entrepreneur who is grateful

for the opportunity to have time to provide community service in this way.

He is very excited about the partnership he has been able to develop with Verizon that will enable all of the PUSD schools to get wired for wi-fi coverage, at no charge. He told us that budget money has been allocated to update the computer labs at the various schools. Hampton updated us on Measure TT projects, at schools like Sierra Madre, Cleveland, Madison, and McKinley. These construction projects are adding much-needed facilities and enhancements to our local schools.

Hampton is also involved in efforts to get more local businesses and laborers involved in these projects. He updated us on the progress of the Washington STEAM Magnet Academy in Pasadena. The school



was formerly known as the Washington Middle School, and will focus on science, technology, engineering, arts and math initiatives. Enrollment has increased by 40 students, compared to 2012. Hampton gave us an optimistic — yet realistic — perspective of the future of PUSD.

Tom McCurry

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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
 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
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 Gordon Seyffert, Sec. Bus. 626-345-0658
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 Mike Zoeller Youth Projects
 Ray Carlson Vocational
 Steve Cunningham Membership

Editor, Design & Typesetting Foreman Graphics
 Photography Jacque Foreman

September

New Generations Month

Program Chair, Ray Carlson

Sep 19 - Carolyn Bryant, Project Developer

Sep 26 - Steve Cunningham, Craft Talk

October

Membership & Extension Month

Program Chair, Josh Miller

Oct 03 - Gene Sacco, Past National Commander of the Sons of the American Legion - How our two organizations are connected, and how a non-veteran can join and support our cause.

Oct 10 - To be Announced

Oct 17 - To be Announced

Oct 24 - To be Announced

Oct 31 - To be Announced

Congratulations



Birthdays

9/13 - Boyd Hudson
 9/17 - Dennis Mehringer
 9/19 - Bob Collinge
 9/22 - Etta McCurry





Anniversaries

9/13 - Boyd & Alice Hudson



Cards have been Known to Change Lives



Yes, greeting cards are **MAGIC!** They have been known to change lives. "What?" you say . . . a piece of paper received in the mail changing a life? Yes, it is true. As an aside, my husband Bruce is the only one I know who does not like receiving cards. I kid you not.

But back to my thesis. Cody Bateman, the founder of SendOutCards, has a story he tells about the organist in his church. One day he was thinking about her and how she always picked exactly the right hymn that went with the message of the service on any particular Sunday. He sent her a card with that same message. The next time he saw her, she thanked him for the card and said that it had arrived on the very day she had decided to resign from the position because she thought no one cared about the thought she put into what she played each Sunday.

And I have been told many times that a card that I sent arrived just on the day it was needed to raise the spirit of the person to whom I sent it.

In Rotary we have at least two opportunities to send a card to our fellow members: Birthdays and Anniversaries. And a card can be sent when we know someone is ill or in the hospital or has lost a dear friend, family member or pet. Don't worry, that card always arrives at just the

perfect time. I don't know how it happens, I only know that it does.

Every month I list the birthdays and anniversaries of our members and their spouses/significant others. I also list the birthdays of the spouses of members who are no longer with us. For instance, Elaine Klock quite often sends me a return card letting me know how much she appreciates my remembering her birthday even though Frank has not been with us for many years. To her it proves how wonderful the organization of Rotary is.

So, if you have a special friend in Rotary, keep an eye on page 2 of *Sparks* and send your own card to that person. If there is a member of Rotary, you'd like to know better, why not start off by sending a birthday or anniversary card. What a great way to start a conversation.

OK, I'll get commercial here for a minute or two. There are lots of ways to send out cards, I have chosen to use *SendOutCards*. And for disclosure purposes, I am a distributor. But you don't have to become a distributor to use *SendOutCards*, and I am not the only distributor around. But, if you have an account and have let it lapse or know someone else in that position, get it touch with me or have the person you know get in touch with me. I will give you or that person at least one hour of my time to help you or your acquaintance reconnect your account. No. I make no money from this.

My time is my gift because I believe that sending cards does and can change lives for the better.

I invite you to **Try it**. Go somewhere and purchase 30 cards and resolve to send a Thank You or *Just thought of You* card to the first person you think of in the morning or the last person you think of in the evening. And do it for a whole month. See if it doesn't bring positive things into your life as well as into the life of those to whom you have sent the card.

Why not teach by example. Send a thank you card to your children (nieces or nephews) when they remember you on your birthday or anniversary or just because . . . Ask yourself what your reaction is to receiving a card. ○

This Week

Continued from p. 1

curricular activities as well.

Their daughter played soccer, and Carolyn became the proverbial *Soccer Mom*, whose life revolved around endless car trips and watching her play. She was also a Girl Scout and received her Silver and Gold Award from the San Gabriel Valley Council.

Son Kendall achieved the Eagle Scout rank at 16 after only 12 months of completing a very complex Eagle project — that of designing and completing a landscaping project for the local Boys and Girls Club on Del Mar Blvd. Now he has his eye on a Merit Badge for Entrepreneurship.

So this week we get to hear about good parenting and a first-hand presentation by the product of that. Quite different from our usual program. If you know any parents who need help with their offspring or grandkids, invite them. ○

> > **NEXT BOARD MEETING** < <

TUESDAY, October 01 AT 6:15p
260 S. Los Robles
3rd Floor Conference Room

Global Income Inequity

Recently I received a report on this subject that caught my attention. That happened as soon as I spotted the assertion that, while from nation to nation, income inequality scores show a wide range of contrasts, for most countries this value has seen a notable increase in recent years.

I thought back to my political science classes from college. I seem to remember that it wasn't poverty *per se* that caused cultures and governments to become unstable. It was more often the perception that economic change is afoot, but not for the better.

In other words, people can be more patient if they believe that things are generally getting better, or at least have the prospect of improving. When society's have-nots sense that the deck is stacked against them — and that life is unlikely to change in their favor — that's when there can be some nasty consequences borne of a sour national mood. Here I think of Ray when he speaks of the *Arab Spring*.

So what did I find? The first chart took a measure of income dispersion, displaying the relationship of income shares to population segments, and ranked countries from greatest income equality to greatest income inequality. Sweden and Hungary were at the top of the list, meaning that they were demonstrating greater income equality.

Now I know what some of you are thinking, when it comes to any mention of Sweden. Well, sure. But how did Hungary get to the top of the list?? Poland ranks considerably lower, and the Czech Republic falls between them.

But, for the most part it is the Scandi-

navian countries (followed by Austria and Germany) that win top honors. When I thought of the many refugees that have been taken in by some of these nations in recent years, I became even more respectful of this aspect of their national policies. Because it says to me that they'll be relatively stable in what increasingly appears to me to be an unstable world. Yes, refugees are initially a burden, but, in a Europe that can't persuade its own youth to have families, these newcomers will keep the population and economy stable as they gain their footing.

Here's the scary part. The United States is way down the list, meaning that we have much greater income inequality than such countries as France, Greece, Ireland and the U.K. We rank about equal to Nigeria, where we our club is promoting entrepreneurship. Next higher, in descending order, are Venezuela, Israel, Turkey and Russia. At the bottom, and most unequal, are Thailand, Colombia and South Africa.

Another chart looked at income distribution, and thus identifies wealth concentration — the standard for looking at rich vs. poor comparisons. It indicated the total income share of households in the top 5 percent of earnings. South Africa's top 5 percent receives close to 40 percent of all income, while the US is close behind in approaching 35 percent (as closely as I could estimate from the bar graph). China, by contrast, compares favorably in this regard with the least top-heavy countries of Scandinavia.

The report goes on to say that, while global income inequality has been falling over time, the same cannot be said for

income inequality within countries — which generally is on the increase during the last three decades. Owing to the Eurozone, perhaps, an exception to this would be the peripheral nations of this confederation. And, while almost all Latin American countries have seen income inequality decline, it has increased in the United States and in all *dollar-bloc* nations. It is rising in Mexico, China, and India.

The trend to falling global income inequality has been fueled by the BRIC economies — Brazil, Russia, India, China — the ones that are large enough (at 40% of world population) to sway the overall data. So, to see that China and India have become much less equal is troubling. In this regard, I'm also reminded that global climate change is leading to decreased ice and snow in the Himalayas, and that will lead to less water flowing into the major rivers of those two countries.

Let's see.... Greater income inequality, combined with decreasing water resources for the two largest populations on earth. Both of which have no shortage of soldiers and weaponry. What could possibly go wrong?

Editor's Note: When Gordon Seyffert wrote and submitted this article, the story had not broken about the Arctic ice this summer being 60 percent more than last year at this time. Forbes has the story that the *Mainstream Media* are not publishing. And, the next time you hear about the shrinking ice in the Anarctic, you might ask where. East Antarctica and the continent as a whole are gaining in snow and ice mass. It seems like *You pays your money, and makes your choice!* ☉



MONEY by Linda Wilkes MATTERS

Economic Update In the News

Retail sales fell 0.6 percent for the week ending August 31, according to the ICSC-Goldman Sachs index. On a year-over-year basis, retailers saw sales increase 1.8 percent.

Manufacturing activity rose to 55.7 in August after a reading of 55.4 in July. A reading above 50 signals expansion. Non-manufacturing activity rose to 58.6 in August from 56 in July. A reading above 50 signals expansion. It was the 44th straight month of expansion in the services sector.

Total construction spending rose 0.6 percent to \$900.8 billion in July. Compared to July 2012, construction spending has risen 5.2 percent on a year-over-year basis.

The Mortgage Bankers Association said its seasonally adjusted composite index of mortgage applications for the week ending August 30 rose 1.3 percent. Purchase volume fell 0.4 percent. Refinancing applications increased 2 percent.

The trade deficit increased from \$34.5 billion in June to \$39.1 billion in July. Exports fell \$1.1 billion to \$189.4 billion. Imports increased \$3.5 billion to \$228.6 billion.

Factory orders fell \$12 billion, or 2.4 percent, in July to a seasonally adjusted \$485 billion. This follows a 1.6 percent increase in June. Excluding the volatile transportation sector, orders increased 1.2 percent in July.

Initial claims for unemployment benefits for the week ending August 31 fell by 9,000 to 323,000. Continuing claims for the week ending August 24 fell by 43,000 to 2.951 million. The less volatile four-week average of claims for unemployment benefits was 328,500, the lowest point since

October 2007. The unemployment rate fell to 7.3 percent in August, its lowest level since December 2008. Employers added 169,000 jobs in August. Upcoming on the economic calendar are reports on wholesale trade and retail sales on September 11 and 13, respectively.

Big Idea

Making the Most of Renovation Loans

Do you know the benefits of renovation loans? Two market conditions are making renovation loans hot items. First, foreclosure inventories are more than seven times pre-crisis levels, and many of these homes have been neglected and are in need of repair. Second, many homeowners are deciding to stay put and upgrade their homes.

The Federal Housing Administration (FHA) 203(k) renovation loan provides the financing to both purchase the home and finance the home's renovation with a single loan. The loan can also be used to refinance and make repairs on an existing home. In either case, the property must be an owner-occupied, primary residence.

Many factors make renovation loans attractive. The down payment can be as low as 3.5 percent. Renovation loans are also very convenient. With one loan, there's only one application, one set of fees, one closing and one monthly payment. At closing, the repair money is put into a special account for disbursement as repairs are completed.

To keep pace with the growing demand for renovation loans, Prospect has a dedicated Renovation Management Team, and has expanded its training and certification programs for Loan Officers originating renovation loans. We have also developed a Fast Track Team to expedite the renovation loan process.

As one of the top FHA 203(k) renovation lenders in the nation, we've started a remodeling contest on Facebook. At the *Dream Remodel Photo Contest Facebook page*, you can check out before and after pictures and vote for your favorite remodeled home.

Homeline

New Home Security Systems

An estimated 90 million homes in the US don't have security systems. But with smartphones, tablets and new inexpensive technology, it's easier than ever to put a security system in your home. Here are just some of the new home security products coming to market.

Piper is about the size of a desktop computer speaker and can be controlled by your smartphone or tablet. The device combines panoramic video, environmental sensors, and **Z-Wave** (a wireless communications protocol designed for home automation). Users can program the unit to create custom rules. Example: If there's a loud sound in a room, you can create a rule that automatically turns on lights, turns on a video and contacts you via phone, text message, or email. Push notifications can also be sent to a trusted circle of friends — or neighbors — when security rules are triggered. Rules can be customized for varying situations, such as at home, at work, or on vacation.

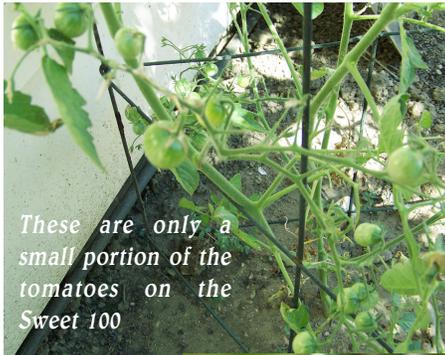
Another high-tech, easy-to-use home security device is **Canary**. Canary has a high-definition camera with night vision, a motion detector, a microphone, an accelerometer (to detect vibration and movement), and sensors that track temperature, humidity and air quality. If Canary picks up an irregularity, such as an intruder, it alerts homeowners — via text messaging — and sends them on-the-scene video footage so they can see for themselves if something is amiss.

If you've thought installing home security equipment was difficult and expensive, you might want to investigate these new home security systems. 

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

Lots of Tomatoes vs only Set Blossoms

Do you remember a couple of months ago when I planted two tomato plants: a *Sweet 100* and a *Big Beef*? At that time, the *Big Beef* plant was noticeably larger

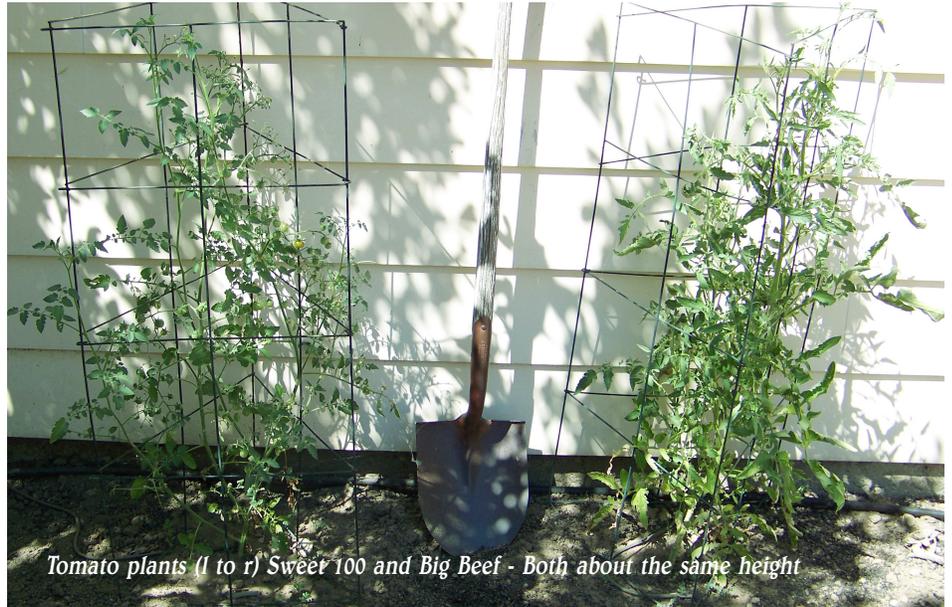


These are only a small portion of the tomatoes on the *Sweet 100*

than the *Sweet 100*. Not today (13-September 16). The plants are pretty much the same height. The fo-



One of the 5 to 7 set flowers on the *Big Beef*



Tomato plants (l to r) *Sweet 100* and *Big Beef* - Both about the same height

liage on the *Sweet 100* is quite a bit finer than that of the *Big Beef*, but it looks to be about as full. The other difference is that the *Sweet 100* has maybe 50 tomatoes on

it, and the *Big Beef* has only set blossoms — 5 to 7. Also, the *Big Beef* needs more water. It wilts and looks like it is dying if it is not watered every day.

ROTARY BASICS TRAINING SEMINAR

Coming to Southern California

This Saturday, September 21 -- 8a (registration) 9a--Noon (seminar)
 Etiwanda Gardens, 7576 Etiwanda Ave., Etiwanda, CA 91739

Choose Your Area of Interest •• Register NOW

- Membership • International Projects •
- Public Relations and Social Media •

OR

- Foundation Grants Management Training •

Foundation Grant Seminar

Mandatory for Clubs wanting to do a Global Grant or Sponsor a Scholar in the 2013-2014 Rotary Year

>> Seminars run Concurrently <<

\$20 Registration Fee

Attendees Register Individually through DaCdb Calendar

Additional Information Available on DaCdb Calendar

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>



ROTARY'S MARCH TO **END** POLIO

Saturday & Sunday October 26 & 27

Western Regional Little League Park
6707 Little League Drive
San Bernardino, California 92407



- ☺ Each club is challenged to walk 100 miles in an effort to raise \$2500.00 You can start anytime, but we hope you will do your final laps at the event
- ☺ You can involve your family and friends.
- ☺ You can involve your RYLA students.
- ☺ You can involve your Interact club.
- ☺ Each club will raise its own money and they will donate it directly to their District.

- ☺ Get people to support "so much a mile".
- ☺ District Website will be available to make donations.
- ☺ Special parking for RV's. Spend the night and enjoy the fellowship.
- ☺ Reserved areas for your clubs Pop-Up's.
- ☺ Food, Entertainment, Tee Shirts.
- ☺ Sunday morning Pancake Breakfast.
- ☺ Polio Survivors Lap

FOR INFORMATION CALL:

Cal Magro - Polio Chair (626) 827-2611



March to End Polio



24 hour walk-a-thon

October 26 & 27, 2013

Rotary Districts 5300-San Gabriel Valley-Foothill, and 5330-Inland Empire, in partnership with The Bill and Melinda Gates Foundation are holding a multi-district fundraiser to help stamp out Polio forever. ROTARY, together with UNICEF and THE WORLD HEALTH ORGANIZATION have been partners in the effort and are proud to say that there are only three endemic countries left. The Gates foundation has generously agreed to triple our fundraising efforts. Together with your help, we will soon see the end of this disease.

All Sponsors will be recognized with logo on tee-shirts. **Art work must be submitted by 10-1-13**

Major Corporate Sponsors will be highlighted as Corporate Sponsors in most printed and electronic advertising and press releases.

Major Corporate Sponsors will be recognized on the web-site. www.marchtoendpolio.com

Corporate Sponsors will have banners (you provide) displayed around the park as well as advertising on Jumbo-Tron in the center of the park.

During the event, the announcer will call attention to Corporate Sponsors and thank them all for their participation in this event.

Corporate Sponsors will receive corporate recognition in Souvenir Program:

Sponsor		\$ 500.00
Bronze Sponsor	(Major)	\$ 1,000.00
Silver Sponsor	(Major)	\$ 2,000.00
Gold Sponsor	(Major)	\$ 3,000.00
Platinum Sponsor	(Major)	\$ 5,000.00

Cal Magro (626) 827-2611
Polio Chair District 5300

Terry Thompson (951) 538-4996
Polio Chair District 5330