

April 17 2014

This Week

Lori Webster

Webster's Fine Stationers

Program Host:
Gordon Seyffert

When Gail Casburn spoke to us last month and described how the Altadena Ale House came to be under new management, it confirmed in Gordon Seyffert's mind that we needed to hear from another local business person about another favorite small business morphing into something different. And that business is what we used to know as **Webster's Fine Stationers!**

Have you driven past the new place on Fair Oaks lately? It isn't as if she and her husband just brought their old sign with them. No, besides a new name, there's a whole new *feel* to be experienced. There's more of an emphasis on.... But wait!! Seyffert is going to let Lori tell us.

And, while she's at it, he hopes we'll hear a lot (as we did with Gail) about the difficulties of transitioning to a new business plan at the same time you're moving to a new location — and of how other people can help make it happen when you, yourself, may wonder just how you're going to *pull it all off.*



Dollar & Sense

by President
Dennis Mehriinger

They hook Us when We are Young

How do events from our childhood shape our adult preferences? This is the question studied by Seth Stephens-Davidowitz who recently received a PhD in economics from Harvard. He used as an example the American pastime —baseball.

He downloaded data on how many fans each team has broken down by gender and age. Where was this information available? Well, Facebook, of course, under likes. These data are not perfect, but they do correlate with polling that has previously been done.

According to Facebook, the five most popular teams are the Yankees, Red Sox, Mets, Cardinals and Braves. There are 1.65 Yankee fans for every Mets Fan. However, among men, the ratios fluctuate widely based upon when the men were born.

Why? The most reliable indicator seems to be — who wins the world series when a male is 8 to 12 years old. Permanent bonding with a major league team occurs the highest at these ages as follows:

1. At age 8 > 8 percent of male fans become loyal fans for life of the World Series winner;
2. At age 9 - 6.4 percent;
3. At age 10 - 7 percent;
4. At age 11 - 7.8 percent;
5. At age 12 - 6.7 percent, and then it drops off every year that a male gets older.

Women's allegiances are more steady and based upon the geographical location of their upbringing.

Perhaps Rotary could develop future members by advertising to these age groups during the World Series?

Lifetime loyalties are rare in today's society where job switching is routine and membership in service clubs of all types is declining.

Greeters

April 24

Craig Cox

May 01

Steve Cunningham

May 08

Freddy Figueroa

Program Review



Looking Back to See Forward

Club member Gordon considers himself an *old timer* genealogist. Old timers don't spend their time using *ancestry.com* but instead do their work with subscriptions, join local genealogical societies, visit courthouses and cemeteries. One of the most valuable resources is a local *family history center*.

Judy Pickett has been a volunteer with

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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

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 Dist 5300 Gov. Miles Petroff

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 Mike Zoeller Youth Projects
 Ray Carlson Vocational
 Steve Cunningham Membership
 Editor, Design & Typesetting Foreman Graphics
 Photography Jacque Foreman

the Pasadena-Arcadia Family History Center since 1976. One of the most essential questions we share as humans is "Who am I?" and "Where do I come from?" The History Centers help visitors understand who their ancestors were and where they came from.

The original Family History Center began in Salt Lake City with the Genealogical Society of Utah (GSU) and the Church of Jesus Christ of Latter Day Saints. In 1938, the GSU began filming records from courthouses and churches both in the United States and around the world. Their contract would provide a copy for the Family History Center and a copy for the courthouse or church. In 1944, the GSU decided to open their records to the general public.

Volunteers at the centers show visitors how to use the many resources that are available to do genealogical research.



These include the internet, subscription services, census data, microfilm, etc. Genealogists live by the maxim "*no truth without proof – without proof it is just gossip.*" When someone makes a discovery, everyone at the center gets a thrill.

Pickett shared a Winston Churchill quote – "The farther back you can look — the farther forward you can see." Seeing how events affected real people in your family tree provides a greater appreciation of history.

Craig Cox ☺

April Magazine Month

Program Chair, Gordon Seyffert

April 24 - Lori Webster, Webster's Fine Stationers ("transitioning" a small business)

May No Designation

Program Chair, Mike Zoeller

May 01 - To be Announced
 May 08 - Business Plan Competition
 May 15 - To be Announced
 May 22 - To be Announced
 May 26 - Memorial Day - Flags Up
 May 29 - To be Announced

Congratulations



Birthdays



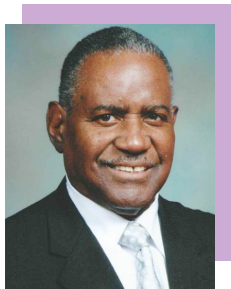
04/13 - Alice Hudson
 04/18 - John Frykenberg
 04/29 - Mike Noll



Anniversaries



04/27 - Sterling & Olga Louviere



I always asked a lot of “**WHY**” and “**WHAT’S IT ALL ABOUT**” type of questions. I was intrigued by human behavior and wondered why some people were happy and successful and others were not.

I found that all trails led to one basic conclusion: that 99 percent of who you are and who you will become is determined by your thoughts. The origins of your self-esteem, happiness, integrity, character, prosperity and sense of purpose is everything that can all be traced back to your thoughts.

I realized that if my thoughts control my life and who I am, then I could learn to control my thoughts, control my life and destiny. To control my thoughts I had to first refine my thinking. Thinking is essentially an internal conversation you have with yourself. More specifically, it is an ongoing series of questions and answers within your mind.

The secret to a better life is to continually ask better questions; you can have almost anything you want in life if you ask yourself enough of the right questions.

Power thinking is taking responsibility for your own thinking and striving to improve the quality of your thoughts by consistently asking yourself empowering questions. Applying this question asking technique can positively transform your life. This will teach you how to master this highly effective skill. It is also about choices. It recognizes a human being’s

Power Thinking *It all starts with the Right Questions*

unique ability to choose what he or she thinks about. Do you choose happy or sad thoughts? ... affluent or needy thoughts? ... trustworthy or dishonest thoughts?

The above gives you direction which taps into your creativity, encourages self-worth and a cheerful disposition. It is a way of thinking that is positive, healthy,



loving, appreciative and abundance oriented. It also emphasizes living consciously in the now and enjoying the moment. It encourages developing the skill to live more consciously in the present time. This is the only way you can choose to change any of your negative and often unconscious thinking patterns.

• • •

Thinking is the highest function of a human being. Over the years, thinking has been a topic discussed and argued by many of the world’s greatest philosophers, prophets and teachers. There has consistently been a common denominator among these great minds, supporting one

universally accepted truth. This was communicated succinctly by Napoleon Hill, author of *Think And Grow Rich*. He said, “you become what you think about”. The following select group of wise men concurred with this belief:

Jesus: “... as you believe, so shall it be done unto you”

Marcus Aurelius: “... a man’s life is what his thoughts make of it”

Ralph Waldo Emerson: “... a man is what he thinks about all day”

James Allen: “... a man is literally what he thinks:

Claude M. Bristol: “... what you believe to be yourself, you are”

Paul G. Thomas: “... the only thing over which you have absolute control is your own thoughts; it is this that puts you in a position to control your destiny”

Rudyard Kipling: “... I had six honest serving men who taught me all I knew: their names were “what”, “where”, “when”, “which”, “why” and “who”.

The greatest **truths** are often the most simple. This is no exception. Control your thoughts and you will control your destiny. Who you are at this moment is the result of all your thoughts in your life thus far. In fact, all causation is mental. Everything originates with thought. How you feel is determined by what you focus on and what you focus on is determined by the questions you ask yourself. If you want to magically feel better simply ask yourself better questions.



MONEY by Linda Wilkes MATTERS

Economic Update In The News April 14, 2014

The Mortgage Bankers Association said its seasonally adjusted composite index of mortgage applications for the week ending April 4 fell 1.6 percent from the previous week. Purchase volume rose 3 percent. Refinancing applications decreased 5 percent. The refinance share of mortgage activity decreased to 51 percent of total applications, its lowest level since July 2009.

According to the Federal Reserve, monthly consumer credit debt rose \$16.5 billion in February for a total credit debt level of \$3,129.5 billion. Revolving debt, which includes credit cards, decreased \$2.4 billion to \$854.2 billion. Non-revolving debt, including loans for cars, rose \$18.9 billion to \$2,275.3 billion.

Wholesalers increased their inventories 0.5 percent to \$518.3 billion in February. Sales at the wholesale level rose 0.7 percent to \$436.1 billion in February. On a year-over-year basis, sales were 3.1 percent higher than February 2013. The seasonally adjusted wholesale inventories/sales ratio in February 2014 was 1.19.

Import prices rose 0.6 percent in March, following a 0.9 percent increase in February. On a year-over-year basis, import prices were down 0.6 percent in March. Export prices rose 0.8 percent in March, following a 0.7 percent increase in February. Compared to a year ago, export prices were up 0.2 percent in March.

The Reuters/University of Michigan consumer sentiment index for April's initial reading rose to 82.6 from March's final reading of 80. It was the best reading since

July 2013. The current conditions component rose from 95.7 to 97.1. The expectations component rose from 70 to 73.3.

Initial claims for unemployment benefits for the week ending April 5 fell by 32,000 to 300,000, the lowest level since May 2007. Continuing claims for the week ending March 29 fell by 62,000 to 2.776 million, the lowest level since January 2008. The less volatile four-week average of claims for unemployment benefits was 316,250.

Upcoming on the economic calendar are reports on retail sales on April 14, housing starts on April 16 and the index of leading economic indicators on April 18.

Product Focus The HomeStyle® Renovation Mortgage

Like other renovation loans, the Fannie Mae HomeStyle® Renovation Mortgage lets borrowers combine the cost of the home with the costs for renovation or remodeling all in one loan.

The loan can be used to purchase and renovate most residential properties.*

Program highlights:


- Available for owner-occupied one- to four-unit properties, one-unit investment properties and one-unit second homes.
- Finance up to 95 percent of the purchase price and renovation costs for one-unit primary residences.**
- Finance up to 90 percent of the purchase price and renovation costs for conforming one-unit second homes.**
- Finance up to 80 percent of the purchase price and renovation costs for two-unit primary residences and conforming one-unit investment proper-

ties.**

- Finance up to 75 percent of the purchase price and renovation costs for three- to four-unit primary residences.**
- The funds can be used for any repairs or renovations that are permanently affixed and add value to the property.
- Soft costs (architectural and engineering services, permit fees, etc.) may be financed.
- Luxury items are allowed, such as building an in-ground swimming pool, which cannot be done under the Federal Housing Administration (FHA) 203(k).

There are two types of HomeStyle® loan programs: The Fannie Mae HomeStyle® Consultant and the Fannie Mae HomeStyle® Streamline.

The difference between the HomeStyle Consultant and the HomeStyle Streamline is that the HomeStyle Streamline's maximum renovation amount is \$35,000. The cost of renovations is also limited to 50 percent of the "as-completed" appraised value (including allowable costs). That is, the amount based on the home's value after improvements are made or what the house will be worth once the renovations have been completed.

Eligible borrowers for the HomeStyle® Renovation program include individual homebuyers and investors. 

HomeStyle® is a registered trademark of Fannie Mae.

**Restrictions may apply.*

***Minimum credit score requirements*

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

Form & Line by Jacque Foreman

Rotary Easy Share

A Great Idea from another Attendee at District Assembly

It's sad to note that the practice of conversation — you know, I talk ... you listen and you talk ... I listen is fast being replaced by texting. Soon restaurants may be more silent than libraries are now supposed to be. There will be no eye contact, just thumbs frantically working to spell out a message that could be spoken faster with more articulation and better understanding. Yes, sadly listening also seems to be an art that is going the way of buggy whips and DoDo birds. And spelling is becoming irrelevant except possibly for writing essays in English class, writing business plans to obtain a loan and the writing of contracts.

But, I'm glad I was listening when I was attending the PR breakout session at the last District Assembly. One member of the audience said that he takes his *Rotarian* magazine to his doctor's and dentist's offices and leaves them there, and no one ever seemed to mind. He did say that he "blacked out" his address, etc. first.

I tried that this week. I was at the dentist's office, and took my copy of the *Rotarian* with me. I told him that I would be leaving it when I left, and he said that that would be fine.

But there is something that I didn't

think of, and that is how easy it would be to leave an invitation to one of our meetings with it. The next time I leave a copy of the *Rotarian* some place where magazines are available to be read, I'm going to tape two of our invitation cards on the inside of the back cover. I'll fill out the backside of the card with my name and phone number, just as I would if I were handing the information to someone with whom I was conversing.

So, what do you think? Does this not

sound like an easy way to *recycle* the *Rotarian* magazine without sending it to the shredder and an easy way to invite someone to our meeting?

I'm not suggesting this as the only way to get attention for Rotary and Altadena Rotary in particular, but what if we each did this when the opportunity presented itself? Is it a *sure thing*? No, but it accomplishes a couple of things: Recycling a great magazine and inviting non-Rotarians to consider Rotary. ☉

Club's Spring Project seeks VOLUNTEERS

by Theo Clarke

Fellow Rotarians: The Altadena Rotary Club's spring project, under the able leadership of Craig Cox, is now accepting volunteers for our WORK Day. The project is to install several benches on the playground at Eliot Middle School, 2184 N. Lake Ave. Work day is May 10, 2014. Start time is 8:00 am. Estimated end time is 3:00 pm. Entrance to the grounds where the benches will be installed is through the gate on Boston St., at the south end of the school campus. This hands-on project is what Rotary is all about, so join the crew.

This work project will serve also as a rousing fellowship event.

Volunteers are asked to bring, if they can, shovel, wheel barrow, gloves. If you don't have these, don't fret, there will certainly be enough to go around. The specific tasks needing eager hands are: bench assembly, augur operation, mix and pour concrete, set benches in concrete, rejoice, etc. Refreshments/lunch will be provided. We will have a sign-up sheet at next Thursday's Club luncheon. ☉

> > **NEXT BOARD MEETING** < <

TUESDAY, May 06, AT 6:15p
260 S. Los Robles, Pasadena
3rd Floor Conference Room

REGISTER FOR
DISTRICT
CONFERENCE
MAY 15 -- MAY 18

SEE PAGE 6
FOR INFORMATION
NEED MORE INFORMATION
SEE THE DISTRICT
CALENDAR

2014 ANNUAL DISTRICT 5300 CONFERENCE

Thursday May 15, 2014 to Sunday May 18, 2014

Event Name: 2014 ANNUAL DISTRICT 5300 CONFERENCE

Description:



The Big Kahuna Miles Petroff invites you to enjoy the "Spirit of Aloha" at the 2014 District Conference! Join us May 15—18 at the Hilton Palm Springs Resort. Ohana means family and we want to see the District 5300 Ohana of Rotary out in full force! The cost is just \$209 for all five meals, with prices for individuals meals also available. **Meal and room prices go up April 24**, so [register now](#).

You'll enjoy golfing, the Palm Springs Street Fair, 4-Way Speech and Dan Stover Music contests, Rotary inspiration and, of course, the Tiki Lounges (hospitality suites)! You need to act now to secure your club's Tiki Lounge or space in the Ohana Hall, where you can show off your community service projects. More details are available on the flyer.

Don't delay! You'd be lolo (crazy) not to come!

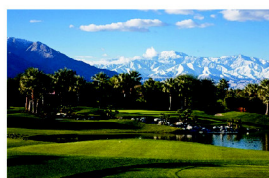
[Conference Flyer](#)



[Hilton Palm Springs](#)

400 East Tahquitz Canyon Way
Palm Springs, California, 92262-6605

TEL: 1-760-320-6868
FAX: 1-760-320-2126



[Tahquitz Creek Golf Resort](#)

1885 Golf Club Drive
Palm Springs, California 92264

Thursday, May 15, 2014
2:00 pm tee off, be there by 1:30

Meal Cost: Just \$209*/person for ALL five meals! *Individual meal prices also available.* ***\$239 after April 24.**

Rooms: Call now! (760)320-6868 Mention Rotary! \$125 (regular) - \$155 (suites) +tax. **Prices go up after April 24.**

Register: <http://www.directory-online.com/Rotary/index.cfm?EventID=77228040>

Who to call for...

Golf Tournament

Ernie Jensen (626) 359-7154

Hospitality Suites (Call to reserve)

Raghada Khoury (760) 559-3244

Interact Conference

Michael Real (626) 445-3818

Ohana Hall (Display your community service project)

David Mans (626) 449-7379

For additional information, please contact:

Co-Chair: Raghada Khoury (760) 559-3244 or *Email:* raghada@khouryent.net

Co-Chair: Kathie Martin 760-490-3488 or *Email:* rotarykat@gmail.com

Registrar: Michael Soden (702) 637-7380 or *Email:* msoden@harcalfagency.com

Location:

Rotary International District 5300 District Conference

Hilton Pam Springs
400 East Tahquitz Canyon Way
Palm Springs, California, 92262-6605

[MAP IT](#)

Event Date:

Thursday May 15, 2014 to Sunday May 18, 2014

Start Time:

3:29 PM



2014 ROTARY INTERNATIONAL CONVENTION SYDNEY, AUSTRALIA | 1-4 JUNE 2014

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Plan now to make this convention a memorable family vacation.

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Preview Sydney's cosmopolitan charm and natural beauty with RI President Ron D. Burton. As the capital of New South Wales, Sydney offers visitors beaches, parks, gardens, and scenic vistas. It also serves as the gateway to the outback.

[LATEST NEWS](#) [CALENDAR](#)

HUMAN NATURE TO PERFORM
The Australian quartet Human Nature will be the featured entertainment during the opening plenary session, Sunday, 1 June. Learn more about the [entertainment lineup](#).

BRUCE AYLWARD TO SPEAK IN SYDNEY
Bruce Aylward, assistant director-general at the World Health Organization (WHO), will be a speaker at the 2014 Rotary International Convention in Sydney.

[more >](#)

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#ricon14

John Hewko 4h
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RT @endpollionow: Join @rotarydownunder to break records while fundraising to immunize + 240,000 kids. [ow.ly/uAMTh #ricon14](#)
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[Show Media](#)

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Thought-provoking speakers and world-class entertainers await you in Sydney. Get the full schedule of plenary and breakout sessions.

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