

August 28, 2014

## This Week

### Dr. Okey, Nigeria Rotary Update

**Program Host:  
 Tom McCurry**

Dr. Okey's father left High School in 1944, trained as a Rural Science teacher in the Government Agric School in Umuahia and joined the Services of the CMS Missions as a Primary School Assistant Head. In 1954, he traveled to England's Exeter University to study law — an exercise that he did not conclude because of illness. He was recalled home in 1957 by his father HRH late Eze Elisha Wigwe and was reabsorbed as a School Head by the Church Missionary Society (CMS) Mission. Okey is the third child of his parents and their only son.

From his earliest memory to age 15, he and his family lived in the Church premises of CMS missions, the vehicle that the Church of England used to evangelize West Africa. Our station was in a community called Inyishi also in Ikeduru. It was his

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## REFLECTIONS

by Hal Yorke, President

## BE REFLECTIONS?

### On Ebola . . . A Wolf in African Tribesmen Clothing?

“**W**olf!” cried the little boy for he loved to see the exciting live action-thriller of townsfolk scrambling to bring in their sheep.

“Wolf!” cries the media for the media love to sell newspapers and to attract and hold viewers/listeners/readers.

The first sentence is paraphrased from a popular children's tale, a story with an ominous moral. The second is modern media reality.

The media thrive on scare stories. Threatening hurricanes, earthquakes, tornadoes, floods, forest fires, animal attacks and impending volcanic eruptions, terrorist attacks, and viral pandemics always command attention and sell newspapers. Who can forget the media fear generated by the unchecked advance of African Killer Bees into the continental US? Or the 2006 alarmist reports on the deadly West Nile virus?

Now we hear about the awful killer virus Ebola. Yes, Ebola is terrible and Ebola has been and still is a “swift and efficient killer.” However, the media reaction has

been exaggerated. It is unlikely that Ebola will become a worldwide pandemic in its present form. With proper hygiene, the disease quickly dies out. Unfortunately, Africa is not known for its hygienic conditions.

After all is said and done, one does have to realize that the story of the boy who cried “Wolf!” has a moral. The wolf did eventually show up, and the townsfolk ignored the boy's warning. Will Ebola be the wolf in this story? Highly unlikely given the current state of knowledge. Ebola's greatest danger is its ability to generate yet more media scare stories with xenophobic nuances. ○

## Creeters

August 28  
**Charles Wilson**  
 September 04  
**Mike Zoeller**  
 September 11  
**Sue Applegate**

# Program Review

## Tom McCurry talks Medicare



**A** tradition at Altadena Rotary is the Craft Talk. Normally, outright promotion of business is frowned upon at Rotary. However, as part of the process for incorporating new members into the club, these members are encouraged to speak to the club about their background and business activity or profession. Tom McCurry is no new member of the Club, but last Thursday he talked about his new

business venture, in a presentation he billed as his third Craft Talk since he has been in Rotary.

Like all of us, McCurry is getting older. When he turned 65, he signed up for Medicare. At the time, he only signed up for Part A. Part A covers hospital stays, including semiprivate rooms, food and tests. Typically, Part A will cover a maximum stay of 90 days in the hospital at one time. Tom did not sign up for Part B, which pays for services and products not covered by Part A. Part B typically covers physician and nursing services, X-rays, laboratory and diagnostic tests, influenza and pneumonia vaccinations, blood transfusions, renal dialysis, chemotherapy, limited ambulance transportation, and other outpatient medical treatments administered in a doctor's office. Part B is optional and may be deferred if the person or their spouse is still working and has group health coverage through that employer. For most beneficiaries, there is no charge to the participant for Part A. There is a monthly premium for Part B.

Part C of Medicare applies to so-called Medicare Advantage Plans. People who enroll in Part C plans get all of the benefits

as original Medicare plus receive an out-of-pocket limit not included in the original Medicare. Part C members must typically use only a select network of providers, usually restricted to providers in the geographical area of their residence. Most Part C providers are health maintenance organizations [HMOs]. Part D is the prescription drug benefit. One must be enrolled in Medicare to receive the benefit under Part D.

McCurry has recently started a new career as a health insurance consultant and representative. In his new profession, he works primarily with seniors, helping them navigate the maze of Medicare, Medicare Advantage Plans and prescription drug plans. He is authorized to market

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### Rotary Club of Altadena - #7183

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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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Photography ..... Jacque Foreman

### August Membership & Extension Month

Program Chair, Tom McCurry  
Aug 28 - Dr. Okey - Nigeria Rotary  
Update

### September New Generations Month

Program Chair, Ray Carlson  
Sep 04 - Scott Phelps, President, Board  
of Education, PUSD  
Sep 11 - Dr. Marisa Sarian, Director,  
Careers & Pathways, PUSD

## Congratulations

### Birthdays

- 08/02 - Phyllis Merrill
- 08/05 - Kevin Moore
- 08/08 - Joseph McMullin
- 08/10 - Don Applegate
- 08/11 - Joy Carlson
- 08/14 - Marsha Seyfert
- 08/24 - Hal Yorke
- 08/27 - Elaine Klock
- 08/31 - Bruce Conroy (J. Foreman)

### Anniversaries

- 08/01 - Ed & Phyllis Siza
- 08/23 - Gary & Dotty Clark

## Trends in Charitable Gift Planning



Conferences on charitable gift planning in the past year have generally featured speakers who noted changes and developing trends with respect to contributions, donors and the objects of their bounty. Here is a sample of pronouncements and prognostications heard recently:

- Real estate is becoming more common as a funding asset for charitable remainder trusts;
- Donors increasingly are making their annual gifts through donor advised funds;
- It's becoming popular among grantors of charitable remainder trusts to have trust assets co-invested with the remainder beneficiary's endowment funds;
- A study indicates that most realized charitable bequests are added to estate plans within five years of the donor's death;
- More and more estate assets are passing outside wills and revocable living trusts, via IRAs, POD and TOD accounts and other beneficiary designations (including real property and motor vehicles in some jurisdictions);
- High capital gains tax rates and the 3.8 percent net investment income tax are encouraging investors to harvest profits through charitable remainder trusts;
- A Depression-era baby bust resulted in matured charitable bequests being flat since 2000, but a boom is coming in the

next five years, starting with charitable gift annuities and then extending to bequests to charities;

- New charitable gift annuity donors average between ages 75 and 79;
- The average age of new CRT donors is 65 to 75;

- Older donors continue to be mindful of exhausting financial resources and are more amenable to revocable charitable legacy arrangements, such as bequests;
- Some parents are establishing term-of-years charitable remainder trusts that pay children for 20 years. ○

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### This Week

*Continued from p. 1*

father's second posting upon returning from England.

The premises was shared by both teachers and Catechists without strict delineation of boundaries. He still remembers quarrels those days between teachers and catechists over palm fruits, and other fruits of the trees planted in the church compound.

The population that his parents served were poor, ignorant and backward socio economically. His parents were enlightenment beacons in that community with regard to better farming practices, preventive and curative health, youth development and general counseling.

Okey was 6 years of age when the Nigerian crisis of the sixties began. He still remembers when the Military Head of State and Supreme Commander of the armed forces, Major General J.T.U. Aguiyi Ironsi was in power. Each time He addressed the nation, some teachers would gather around their home to listen to radio broadcasts. Ironsi was killed in a military coup, and Nigeria was plunged into a civil war in which the iboes — said to be Hebrews — started a secession for

Biafra that ended unsuccessfully after 3 years.

Okey's father owned a car (an Opel caravan) and a Mobilette Autocycle. But there was no electricity or TV. He saw my first TV at age 15 in the city of Owerri. But while in Inyishi his parents took long walks very very seasonally to the house of a particular wealthy trader — usually in the early hours of the night — to watch TV whenever this man returned home at Christmas or Easter, which was not an annual event. This man had a power generating plant.

His parents never included the children, probably because of the relatively long treks at night. Okey feels that he was favored by God in early education in spite of the absence of a preschool opportunity. By the grace of God, the Nigerian Civil war did not delay his education. His *Primary Education* lasted 5 years under direct supervision of my parents in Inyishi Central School, while *Secondary Education* lasted 4½ years in Ife Grammar School. His *Tertiary Education* started by the age of 15 at the College of Medicine,

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# MONEY MATTERS

by Linda  
Wilkes

## ***Economic Update In The News***

The Mortgage Bankers Association said its seasonally adjusted composite index of mortgage applications for the week ending August 8 fell 2.7 percent from the previous week. Purchase volume fell 1 percent. Refinancing applications decreased 4 percent.

Retail sales were unchanged in July at \$439.8 billion. This follows a 0.2 percent increase in June. Compared to a year ago, July retail sales have increased 3.7 percent.

Total business sales increased 0.3 percent to \$1,346.7 billion in June, up 4.7 percent from a year ago. Total business inventories rose 0.4 percent to \$1,743.1 billion in June, up 5.8 percent from a year ago. The total business inventories/sales ratio in June was 1.29.

Industrial production at the nation's factories, mines and utilities rose 0.4 percent in July after a revised 0.4 percent increase in June. Compared to July 2013, industrial production has increased 5 percent over the last year. Capacity utilization rose to 79.2 percent in July from 79.1 percent in June.

The Reuters/University of Michigan consumer sentiment index for August's initial reading fell to 79.2 from July's final reading of 81.8. The current economic conditions component rose from 97.4 to 99.6, the highest level since July 2007. The expectations component fell from 71.8 to 66.2.

Import prices fell 0.2 percent in July, following a 0.1 percent increase in June. On a year-over-year basis, import prices were up 0.8 percent in July. Export prices were unchanged in July, following a 0.4

percent decrease in June. Compared to a year ago, export prices were up 0.4 percent in July.

Initial claims for unemployment benefits for the week ending August 9 rose by 21,000 to 311,000. Continuing claims for the week ending August 2 rose by 25,000 to 2.544 million. The less volatile four-week average of claims for unemployment benefits was 295,750.

Upcoming on the economic calendar are reports on the housing market index on August 18, housing starts on August 19 and existing home sales on August 21.

## ***Product Focus***

### ***Benefits of an Assumable***

#### ***FHA Loan — a Seller's Advantage***

An often overlooked benefit of Federal Housing Administration (FHA) loans is that they're assumable, meaning the buyer can take over the seller's home loan, and, more importantly, the loan terms.\* This is particularly important given the current historically low interest rate environment and that rates may rise over the years to come.

An assumable loan provides a seller's advantage because lower interest rates dramatically affect affordability when it comes to purchasing a home.

To determine how valuable an assumable FHA loan could be, we can look at the following scenario: On a \$200,000 mortgage, if interest rates increase from 4.5 to 5.5 percent, the cost of the mortgage payment increases \$123 a month. If interest rates increase from 4.5 to 6.5 percent, the cost of the mortgage increases \$251 a month.

In another scenario, assume the buyer purchases a home today with a \$300,000

FHA loan at 4.5 percent. The principle and interest payment would be \$1,520.06. If the owner decides to sell the home three years later and rates have risen to 6.5 percent, the home would have to sell for \$60,000 less for the next buyer to have the same principle and interest payment. But with an assumable loan, this property has a \$60,000 advantage over others for sale without the FHA loan. Clearly, buyers using FHA financing will have a much easier home to sell in a rising rate environment.

When assuming an FHA loan, the buyer would need to make up the difference between the existing loan balance and the new purchase price with a down payment, or a combination of a down payment and secondary financing.

An assumable FHA loan could be very advantageous for the future buyer. And it's also advantageous for the seller. If rates go up, a low-rate assumable loan might make the house more valuable upon resale.

If you are considering purchasing a home, talk with your mortgage lender about the benefits of an FHA loan.

If you would like to find out more, call me today.

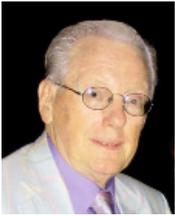
\* The buyer must qualify for an FHA loan in order to assume the loan.

## ***Home Line***

### ***Why Title Insurance Is Important***

In every state but Iowa (where residents are covered by a state fund), homebuyers must purchase title insurance, which protects them from any problems emanating from the transference of title from past owners to new owners. Before closing, a title professional will do a search to make

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# Job Creation & Entrepreneurship

by C. Ray Carlson, District Chair,  
Vocational Service

## Nigerian State Governor Invites Our Vocational Training Team . . .



**His Excellency  
Mallam Isa  
Yuguda**

A major breakthrough in our Nigerian entrepreneurial education program occurred at the

Pan-African Trade & Investment Conference at Carson Center on Aug 15-16.

His Excellency Mallam Isa Yuguda, Executive Governor of Bauchi State, personally and publicly invited us to send a team to his state as soon as possible. After delivering his keynote address, questions from the audience were invited.

I went forward to the microphone and stated that, "I have read your Vision and Mission Statement, with Number 1 being 'the creation of employment opportunities through job creation and economic empowerment schemes for women and youth through skills acquisitions and

entrepreneurship development.'" Then I said, "in this room are four members of a Vocational Training Team that is headed to Nigeria in a few weeks to train an expected 2,000 university students in entrepreneurship and how to write business plans based on their own ideas. Wouldn't such a venture to Bauchi State be valuable to the achievement of your No.1 Mission?"

I noticed that as he was taking notes on what I was suggesting. He clapped with his left hand onto the back of his right hand as he was writing. I had never seen that before. I felt very encouraged.

in Nigeria for the past nine years, was elated. She expressed her appreciation to him for his invitation. Then spoke in the Hausa language that is predominant in Northern Nigeria.

Sarah Philips had told me earlier that an invitation from a State Governor would greatly enhance our efforts and make it much easier to arrange our week-long training programs in a university. It could lead to financial contributions for printing manuals, lodging for our team, and possibly even air travel. And once one state had done this, it would encourage

**C. Ray Carlson, John Frykenberg, Mary Udo, Helen Baku, Sarah Philips**



When he and his entourage later came to our exhibition stand, he took my hand and said, "Welcome to Bauchi State. I will personally meet your team there." Sarah Philips, our Nigerian-American point person for everything we've done

other state governors to do so ... **A major breakthrough, indeed!**

In attendance were John Frykenberg, Sarah Philips, colleagues Mary Udo and Helen Baku, and myself. We all spoke as a panel later that day after the Governor had left but with his top level Ministers remaining to hear us. The Minister of Business, Commerce, and Trade Development came to the mic and expressed his appreciation for our panel's remarks, then reinforced the Governor's invitation ... **More excitement for our team!**

For more information: <fryky@earthlink.net>, <philipset@aol.com>, <crayc@mac.com>



**Mary Udo, His Excellency, Helen Baku, Sarah Philips, C Ray Carlson**

# Money

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sure there are no outstanding taxes, liens or judgments against the property.

But even after a title professional diligently searches, things like document omissions, oversights and even forgery can cause something to be missed, or sometimes problems simply aren't part of the public record, such as undisclosed heirs or spousal claims, which surface later. Most problems that are discovered from the initial search are taken care of before closing, but when they appear after a buyer moves in, title insurance is there to protect you.

There are two types of title insurance policies:

**Lender's Policy**— This is required by lenders in order to close the loan. It protects the lender's interest (loan amount) if any title problems surface after the owner takes possession of the home. It

basically covers the mortgage amount and is a one-time purchase at closing.

**Owner's Policy**— Any equity not covered in the Lender's Policy can be covered in an Owner's Policy. The policy will protect homebuyers for as long as they own the property. If a covered title issue arises, most owner policies cover homebuyers both monetarily and with legal defense, as the title company will fight any attack on your title. Most states offer a Homeowner's Policy as

well, which expands the coverage of the Owner's Policy.

Title insurance costs vary from state to state, as well as who is required to pick up the tab, either the buyer or seller. Title insurance must be re-purchased each time the mortgage is refinanced.

Feel free to share this with someone you know who might be considering purchasing a home soon. ○

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

> > **NEXT BOARD MEETING** < <

**TUESDAY, SEPTEMBER 02, AT 6:15p**

**260 S. Los Robles, Pasadena  
3rd Floor Conference Room**

BROUGHT TO YOU BY OUR LOCAL BOY SCOUT COUNCIL — PLEASE TURN TO PAGE 8



## 2014 Sports Breakfast

With

**Pat Haden**

*Breakfast Guest Speaker*

*Pat Haden is the athletic director at the University of Southern California. He played quarterback for the USC Trojans before playing professionally in the NFL for the L.A. Rams. He is a Rhodes Scholar, attorney, private equity investor, sportscaster and a color commentator.*

**Date: Tuesday, September 9, 2014**

**Time: 7:00a.m.**

**Annandale Golf Club**

**One North San Rafael Avenue**

**Pasadena, California**

For sponsorship information or to attend the Celebrity Sports Breakfast contact :  
(626) 351-8815 or visit our website at [www.sgvcbasa.org](http://www.sgvcbasa.org)



# This Week

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University of Lagos (Sept 1975-July 1981). He became a Medical Doctor at the age of 21, when he graduated from Lagos University Medical School in 1981.

After Internship at Abia State University Teaching Hospital (then called Aba General Hospital) and National Youth Service in Plateau State (Northern Nigeria), he picked up a job with Imo State Polytechnic to serve as a Medical Officer in the Medical services Department. He resigned from that job in August 1984 to establish the Ohaji Medical Centre (OMC), and opened the doors of the Centre to the local population of peasant farmers on October 8, 1984.

At that time, there were very few doctors in Nigeria, and the need for *Medical Services* was massive. And he was very much looking forward to economic success. With this success in mind, he acquired a 6-hectare farm land, a plot of land near the original OMC site as well as 4 plots of land opposite the County HQ of Nigeria Police — the present site of OMC. All this was in 1986.

He gave his life to Jesus on February 15, 1987, got married to Ngozi in June 1987, and built the present site of OMC to which we moved in February 1988.

In October 1988, he also acquired a residential plot in a new neighborhood within Owerri Metropolis called Egbeada Federal Housing Authority Estate to which we moved in February 1989.

About this time Okey's success started evaporating as the military dictators of those years murdered innocent, outspoken journalistic, political and environment activists. By these acts of wickedness, they attracted punitive economic sanctions from the International Community. The economy of rural Nigeria was most affected, and people's ability to pay for medical services began to dwindle slowly

but steadily. In 1990, he started feeling the need to make the choice between moving to greener pastures and the more difficult option of staying to help an increasingly impoverished population.

God sent helpers who encouraged him to stay and thus began his life Ministry of Medical Missions. Of course you know that John & Joan Frykenberg are among the sources of this encouragement.

Since there was no school in the new neighborhood where his young family lived, he acquired a reasonable land space in the same Egbeada Estate in 1994 that was large enough to accommodate a School. Here he built the "Estate Children's School" whose Secondary School department he named *PAC College* in honor of his late father.

In 1999, the school hosted a Youth Exchange Delegate from the USA named David Woods.

He started building the school after the economic meltdown in rural Nigeria had started. However, he saw the building of the school as a priority and, therefore, sold

both the 6-hectare farm land in Ohaji, the residential House built in 1988 and a house in Owerri City, which he had inherited from his late father in Down Town Owerri.

The Vision of the School includes that each child should memorize on verse of the scripture every day. So far it has been achieved this every week. This is not easy for children, but he knows that one day the target will be reached.

Okey Ministers a Salvation Message to Patients in the Hospital Fellowship. And, the hospital provides water to this needy community free of charge. Hope and encouragement came in 1990 from True Hope COGIC, but did not continue. Enduring help has been coming from the Lake Ave. Church extended family since September 2006. We are encouraged and able to understand that God has called us into a ministry of giving medical care free of Charge to the under privileged. We added support from Hands & Hearts International and we got close to many American families and friends. Other projects await funding. ○

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## Program

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a large number of Medicare Advantage Plans such as Anthem Blue Cross and Blue Shield. In southern California, there are approximately thirty (30) Medicare Advantage Plans and thirteen (13) different prescription drug plans, all of which can be used in conjunction with Medicare Part C and Part D.

Approximately 15 percent of the seniors are low income and are eligible for both Medicare and Medi-Cal. For most Medicare beneficiaries, Medicare does not pay for all costs; the beneficiary has out-of-pocket and co-pays that he or she is responsible for. Low-income seniors

can not afford to pay for the co-pays, and out-of-pocket costs. These costs are often paid by Medi-Cal. A portion of McCurry's health insurance practice is working with these low income beneficiaries and assisting them in getting coverage, keeping their coverage and maintaining their doctor network.

If we are not currently covered under Medicare, we will be in the future. It is reassuring to know that there are qualified and knowledgeable experts like Tom McCurry who are there to provide assistance and counsel in making our medical insurance decisions. Boyd Hudson ○



Prepared. For Life.™

BOY SCOUTS OF AMERICA

July 17, 2014

The San Gabriel Valley Council invites you to join us and **USC Athletic Director, Pat Haden** on **Tuesday, September 9, 2014** at our annual Celebrity Sports Breakfast at the **Annandale Golf Club** in Pasadena. Great giveaways, autograph opportunities, and a silent auction are all a part of this special occasion as you enjoy the company of Pat Haden.

The proceeds from this event will directly support character and leadership programs for low income and at-risk youth in the greater San Gabriel and Pomona Valleys. Because we are holding the breakfast at Annandale, seating for this event is limited. Please **make your reservation early** for this always popular, one-of-a-kind, breakfast. With your support, we will continue to make a positive impact on our local youth.

Sponsor and attendance opportunities include:

**\$10,000 Event Sponsor -**

4 tables of 10 to the event, full page advertisement back or inside cover of program, 10 VIP passes to meet and greet session and acknowledgement in the annual report.

**\$5,000 Breakfast Sponsor -**

2 tables of 10 to the event, full page advertisement in program, and 5 VIP passes to meet and greet session.

**\$2,500 Table Sponsor**

1 table of 10 to the event, half page advertisement in program, and 2 VIP passes to meet and greet session.

**\$1,000 Scout Sponsor**

5 tickets to the event and 1 VIP pass to meet and greet session.

**\$100 Individual Ticket**

1 ticket to the event if purchased by September 2, 2014. **(\$125 if purchased at the door)**

Seating is limited so make your reservation soon. Business casual attire. We hope that you will join us at Annandale.

For additional information or to make a reservation, please contact Annette Haslam at (626) 351-8815, ext. 255, via e-mail [annette.haslam@scouting.org](mailto:annette.haslam@scouting.org) or Cecilia Nazarian at (626) 351-8815, ext. 222, via e-mail [cecilia.nazarian@scouting.org](mailto:cecilia.nazarian@scouting.org) or visit our website at [www.sgvcbbsa.org](http://www.sgvcbbsa.org).

Warmest regards,

Robert Shepherd  
Council Event Chair

William Jameson  
Committee Member

Michael Fink  
Committee Member

Martin Valencia  
Committee Member

John Babcock  
Committee Member

Justin Dean  
Committee Member



All **FREE** Concerts start at 7:00 PM in the Amphitheater at Farnsworth Park.  
 568 East Mt. Curve Ave., Altadena, CA 91001 for information: 626-798-6335  
 Visit: <http://www.altadenasheriffs.blogspot.com>

### 18th Annual Summer Concert Series Schedule - 2014

Downbeat Express (Big Band with Jennifer Gates)	Saturday, July 5th
Whiskey Hayride (Country music and much more!)	Saturday, July 12th
Hotsy Totsy Boys (Roarin' 20's)	Saturday, July 19th
Let's Go! (Tribute to the Cars & more)	Saturday, July 26th
Floyd & the Flyboys (R & B, Soul, Funk)	Saturday, August 2nd
Upstream (Reggae, Calypso, Soca & Steel Drum Music)	Saturday, August 9th
Delgado Brothers Band (Americana & Blues)	Saturday, August 16th
The MIGHTY Burnt Bacon (Stax Style Soul Band)	Saturday August 23rd

**And... For Our Grand Finale... Saturday, Sept. 6th**  
**Sgt. Pepper in a tribute to the Beatles!**  
 Presented By: Community Events & SSGA

*Thank You to our generous sponsors*



**MonteCedro**  
 The art of life in harmony



Rotary Club  
 Of Altadena



Georgia Rutherford  
 In Memory of  
 Don Rutherford

