

December 04, 2014

This Week

Shannon Fernando-Rubera Alabaster Mobile & The Kenya Connection

Program Host: John Frykenberg

Shannon Fernando-Rubera, family nurse practitioner and the founder of a non-profit called Alabaster Mobile Clinic, takes teams of volunteer medical professionals from California to Kenya every year to care for over 1,500 men, women, and children who otherwise have to walk over 15 hours for medical care. She will share with our Rotary Club more about her work in Africa.

Fernando-Rubera has partnered with the Glendale Sunrise Rotary Club to provide a car-powered vaccine cooler for use during mobile clinics, allowing her to vaccinate 500 children in Kenya this coming August and travel to places without running water or electricity to give care.

She is currently entering the next phase of her work, raising funds to build a clinic in a rural school, six hours from Kenya's capital, Nairobi.

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REFLECTIONS

by Hal Yorke, President

REFLECTIONS?

on . . . a Trip to Quedlinburg

Shortly after the opening of the border between East and West Germany in 1989, my wife and I decided that we should take a drive through a part of East Germany that previously had been inaccessible to West Germans. Our goal was the medieval town Quedlinburg, just north of the Harz Mountains, first mentioned in documents in the early 800s.

Quedlinburg had been an important trade center at a time when the Harz Mountains were a primary source of copper, lead, zinc, and silver. Most of the buildings in the town were built well before Columbus rediscovered America. Our two daughters — aged four and six at the time, were probably not especially interested in medieval architecture, but, in this case, they did not have much choice regarding our travel plans.

Starting from Goettingen, just to the west of the Harz Mountains, we choose a route that led us directly through the mountains. Here, the opening in the border was a chain link fence that had been cut open and peeled back — a very unofficial border crossing. There were no guards

or passport control. We drove through the breach and followed a footpath through a virgin forest that only the East German guards and their dogs could use just weeks prior. At the time I initially worried about hidden mines, but since pedestrians were everywhere, I figured any mines in the area must have either already gone off, had been removed, or had never been there in the first place. We eventually found a proper road and headed in the general direction of Quedlinburg.

We immediately became aware of several things:

- 1) We were driving the only western made car on the rural roads, among the many Trabis;

Please turn to Reflections, p.5

Greeters

November 20

Jim Gorton

November 27

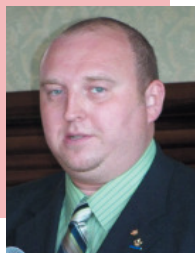
Thanksgiving -- Dark

December 04

Kimmit Haggins

Program Review

Craft Talks Part II *Craig Cox & Jacque Foreman*



Upon entering Rotary, we're asked to do a craft talk to introduce ourselves

to the members of the club. This is a great way of getting to know our new members, but what about our longer-term members who joined many years ago? Many current members weren't around when those earlier craft talks were given. Even those members who were around may

not really have much insight as to what's been happening in their fellow members' lives over the years since they heard their craft talks.

The Rotarians in attendance on Thursday, November 20 had the unique opportunity to hear an update on what has been going on in the lives of Craig Cox and Jacque Foreman.

First to provide his Craft Talk: Part Two was Craig Cox a Rotarian since 1991. Craig has been happily married to his wife Susan for the past 31 years. Susan is a Drama Teacher at Heritage Christian School. They are blessed to have three children together a son and two daughters. Craig is active in church in Eagle Rock and is also a member of their church choir. He calls himself an optimist with regards to the game of golf and playing the banjo — which I think we can all say about a few things in our lives. He graduated from UCLA as a quantitative psych major. Professionally he is a 1st VP at Morgan Stanley, where in 1994 he and his business



partner created the Cox Huffman Group. Previous to working at Morgan Stanley Craig worked for Merrill Lynch. After years of experience, they both began to notice that their client's income portfolios were becoming more volatile in retirement than when they were still working. So together they created a process that spends a lot of time figuring out what their clients need their money for and to do. Within this process, they figured things like what the rate of return needs to be at a reasonable rate of risk, the ratios between the amount of stocks and bonds in their portfolios and what to do if that ratio gets too big in either direction. Craig stated, "Investors face two monsters: fear and greed." He and his partner help their clients navigate down the mid-point between the two. He ended by sharing some advice, when shopping for a financial planner, "If they don't have a process, can't explain the process or tailor it to fit your needs then you are in the wrong place."

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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. Gary Huang
Dist 5300 Gov. Larry Skaggs

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Jacque Foreman Acting Publicity
Jacque Foreman Sparks/Website
Mike Zoeller Club Projects
Craig Cox Community
John Frykenberg International
Tony Hill Youth Contests/Awards
Mike Zoeller Youth Projects
Ray Carlson Vocational
Tom McCurry Asst. Vocational
Craig Cox Membership

Editor, Design & Typesetting Foreman Graphics
Photography Jacque Foreman

December Rotary Family Month

Program Chair, John Frykenberg

Dec 04 - Shannon Rubera

Dec 11 - Party for Vice Chancellor of Tai Solarin University of Education -- Special Location & Time -- Membership to be notified.

Dec 18 - Christmas Party -- Special Location

Dec 25 - Christmas -- Dark

Congratulations



Birthdays



12/05 - Linda Wilkes
12/12 - Karen Gorton
12/15 - Gordon Seyffert
12/15 - Jacque Foreman
12/18 - Olga Louviere
12/26 - Mona Jasnow
12/26 - Carol Zoeller



Anniversaries



12/10 - Kevin & Ursula Moore
12/22 - Gordon & Marsha Seyffert
12/29 - Ray & Joy Carlson

The Season for Giving begins Again



We have just passed the day where we give thanks for all our

blessings in life, and now begins the season celebrating the birth of the Prince of Peace. It's the season that is designed to bring out the best in all of us. A major part of this is reaching out to help those people who are less fortunate than we are.

A hard fact of life is that so many people on this planet live so much harder lives than we do. They fight hunger, poverty,

disease, and the lack of any of the things in life that make it so much easier to live. If you have ever visited any of the Third-World countries where the populations suffer incredible hardships, then you will realize exactly how fortunate you are.

You have an opportunity to help. The Rotary Foundation is an organization dedicated to helping alleviate the suffering around the world. You can assist in this cause by donating to the Foundation through Altadena Rotary Charities (ARC), the charity arm of our Club. The won-

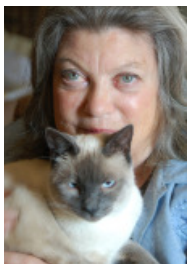
derful thing about this is that your entire donation is spent helping people. The Foundation holds the donation so that the interest pays for the administration of the funds, allowing the principal (your donation) to be used to help where it's most desperately needed.

This is the season, and you have the opportunity to express your feelings in this season. Bring a check for the Foundation to our next Rotary meeting or donate on line on our website. You'll feel very good about yourself. ○

Program

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Next to provide her Craft Talk: Part Two was Jacque Foreman a Rotarian since 1996. She is a graduate of Cal State University-Fullerton with a BA in English. Jacque previously worked for the Carnation Company, but, since 1972, has owned her own business: Foreman Graphics. She stated that she is the CEO (Chief Everything Officer) and only employee. If you are talking with her on the phone you are definitely *talking with the person who does the work*. She specializes in Pen & Ink Renderings of homes & commercial buildings, Logo Design, Design and Redesign of Brochures, Writing ads that mean business, Send Out Cards, and Creating Rhyming Commercials for herself and others. As a Rotarian, she is the editor of



the club's award-winning weekly newsletter since about 1997, webmaster of the club's award-winning website since about 2002, and remembrance person (sender of birthday, anniversary & get well cards) since about 2008. She shared with those in attendance some of her pen and ink drawings which are truly amazing. She also shared some the rhymes she created to help her business stand out as she attends networking events. These were amazing although she said them so fast I could not write them down to share with you. Although, if you visit her website, she has a sampling of some of the rhymes she has created for clients over the years. Lastly, as an authorized distributor of *Send Out Cards* she shared a sampling of some of the cards she has created. For \$10 a month you can send out up to 10 cards. The beauty of this is the fact

that they roll over if you don't use your monthly allotment so if there is a certain time of year you choose to send out all 120 cards to clients you can do so. The cards can even be written in a sampling of your own handwriting (printed or cursive), which gives them that extra special touch to those receiving your thanks or best-wishes. Jacque also volunteers her time every year on Christmas Tree Lane, where you can find her every Saturday from the middle of October to the first part of December as part of the crew putting up the lights and also prepares the program for their lighting ceremony. And then starting in mid-February, she is part of the crew taking down the lights. She is also a member of the Crescenta Valley chapter of Business Network International. When asked, she said that all her children are 4-footed and meow. Charles Wilson ○



MONEY MATTERS

by Linda
Wilkes

Economic Update In The News

Existing home sales rose 1.5 percent in October to a seasonally adjusted annual rate of 5.26 million units. Compared to a year ago, October existing home sales were up 2.5 percent. The inventory of unsold existing homes on the market fell 2.6 percent to 2.22 million in October, a 5.1-month supply at the current sales pace.

The monthly National Association of Home Builders/Wells Fargo housing market index rose four points in November to 58 from an October reading of 54. An index reading above 50 indicates positive sentiment about the housing market.

The Mortgage Bankers Association said its seasonally adjusted composite index of mortgage applications for the week ending November 14 rose 4.9 percent from the previous week. Purchase volume rose 12 percent. Refinancing applications increased 0.9 percent.

The combined construction of new single-family homes and apartments in October fell 2.8 percent to a seasonally adjusted annual rate of 1,009,000 units, compared to the revised September estimate of 1,038,000 units. Single-family starts increased 4.2 percent. Volatile multifamily starts fell 15.4 percent. Overall, housing unit starts were up 7.8 percent in October when compared to the previous year. Applications for new building permits, seen as an indicator of future activity, were at a seasonally adjusted annual rate of 1,080,000 units, 4.8 percent above the revised September rate of 1,031,000 units.

The index of leading economic indicators — designed to forecast economic

activity in the next three to six months — rose 0.9 percent in October, following a 0.7 percent increase in September.

Industrial production at the nation's factories, mines and utilities fell 0.1 percent in October after a revised 0.8 percent increase in September. Compared to October 2013, industrial production has increased 4 percent over the last year. Capacity utilization fell to 78.9 percent in October from 79.2 percent in September.

Consumer prices were unchanged in October, following a 0.1 percent increase in September. Compared to a year ago, October consumer prices were up 1.7 percent. Consumer prices at the core rate — excluding volatile food and energy prices — were up 0.2 percent in October.

Initial claims for unemployment benefits for the week ending November 15 fell by 2,000 to 291,000. Continuing claims for the week ending November 8 fell by 73,000 to 2.33 million, the lowest level since December 2000. The less volatile four-week average of claims for unemployment benefits was 287,500.

On the economic calendar are reports on the home price index on November 25 and new home sales on November 26.

Mind Your Money

Control Your Finances w/ Mobile Apps

Smartphones and computer tablets make it easy to keep tabs on your finances, whether you are at home, at work or on the go. According to the PEW Research Center and the US Census Bureau, 34 percent of US adults own computer tablets and 56 percent have smartphones. So, for many of you, monitoring your financial information is as easy as reaching into your pocket or purse.

To help keep tabs on bank accounts, credit cards and other financial commitments, consider the following apps:

Mint.com (iOS and Android, Free).

After you register your financial information for your bank, credit cards, etc., you can check real-time balances on Mint.com's mobile app. Mint decipheres this data in a clean interface and shows you graphically how you stand financially. A great app to use while in stores before making purchases.

Debt Snowball + (iOS, \$1.99).

Debt Snowball helps you plan to pay off a debt and then once that debt is gone, apply the old debt's payment on top of the next debt's monthly payment — and so on until all debts are paid. The app tracks your progress and shows time and interest savings by using this *snowball* method. The app will also chart your savings and alert you to bill notifications.

LifeLock Wallet (iOS and Android,

Free). LifeLock is a mobile wallet that lets you store information about all the cards in your wallet — ID, membership, gift, loyalty and payment cards — so you can access them from anywhere. You can access credit card balance updates, spending by category and credit card purchase tracking at a transaction level — all in one place to help monitor for fraud.

Finally, the institution you bank with most likely offers tablet and smartphone apps that let you check balances, transfer funds, pay bills, set limit alerts and deposit checks. ○

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

Reflections

Continued from p. 1

- 2) There were no signs giving directions to the next major towns;
- 3) The roads that we used from town to town usually ended in a T-intersection with no clue as to whether right or left would be the correct direction;
- 4) Our road atlas was hopelessly inadequate to navigate our way through an area of East Germany that was supposed to be difficult to navigate.

Unless they had a good reason to be there, East Germans were not supposed to be in the vicinity of the border. Stopping to ask an East German how to get to Quedlinburg was also ineffective. They may have known how to drive there themselves, but explaining it to a non-native must have been immensely difficult. Telling us to turn right at the second stop sign may or may not have been correct, simply because our informant may have forgotten that there was an additional stop sign or two before the turn-off.

So the trip to Quedlinburg, which should have taken less than 2 hours, lasted more than four. We zigged and zagged and often had to backtrack, sometimes using roads normally reserved for farm vehicles. We traveled more often on cobblestone roads than on asphalt. Along the way, we were probably the first Westerners many of the East Germans had ever seen in person. Eventually stopping at a local inn to eat and ask for directions, we were lucky that they accepted western currency. This was not always a given.

When we finally arrived in Quedlinburg, our family and our car appeared to be one of the most exotic things the citizens had ever seen. Walking around the town was a great feeling; unlike the medieval towns of West Germany that looked like Hollywood film sets, colorfully painted for tourists, Quedlinburg looked and felt authentic.

We couldn't stay long, however. The girls were tired, we were tired, and we knew that we had a long journey ahead to get back home. We didn't even try to return the same way we came. There was no way we could remember the complex path we took to get there. Instead, we headed north to intersect with the autobahn between Hannover and Berlin. Zigzagging did not worry us, because we were now aiming for a line (the autobahn) as opposed to a point (a small town). Finally, at the top of a small hill, we could see the autobahn in front of us. It was full of the blue-smoke-belching Trabis interspersed with western cars headed West, stopping-and-going as they inched themselves along at a snail's pace.

We decided instead to stay on rural roads and to head west, traveling more or

less parallel to the autobahn. We zigzagged our way to the border and, by following the border to the South while looking for a cluster of pedestrians, eventually found another hole cut into the fence. Once back in West Germany, we could follow the signs that led us to our home in Goettingen.

Our excursion into East Germany was a big success. Traveling through pristine, undeveloped regions, we felt as if we were traveling back in time, seeing Germany as it was in the 30s and 40s.

Later — after the reunification, East Germany was modernized, which meant that it was westernized. The cobblestone roads were replaced by asphalt; buildings were renovated and painted in bright colors. East Germany was never quite the same. ○

This Week

Continued from p. 1

Alabaster Mobile Clinic is a 501c3 organization looking to partner with other organizations — especially Rotary Clubs — who value *Service Over Self*.

All of the doctors and nurses affiliated with the clinic are volunteers who go to Kenya for two weeks to administer vaccines, de-worm children, and treat acute

illnesses. Alabaster relies on partners here in the US to sustain its work and help care for more patients each year.

We look forward to hearing from Fernando-Rubera, FNP Founder & President of Alabaster Mobile Clinic: www.alabaster-mc.org, 818-636-6054 . Be sure to check out her website! ○

Form & Line

by Jacque Foreman, editor

Isn't she gorgeous? Her name is Chervil. We've had her for almost a month. She is older than the kittens we usually bring into the house at 3 to 5 months. She is now approximately 9 months old. She is a Siamese Blue Pointe Snow Shoe. You can just see that her left front foot is white. She has four white mittens. The white on her face

is characteristic of show shoe Siamese. It can vary in size from what she has to a very small smudge. ○





*You are cordially invited
to our
Christmas Party Potluck*

*Thursday Evening
December 18, 2014*



6:30 to 9p



*130 W. Valley
Pasadena, Ca 91105*

Party Room above the Pool

The Caterer will supply the Basics

Dennis Mehringer will bring the Prime Rib

Members: Bring your Favorite Dish

All Members and Families - including Children - invited

No fee will be charged

Register on Club Runner

