
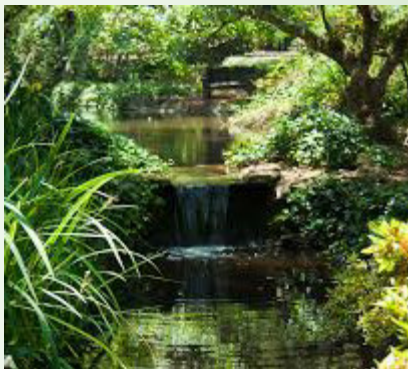


This Week

Rachel Young
*Horticultural
Director, Descanso
Gardens*

Program Host:
Charles Wilson

Descanso Gardens in La Canada, CA is a unique Southern California landscape distinguished by its specialized botanical collections, historical significance, and rare natural beauty. Rachel Young, their Horticulture Director will be on hand to talk about what new is happening at the gardens. 



At one time, this property belonged to newspaper magnate E. Manchester Boddy, who owned the Los Angeles Daily News.



Dollar & Sense
by President
Dennis Mehriinger


Why are there so Many Homeless and unemployed Veterans?

This is a question I ponder every week. My friends in the military describe to me how much better trained and skilled the soldiers of the Iraq/Afghanistan era are than the one's of the past. My buddies came back from Vietnam with skills like defusing bombs and techniques for removing leaches from their skin. Many were even pushed through to home without the usual debriefing and R and R.

However, the number of deaths in the battlefields of IRAQ and Afghanistan are way down as compared to Vietnam, Korea and WW2. But the disabilities are astounding. According to the US Census Bureau, more than 3,600,000 soldiers have returned from Iraq and Afghanistan with disabilities. 881,981 have disabilities of 70 percent or greater. The definition of disability used here is "Inability to perform any occupation in the American economy." A *service-connected* disability is one that was a result of a disease or

injury that occurred or was aggravated during active military service.

In addition, 75 percent of our returning servicemen have watched a buddy be seriously injured or killed. 50 percent were attacked or ambushed themselves. 70 percent experienced an IED explosion nearby, and 88 percent experienced incoming fire.

Next week I will describe, in detail, the compensation system for these Wounded Warriors. It is revealing and explains — at least in part — the tremendous number of unemployed and/or homeless veterans 

Greeters

January 23
Joshua Miller
January 30
Kevin Moore
February 06
Joshua Miller

Program Review



Boy Scouts in the San Gabriel Valley

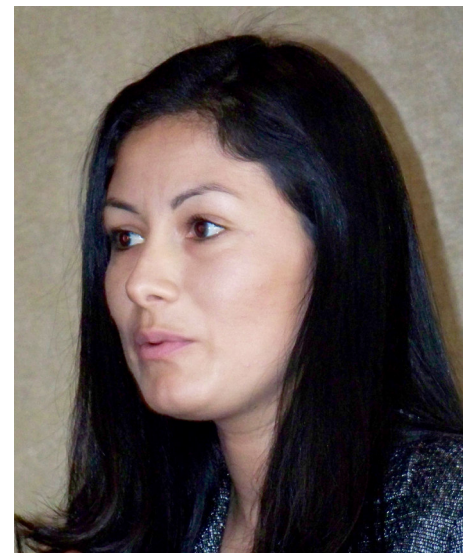
One of the new members of the Rotary Club of Altadena is Charles Wilson, a senior executive at the Boy Scouts in the San Gabriel Valley. Wilson arranged for Lucia Bernal, the district director of the San Gabriel Valley Council of the Boy Scouts, to speak at our meeting this last Thursday (January 16).

The Boy Scouts were established in the United States in February 1910. The organization is dedicated to serving young men ages 6 through 18 to develop

- Good Character,
- Citizenship and
- Physical Fitness.

The objective is to develop boys who are morally, mentally and physically fit. From ages 6 to 10, boys can participate in the Cub Scouts; from 11 to 18, boys participate in the Boy Scouts. For boys age 15 and older, the Explorer program is available. There is a co-educational program for youth 15 years and older called Venturing. The focus of Venturing is outdoor activities such as river rafting, mountain climbing and hiking. The motto is **Prepared for Life**.

The San Gabriel Valley Council served



over 25,000 youth in the year 2012. In addition, over 5000 adult volunteers served the Council. There are over 450 units of scouting in the Council. This includes Cub Scout packs, Boy Scout troops and Venturing units. The San Gabriel Valley Council is one of the few councils in the entire nation which experienced positive growth in youth served and participating volun-

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Rotary Club of Altadena - #7183

Chartered: February 14, 1949
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 Meets: Thursday, 12:10p
 Altadena Town & Country Club
 2290 Country Club Drive • Altadena, CA
 626-794-7163

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 Gordon Seyffert, Sec. Bus. 626-345-0658
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Hal Yorke Administration
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 Jacque Foreman Public Awareness
 Jacque Foreman Acting Publicity
 Jacque Foreman Sparks/Website
 Mike Zoeller Club Projects
 Craig Cox Community
 John Frykenberg International
 Tom McCurry Youth Contests/Awards
 Mike Zoeller Youth Projects
 Ray Carlson Vocational
 Steve Cunningham Membership
 Editor, Design & Typesetting Foreman Graphics
 Photography Jacque Foreman

January

Rotary Awareness Month

Program Chair, Charlie Wilson

January 23 - Rachael Young, Horticulture Director, Descanso Gardens, La Canada, CA

January 30 - Suzy Moser, one of the staff members at The Huntington Library and Gardens will provide an inside look at the new Traditional Chinese Garden.

February

World Understanding Month

Program Chair, John Frykenberg

February 06 - To be Announced
 February 13 - To be Announced
 February 20 - To be Announced
 February 27 - Club-Level 4-Way Speech Contest - Program Host: Kevin Moore

Congratulations



Birthdays



01/03 - Betty Ferris
 01/10 - Santosh Srivastava
 01/14 - Bill Reeder
 01/27 - Ann Rider Hill
 01/27 - Barbara Yorke



Anniversaries



01/03 - Jim & Karen Gorton
 01/04 - Mike & Carol Zoeller
 01/22 - John & Joan Frykenberg



On Friday, January 3, Mona and I had the honor of attending the Rotary Foundation Dinner at the Doubletree Hotel at Ontario Airport. The keynote speaker was the President of Rotary International, Ron Burton.

The purpose of the dinner was to honor those Rotarians who had made major donations to the Rotary Foundation. There was a listing of all the great causes

that the Foundation has been involved in, including: the eradication of polio, bringing clean water to the undeveloped world, teaching young people how to achieve peace, and many other worthy activities. I was proud to see the name of Craig Cox listed as both a Foundation Rotarian of the Year, and a member of the Paul Harris Society. He is clearly one of Altadena Rotary's leading donors to the Foundation.

Honoring the Donors

President Burton's keynote address talked about the impact that the Rotary Foundation has in the world, and how important it is for every Rotarian to donate as much as possible for the continuation of that work. In the remainder of President Dennis' year, let's resolve to finish the Paul Harris Fellows we've started, or to start new one's.

Let's contribute to the good work being done by the Rotary Foundation. ☉

Playing IN THE Mud

by Jacque Foreman

Share your gardening triumphs and tragedies.



If you don't recognize this gardening instrument, let me introduce you to the **Hula Hoe**. This is my second one. The first one lasted about 35 years. I first heard about this wonderful instrument from a late night TV infomercial more than 40 years ago.

With it you can hoe both toward and away from yourself. Although it's hard work, it can also be used to break up hard dirt. You can't see the square shape in this photo, but the corners can be used to pull up recalcitrant weeds by the roots. It is also self-sharpening. This wonderful device now comes in a smaller hand version, which is great for getting into smaller spaces than the original.

If you look closely at the second photo, you'll see that it is worn to about half the thickness of the left photo. What you can't



see is how thin the metal became before it broke. Next time I may introduce

you to the Fiskar tools that give me a mechanical advantage, so I can more easily trim the hedge by hand and cut branches that are larger in diameter than I can trim with normal tools. ☉

Program

Continued from p.2

teers over the last calendar year. Almost 300 youth in the Council have received the highest award in Scouting — the Eagle Scout award.

The Council has three camps in southern California available for use by Boy Scouts and Cub Scout units:

- Camp Cherry Valley on the island of Catalina.
- Camp Holcomb Valley in the San Bernardino mountains, near Big Bear Lake, and
- Camp Trask in the area just outside of Monrovia. Located at Camp Trask is

Fort Rotary. This a full size fort developed and built by the members of several Rotary clubs in the San Gabriel Valley.

The Council is looking for partners in its effort to serve more boys. The most common partners are schools, churches and service clubs. A number of Kiwanis, Lions and Rotary clubs are sponsors of Boy Scout troops and Cub Scout units.

We look forward to hearing more about the activities of the San Gabriel Valley Council and its service to our local youth. *Boyd Hudson* ☉



MONEY by Linda Wilkes MATTERS

Economic Update In The News

Factory orders rose \$8.8 billion, or 1.8 percent, in November to a seasonally adjusted \$497.9 billion. This follows a 0.5 percent decrease in October. Excluding the volatile transportation sector, orders increased 0.6 percent in November.

The Mortgage Bankers Association said its seasonally adjusted composite index of mortgage applications for the week ending January 3 rose 2.6 percent from December 27. Purchase volume fell 1 percent. Refinancing applications increased 5 percent.

Non-manufacturing activity fell to 53 in November from 53.9 in October. A reading above 50 signals expansion. It was the 48th straight month of expansion in the services sector.

The trade deficit decreased from \$39.3 billion in October to \$34.3 billion in November. Exports rose \$1.7 billion to \$194.9 billion. Imports decreased \$3.4 billion to \$229.1 billion. It was the lowest monthly deficit since October 2009.

Retail sales fell 5.4 percent for the week ending January 4, according to the ICSC-Goldman Sachs index. On a year-over-year basis, retailers saw sales increase 1.7 percent.

Wholesalers increased their inventories 0.5 percent to \$516.4 billion in November. Sales at the wholesale level rose 1 percent to \$440.1 billion in November. On a year-over-year basis, sales were 5.5 percent higher than November 2012. The seasonally adjusted wholesale inventories/sales ratio in November 2013 was 1.17.

Initial claims for unemployment ben-

efits for the week ending January 4 fell by 15,000 to 330,000. Continuing claims for the week ending December 28 rose by 50,000 to 2.865 million. The less volatile four-week average of claims for unemployment benefits was 349,000.

The unemployment rate fell from 7 percent in November to 6.7 percent in December, the lowest it has been since October 2008. Employers added 74,000 jobs in December.

Upcoming on the economic calendar are reports on retail sales on January 14, the housing market index on January 16 and housing starts on January 17.

Knowledge Builder

What You need to Know about Liens

Homeowners and homebuyers should understand that not paying back a debt could result in a lien on their property. A lien is a legal document that places a claim on a home or other property so a creditor can secure the payment of a debt. Once a lien is in place, the creditor generally has the right to sell the home. Common causes of liens include not paying taxes, child support and lawsuit judgments. Here are common types of liens that can affect homeowners:

Tax lien — If you have neglected or refused to pay taxes, the federal government can use a tax lien to claim their real

estate, personal property and financial assets to pay the tax debt.

Judgment lien — If someone wins a monetary judgment against you, the creditor might be able to file a judgment lien if the debtor fails to fulfill the judgment's contractual obligation. A judge can place a judgment lien on a house, a car or any other property deemed of value. Consult your state laws for more information.

Mechanics lien — An unpaid contractor can file a mechanics lien, which can force a property to be foreclosed and sold if the contractor is not paid for services.

Removing a lien — The easiest and quickest way to remove any type of common lien is to pay it off. For a tax lien, offering an "offer in compromise" (negotiation) will not remove a lien but it could result in a lower payment amount. To remove a judgment lien, a debtor may be able to file bankruptcy or show the property claimed is exempt. Finally, mechanics liens can be disputed. Check your local laws to find out how to file a dispute.

The above content is for informational purposes only and should not be used as a substitute for consultation with a legal advisor.

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

> > NEXT BOARD MEETING < <
TUESDAY, FEBRUARY 06, AT 6:15p
260 S. Los Robles, Pasadena
3rd Floor Conference Room