

July 31, 2014

## This Week Jeanie Edwarf EMT Specialist American Red Cross

Program Host:  
 Steve Cunningham

Jeanie Edwarf grew up in Pasadena. Living in Pasadena can be traced back to her grandparents who both emigrated to Pasadena in 1921 — one from England and the other from Scotland.

It is clear from reading the highlights of her biography that Edwarf has combined her love for emergency medicine and her desire to be of service. She was part of an Emergency Medical Team for some 20 years, has been an American Red Cross volunteer since 1968, and became a Certified Community Emergency Response Team Volunteer this year.

She is a Health and Safety Instructor, a Disaster Instructor and a local and national Disaster Responder Volunteer. In the past she worked with the LA County Sheriff's Department Communications and is a Ham Radio

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## REFLECTIONS

by Hal Yorke, President

### On Fibonacci Numbers . . .

One of the eHow videos my daughter, Colleen, produced was on Fibonacci numbers. Just google *fibonacci yorke* and you will find it on the top of the list. After being adopted by YouTube, the 2:37-minute video became a science video hit, relatively speaking. (Science videos usually have a tough time competing with cats that flush toilets, dogs that try to appease a crying baby with toys, or a turtle that plays with a rubber ball.) So a few hundred views moved this YouTube version of the eHow video to the top of the Google list.

What is this fascination with the sequence of numbers that begins with 0, 1, 1, 2, 3, 5, 8, 13, 21, ... (you get the next number in the sequence by adding the two previous numbers)? Mathematicians still puzzle over whether Fibonacci prime numbers are a finite set. Take the ratio of two successive Fibonacci numbers, say  $8/5=1.6$ ,  $13/8=1.625$ ,  $21/13=1.6154\dots$ ,  $34/21=1.61904\dots$ , and you get another sequence of numbers that quickly ap-

proaches the so-called *Golden Ratio* (1.618033988749895...). This number has inspired some of the world's greatest thinkers like no other number in mathematics, from Pythagoras and Euclid in ancient Greece, through the medieval Italian mathematician Fibonacci, the Renaissance astronomer Kepler, to present-day scientific figures such as physicist/cosmologist Roger Penrose.

Is there a practical application of Fibonacci numbers? Yes, most definitely. Countless examples appear in art, music, architecture, and psychology, in addition to the biological and physical sciences and

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### Greeters

July 31

**Kevin Moore**

August 07

**David Smith**

August 14

**Santosh Srivastava**

# Program Review



Last Thursday, Larry Skaggs, our District Governor, came to Altadena Rotary, with his wife Vicki, to address our club.

Skaggs, who retired from the Aurora, Illinois Police Department in 2003, now resides in Las Vegas, Nevada, where he served as Rotary President in 2009 - 2010.

Skaggs, started by asking: "Have you done anything today to change the world?" He went on to say that he had

questions to ask about Rotary and Rotarians. The first of these was "Are you a Rotarian?" We might answer, "Yes, we are Rotarians, because we are part of Rotary International." Skaggs then stated that we are actually part of the Altadena Rotary Club, which *is* a part of Rotary International.

The next question was, "Why did you join Rotary?" He said that the most common answer to that question is: "Because someone else asked me to join." He said we each should "Choose Rotary for who we are." It is important to do things for people without getting repaid. He went on to say "Look for people who are enhancing our club."

The third question was "Why do you remain a Rotarian?" When asked why stay in Rotary, the most common answer is: "For the fellowship with others" and "For service." is the second. Skaggs stated that the number one reason should be for service and fellowship second. He asked for everyone to "get involved with your club, [as] this will make each a Rotarian." He asked the question "Are you willing to get involved and stay involved?" This goes with this year's Rotary motto **Light up Rotary**.

Skaggs went on to say that "The Rotary way, along with thoughts taken from Confucius, states "light a candle together and you can light up the world." He told of an experience in Melbourne while visiting a

children's house (farm). When he walked in all of the kids ran and hugged the Rotarians. When Skaggs asked "why?" The answer was that the kids got their medical care paid for by funds provided by Rotary. Skaggs also said that one of Rotary's missions is to eradicate Polio in the world. Funding provided by Rotary helps with stopping this disease throughout the world.



The last question asked was "Shouldn't people be acknowledging Rotary for the things its members do?" "Why aren't people knocking down the door to get in?" He stated that the biggest problem isn't to get people into Rotary, but to retain those members. "The biggest reason people quit is because they are not engaged or involved." Skaggs said that we need to share our **Rotary moment** with someone who doesn't know about Rotary.

Skaggs summed up with "continue to remind our members and others, to know about the Rotary we know. Together we can light up the world." John Casci ○

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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  
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Rotary Int. Pres. .... Gary Huang  
 Dist 5300 Gov. .... Larry Skaggs

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 Craig Cox ..... Membership

Editor, Design & Typesetting ..... Foreman Graphics  
 Photography ..... Jacque Foreman

## July No Designation

Program Chair, Steve Cunningham  
 Jul 31 - Jeanie with the dark brown hair  
 — the CPR lady

## Congratulations



### Birthdays



07/08 - Regina Wilson  
 07/27 - Tony Hill

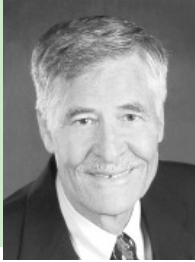


### Anniversaries



07/01 - Bill & Ruth Reeder  
 07/04 - Linda Wilkes & Emily Aiken  
 07/15 - Craig & Susan Cox

## Youth Projects for 2014-2015



Our Club is kicking off the 2014-15 year with a familiar slate of Youth Projects that have become both familiar and exciting project activities over the years. For our Club, Youth projects are organized into Youth Activities, Youth Awards and Youth Contests, and are under the chairmanship of Tony Hill and myself. Here is the slate of Youth projects for this Rotary Year:

**Youth Activities** – Altadena will continue to engage our community youth in the Rotary Youth Leadership Awards (RYLA) program. In District 5300, the RYLA program seeks to provide young high school juniors with an opportunity to develop their skills and character while exposing them to Rotary's values of service, high ethical standards, and peace. Through RYLA, we can help develop the qualities of leadership, citizenship, and personal development among young people in our community. The Club has also begun to revive the Rotary Interact project at Pasadena High School and, beginning this year, we expect the project to grow to its former strength.

**Youth Awards** – Altadena's Youth Award projects will again host the JROTC/Americanism Awards, granting scholarship awards to deserving members of the Pasadena Unified School District's High School JROTC programs. We will also be continuing the PCC Veteran Awards project, which awards scholarships to US Military veterans attending

Pasadena City College. Both of these award projects are well established and continue to bond the Altadena Club to both PUSD and PCC.

**Youth Contests** – Altadena will continue to support District 5300's Youth Contests by looking for contestants for the *Dan Stover Musical Contest* and the *District 4-Way Speech Contest*. The *Dan Stover Musical Contest* has been an annual District event since 1987, and a whole generation of talented, young musicians has had the opportunity — in the name of Dan Stover — to compete against their peers and earn

funds to further their musical education. The District 4-Way Speech Contest celebrates Rotary's famous 4-Way Test, which asks of the things we think, say or do: Is it the **Truth**? Is it **Fair** to all concerned? Will it build **Goodwill** and **Better Friendships**? Will it be **Beneficial** to all concerned?

We are all looking forward to these great Club Youth projects for the 2014-15 Rotary year and expect that we will continue to enjoy working with youth throughout our community. ○

## Reflections

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mathematics, much too numerous to discuss here. There is a geometric example in the above-mentioned video showing how spirals that appear in plants and animals are related to Fibonacci numbers (they also approximate the spirals of galaxies!). There is a rich literature of Fibonacci numbers, the Golden Ratio, and related subjects, such as *Penrose tiling* and quasicrystals, which are being studied as a possible method to store hydrogen.

I was once bitten by the bug of Fibonacci numbers as a Freshman in college. For months my roommate and I tried to prove that Fibonacci primes are indeed infinite. We wrote elaborate computer programs that very quickly had to deal with numbers so large, that our main-frame computers bogged down. We failed in our endeavor as many accomplished mathematicians before us and after us, but it was much more fun than watching or making YouTube videos. ○

## This Week

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Operator (KC6WOR). And she is a retired member of the El Monte Police Department Mounted Unit Volunteers.

Ewarf has extended her volunteering to animals and volunteers with Westside German Shepherd Rescue. She currently owns dogs — German Shepherds, of course — and cats.

Ewarf has followed in her father's, grandfather's and uncle's footsteps and became a member of the Pasadena Tournament of Roses Association in 1983. And, again she followed her grandfather and uncle by joining the Pasadena Kiwanis Club this year.

Is it any wonder that, as she has demonstrated in her life, she believes that each of us should use whatever gifts we have been given to help and serve others, including animals. ○





# MONEY MATTERS

by Linda  
Wilkes

## Economic Update In The News

The monthly National Association of Home Builders/Wells Fargo housing market index rose four points in July to 53 from a June reading of 49. 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 July 11 fell 3.6 percent from the previous week. Purchase volume fell 8 percent. Refinancing applications decreased 0.1 percent.

The combined construction of new single-family homes and apartments in June fell 9.3 percent to a seasonally adjusted annual rate of 893,000 units, compared to the revised May estimate of 985,000 units. Single-family starts decreased 9 percent. Volatile multifamily starts fell 9.9 percent. Overall, housing unit starts were up 7.5 percent in June 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 963,000 units, 4.2 percent below the revised May rate of 1,005,000 units.

Retail sales rose 0.2 percent to \$439.9 billion in June. This follows a revised 0.5 percent increase in May. Compared to a year ago, June retail sales have increased 4.3 percent.

Total business sales increased 0.4 percent to \$1,343.3 billion in May, up 4.6 percent from a year ago. Total business inventories rose 0.5 percent to \$1,737.4 billion in May, up 5.6 percent from a year ago. The total business inventories/sales

ratio in May was 1.29.

Industrial production at the nation's factories, mines and utilities rose 0.2 percent in June after a revised 0.5 percent increase in May. Compared to June 2013, industrial production has increased 5.5 percent over the last year. Capacity utilization was unchanged in June at 79.1 percent.

Initial claims for unemployment benefits for the week ending July 5 fell by 3,000 to 302,000. Continuing claims for the week ending July 5 fell by 79,000 to 2.507 million, the lowest level since June 2007. The less volatile four-week average of claims for unemployment benefits was 309,000, a new recovery low.

The index of leading economic indicators — designed to forecast economic activity in the next three to six months — rose 0.3 percent in June, following a revised 0.7 percent increase in May.

Upcoming on the economic calendar are reports on existing home sales on July 22, new home sales on July 24 and durable goods orders on July 25.

## Mind Your Money

### Resources for Successful Budgeting

Budgeting is the Most Effective Way to Instill Financial Discipline, and it is a long-term strategy that lets you manage your money to meet financial goals, such as saving for a home, going on vacation or paying bills on time. The bottom line is you can't manage or keep track of finances if you don't have a system in place, and that's where online budgeting tools and resources can help you meet your goals. Here are some resources to help you budget:

- **moneyStrands** — This online person-

al finance management service gathers data from your financial accounts (savings, checking, loans, credit cards, etc.) and helps you track your spending with a real-time overview of your financial situation. moneyStrands is free and offers an iPhone app so you can access your information on the go.

- **mint.com** — Free to use after signing up, Intuit's mint.com puts your financial accounts (checking, savings, credit cards, investments, retirement, etc.) in one place, giving you the visibility to stay on top of spending in one convenient place. Free mobile apps let you stay connected to your financial information wherever you are. Mint.com will even track financial goals, such as saving for a home.
  - **Dave Ramsey** — Best-selling author and syndicated radio host Dave Ramsey created MyTotalMoneyMakeover.com to help you create a budget online, track spending, use financial calculators and access various budgeting tools and educational content. There's a free seven-day trial period after which the cost is \$9.95 per month or \$30 per year.
  - **MYMONEY.gov** — This website offers advice on managing and growing your money, protecting your hard-earned credit, quizzes about money principles and tools that include budget worksheets, calculators and checklists.
- Budgeting is the most effective way to instill financial discipline. Use it to identify wasteful spending and achieve your financial goals. ○
- Find Linda Wilkes on line: <http://www.myprospectmortgage.com/lwilkes>



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*



Rotary Club  
Of Altadena

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Georgia Rutherford  
In Memory of  
Don Rutherford

