



May 22, 2014



*Dollar & Sense*  
 by President  
 Dennis Mehriinger

**The Clash of Cultures . . .**  
*Causes Wars, but now a Health Crisis*

**This Week**

**PCC Awards**  
**PCC Vocational**  
**Arts Awards**  
**Guest Program**  
**Host:**  
**Boyd Hudson**

This week will be the annual PCC-Altadena Rotary Club Vocational Awards program.

For well over 30 years, our Rotary Club has recognized outstanding students from Pasadena City College in such disciplines as Dental Hygiene, Audio Production, Accounting, Business Administration, Automotive Technology, and Television Productions.

This year will be recognizing approximately twenty recipients who have been selected by PCC faculty members.

Please come out on Thursday to honor and support these students. ☺

**T**his week the world is still shocked by the abduction of young school children by Muslim extremists in Nigeria. However, another crisis is developing that cause millions more children to needlessly suffer and die — the Polio Global Health Crisis

Two years after polio was on the brink of eradication, it has spread to at least 10 countries in Asia, Africa and the Middle East. Now the World Health Organization has declared it a global health emergency.

In Pakistan — the center of the outbreak — access to vaccine has been limited in remote areas dominated by the Taliban. The Taliban has spread rumors that the immunization can cause infertility and that it is a western plot to prevent Muslims from breeding.

Just last year, seven of the Muslim nurses hired to distribute vaccine were brutally murdered by Taliban warriors. After this experience, armed body guard were hired to protect the nurses distributing the vaccine. Just two months ago, a massive battle broke out in Northern Pakistan between the Taliban and these body guards. No

nurses were killed this time, but six body guards were assassinated while protecting the nurses.

Meanwhile, the number of Polio cases in Pakistan has increased 60 percent in two years.

In addition, these same Taliban warriors have been dispatched to other conflicted countries. Now two countries which had not reported any sign of polio for five years have a reoccurrence of the disease — Syria and the Central African Republic. After the virus is reintroduced into a society, the unclean circumstances of ongoing civil war cause it to spread.

In an effort to contain the disease, it has been recommended that all resi-

Please turn to Dollars & Sense, p.4

***Greeters***

May 22  
**John Frykenberg**  
 May 29  
**Jim Gorton**  
 June 5  
**Anthony Hill**

# Program Review



## Our Future Leaders . . . Military and Civilian

Last week's program was another one that makes us proud to be Rotarians. Funded by the American Legion endowment that allows us to promote Americanism, we presented \$1,000 awards to the Junior Reserve Officers Training Corps (JROTC) at Blair, Muir, and Pasadena High Schools. We also presented \$1,000 Americanism awards to students at Muir High School, and \$500 Americanism

awards to students at Eliot Middle School.

The first awards were presented by Air Force Lt. Col. Mike Tinnon to his cadets at John Muir High School. The first award of \$1,000 was an academic award and went to Efrain Segura. The second award, which was for leadership, went to Jacqueline Morales, who couldn't be present because she was taking finals.

Next up was Army Sgt. Ervin Turner for Blair High School. The first award was to Carlos Valladeros, who has maintained a 4.0 GPA since he was a freshman, and has received a full scholarship to Stanford. The second award was to Carlos Linares, for leadership. He stated that he had attended RYLA, and was well aware of the great work of Rotary.

Turning to the Americanism Awards, Dr. Nancy Heussner presented two students from Muir High School. First was Christina Anaya, who had expressed a desire to go to Cal State Long Beach when

she was young. When in high school, she asked Dr. Heussner if the class could go on a field trip to CSULB. While Dr. Heussner thought about how she could do it, Christina contacted the school and made all the arrangements for the trip. Next year, she'll get her wish and enter CSULB. The second awardee was Jose Mota, who will be entering Cal State University Los Angeles in the fall.

The next school was Pasadena High School, represented by Marcos Solorzano, of the Navy National Defense Cadet Corps. The first recipient of an academic award was Krysta Khatchadourian, who found out the day before the awards that she would have to give a talk. She stated that she was reluctant at first about JROTC, but has come to love it. It helped her decide to become a bio engineer to help wounded servicemen recover fully to return to normal lives. The second recipient of a leadership award was Benjamin Robles, who stated that he was not going to use the money for college because he was leaving to go with the Navy in 40 days.

The last awards were \$500 Americanism awards for Eliot Middle School,

Please turn to Program, p.3

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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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### May No Designation

#### Program Chair, Mike Zoeller

May 22 - PCC Vocational Awards - Boyd Hudson, Guest program host  
May 23 - (Fri.) Flags up for Memorial Day  
May 29 - PCC Veterans' Awards - Craig Cox, Guest program host



### Birthdays

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



### Anniversaries

04/27 - Sterling & Olga Louvierei



## Where are the Girls?



It's hard not to hear of Boko Haram related atrocities in the daily news. I stood on the very spot in Abuja where the life was snuffed out of several innocents a little more than a year ago. And now one hundred girls are missing, or at least they are being held hostage; that is those who have not been forcibly converted to Islam, sold or already married off as sex slaves.

My goodness, where have all the flowers gone? Nearly three quarters of today's conflicts and wars are being waged by or against Muslims. Honor killings, kidnappings, terror, murder, and threats of violence are all coming from predominately Muslim nations and by those of the Muslim faith. So what's up?

It is like this: Under Sharia law, something or someone deemed *offensive*, who causes a person to do harm to another, is the actual victim. "He made me do it"! This defense is legitimate under Sharia law — not Judeo-Christian law.

So, you see, the girls had it coming. They were going to school when they were warned not to go to school. They were told to forget about education, go home and get married and have babies. The directives could not have been clearer.

Abubakar Shekau, spokesperson for Boko Haram — and others like him — dispute any western claims that these kidnappings are immoral. Boko Haram is simply following the dictates of Allah

as found in the Qur'an, Hadith and Sira. According to the Qur'an, Islam is in perpetual war with all non-Muslims (individuals and nations) and thus the girls are the spoils of war — prisoners — and thus can be sold into sex slavery or as wives. (Qur'an Sura 4:3).

While all this sounds horrific (and maybe even blasphemous) to those in the west — those raised in a culture of moral consciousness where this behavior is unconscionable — we need to erase our ignorance and disbelief and *understand* why these *soldiers of Allah* do what they do. The answer: **they are devout.**

Face it! Evil is a human condition, found in all people, all races, all cultures, all nations and even by all those who profess a faith in a god. However, only Islam sanctions such behavior. By Islam, I'm referring specifically to the texts, the foundations of Islam and not the people or the community.

When government and media in the west claim that terrorism (jihad) does not originate from religion they are deceiving themselves and *we the people*.

It is a fundamental failure not to identify the roots of Islam's violence in its own teachings; a failure that can only lead to fundamental errors in how to conduct our own defenses against radical Islam. Because jihad emanates directly from the Islamic holy texts and not from the illogical thinking of men, the abductions, sex slave trade, killings, advances of Sharia and the quest for world domination by radical Islamists will continue across the

globe. It can do no less. It will inch ever more into the west and ultimately become a battle line right here in America even as it has in France and elsewhere if we don't wake up to the threat and stop hiding our heads in the sand, hoping it will just all go away.

Rotarians everywhere — and especially those in Nigeria right now — need to condemn the kidnappings, the forced conversions, the ransom demands and the inherent evil of Boko Haram. ○

## Program

Continued from p.2

represented by Ms. G. Luces, a school counselor. The first recipient was Miriam (Molly) Schwartz, whose mother, Susan, is President of the PTA, and has worked with our club on several projects for Eliot. Molly is very interested in theater and is involved in



a current production at Eliot. She will be attending Flintridge Preparatory school in the fall. The second recipient was Gustavo Alonso, who said he found out just ten minutes before that he was going to have to speak. He stated that he hopes to become a doctor. He starts at Pasadena High School in the fall.



These are the young people who restore our faith in today's youth. We are proud, as Rotarians, to help them on their way to accomplishing great things.

Ed Jasnow ○



# MONEY by Linda Wilkes MATTERS

## Economic Update

### In The News May 12, 2014

Non-manufacturing activity rose to 55.2 in April from 53.1 in March. A reading above 50 signals expansion. It was the 51st straight month of expansion in the services sector.

Retail sales fell 2 percent for the week ending May 3, according to the ICSC-Goldman Sachs index. On a year-over-year basis, retailers saw sales increase 2 percent.

The trade deficit decreased from \$41.9 billion in February to \$40.4 billion in March. Exports rose \$3.9 billion to \$193.9 billion. Imports increased \$2.5 billion to \$234.3 billion.

The Mortgage Bankers Association said its seasonally adjusted composite index of mortgage applications for the week ending May 2 rose 5.3 percent from the previous week. Purchase volume rose 9 percent. Refinancing applications increased 2 percent. The Labor Department reported that, in the first quarter of 2014, productivity decreased at an annual rate of 1.7 percent, and labor costs increased at an annual rate of 4.2 percent.

According to the Federal Reserve, monthly consumer credit debt rose \$17.5 billion in March for a total credit debt level of \$3,141.3 billion. Revolving debt — which includes credit cards — increased \$1.1 billion to \$856.7 billion. Non-revolving debt, which includes loans for cars, rose \$16.4 billion to \$2,284.6 billion.

Wholesalers increased their inventories 1.1 percent to \$525.2 billion in March. Sales at the wholesale level rose 1.4 percent to \$443.4 billion in March. On a year-

over-year basis, sales were 6.5 percent higher than March 2013. The seasonally adjusted wholesale inventories/sales ratio in March 2014 was 1.18.

Initial claims for unemployment benefits for the week ending May 3 fell by 26,000 to 319,000. Continuing claims for the week ending April 26 fell by 76,000 to 2.68 million. The less volatile four-week average of claims for unemployment benefits was 324,750.

Upcoming on the economic calendar are reports on retail sales on May 13 and housing starts on May 16.

## Product Focus

### FHA Loan Strategies

Federal Housing Administration (FHA) loans provide unique options and benefits to homebuyers. Here are some situations where an FHA loan can help the homebuyer purchase a single-family primary residence. The homebuyer ...

- wants to put less down - FHA loans are available with a minimum 3.5 percent down payment.
- has less-than-perfect credit - FHA loans provide greater credit flexibility with credit scores as low as 580.
- doesn't have a lot in savings - FHA loans may not require reserves or documented funds from the buyer after the close.
- wishes to seek seller concessions - The FHA lets sellers — or other interested third parties — pay a maximum of 6 percent of the sale price toward any closing costs.
- wants the benefit of an assumable loan - FHA loans are assumable,\*\*\* meaning your client can lock in today's historically low interest rate and pass

the rate on to a future buyer, creating a seller's advantage. In fact, if rates go up, a low-rate assumable loan might make the house more valuable on resale.

- has a prior bankruptcy or foreclosure — Two years from the date of a Chapter 7 bankruptcy discharge, borrowers can obtain an FHA loan provided they have maintained good credit. An elapsed period of one year may be acceptable if the borrower can show extenuating circumstances. An FHA loan can be acquired while in Chapter 13 bankruptcy providing payments have been satisfactorily made for a period of one year and the borrower has received written permission from the bankruptcy court to enter into a mortgage transaction. Three years after the final date of foreclosure, borrowers can obtain an FHA loan, provided they have since maintained good credit.

Want to learn more about FHA loans — and how they might be able to help you as a homebuyer ...

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

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## Dollars & Sense

Continued from p. 1

dents of Pakistan, Syria and Cameroon be vaccinated before being permitted to travel outside their respective countries. It is doubtful that this can be enforced, as evidenced by the millions of refugees from Syria now occupying Jordan, Lebanon and Turkey. All we can do as Rotarians is to continue to fund the vaccine, so it can be applied in the refugee camps.



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

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## SYDNEY CONVENTION OFFERS FUN FOR THE ENTIRE FAMILY

Join Rotary members from around the world in Sydney, Australia, 1-4 June. The 2014 RI Convention will bring together some of the world's leading experts on water, polio, and social media. You'll find new ideas for service – and perhaps a new partner for creating change – in the House of Friendship.

Plan now to make this convention a memorable family vacation.

REGISTER ONLINE

REGISTER BY FAX OR MAIL

[Learn more about registration and fees.](#)



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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### ABOUT THE PROGRAM



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

[Learn about volunteer opportunities.](#)

### ABOUT THE CITY



Casual yet cosmopolitan, Sydney has a natural beauty that draws visitors to enjoy the outdoors. Explore the city with a [free transit pass](#) courtesy of the New South Wales Government.

### SIGN UP FOR CONVENTION UPDATES

Get the latest news, updates, and deadline information about the Sydney convention.

SIGN-UP

### RESOURCES

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### HOST ORGANIZING COMMITTEE

Looking for more convention news and information? Visit the [Host Organizing Committee website](#) and discover Sydney.



### TRAVEL DISCOUNTS

Sign in for promo codes. Learn more about travel to Sydney.



New South Wales Government – Proudly supporting the Rotary International Convention 2014



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

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Of Altadena

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