



October 09, 2014

## This Week

**Fred Messick,  
 Public Relations  
 Representative,  
 Fuller Seminary  
 Program Host:  
 Gary Clark**

Fred Messick will present the major vocational services provided by Fuller Seminary. The Seminary started in Pasadena in 1947 to educate candidates for Christian ministry and expanded into three distinct educational schools: Theology, Psychology and Intercultural Studies.

In the 2012-2013 academic year, Fuller enrolled 4,251 students from 112 denominations and 75 nations. The 88 resident faculty from 19 countries plus 193 adjunct and affiliate faculty teach in 20 degree programs, including nine masters and eleven doctoral degrees, leading to professional vocational service.

Fuller student interns provided 99,300 hours of community service in churches, hospitals, prisons, and other institutions in the 2013-2014 academic year. In addition, Over 45,000 hours of psychological services without pay-

*Please turn to This Week p. 3*



## REFLECTIONS

by Hal Yorke, President

## BEEFLECTIONS?

### On the Drought . . .

It is common knowledge that California is currently suffering its worst drought in recorded history. Recent NASA images have revealed the severity of the drought; the images constructed from JPL's GRACE satellite data show the diminishing groundwater storage when comparing June 2002 (shortly after GRACE's launch), June 2008, and June 2014. Over the past three years, 12 trillion gallons of water (50 billion tons) have been removed from California's groundwater, as farmers strive to make up for the missing surface water, as lakes, rivers and other sources of surface water dry up.

Members of the Altadena Rotary Club have learned about the GRACE satellite pair from several JPL scientists, who have made presentations at our club. Dr. Michael Watkins is the GRACE Project Scientist (but in his talk he focused more on his former mission, Curiosity). Drs. Carmen Boening and Josh Willis each explained how GRACE works: orbiting at about 250 miles above the Earth, slight changes in the Earth's gravity cause the two separated satellites to speed up or slow down, dip towards the Earth or move away, each at

a different time. It is the relative motion of the two GRACE satellites to each other that allows scientists to reconstruct an exact mathematical model of the Earth's gravity field. By comparing these models from different years, say 2002, 2008, and 2014, precise measurements of groundwater loss (or gain) can be made. Boening showed us similar measurements of glacial ice loss from Greenland.

Persistent unusually dry weather is the cause of the current drought. For example, averaged over all of California from February 1, 2013, through January 31, 2014, less than 7 inches of rain fell, about 1/3 of the norm. 10 inches or less of rain per year is the definition of a desert climate, as opposed to the 14 to 35 inches expected

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## Greeters

October 09

**Gary Clark**

October 16

**Theo Clarke**

October 23

**Craig Cox**

# Program Review



Starting in 2001 and continuing to present, Ray Sidney and Firm

Soundation has ministered to audiences of different nationalities, cultures, races, and religious beliefs. Sidney and his group have the unique opportunity of ministering through song at their Sunday Gospel Brunches. They began initially singing at

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### Rotary Club of Altadena - #7185

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 P.O. Box 414, Altadena, CA 91003  
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## A Firm Soundation

BB King's Blues Club at Universal Citywalk, but can now be seen at House of Blues in Anaheim and across America.

Sidney said that his calling is to teach gospel music to others, and to inspire them to also join along the path of God's love.

As leader of the group he expertly maneuvers the song selections to meet the needs of the audience. He also has a wonderful sense of humor that shined through in his talk to the attending Rotarians. He has recently established a Gospel ministry in Japan, traveling at least twice a year and attending Gospel Music seminars. Sidney mentioned that the movie *Sister Act* coined the term *Black Gospel* music. The people of Japan are especially inspired by the gospel music that the group provides at the seminars yearly. Only 1 percent of the population in Japan are Christians. The definition of gospel is *good news*. The power is in the message. He and the group deliver *good news* to establish a relationship and share the message and meaning behind the songs folks enjoy singing so much. Sidney relies on this approach and stated that, "If you are



able to connect the music to the message, then it becomes very easy to inspire folks to follow The Lord." He has also partnered with ministries in Thailand, Korea, and some European countries.

After playing a short video of one of his recent seminars in Japan, all those in attendance had the pleasure to join Sidney in singing a couple songs to end his talk. He ended by stating that "Through music when praises go up, blessing come down."

Charles Wilson ○

### October Vocational Service Month

#### Program Chair, Gary Clark

Oct 09 - Fred Messick, Public Relations Representative, Fuller Seminary  
 Oct 16 - John Frykenberg - Report on Nigeria trip  
 Oct 23 - Varetta Heidelberg, Creator and Director, Instruments of Praise Program  
 Oct 30 - Sea Captain Bethany Clark, Entrepreneur,

### Congratulations



#### Birthdays



10/08 - Susan Cox  
 10/17 - Noriko Suzuki Mehringer  
 10/20 - Charles Wilson  
 10/24 - Jim Gorton



#### Anniversaries



10/01 - Freddy & Margarita Figueroa  
 10/19 - David & Elsa Smith

## Travel Notes from Africa



The invitation arrived by e-mail. Malam Dr. Isa Yaguda, Governor of Bauchi State knows we've come 8000 miles since our chance meeting at the Pan African Trade Conference in Los Angeles barely a month ago. He expressed interest in our *Make A Job* seminar if we ever came to Nigeria. We said we would look him up. An invitation arrived in the likely event we should ever pass that way — out of our way and many miles and Naira away from our Global Grant destination in Ijebu-Ode and Abeokuta in Ogun State.

Unaware of how serious he was, John F and John D deferred to Sarah Philips our Nigerian-American insider who corresponded with Sani Malami, the Commissioner of Health for Bauchi State. Sani said come ... to which we squealed with delight, concerned only that Bauchi borders Yobe and Borno in the North (havens for Boko-Haram). Following a FAQ check and assurances that we would be well cared for and that the Governor would pick up the tab for a foray into the Northern interior, we consented to the adventure.

Leaving Abeokuta on September 25 at zero dark thirty by car for Ibadan airfield (somewhat less than an airport with its Arrival & Departure tents just off the tarmac), we shelled out a seemingly endless stack for thousand Naira notes to secure interim passage back to Abuja from Ogun en route to Bauchi. Temperature checked at every boarding for possible fevers and signs of dreaded Ebola, we made it to our

destination by late morning only to face another cadre of immigration officials copiously pouring over our visas and inquiring what we were doing in Bauchi and why we had come. "Why we came to see His Excellency the Governor of course!" Hushed tones followed.

Rescued by the Governor's Protocol Officer from the scrutiny of leering officialdom and the watchful eyes of mauve clad pilgrims going on Hajj to Mecca, we were escorted in a shiny four-wheel drive car-of-state, a black Toyota Landcruiser, 60<sup>th</sup> Anniversary Edition complete with cooler, television and computer jacks to the state guest house in Bauchi City.

Behind compound walls, manicured gardens, creature comforts and waiting chefs, we sat for barely 30 minutes before our summons to appear in conference with the bureaucracy of state; some twenty Commissioners, Ministers, Provoosts, Vice Chancellors sitting, waiting to devour us.

What indeed could we offer these leaders of state, these pontiffs of the people and their 8 million constituents residing just outside these walls?

Communicating our concerns, our care, our wishes to advance the prospects of prosperity for anyone willing to undertake the study of learning to *Make a Job*, we pleaded and got the support we sought. Answering the questions, forming a proposal to "Teach the Teachers to spread the gospel of entrepreneurship and methodologies of a free market and the necessity of life and business planning for everyone," we were tasked with drawing

up a training schedule and proposal for the Governor's consideration in sixty days ... with the clock running from the time we set foot in the state.

Aye, aye sir. Our mission was set.

Ceremonials followed: meetings in council chambers surrounded by portraits of the Governors of Bauchi State going back to its birth. Generals and Admirals, civil servants and lawyers looking down upon us as we sat before our microphones in reverence waiting ... waiting for the gubernatorial entourage, the photographers, the press, the security forces.

"All rise!" The Governor enters the Chamber. We stand for the Nigerian national anthem ... "one nation born in freedom, peace and unity." The words hang in the air like dew drops falling from the hibiscus adorning gardens just outside. A formal welcome with hopes and wishes for success for the people expressed by His Excellency and of course a response; bringing the good wishes and greetings from the people of the United States of America and aspirations for the *brotherhood of mankind* and prosperity for the people.

Pictures follow in the gardens, seemingly hundreds of carefully staged smiling faces, good wishes, flashes of light reminiscent of a Hollywood opening night. Gratitude, hospitality, keen interest in every word spoken follow. "I understand Bauchi is home to the Yankari Game Reserve, the largest in West Africa" I stammer. "Indeed." responds Governor Yaguda. "Would you like to see it?" My heart races. Lions and

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# MONEY MATTERS

by Linda  
Wilkes

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

New home sales rose 18 percent in August to a seasonally adjusted annual rate of 504,000 units. July's initial reading of 412,000 units was revised to 427,000 units. On a year-over-year basis, new home sales were 33 percent higher than August 2013. At the current sales pace, there is a 4.8-month supply of new homes on the market.

Existing home sales fell 1.8 percent in August to a seasonally adjusted annual rate of 5.05 million units. Compared to a year ago, August existing home sales were down 5.3 percent. The inventory of unsold existing homes on the market fell 1.7 percent to 2.31 million in August, a 5.5-month supply at the current sales pace.

The Mortgage Bankers Association said its seasonally adjusted composite index of mortgage applications for the week ending September 19 fell 4.1 percent from the previous week. Purchase volume fell 0.3 percent. Refinancing applications decreased 7 percent.

Orders for durable goods — items expected to last three or more years — decreased \$54.5 billion, or 18.2 percent, to \$245.4 billion in August. This follows a 22.5 percent surge in July due to an unusually large increase in orders for nondefense aircraft (Boeing). Excluding volatile transportation-related goods, August orders posted a monthly increase of 0.7 percent.

Retail sales rose 0.1 percent for the week ending September 20, according to the ICSC-Goldman Sachs index. On a year-over-year basis, retailers saw sales

increase 4.1 percent.

The Commerce Department announced that gross domestic product — the total output of goods and services produced in the US — increased at a revised annual rate of 4.6 percent in the second quarter of 2014. This follows a 2.1 percent decline in the first quarter of 2014.

Initial claims for unemployment benefits for the week ending September 20 rose by 12,000 to 293,000. Continuing claims for the week ending September 13 rose by 7,000 to 2.439 million. The less volatile four-week average of claims for unemployment benefits was 298,500.

Upcoming on the economic calendar are reports on pending home sales on September 29, the home price index on September 30 and construction spending on October 1.

## ***Product Focus***

### ***Fannie Mae is Discontinuing the HomePath® Program***

Fannie Mae will stop offering its HomePath® suite of mortgage products on October 7, 2014. My company will continue to accept new loan applications until October 6, 2014, for the HomePath® Mortgage provided that:

- The signed, fully executed HomePath® purchase contract includes a Real Estate Purchase Addendum dated on or before October 6, 2014, and the addendum indicates that the borrower intends to use HomePath® Mortgage financing.
  - The HomePath® loan is funded on or before December 31, 2014.
- The HomePath® suite includes Home-

Path® Mortgage, HomePath® Renovation Mortgage and HomePath® Non-Owner Occupied. Please be aware that, if you are considering buying with a HomePath® Mortgage, you have a limited time to secure your financing.

Even though Fannie Mae is ending HomePath® Renovation Financing, my company has additional renovation programs that can help move listings that are outdated or in need of repairs.

So, if you are considering purchasing what might be called a *lackluster property*, consider these renovation programs and how they can help you purchase your home:

- FHA 203(k) — From big projects to small, this loan lets you purchase and renovate a home with one loan and one closing. Renovation costs are factored into the loan amount, so the funds are there to renovate the kitchen or bath, replace the roof, finish the basement and much more.
- HomeStyle — The Fannie Mae HomeStyle® Mortgage can also be used for home repair or improvement projects big or small, and includes funds for the purchase and renovation of a home.

I am available to talk with you about other financing programs. Please don't hesitate to contact me anytime.

\* HomePath® and HomeStyle® are registered trademarks of Fannie Mae. HomePath® mortgages are for Fannie Mae real-estate-owned properties that are eligible for HomePath® financing. ○

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

# Chairmen

Continued from p. 3

elephants, hippos and giraffes stream before my vision. "Why yes your honor. Is that possible?"

"We will go there tonight." We cannot believe our good fortune.

Swinging by the Government Guest House to pick up our traveling cases, we join a convoy of six official state Land Cruisers headed by a Nigerian police escort with flashing lights and siren headed for Yankari some 80 kilometers away. The people stare at us as we snake our way through the crowded markets and byways of Bauchi City and the open Savannah beyond.

It is dark now, headlights peering through the night, lit only by the bright stars of the African sky above. Inevitably, we are greeted by a solitary set of arches against the horizon ahead identified by the simple sign read by the headlights; Yankari Game Reserve. Guards step out from their posts to open the gates and wave the convoy through.

Nothing, nothing but the silhouette of the night sky is seen for forty miles into the heart of Yankari. And then stone arches again, surrounded by fencing this time; not to secure the animals, but to protect the people within their perimeters. We have arrived at Yankari Village; a collection of 110 villas of traditional African village design for honeymooners and safari trekkers, birdwatchers and nature lovers. We are driven to the Royal Guest House; two suites occupying a thousand square feet each with sunken living rooms, double Jacuzzis, designer safari motifs, satellite televisions and kitchen staff at our beck and call.

What could be next? The night passes like a vapor, and, at the crack of dawn, we are up and about to catch the first rays for the African sun, smell the flora, hear the

350 species of birds emerge from the tree tops, many with tail feathers hanging like plumes of an ostrich or peacock ... but flying.

The Park manger is coming our way. "Would you care to see Wiki Warm Springs, he inquires? We troop off and descend into a nearby gorge below, spiraling down into the abyss. Evidence of animal tracks everywhere; waterbok, lion, wart hog, baboon. And there it is, crystal clear, aquamarine springs bubbling from caves beneath, eighty degrees and inviting as a bath.

One hundred yards downstream a barrier bridge extending into the water begs questions and reassurances that the barrier will keep the crocodiles and hippos out and away from any swimmers. Thank God.

After snapping and snapping because that is what you do in Nigeria, we ascend the crevice walls to the village plateau once more only to be faced with wart hogs grazing, oblivious to our presence. They come for the sweet short grasses and to dig up the ground for any tuber delicacies growing nearby. How did they get into the compound? God only knows. Sometimes the lions get in too. Nothing like a wart hog snack when you are hungry.

In the distance, waterbok are grazing as a serval cat races through the grass. Baboons are climbing the roofs of the houses

as we are warned not to get too close or to try to feed them anything for fear they my prefer a finger or two.

The sun is up now, and so is the Governor. Following breakfast, we climb into a safari car and tour the conference center, the park museum, the squash and tennis courts and helipad for visiting state dignitaries.

The Governor gives us a personal history of the park, the aborigines who once inhabited the land, the smelting chimney for making iron thousands of years ago and the caves where natives hid from wandering slave traders combing the countryside.

So much to see, so much to do, but alas it is time to go. We have a noon plane to catch and must sadly leave this wonderland behind.

Now in daylight, traversing the park, we can observe the animal crossings. Elephant excrement everywhere, but no elephants ... sadly. They will have to wait for another trip when we return to Yankari.

But we are late. How will we ever make our flight on time. No problem; the Governor's protocol officer calls the airport with instructions to "Hold the Plane" until arrival of the Governor's emissaries. A piece of cake. ○

Welcome to Africa.

J S Frykenberg

> > **NEXT BOARD MEETING** < <

**TUESDAY, OCTOBER 07, AT 6:15p**

**260 S. Los Robles, Pasadena**

**3rd Floor Conference Room**

# Reflections

Continued from p. 1

for a mediterranean climate. The coastal mountains from north of San Francisco to south of Los Angeles are basically snow free and dry, as is much of the Sierra Nevada. California's surface water depends on both rain and the run-off of melting snow, both of which are and have been seriously deficient over the past three years.

Another recent speaker at our club, JPL's Bill Patzert, remarked in a NASA science report, "The American West and Southwest are definitely on the ropes. [...] Even with a possible El Niño lurking in the tropical Pacific, there is no quick fix to this drought. It will take years of above-average rainfall to recover, and dramatic restrictions on water usage to maintain California's economy. The time to tighten our water conservation belts is now."

"I'm often asked if this is part of global warming," comments Patzert in a different NASA science report. "My answer is, 'not yet.' What we're experiencing now is a natural variability that we've seen many times in the past. Ultimately, though, climate change could make western droughts much worse."

It is hard to imagine what could be worse. ○

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# Form & Line by Jacque Foreman

Sounds contradictory, doesn't it? But it's not. Some of you know what's coming, and the others are wondering what the h\_\_ I'm talking about. Haven't been on my soap box lately — ok, large carton, so I can be seen.

Many of you know that Christmas Tree Lane is one of my passions. The others will soon learn. Well, we've started putting up the lights already; we started the second weekend in September — a month earlier than usual. And it's a good thing we did because our progress has been slow.

Unlike almost every other Community Service project, which requires a turnout of X number of Rotarians on one or two, or possibly three specific days, Christmas Tree Lane requires a commitment of coming out almost on a weekly basis for ten or twelve weeks twice a year — when we put up the lights and when we take them down. Yes, it's required that we take them down. Why? Because ...

- Trees grow, and the lines can become so tangled in the tree that it is almost impossible to remove a line without breaking it.
- Strong winds sometimes occur. When we have one of our strong winds come through, branches break, lines break, and sometimes trees fall. And falling trees can greatly damage adjacent trees and cause our lines to break.
- Sitting out in the elements does — over time — damage the insulation on the lines. This brings up the danger of fire. And we don't even want to think about that.
- Light bulbs fail — even LEDs. Not many people know that each year we test and count the bulbs. They are separated by color, so we know how many of each

## Community Service on a Personal Scale

to order for the next season.

And when you come out to work on the Lane, let the others know that you are representing Rotary in addition to yourself. I'd like to see several members of Rotary out on the Lane putting up and taking down lights. I may be in error, but the only other Rotarian I know of who comes out on a regular basis is Gordon Seyffert, who now comes out mostly on Sundays, while I come out mostly on Saturdays, so I don't see him much any more.

I guess I didn't mention that we work on both Saturdays and Sundays — generally from 9a to noon, and then we feed you lunch. Coffee, water, and donuts are usually available while working. So there is the fellowship of work and then the fellowship of sharing a meal.

Many have asked me why we don't use LED lights. In the past they have been too expensive — think even \$10 per bulb as opposed to 26c. However, since incandescent bulbs are no longer available — and remember we need colored bulbs as well as clear — we are beginning the turnover. This year several of our clear bulbs will be LED. By importing them ourselves, we were able to obtain them for approximately \$3.63 each, including all taxes and fees.

Some people tell me flat out that they don't climb ladders. That's ok, I don't climb ladders either. However, while we do need ladder climbers, but we also need those who lay out lines, put in bulbs, tighten sockets, replace sockets that are bad or missing, and drape the trees. To be efficient, we need 3 or 4 people on the ground for each climber. I hope to see you on the Lane this weekend. ○