

October 16, 2014

This Week

John Frykenberg Mission Nigeria Update Program Host: Gary Clark

On our 6th trip to Nigeria and first trip to Ogun State in the heart of Yourubaland, it was comforting again to be embraced by some of the most hospitable people one could ever care to meet. This time we were met by a half dozen Rotarians from the Sagamu Central Rotary Club, our host sponsors for our global grant. They picked us up on the tarmac at Ibadan airport — just a two-hour drive from our destination in Eijebo-Ode, home of Tai Solarin University of Education.

Our welcome to the University Guest House and by students in the University Auditorium could not have been better. 900 eager, waiting minds anxious to learn the essential elements of *Making a Job* provided our team (Sarah Philips, Mary Udo, John Davis and J Frykenberg) with reassurance and confidence in our mission objective to leave something

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REFLECTIONS

by Hal Yorke, President

BEEFLECTIONS?

On Junk Science and Hype . . .

One of the many barriers to a polio-free world is the claim by the Taliban and its sympathizers that vaccinations cause a myriad of side effects, such as sterilization, autism, or diabetes, among others.

The Rotarian effort is strongly hampered by charges that Rotary's Polio Plus program is actually a US government conspiracy. However, vaccine scares are hardly new.

While Rotarians have to spend a great deal of time and effort with information campaigns refuting the Taliban claims, analogous bogus anti-vaccination claims are being made by a vocal few in the US, Canada and the UK, resulting in a resurgence of many of the old scourges of society.

For example, an often-cited 1998 study published by Andrew Wakefield and colleagues in *The Lancet* linked the vaccine for measles, mumps and rubella (MMR) with autism in children. The anti-vaccine movement jumped on this, and the ensuing media frenzy continues to this day.

The Wakefield study has since been soundly refuted, and the original authors retracted the paper. Some of the paper's problems are:

- Only 12 children were included in the study,
- There were inadequate groups of control children, and
- The study did not identify the time period during which the cases were identified.

Moreover, it appears that Wakefield had a serious conflict of interest. His research was secretly funded by personal-injury lawyers, whose clients were suing MMR vaccine makers! After the paper's retrac-

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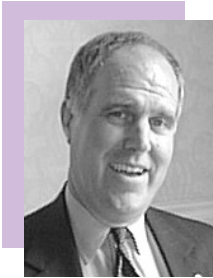
Greeters

October 16
Theo Clarke

October 23
Craig Cox

October 30
Steve Cunningham

Program Review



One of the blessings of living in the greater Pasadena

area is the outstanding institutions of higher learning which are situated here. There is the California Institute of Technology, Pacific Oaks College and Pasadena City College. But there is also an outstanding school of theology known as Fuller

The Work of Fuller Seminary

Theological Seminary. Last Thursday at the Rotary Club of Altadena, we heard from Fred Messick, the public relations representative at Fuller.

Fuller Seminary started in Pasadena in 1947 dedicated to educate candidates for the Christian ministry. It was started through the activities and influence of Charles Fuller. Fuller was a very prominent radio broadcaster during the thirties and forties and his broadcasts reached literally millions of people. In 1947, Fuller Seminary started as part of the ministry of Lake Avenue Congregational Church. Since its founding, it has expanded beyond its Pasadena campus to include regional campuses in Sacramento, Atlanta, Texas, Orange County, the Pacific Northwest, Colorado, the San Francisco Bay area, and Arizona. The Seminary offers twenty



different degree programs in three distinct schools: The School of Theology, the School of Inter-cultural Studies and the School of Psychology.

The School of Theology prepares students for professional ministry, but many of its students pursue other forms of work and service, including Christian Leadership, recovery ministry, youth ministry and Christian education. The faculty are known throughout the world for their research, publications and influence.

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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.

November Rotary Foundation Month

Program Chair, Jim Gorton

Nov 06 - To be Arranged
Nov 13 - To be Arranged
Nov 20 - To be Arranged
Nov 27 - Thanksgiving -- Dark

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

The Need always Remains



As we cruise along in our relatively happy and easy lives, it is easy to forget that a huge portion of the world's population lives in the most abject poverty, hunger, and disease. Some years ago, our Club used to bring food and toys to an orphanage in Tijuana. Behind the orphanage was a deep gully, and in that gully, scattered randomly as if they had been thrown there, were cardboard boxes, in which families were living. My wife, Mona, looked down at this scene and said, "This is awful." I turned to her and said, "What's really awful about this

is that far more people on this Earth live like them than live like us."

Unfortunately, this is still true. If anything, the gap between the *first world* and the *third world* is growing wider. The use of *first* and *third* is misleading in that it implies that there are only two steps between us. In fact, if we are the *first world*, then they are the *100th world*, because that's how much of a gap there is between us. And, now, as if they don't have enough to bear, the specter of Ebola is now starting to ravage Africa. You begin to wonder how much they can take. And, if you have any heart at all, you wonder

how you can help.

That's where the Rotary Foundation comes in. The money that you donate is used to help alleviate this crushing poverty, hunger, and disease where it exists. As citizens of the *first world*, and as Rotarians, we have an obligation to do whatever we can to help those people on our planet who are less fortunate than we. If you are working toward your Paul Harris Fellowship, or one for a family member, finish it off this year. Send a check to Altadena Rotary Charities for the Foundation. In a situation so dire, every little bit helps, and you'll feel better about yourself. ○

Program

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The School of Psychology offers masters and PhD degrees in marital and Family therapy and clinical psychology. The School was the first seminary-based doctoral psychology program to receive accreditation from the American Psychological Association in 1972. The school is dedicated to the integration of psychology and theology, with scientific thinking and theological reflection as part of the training and curriculum. Most of the graduates go on to become marriage and family therapists, clinical psychologists, educators and researchers.

Currently the Seminary has over 4200 students representing over one hundred

different denominations. There are almost three hundred full-time and adjunct faculty members.

Each year Fuller students provide over 100,000 hours and community service in churches, hospitals, prisons and other institutions. Over 45,000 hours of psychological counseling are provided without charge each year. There are over 39,000 alumni of Fuller offering ministry and other services throughout the world.

Fuller Theological Seminary is an outstanding resource in our community, training the future ministers and counselors to do important and necessary work.

Boyd Hudson ○

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MONEY MATTERS

by Linda
Wilkes

Economic Update In The News

Pending home sales, a forward-looking indicator based on signed contracts, fell 1 percent in August, following a revised 3.2 percent increase in July. On a year-over-year basis, August pending home sales were down 2.2 percent.

Total construction spending fell 0.8 percent to \$961 billion in August from the revised July estimate of \$968.8 billion. Compared to August 2013, construction spending has risen 5 percent on a year-over-year basis.

The Standard & Poor's/Case-Shiller 20-city housing price index — on a non-seasonally adjusted basis — rose 0.6 percent in July after a 1 percent increase in June. On a year-over-year basis, prices have risen 6.7 percent when compared with July 2013.

The Mortgage Bankers Association said its seasonally adjusted composite index of mortgage applications for the week ending September 26 fell 0.2 percent from the previous week. Purchase volume was unchanged. Refinancing applications decreased 0.3 percent.

Manufacturing activity fell to 56.6 in September after a reading of 59 in August. A reading above 50 signals expansion. It was the 16th consecutive month of expansion, and the overall economy grew for the 64th consecutive month.

Factory orders fell \$56.1 billion, or 10.1 percent, in August to a seasonally adjusted \$502 billion. This follows a 10.5 percent surge in July due to an unusually large increase in aircraft orders (Boeing). Excluding the volatile transportation

sector, new orders decreased 0.1 percent in August.

Non-manufacturing activity fell from 59.6 in August to 58.6 in September. A reading above 50 signals expansion. It was the 56th straight month of expansion in the services sector.

The trade deficit decreased from \$40.3 billion in July to \$40.1 billion in August. Exports rose \$0.4 billion to \$198.5 billion. Imports increased \$0.2 billion to \$238.6 billion.

Initial claims for unemployment benefits for the week ending September 27 fell by 8,000 to 287,000. Continuing claims for the week ending September 20 fell by 45,000 to 2,398 million, the lowest level since June 2006. The less volatile four-week average of claims for unemployment benefits was 294,750.

The unemployment rate fell from 6.1 percent in August to 5.9 percent in September, the lowest level since July 2008. Employers added 248,000 jobs in September and revised the August figure of jobs gained from 142,000 to 180,000.

Upcoming on the economic calendar are reports on consumer credit on October 7 and wholesale trade on October 9.

Knowledge Builder

1031 Exchanges:

What You

Need to Know

Typically, when an investment asset is sold, the owner is taxed on capital gains. However, Section 1031 of the Internal Revenue Code provides an exception: If a seller replaces a non-owner-occupied investment property with a like-kind (same or higher value) property, the owner can

defer paying taxes on capital gains.

The idea behind a 1031 Exchange (also known as a Starker exchange or a like-kind exchange) is that the taxpayer's investment is fundamentally the same — only the form has changed — and it would be unfair to tax what is only a gain on paper.

One of the primary benefits of a 1031 Exchange is that an investor is essentially receiving an interest-free loan from the IRS to invest in another property. And this loan amount can be increased through subsequent exchanges.

There's no limit to the number or the frequency of 1031 Exchanges an investor can conduct. Also, you can sell one property and acquire multiple properties, providing the fair market value of the replacement properties does not exceed 200 percent of the fair market value of the exchanged property.

Investors also have the option of exchanging a property for up to three like-kind replacement properties regardless of fair market value. This is referred to as the *3-property rule*.

A 1031 Exchange can happen simultaneously, but, in the vast majority of cases, the exchange is delayed. This involves an intermediary who handles the transfer. Under these circumstances, the seller has 45 days to identify a replacement property and 180 days to complete the exchange.

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

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

This Week

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of value behind for those we know will soon be graduating with no assurance of obtaining employment or a safety net to catch them.

So we began: A simple one-page business plan to start, followed by brainstorming, product and service identification, market identification and targeting, cost and pricing analysis, sales and marketing, distribution and communications, basic accounting, ethics, and business planning. They soaked up the information like a sponge.

On the 4th day of training at Tai Solarin, student entrepreneurs brought their products, their manufacturers, their art and service plans for customers, along with their questions.

The myriad of questions, the enthusiasm, the hope, the dreams were evident in every face, in every smile and in their eyes; the windows into their souls.

"Why do you keep coming back to

Nigeria?" someone asks. The answer is so clear; because of the hope, the cry for any help, the belief that each and every student who tries hard enough can make it. They want our emails. They want our telephone numbers. They want our assent and our blessings. And we are only too happy to oblige.

Graduation ceremonies and gift giving on the fifth day of training are followed by another two-hour drive to the Federal University of Agriculture in Abeokuta, the capital of Ogun State.

Again we were delivered to the University Guest House and the University Auditorium to begin another week of training. The number of students is not so large — only 600. We arrive in the middle of examinations. But we also meet with faculty and Nigeria Youth Service Corps (NYSC) — Executives briefing the students about their *year of service* to their country (required of all students). Thousands

attend. And we will meet with Sarah Pane, Goodluck Jonathan's Special Assistant and liaison to NYSC. Oodles of potential training for future sorties into Nigeria.

And this year's Global Grant (GG) is an unmitigated success. Both Tai Solarin and Abeokuta University Vice Chancellors (VC) are interested in future training; possibly to *teach the teachers* (TOT) at future sessions. The VC of Tai Solarin will hopefully come to address members of Altadena Rotary later this month.

Numbers of trainees fall a bit short of projected 2000 — by 400 students, but training is well received. Team members and GG partners should be pleased. And groundwork has been laid for future forays in Entrepreneurial Education in Nigeria: the giant of Africa.

Team members John Davis and John Frykenberg will review training and 2014 accomplishments at this week's Rotary meeting in Altadena. ○

Reflections

Continued from p. 1

tion, Wakefield was tried for professional misconduct.

Yet, in spite of all scientific evidence to the contrary, the rumors that the MMR vaccine causes autism persists.

Other arguments used by vaccine skeptics include: vaccinations are motivated by profit; they are an infringement on personal liberty and choice; vaccines violate the laws of nature and are merely temporary or ineffective; and good hygiene is sufficient to protect against disease. Governmental conspiracy theories also abound.

Although scientific research over the past 15 years has shown that childhood vaccines do not cause autism, parents continue to worry about vaccine safety.

The internet is increasingly used as a source of health information. Unfortunately, unlike peer-reviewed medical research, there is no procedure for separating fact from fiction on the internet. Scare-mongering tactics with pictures of children allegedly injured by vaccines fuel parents' concerns. Anecdotal evidence based solely on a temporal correlation is presented by parents who feel that their child's disability was caused by vaccination.

Recently, Katie Couric hosted a show giving voice to a mother who believed her daughter died because of a vaccination. The mother was given equal air time as the medical experts. This is called a *balanced report*. Were I to claim that I ate

three fish tacos just before my neighbor was injured in a traffic accident and that, therefore, the consumption of fish tacos causes accidents, I would be laughed at. We all realize that temporal correlation is not evidence for causality. Yet, anecdotal temporal correlations are constantly being misinterpreted by fear-mongers. Unfortunately, because about 1 in 1000 cases of measles is fatal, Katie Couric's show will result in many deaths, as thousands of worried parents fail to immunize their children.

The US was once declared measles-free; this is no longer the case. How can we expect to eliminate polio in the world, if we cannot manage our own demons? ○