



October 30, 2014

This Week

Bethany J. Clark Sea Captain and Entrepreneur She maintains Yachts for the Very Rich Program Host: Gary Clark

Bethany Clark worked real estate sales in New England and Florida before starting her own business, Palm Beach Yacht Maintenance in Palm Beach Gardens, Florida in 1993. She is a licensed Sea Captain with US Merchant Marine for 100-Ton Master Near Coastal ships with endorsements for Power, Sail, Steam, Towing and Salvage.

Palm Beach Yacht Maintenance, Inc., is a Florida S Corporation which provides full maintenance annually for ten yachts valued from \$600,000 to \$1.8 million. President Clark employs six staff members: an executive secretary, two men with 100-Ton Licenses, a shipwright in woodwork and fiberglass, a degreed engineer in electrical systems, an all-systems licensed inspector, and a general laborer. They provide licensed *Please turn to This Week p. 5*



on Voting

in elections.

This past June Californians set a new record low: at 18.3 percent — the lowest percentage of participation ever by registered voters in a statewide election and the fewest total number of cast votes since November 1946, when California's population was about one third of what it is today.

And among all California counties, LA County had the lowest participation number with its 13.1 percent turnout — which corresponds to about one in ten adult US citizens elgible to vote. One could say that despite the millions that were spent leading up to the June primary, California voters largely ignored the election. A common reaction in the vicinity of polling places was that passers-by were unaware that an election was going on and had no idea of what was going on inside the building.

It appears that California's voters are

election-weary. Bombarded with political attack ads, phone calls, and *informational* mail, even those who have gone to the trouble of registering to vote and thus were at least at one time willing to vote, are not responding to pleas to participate

REFLECTIONS

by Hal Yorke, President

Let's hope that November's election has a significantly better participation. Such abysmal voting participation numbers are embarrassing for a country that prides itself on having one of the longest histories of free elections in the world.



October 30 **Steve Cunningham** November 06 **Fred Figueroa** November 13 **John Frykenberg**

Program Review

The Right Kind of Sticks in the Hand of a Child can make a Difference



ast Thursday we were educated and pleasantly entertained by Varetta

Heidelberg. Heidelberg — a resident of Altadena — introduces young people to music, and opens the door for young people to become musicians.

Heidelberg started the program with

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a rendition of "El Shaddai" played on the saxophone, along with beautiful vocals. She has traveled all over the world studying music, but did most of her work in New Mexico. She loved and studied clarinet, but her father asked her "to study an instrument that would make her money," so she moved to the saxophone. She said in a very comic way, that "she is still waiting".

For the past 25 years Heidelberg has been been playing her saxophone and singing in the prisons. She said that she loves to go play behind bars, because this touches her heart. Those in prisons become a number, and she tries to put a face and story behind that number. Heidelberg stated that she goes to prison yards most of

the time, to perform with a a production of about 500 people, who pay their own way to touch the lives of those in prison. She further stated that she goes

October

Entrepreneur.

November

Vocational Service Month

Program Chair, Gary Clark

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

Oct 30 - Sea Captain Bethany Clark,



to Fresno every year to perform for a women's prision, along with performing for women's shelters, drug and alcohol



facilities, and she has even touched the lives of those on death row. She stated that this is why she plays music, to touch people's lives.

Varetta Heidelberg started the *Instruments of Praise* organization 25 years ago to teach students music. Today those

> students perform and work all over the world. Her latest organization that she is involved with is *Drum Central*, whose slogan is "stick to it". Her heart's desire is to touch children's lives. This organization was

created to create a pipeline to teach music to kids who don't have opportunities. Please turn to Program, p. 3





by Mike Zoeller, One of our Youth Services Chairs

The Importance of Supporting the Young



The Club just finished up a two-Saturday project constructing three big

tent platforms for the staff of the Camp Trask Boy Scout camp in the San Gabriel Mountains above Monrovia. It was a great project, and the platforms are absolutely the most professional structures of all time!

The project involved almost half of our membership (thanks to all of them for participating) and was captained by Steve Quick, with Dave Smith providing professional direction and most of the equipment for the project.

For the two Saturdays that I participated in the project, I noticed that the camp was fully engaged with scouts – hundreds of them from the San Gabriel Valley – participating in a number of merit badge activities and enjoying a day in the beautiful camp environment. Many of our members were either Boy or Girl Scouts in their youth, and it was satisfying to see this tradition continue.

I also realized that most of our club's activities revolve around our commitment to the youth of our community and the world. From Community projects like the Mini Grants and our work with Eliot School to our long-time International involvement with entrepreneurship training to all the youth awards, contests and activities we support, our club has developed a huge investment in Youth.

We recognize that the youth of the world will soon determine the direction of mankind, and the more effort and time we commit to their development, the better off we will all be.

Rotarians have long been committed to serving the youth in their communities. The RI Strategic Plan encourages clubs to balance activities in all five Avenues of Service, and the Youth Avenue of Service acknowledges the exceptional work that Rotarians do with youth and young adults while encouraging clubs to spread their reach even further. It also encompasses a fundamental idea: that every Rotarian has a responsibility to support the personal and professional success of young people, while recognizing the diversity of their needs.

So, we will continue our support of Youth with this year's projects and look for new projects to add to our involvement.

Be sure to get involved in at least one of our Youth Projects — you'll be glad you did. O

This Week

Continued from p. 1

and insured yacht maintenance at sixteen marinas for yachts manufactured by twelve companies.

Captain Clark pilots yachts from Florida up the Atlantic Ocean to New York and New England, an average of 1,600 miles, and back to Florida, for a yearly average of 12,000 nautical miles.

Clark hires young adults at the Palm Beach Community Church for training in yacht maintenance and navigation skills. She hires and trains individuals from the Palm Beach AA Rehabilitation Program who are re-establishing their lives.

Clark served four years as a navigational sea captain on a three-masted, 130-foot Bermuda rigged schooner worth \$18 million. She sailed 52,000 nautical miles from Palm Beach, Florida through the Panama Canal across the Pacific Ocean to Hong Kong, Fiji and New Zealand.

Program Continued from p.2

Although her heart is touched by those in prison, her goal is to impact children's lives, and keep them from going to prison. Heidelberg then sang her rendition of *What about the Children*.

She closed the program with one last performance. She sang — along with playing of the soprano saxophone — to the upbeat song of *Dance Like David Danced*. Everyone in attendance was clapping to the music. John Casci O



Economic Update In The News

The combined construction of new single-family homes and apartments in September rose 6.3 percent to a seasonally adjusted annual rate of 1,017,000 units, compared to the revised August estimate of 957,000 units. Single-family starts increased 1.1 percent. Volatile multifamily starts rose 16.7 percent. Overall, housing unit starts were up 17.8 percent in September 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 1,018,000 units, 1.5 percent above the revised August rate of 1,003,000 units.

The monthly National Association of Home Builders/Wells Fargo housing market index fell five points in October to 54 from a September reading of 59. 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 October 10 rose 5.6 percent from the previous week. Purchase volume fell 1 percent. Refinancing applications increased 11 percent.

Retail sales fell 0.3 percent to \$442.7 billion in September. This follows a 0.6 percent increase in August. Compared to a year ago, September retail sales have increased 4.3 percent.

Total business sales decreased 0.4 percent to \$1,353.4 billion in August, up 4.5 percent from a year ago. Total business inventories rose 0.2 percent to \$1,752.3 billion in August, up 5.7 percent from a year ago. The total business inventories/ sales ratio in August was 1.29.

Industrial production at the nation's factories, mines and utilities rose 1 percent in September after a revised 0.2 percent decrease in August. Compared to September 2013, industrial production has increased 4.3 percent over the last year. Capacity utilization rose to 79.3 percent in September from 78.7 percent in August.

Initial claims for unemployment benefits for the week ending October 11 fell by 23,000 to 264,000, the lowest level since April 2000. Continuing claims for the week ending October 4 rose by 7,000 to 2.389 million. The less volatile four-week average of claims for unemployment benefits was 283,500, the lowest level since June 2000.

Upcoming on the economic calendar are reports on existing home sales on October 21 and new home sales on October 24.

Industry Insider NAR Home Features Preferences Survey

According to the latest Home Feature Preferences survey, central air conditioning was the most important feature to the most homebuyers (65%), which was followed by a walk-in closet in the master bedroom (39%).

The National Association of REAL-TORS® survey — based on 2,005 qualified household responses — evaluated 33 different home features that buyers prefer most when purchasing a home.

Gender played an interesting role in the survey: Single men placed a higher preference on finished basements while single women placed a higher importance on single-level homes. And both single men and married couples placed a higher preference on new kitchen appliances.

Regarding preferences by geographic region, Northeastern buyers valued dining rooms and hardwood floors more than buyers in other regions, who placed a higher importance on living rooms.

Among all the homes purchased, 41 percent had a basement, but this feature was most valued by buyers in the Midwest and the Northeast.

Southerners most preferred purchasing a new home, or one less than five years old, and preferably on a wooded lot with mature trees.

Rooms that buyers were willing to pay the most for were in-law suites and basements. Twenty percent of buyers said they would be willing to pay a median of \$2,920 for an in-law suite and 33 percent said they'd be willing to pay a median of \$3,200 for a basement.

The typical homebuyer spent \$4,550 on remodeling projects within the first three months of their purchase. Top on the list was remodeling the kitchen (undertaken by 47 percent of buyers), followed by renovating the bathrooms (undertaken by 44 percent of buyers), and adding or replacing appliances (undertaken by 37% of buyers).

Although 97 percent of buyers said they were satisfied with their home purchase, there were two things buyers consistently said they would like to have more of: storage space and closets.

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