

September 18, 2014

This Week

Salvatrice Cummo, Director, Pasadena SBDC Program Host: Ray Carlson

We are honored to have Salvatrice Cummo as our speaker, representing the new Small Business Development Center (SBDC) at Pasadena City College (PCC).

The SBDC is funded by the Small Business Administration (SBA) and PCC. The SBA is federally funded. Cummo's role is to provide businesses with no cost, one-on-one consulting with industry experts, including: marketing, accounting, software training, legal, employee relations, access to capital and business planning, just to name a few. She arranges workshops at PCC that will be very beneficial to all.

In the few months that she has run the center, she has helped individuals make their dreams of starting a business into a reality, and has helped businesses improve their business acumen in order to reach their goals. *Please turn to This Week p. 3*



On the Good Old Days of Air Travel, Part II

REFLECTI

ast week I wrote about my ordeal to get to Germany to get married — flyfing in an Icelandic turboprop. After I finally arrived in Mannheim and was able to buy a train ticket to Wuppertal, I tried to call my fiancée. It was 9p, and, except for her 14-year-old brother, her family was out looking for me. Not knowing whether I would be flying to Duesseldorf from London or taking the bus from Luxemburg, they tried to cover all bases. Communication with the 14-year-old was difficult. I was in a noisy bar, where I had managed to cash a travelers' check. Eventually he got the message: I would arrive in Wuppertal at 7a.

The night train would take me from Mannheim to Cologne, and, after a 30-minute stopover, I could take the next train to Wuppertal. At least that was my plan. After more than 30 hours of travel — starting with my hitchhike to LAX the previous morning, I fell asleep on the train and did not wake up upon arrival in Cologne. Luckily, the train did not depart immediately, and, after about 10 minutes, I jerked awake and scrambled out onto the platform.

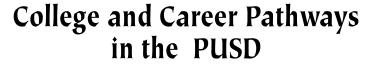
In the meantime, my fiancée and her 18-year-old brother had figured out which train I was on and had driven to Cologne to meet me. When I didn't get off the train, they figured I might have fallen asleep and began searching the train. I, however, had begun looking for my next train to Wuppertal. My fiancée spotted me on the platform, and we finally managed to connect.

Our civil ceremony was scheduled for Friday, November 7, and, on November 12, I was to fly back with Icelandic Airlines via Reykjavik. Unfortunately, on Friday I Please turn to Reflections, p.3



September 18 George Buehler September 25 Ray Carlson October 01 John Casci

Program Review





ast Thursday, September 11, 2014, Dr. Marisa Sarian, the Director

of College and Career Pathways for Pasadena Unified School District (PUSD), came spoke to us about the programs for career education — not only in the high schools, but now in the middle school level as well. Sarian, who is in her twelfth year with the PUSD, has spent the last two years as the Director of the College and Career Path-

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ways Program.

Sarian stated that there are seven major components to the graduate profile that the program addresses. 1. Critical Thinker, 2. Creative and Innovative Thinker, 3. Communicator 4. Collaborator, 5. Prepared for College and Career, 6. External and Internal Values – Culturally Component Citizen, and 7. Healthy Mind and Body. Sarian said now the programs are focusing on the middle school levels.

She stated that the program is set up to create a 21st Century space for students. Now the program is left up to councilors, but — she stated — that the PUSD program is relying on those in the business community to help. The created space will be replicated at all of the seven middle schools. The spaces will focus on working stations, virtual projects, upgraded technology, trying to get away from the old way of doing things, and trying to make the spaces exciting to allow the students

September New Generations Month

Program Chair, Ray Carlson Sep 25 - Bonnie James, EdD, Educational Business Consultant

October

Vocational Service Month

Program Chair, Gary Clark

- Oct 02 Ray Sidney, Creator of Here to Praise Ministries
- 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,

to be excited. The program is trying to get teachers to think outside the box and collaborate together to ultimately



help the students prepare for the future.

Nationwide, there is a need for kids to create a ten-year plan and kids need to explore at a younger age. These programs are designed for teachers to teach subjects focusing on where the jobs are. Sarian went on to say that she is very grateful for those in the business community who have donated their knowledge, time and efforts to help with the career education in the PUSD.

These programs were once after school programs, but are now being offered during the school day. With these programs focusing on career education in the PUSD high schools and now in the junior high levels, the future is looking very bright for those students in the Pasadena Unified School District.







by Tony Hill, one of our Youth Services Chairs

The Groundwork has been laid . . . A New PHS Interact Club is Born



Our Rotary Club of Altadena is once again going to be sponsoring an Interact Club at Pasadena

High School (PHS). For years we had sponsored an Interact Club at PHS with the valuable assistance of PHS teacher liaison, Chris Anderson. But after Anderson left the school and many of the dedicated *Interactors* graduated, the Club petered out. This unfortunately is not uncommon.

For those new to our Club, Interact Clubs are like a miniature Rotary Club in High Schools that are run by the students themselves. They have an executive committee as we do, they meet every week as we do, they develop programs to help their local community and worldwide community as we do, they have fund raisers as we do and so on. A teacher at the school volunteers to oversee the Interact Club at the school, and this teacher attends each of the Interact meetings and acts as a liaison with our Altadena Rotary Club. Our Club appoints an Interact Chair, (Tony Hill this Rotary year) who acts as an intermediary between our Club and the Interact Club.

To restart the Interact Club at PHS we drew on our former teacher liaison, Chris Anderson. He has left PHS but he still works for the Pasadena Unified School District (PUSD). Anderson found us a teacher at PHS who was willing to take on the role of teacher liaison to assist in again setting up the Interact Club at the school. His name is Osvaldo Mejia. Anderson brought Mejia to one of our meetings last spring, and some of you may have met him at that time. He is an impressive young teacher who seems eager to assist us in this endeavor.

Even though the school year has just started, Mejia has already been able to assemble 14 PHS students who want to be part of the PHS Interact Club. Their first meeting will be this coming Wednesday, September 17. As Interact Chair, Tony Hill will be there to fire up the students who have signed up, give them an overview of Rotary and let them know how our Club will be able to assist them along the way.

Reflections

Continued from p. 1

discovered that I had lost my passport. I could not prove that I was the person I claimed to be and the person who was to marry the fair lass, Barbara! But the *Standesbeamter* told me the passport wasn't necessary, and the ceremony went on as planned.

I still needed a passport to board my flight the following Wednesday and return to the USA.

So my wife and I decided our honeymoon would be spent traveling to the American Consulate in Frankfurt. Getting all the necessary documents to replace the lost passport was not easy. Still, on a tight budget, we zipped back and forth through Frankfurt by taxi, and, at one point, had to pound on a locked door at a police station to get a cleaning lady to Also, Hill will advise them that we will offer to help them in their projects, and we will invite them to assist us in our projects. Our Club's Interact Chair and other members of our Club will attend their meetings from time to time and we will have at least the executive committee of the Interact Club attend our Club meetings from time to time.

It is exciting to once again have the opportunity to sponsor an Interact Club at PHS. Thank you Mejia for being willing to take on the role of overseeing the PHS Interact Club — we could not do this without you.

contact someone who could type up our lost passport report.

This Week Continued from p. 1

Cummo is a Graduate of Cal Poly University in Pomona. Upon graduation, she was immediately hired by Macy's West, where she worked 10 years in retail management and made her stores highest ranking in the region. She left Macy's West to work as director of Small Business for the Montebello Chamber of Commerce for 6 years.

Think of friends and associates who will welcome a chance to hear and meet this extraordinary source of free business counsel. Ask them to join you THIS THURSDAY at Noon.



Economic Update In The News

Total construction spending rose 1.8 percent to \$981.3 billion in July from the revised June estimate of \$963.7 billion. Compared to July 2013, construction spending has risen 8.2 percent on a year-over-year basis.

The Mortgage Bankers Association said its seasonally adjusted composite index of mortgage applications for the week ending August 29 rose 0.2 percent from the previous week. Purchase volume fell 2 percent. Refinancing applications increased 1 percent.

Manufacturing activity rose to 59 in August after a reading of 57.1 in July. A reading above 50 signals expansion. It was the 15^{th} consecutive month of expansion, and the overall economy grew for the 63rd consecutive month.

Factory orders rose \$53.1 billion, or 10.5 percent, in July to a seasonally adjusted \$558.3 billion. The surge was largely due to an uptick of aircraft orders (Boeing) and follows a 1.5 percent increase in June. Excluding the volatile transportation sector, new orders decreased 0.8 percent in July.

The trade deficit decreased from \$40.8 billion in June to \$40.5 billion in July. Exports rose \$1.8 billion to \$198 billion. Imports increased \$1.6 billion to \$238.6 billion.

Non-manufacturing activity rose to 59.6 in August, the highest level since August 2005. A reading above 50 signals expansion. It was the 55th straight month of expansion in the services sector.

Initial claims for unemployment benefits for the week ending August 30 rose by 4,000 to 302,000. Continuing claims for the week ending August 23 fell by 64,000 to 2.464 million — a new recovery low. The less volatile four-week average of claims for unemployment benefits was 302,750.

The unemployment rate fell from 6.2 percent in July to 6.1 percent in August. Employers added 142,000 jobs in August and revised the July figure of jobs gained from 209,000 to 212,000.

Upcoming on the economic calendar are reports on wholesale trade on September 10 and retail sales on September 12.

Industry Insider NAR 2014 Homebuyer and Seller Generational Trends Study

According to a recent National Association of REALTORS® (NAR) study, Generation Y (born 1980-1995) — sometimes called Millennials or Generation Next — make up the largest share of homebuyers (31%) in the US. They also make up the smallest number of home sellers (12%). Generation X (born 1965-1979) is the second-largest group of homebuyers (30%) and the largest group of home sellers (29%).

The NAR report breaks down the large Baby Boom Generation into two groups. Those born 1955-1964 accounted for 16 percent of home purchases, while those born 1946-1954 were responsible for 14 percent of home purchases. The Silent Generation (born 1925-1945) bought the remaining 9 percent of homes.

Reasons the Silent Generation purchased homes included caring for aging parents (27%), children moving back home (23%) and the desire to reduce expenses (21%). Boomers had similar reasons: Children moving back home (38%), desire to reduce expenses (18%) and caring for aging parents (15%).

Reasons Gen X purchased a home included the need for a larger home or job relocation. The primary reason for Gen Y was the desire to own a home.

Gen Y buyers anticipate living in their home for the shortest period of time (10 years), followed by Gen X (15 years). Both groups of Boomers plan on residing in their new home for 20 years.

Gen X was the most likely group to have delayed selling a home because it was worth less than the mortgage (19%), followed by Gen Y (17%) and Boomers born 1955-1964 (10%).

The reasons for selling a home were the same for both Boomers born 1946-1954 and the Silent Generation: wanting to move closer to friends and family, home is too large, and retirement. For Boomers born 1955-1964, the most common reasons for selling were job relocation or the home was too large. The most common reason Gen Y and Gen X were selling a home was due to job relocation or the home was too small.

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

