

September 25, 2014

This Week

**Bonnie R. James,
 EduD (USC)
 BRI & Associates,
 LLC**

**Program Host:
 Ray Carlson**

We are honored to have Dr James speak from his vast experience in education on what we might do to expand our Job Creation & Entrepreneurship program to a much larger scale, domestically and internationally.

After completing two undergraduate degrees, a master's degree and a doctorate at USC. James distinguished himself by becoming the first African-American Chief Business Officer at a California Community College. Also, as the first Chief Facilities Executive for the Los Angeles Unified School District, he oversaw a \$2.5 billion construction budget and functioned as District's construction program manager. In these positions, he honed two very valuable skills — managing details and managing people.

His company offers consultants in planning and management to school districts that have major construction

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REFLECTIONS

by Hal Yorke, President
BE REFLECTIONS?

On the Scientific Method

One of the greatest achievements of science is not the moon landing, the computer, or the Internet, but rather the general procedure for conducting scientific inquiry, the *Scientific Method*, which has driven the advancement of science and technology for the past four centuries. The Oxford English Dictionary defines the scientific method as "a method or procedure that has characterized natural science since the 17th century, consisting in systematic observation, measurement, and experiment, and the formulation, testing, and modification of hypotheses."

The scientific method does not require a fixed sequence of steps, but is better characterized by a general procedure for doing science. It includes: observation, formulating a testable hypothesis to explain the observation, testing the hypothesis with a controlled and repeatable experiment, full disclosure of the experimental methods used. To be scientific, a hypothesis must make predictions, which themselves can be tested by experiment. These predictions, if they pan out, allow the design of new more refined experiments and, as a

byproduct, the design of new, improved machines, devices, and ideas.

An example is lightning. Of course one can construct the hypothesis that the god Thor causes lightning. However, this hypothesis does not make predictions that could be tested by controlled scientific experiments. By contrast, Benjamin Franklin postulated lightning was an electrical current passing through air. To test his hypothesis, he designed and conducted an experiment using a kite and a key. He published his results and gave enough details of the experiment, so that others could repeat the experiment. This and other experiments on electricity led to computers, the Internet and important aspects of the moon landing.

Please turn to Reflections, p.3

Greeters

September 25
Ray Carlson

October 01

John Casci

October 08

Ray Carlson

Program Review



That was the message from last week's speaker, Salvatrice Cummo,

Executive Director of PCC's Small Business Development Center (SBDC). The recipients of this help are startup and existing small businesses. Funded Jointly by the Small Business Administration and PCC, the SBDC's mission is to provide various services, resources, and guidance to help them succeed.

Sparks is published 48 weeks a year and is the official publication of the Rotary Club of Altadena. The deadline for submission of articles is Friday at 6p to current editor email, fax, or delivery.

Rotary Club of Altadena - #7183

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Help is on the Way

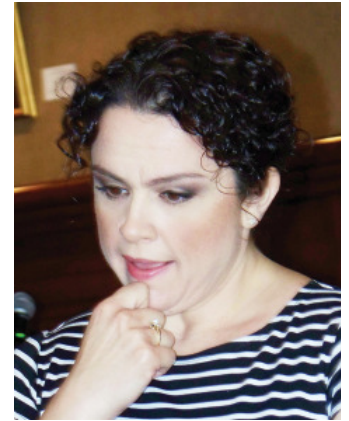
Cummo recounted how her family owned several small businesses, so she was familiar with the issues regarding success and failure. Somewhere in college, she *fell in love* with business. She worked for Macy's for 10 years, rising to the level of regional manager over 10 stores. She discovered, however, that she didn't feel the same way about corporate business.

She began thinking about her family's businesses, and got involved as an advocate for business in her hometown of Montebello. She did such a good job that she was hired by the Chamber of Commerce as Director of Business Development.

In this capacity, she realized that small businesses needed help with marketing, finances, and more. She knew that funds would be needed to provide this help. The SBA (Small Business Administration) was opening an office in the San Gabriel Valley, and they wanted her to run it, but they told her that PCC would be doing the actual hiring, so she would have to win them over, which she did.

Small businesses face three challenges: 1) Access to capital, 2) Growing their business, and 3) Help with their taxes. They

use three methods to acquire new customers: Word of mouth, websites, and email marketing.



The PCC/SBDC wants to be the premier destination for startups and small businesses. They're involved in assisting the City of Pasadena in achieving its goals, conducting workshops, and consulting for small business. They conduct seminars and customized plans, and it's all free and confidential.

Cummo then provided examples of what they have done for real businesses. She discussed an organic food business, a film production company, a company that sold camel's milk, and a children's clothing boutique. In all cases, the PCC/SBDC provided resources, training, research, and guidance to help all of these businesses succeed. This organization is certainly a much needed resource for all small businesses. Ed Jasnow ○

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.

Congratulations



Birthdays



- 09/13 - Boyd Hudson
- 09/17 - Dennis Mehringer
- 09/19 - Bob Collinge
- 09/22 - Etta McCurry



Anniversaries



- 09/13 - Boyd & Alice Hudson

Community Projects



Coming to Altadena Rotary members under separate cover is the Rotary *Communities in Action: a Guide to Effective Projects*. (See p. 5 for the cover.) This is a great piece that walks clubs through the *life cycle* of effective service projects — including selection, planning, implementation, and evaluation. It also includes resources available to Rotary clubs through Rotary International. I encourage all members of our club to read it through as we look at

continuing to plan projects in our community for the Fall, Winter and Spring.

This Fall we will be building three (3) tent decks at the Trask Scout Camp in Monrovia on Saturday, October 18 from 7:30a to 2:30p. Signups are available on ClubRunner or by contacting Quick Cunningham (steve21@earthlink.net or 626-795-2669). Cunningham and his committee continue to plan for this project and will be meeting together at the Altadena Ale House at 5:30p on Friday, September 28. You are invited to participate.

Mike Noll and Tom McCurry are mak-

ing plans to refurbish a playhouse and install it at a non-profit in Altadena. The playhouse has been disassembled and is being held (*temporarily*) at David Smith's shop. If you would like to assist Mike & Tom, you are encouraged to contact Mike at mike@mbnollcpa.com or 626-355-6965.

I will be contacting my committee soon to begin the process of planning our Spring project.

Thanks for all you do and your willingness to serve our community with these hands-on projects. ○

Reflections

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One of the key elements of the modern scientific method is publishing in peer-reviewed journals. After submitting an article for publication, other experts in the field of inquiry judge not whether the hypothesis is right or wrong — that can take years or even centuries — but rather whether the author or authors have exercised due diligence when testing the hypothesis and describing how they tested the hypothesis. Publishing results and conclusions, say in the *New York Times* or on Fox News, without first allowing experts in the fields to check the methodology is unscientific and highly suspect. Unfortunately, when huge sums of money are involved in a *discovery* or in *debunking* science results obtained with the scientific method, this is exactly what happens.

Yes, it could take centuries to disprove a scientific theory or hypothesis. A good

example is Newton's *Law of gravity*. It has been successfully tested and verified for centuries. Astronomers used it to accurately predict the movement of bodies in our solar system. The military has relied on the theory to predict the path of artillery shells and missiles. Newton's Law got astronauts to the moon. However, modern, highly refined tests have shown that Newton's Law is wrong. Our GPSs would be highly inaccurate within days, if they relied on Newton's Law. Einstein's *General Theory of Relativity* has since replaced Newton's Law. It has been extensively tested and shown to yield correct predictions. Two further predictions from Einstein's Theory of General Relativity are the existence of black holes and the Big Bang history of the early universe.

In conclusion, scientists do not *prove* theories with their controlled experiments

and observations; they are just testing them in an attempt to *disprove* them. Through the falsification of a scientific theory or hypothesis, new hypotheses and theories can be developed, which lead to new predictions and ultimately scientific progress. ○

This Week

Continued from p. 1

projects. BR&J Associates, LLC has served LA Unified School District, Pasadena City College, Compton community College, and Los Angeles Southwest College.

Bring a business acquaintance who could be interested in major construction project management, and also hear about our club's significant activities in teaching Entrepreneurship to students, and maybe join our club. ○



MONEY MATTERS

by Linda
Wilkes

In The News

Retail sales rose 0.6 percent to \$444.4 billion in August. This follows a revised 0.3 percent increase in July. Compared to a year ago, August retail sales have increased 5 percent.

According to the Federal Reserve, monthly consumer credit debt rose \$26 billion in July for a total credit debt level of \$3,237.7 billion. Revolving debt, which includes credit cards, increased \$5.4 billion to \$880.5 billion. Non-revolving debt, which includes car loans, rose \$20.6 billion to \$2,357.1 billion.

The Mortgage Bankers Association said its seasonally adjusted composite index of mortgage applications for the week ending September 5 fell 7.2 percent from the previous week. Purchase volume fell 3 percent. Refinancing applications decreased 11 percent.

Wholesalers increased their inventories 0.1 percent to \$533.8 billion in July. Sales at the wholesale level rose 0.7 percent to \$458.6 billion in July. On a year-over-year basis, sales were 7.5 percent higher than in July 2013. The seasonally adjusted wholesale inventories/sales ratio in July 2014 was 1.16.

The Reuters/University of Michigan consumer sentiment index for September's initial reading rose to 84.6 from August's final reading of 82.5. It was the highest reading since July 2013. The current economic conditions component fell from 99.8 to 98.5. The expectations component rose from 71.3 to 75.6.

Total business sales increased 0.8 percent to \$1,360.3 billion in July, up 5.3 percent from a year ago. Total business inventories rose 0.4 percent to \$1,750.1

billion in July, up 5.9 percent from a year ago. The total business inventories/sales ratio in July was 1.29.

Initial claims for unemployment benefits for the week ending September 6 rose by 11,000 to 315,000. Continuing claims for the week ending August 30 rose by 9,000 to 2.487 million. The less volatile four-week average of claims for unemployment benefits was 304,000.

Upcoming on the economic calendar are reports on the housing market index on September 17 and housing starts on September 18.

Mind Your Money

Factors That Can Affect the Cost of Home Insurance

Many factors can affect the cost of home insurance. Here are some of the most important:

Home Location - The average cost of a homeowner's insurance policy is approximately \$900 a year. If the home is located in a high-risk area susceptible to wildfires, tornadoes or hurricanes, the cost of insurance could triple or quadruple. The crime rate in the neighborhood will also affect costs. Security systems can offer on average a 5 percent to 15 percent discount off an insurance policy.

Home Age - A new home can provide a discount up to 30 percent. If a home is over 25 years old, insurance rates will be higher. Older structures are more susceptible to electrical, plumbing, roofing and foundation problems that can be costly to repair. Plumbing is an acute problem because water can lead to mold and mold is expensive to remediate.

Home Materials - Fire-resistant materials, such as brick or concrete, can lower home insurance costs by as much as 20 percent. Alternatively, more flammable materials, such as wood shingles or wood siding, can increase the cost of home insurance.

Backyard Pool - Pools present additional liability for insurance companies and many require a solid fence with a locking gate surrounding the pool. Pools — and items like trampolines — can increase insurance costs by 10 percent or more.

Canine Companions - The average cost paid out for dog bite claims in 2012 was \$29,752, according to the Insurance Information Institute. For this reason, dog owners — particularly those with larger dogs — will pay higher insurance rates.

Fire Station and Fire Hydrant Distance - Proximity to a fire hydrant and station can alter the cost of insurance, as well as whether the fire department is a professional or volunteer fire service. ○

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

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Communities **IN ACTION**

A Guide to Effective Projects



ROTARY INTERNATIONAL®

Front Cover of the Rotary International's new booklet on Effective Community Projects