

This Week

John Chase District Governor with his wife Elizabeth and Sheriff Vicki Stucky

District Governor, John Chase and his wife, Elizabeth, were born and raised



in the Midwest. They each graduated with an Associate Degree from Iowa Lakes Community College. Relocating to the Las Vegas area in 1990, Elizabeth began her career in the airline industry, and John started working as a police officer.

John continued his education, graduating from the University of Nevada, Las Vegas with a Bachelor's Degree and later with a Master of Business Administration. John and Elizabeth opened Amerisent Insurance - Boulder City, an independent insurance brokerage office, in 2011. John retired from the Boulder City Police Department in 2014 at the rank of Deputy Chief.

John and Elizabeth have two children,

Please turn to This Week p. 4

People of Determination

Greetings from Uzbekistan! Over the years I've found that one of the fun aspects of travel is observing (and often photographing!) different signs in different countries. Many are intriguing, most are humorous and some remain a mystery in terms of their meaning. Cultural differences are often revealed on washroom doors, immigration areas at airports and street signs that one might think would be universal.

In the past couple of weeks I have seen



plenty of legitimate *Camel Crossing* signs as I traversed the Saudi Arabian desert. However the sign that most intrigued me was in Abu Dhabi that I first saw at the entrance to the Grand Mosque and subsequently at different locations: **PEOPLE OF DETERMINATION.**

Whereas in most countries, signs pointing out wheelchair ramps say "Disabled Access," in the United Arab Emirates (UAE), they say "People of Determination."

The new term was launched in April 2017 by HH Sheikh Mohammed bin Rashid Al Maktoum, vice president of the UAE and ruler of Dubai, as part of his national strategy for empowering people with disabilities.

"Disability is in fact the inability to make progress and achievements. The achievements that people of determination have made in various spheres over the past years

are proof that determination and strong will

can do the impossible and encourage people to counter challenges and difficult circumstances while firmly achieving their goals," Sheikh Mohammed said.

He also directed the appointment of a dedicated person in every service-related organization, who will be in-charge of facilitating the service for people with disabilities.

Ever since, signs referring to "people of determination" have been popping up all over

public areas in the UAE. Free entry is also given at many attractions for people of determination.



Greeter of the Week

February 21
Nick Santangelo

February 28
Charles Wilson

March 07
Mike Zoeller

Program Review

CEO Relates History of a California Institution



Every once in a while it is fun to go back in time and learn about institutions of southern California which have contributed much to our way of life. It is an added plus if that institution has a connection to Rotary. This last Thursday February 14), we had that



opportunity when we heard from Richard Frank, President of the Lawry's restaurant chain.

The Lawry's food chain has a long and varied history in California. It originally started in 1860 when Richard's great great grandfather, Louis Frank, started a meat store in Milwaukee called L. Frank & Sons. Louis' grandson (Lawrence) came to California and married Henrietta Van De Kamp in 1913. Lawrence immediately embarked on a food service career. He opened a potato chip store in downtown Los Angeles in 1920. He opened a series of baked goods



stores under the name of Van de Kamps Holland Dutch Bakers, which grew to over 300 stores, all with the classic windmill

design. Many of the stores were located in grocery stores. The baked goods were made at a large facility in Los Angeles, near Glendale.

Lawrence opened a restaurant in Atwater that is now called the Tam O'Shanter in 1922. Richard believes that it is the oldest restaurant in southern California in the same location under the same ownership. At the same time in 1920, Lawrence joined LA 5, the major Rotary club in southern California.

Please turn to Program, p.4

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Rotary Club of Altadena - #7183

Chartered: February 14, 1949

P.O. Box 414, Altadena, CA 91003

www.altadenarotary.com

Meets: Thursday, 12:10p

Altadena Town & Country Club

2290 Country Club Drive • Altadena, CA

626-794-7163

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Dist 5300 Gov. John Chase

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Jim Gorton, Sec..... Bus. 323-816-6713
Mike Noll, Treas. Bus. 626-683-0515

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Mark Mariscal • Ed Jasnow
John Frykenberg • Dennis Mehringer
David Campbell • Sarah O'Brien • Mike Zoeller

Chairmen

Mark Mariscal..... Administration
David Smith Foundation
Charlie Wilson Asst. Foundation
Frank Cunningham Membership
Jacque Foreman Public Awareness
Jacque Foreman..... Acting Publicity
Jacque Foreman..... Sparks/Website
Mike Zoeller Club Projects
Doug Colliflower Community
David Smith..... International
To be Announced..... Asst. International
Tony Hill..... Youth Contests/Awards
Mike Zoeller..... Youth Projects
John Frykenberg..... Vocational
Editor, Design & Typesetting..... Foreman Graphics
Photography..... Jacque Foreman

February

Conflict Prevention & Reduction

Program Chair: Mark Mariscal

07 - Danny Gott, Danny's Farm

14 - Richard Frank, CEO Lawry's Restaurant

21 - John Chase - District Governor & Honoring of Captain Vicki Stuckey

28 - Jervey Tervalon - Altadena Writer, Poet & Author

Congratulations



Birthdays



07 - Freddy Figueroa

08 - Mike Zoeller

10 - Julius Johnson

16 - Sunny Wu Kerekes

16 - Joan Frykenberg

27 - Mark Mariscal

28 - Wendy Davis Noll



Anniversaries



03 - Sue & Don Applegate

17 - Ed & Mona Jasnow

21 - Frank & Judy Cunningham

> > The Rotary Foundation < < A Bit of Information The Foundation in a Nutshell



The Rotary Foundation transforms your gifts into service projects that change lives both

close to home and around the world.

During the past 100 years, the Foundation has spent \$3 billion on life-changing, sustainable projects.

With your help, the foundation can make lives better in your community and around the world.

The Rotary Foundation Mission

The mission of The Rotary Foundation of Rotary International is to enable Rotarians to advance world understanding, goodwill, and peace through the improvement of health, the support of education, and the alleviation of poverty.

Why should I donate to The Rotary Foundation?

Your donation makes a difference to those who need our help most. More than 90 percent of donations go directly to supporting the foundation's service projects around the world.

How does

The Rotary Foundation use donations?

Rotary's 35,000 clubs carry out sustainable service projects that support the Foundation's six causes:

- **Promoting Peace:** Rotary encourages conversations to foster understanding within and across cultures. We train adults and young leaders to prevent and mediate conflict and help refugees who have fled dangerous areas.
- **Fighting Disease:** We educate and equip communities to stop the spread of life-threatening diseases like polio, HIV/AIDS, and malaria. We improve and expand access to low-cost and free health care in developing areas.
- **Providing Clean Water, Sanitation and Hygiene:** We support local solutions to bring clean water, sanitation, and hygiene to more people every day. We don't just build wells and walk away. We share our expertise with community leaders and educators to make sure our projects succeed long-term.
- **Saving Mothers and Children:** Nearly 6 million children under the age of five die each year because of malnutrition, poor health care, and inadequate sanitation. We expand access to quality care, so

mothers and their children can live and grow stronger.

- **Supporting Education:** More than 775 million people over the age of 15 are illiterate. Our goal is to strengthen the capacity of communities to support basic education and literacy, reduce gender disparity in education, and increase adult literacy.
- **Growing Local Economies:** We carry out service projects that enhance economic and community development and create opportunities for decent and productive work for young and old. We also strengthen local entrepreneurs and community leaders, particularly women, in impoverished communities.

With donations like yours, the Foundation has wiped out 99.9 percent of all polio cases. Your donation also trains future peacemakers, supports clean water, and strengthens local economies.

What impact can one donation have?

It can save a life. A child can be protected from polio with as little as 60 cents. The Foundation's partners make your donation go even further. For every \$1 Rotary commits to polio eradication, the Bill & Melinda Gates Foundation has committed \$2. ○

This Week

Continued from p. 1

Ashley and Meghan, who attend the University of Nevada, Reno. John also served as president and charter member of the Friends of Boulder City Police Department; he is currently Board President of the Nevada Community Prevention Coalition and a past board member of the Las Vegas Boys and Girls Club to name a few.

John joined Rotary in 2001 as an opportunity to serve his community and found many years of unwavering support for him and his family. He is a two-time president of the Rotary Club of Boulder City, established in 1937. John has been Rotarian of Year four times, Executive Assistant Governor once, Assistant Governor three times, and RYLA Chair three times. He was also instrumental in the establishment of the District's first Satellite Club.

John's most memorable Rotary moments involve service to others with his children. Ashley, who was working on her Girl Scout Gold Award, went with John to India for a NID. Meghan, while working on her Girl Scout Gold Award, went with John to Xpujil, Mexico where they built water cisterns.

Both trips were amazing opportunities for John and his girls to experience Rotary on an international scale while having a meaningful impact on the lives of others.

John has witnessed first-hand the importance of the family of Rotary and is striving to make that an important component of the 2018 - 2019 Rotary year.

And from our Altadena Sheriff's Station

The Altadena Sheriff's Station staff has been led by Captain Vicki Stuckey, who will be retiring at the end of March. Stuckey, is a 32-year veteran of the Los Angeles County Sheriff's Department, and was assigned as the Altadena Station Captain by Sheriff Jim McDonnell in October of 2015. Altadena Sheriff's Station is responsible for providing law enforcement services to the citizens of Altadena.



Stuckey's career with the Sheriff's Department began in 1985. After graduating from the Sheriff's Training Academy as a deputy sheriff, she worked at Sybil Brand Institute for Women and then moved on to a patrol assignment at Norwalk Station where she worked a variety of assignments. She was promoted to Sergeant in 1997 and was assigned to Transportation Bureau and Carson Station.

After she was promoted to Lieutenant in 2007, she was assigned to Century Regional Detention Facility, Lomita Station, Compton Station, and the Office of the Assistant Sheriff.

Stuckey holds an Associate of Arts degree from Compton College and a Bachelor of Science degree in Criminal Justice from California State University, Long Beach and she enjoys running, reading, cycling, quilting, traveling, and spending time with her family and friends.

This week we will be presenting Captain Vicki Stuckey with a photo from this year's Christmas Celebration, which she attended and a check. ○

Program

Continued from p. 2

In 1926, the Crippled Children's Society of Los Angeles was founded, with significant involvement of Lawrence and LA 5. The Pasadena affiliate, was set up in the 1950s. The center, located in east Pasadena, was called the Lawrence L. Frank Center.

The Van de Kamps chain also participated in Pasadena's Rose Parade. For many years, there was a Van de Kamps float in the parade.

A significant development occurred in 1938 when *Lawry's the Prime Rib* restaurant opened in

Beverly Hills. Lawrence loved a traditional prime rib dinner and wanted to offer this experience to his friends and customers. Lawry's has grown to be a southern California institution. It is located on La Cienega Boulevard in the heart of Beverly Hills. It has hosted several Rotary clubs over the years. The restaurant was one of the first restaurants to offer valet parking and doggy bags. The prime rib is served from large rolling metal carts that have become legendary.



During the late 1940s Lawrence developed a seasoned salt to use at

Lawrys. It became a huge hit and lead to a whole new multi-million dollar business called Lawry's Foods. Richard's father ran this business until it was sold in 1979.

Lawrence opened an Orange County affiliate in the 1960's called the Five Crowns. It serves the Lawry's menu with the traditional prime rib dinner. It has become quite popular in Corona del Mar since its opening.

Lawry's went international in the 1990s. There are seven restaurants now operating in five Asian countries. All throughout their long history, the Frank family members have been Rotarians. It has been their way of contributing back to their community, which has supported them and their ventures for so many years ○



Buy Your First Home in One Year

A Step-by-Step Guide



Advice You may Wish to Share

A real yard. Closets bigger than your average microwave. The freedom to decorate however you darn well please! Making the switch from renting to owning is exhilarating, but many rookie homebuyers find the process trickier to navigate than they expected.

This is why we created our First-Time HomeBuyer Checklist. The 12-month timeline will help you sidestep common mistakes, like paying too much interest or getting stuck with the wrong house. (Yep, it happens!) 12 Months Out

Check your credit score. Get a copy of your credit report at annualcreditreport.com. The three credit bureaus (Equifax, Experian, and TransUnion) are each required to give you a free credit report once a year. A Federal Trade Commission study found one in four Americans identified errors on their credit report, and 5% had errors that could lead to higher rates on loans. Avoid last-minute bombshells by checking your score long before you're ready to make an offer. And work diligently to correct any mistakes.

Determine how much you can afford. Figure out how much house you can afford and want to afford. Lenders look for a total debt load of no more than 43% of your gross monthly income (called the debt-to-income ratio). This figure includes your future mortgage and any other debts, such as a car loan, student loan, or revolving credit cards.

There are plenty of calculators on the web to help you determine what you can afford. If you're pushing the limits, start

reducing your debt-to-income ratio now.

Make a down payment plan. Most conventional mortgages require a 20% down payment. If you can swing it, do it. Your loan costs will be much less, and you'll get a better interest rate. If, however, you're not quite able to save the full amount, there are many programs that can help. FHA offers loans with only a 3.5% down payment. But they require mortgage insurance premiums, which will drive up your monthly payments. The U.S. Department of Housing and Urban Development (HUD) provides a list of non-profit homebuying programs by state. Also check with credit unions; and your employer might even have an assistance program.

As you're planning your savings strategy, keep in mind that banks like you to "season" your money. That is, they like to see that you've had stable funds in your account for 60 to 90 days before applying for a loan. Don't worry: You can still use a financial gift from a family member or bonus received near the time you buy.

9 Months Out

Prioritize what you most want in your new home. What's most important in your new home? Proximity to work? A big backyard? An open floor plan? Being on a quiet street? You'll make a much better decision on what home to buy if you focus on your priorities. If it's a joint decision, now is the time to work out any differences to avoid frustration and wasted time. Perhaps most important: Know what trade-offs you're willing to make.

Research neighborhoods and start visiting open houses. But now's when the fun

begins, too. Use property listing sites, such as realtor.com, to find out about neighborhoods, public transport, and cost of living.

Start visiting open houses to get an idea of what kind of homes are in your price range and what neighborhoods appeal the most. Seeing potential homes will also keep you motivated to continue reducing your debts and saving for your down payment.

Budget for miscellaneous homebuying expenses. Buying a home has some miscellaneous upfront costs. A home inspection, title search, property survey, and home insurance are examples. Costs vary by locale, but expect to pay at least a few hundred dollars. If you don't have the cash, start saving now.

Start a home maintenance account. Speaking of saving, start the good habit now of putting a little aside each month to fund maintenance, repairs, and home emergencies. It's bad enough to have to call a plumber. It's worse if you're paying credit card interest on that plumbing bill.

6 Months Out

Collect your loan paperwork. Banks are very particular when it comes to mortgage loans. They demand a lot of paperwork. What they'll want from you includes:

W-2 forms – or business tax return forms if you're self-employed – for the last two to three years

Personal tax returns for the past two to three years

Your most recent pay stubs

Credit card and all loan statements

Your bank statements

Addresses for the past five to seven years

Please turn to Real Estate, p. 6

Real Estate

Continued from p. 6

Brokerage account statements for the most recent two to four months

Most recent retirement account statements, such as 401(k)

If you start collecting these documents now, it'll lessen the stress when it's time to get your loan. Bonus: Looking closely at your loan documents each month will also help you stay focused on saving for your down payment and keeping your debt-to-income ratio low.

Research lenders and REALTORS®. Start interviewing REALTORS®, specifically buyers' agents. A buyer's agent will work in your best interest to find you the right property, negotiate with the seller's agent, and shepherd you through the closing process. Your agent also can be instrumental in finding a lender who's familiar with first-time home buyer programs.

Even better, look for a mortgage broker, who will shop for a competitive loan rate for you among multiple lenders, unlike a bank, which can only offer its own products.

3 Months Out

Get pre-approved for your loan. At this point, if you've been following this timeline, your credit score, paperwork, and down payment should be on track. You've done your research on lenders and buyers' agents. Now it's time to start working with them.

First you'll need to get pre-approved for a mortgage.

Make an appointment with your lender or mortgage broker and bring all your paperwork. He'll run a credit check on you and tell you how much of a loan you're approved for. It often makes sense to borrow less than the maximum the lender allows so you can live comfortably. Draft a budget that accounts for mortgage payments, insurance, maintenance, and everything else you have going on in your life.

Start shopping for your new home. One you're pre-approved, the buyer's agent you've chosen will be able to target homes that meet your priorities in your price range. This way you won't be wasting time looking at homes you can't afford.

2 Months Out

Make an offer on a home. It usually takes at least four to six weeks to close on a home. So if you have a firm move-out date, allow enough time to deal with any hiccups that can delay closing.

Get a home inspection. One of the first

things you'll want to do after an offer is accepted is have a home inspector look at the property. If the home inspector finds something that needs repair, that's a common example of something that can delay closing.

In the Last Month

Triple-check that all your financial documents are in order and review all lending documents before closing. You're in the home stretch! If you've been keeping your documents up to date, and your down payment is in reserve, these final steps are the easiest. Reviewing the mortgage documents is probably the most difficult. Your agent can help guide you through them.

Get insurance for your new home. Don't forget to secure insurance before closing. You'll need to bring proof of insurance to closing.

Do a final walk-through. Do a final walk-through of your new home, usually a day or two before closing, to make sure the home is in the shape you and the seller have agreed upon.

Get a cashier's check or bank wire for cash needed at closing. Make sure you get an exact amount of cash needed for closing. You'll get that number a few days before closing so you can secure a cashier's check or arrange to have the money wired. Regular checks aren't accepted.

***That's it.
Congratulations!*** ○





Two Items of Interest

You can Borrow a Bit of our History

Peace Conference Reservation Deadline

This Thursday, February 21

At our meeting last week, we celebrated the 70th anniversary of the Altadena Rotary Club. For those of you interested, the club does have a brochure that talks about the first 10 years of club history. Feel free to ask me at an upcoming meeting for a loan.

Our District 5300 Peace Conference is fast approaching. Our club is one of the sponsors and we have are paying the registration fee for any of the club members who wish to attend. The event is Saturday, February 23rd at La Verne University from

8 am to 2 pm., and includes lunch.

So far planning to attend are: Mike Zoller, Mark Mariscal, Jennifer Hall Lee and Rene Amy. Please let me know if you have an interest. I must register people by this coming Thursday. ○



February 14 - Posing by the Rotary 4-Way Test are two future club presidents. Each will serve for the 2019-2020 Rotary year. Scott Vandrick (l) will be the President of Pasadena Rotary, and Mark Mariscal is slated to be President of Altadena Rotary.

Form & Line

by Jacque Foreman

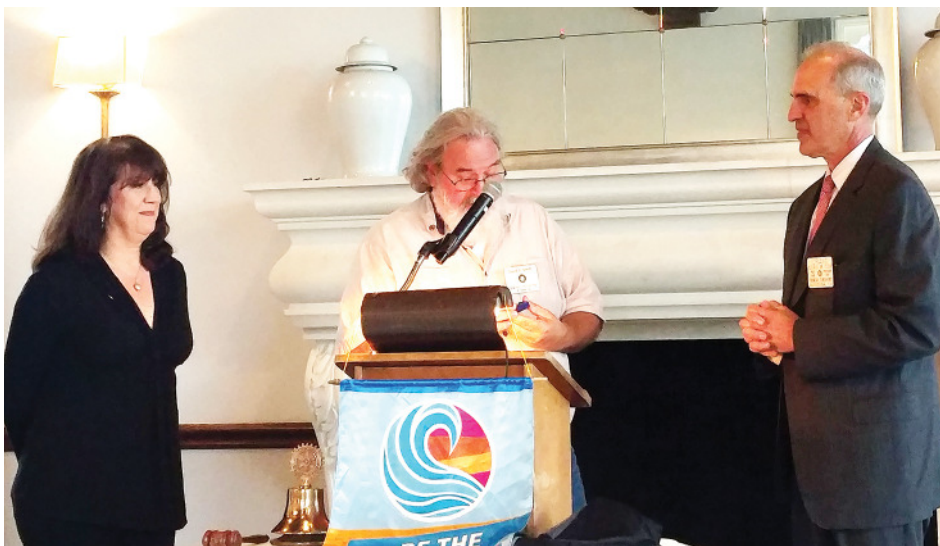
This & That

It's a common expression: "Have a Good Day." Have you ever thought that just *Having a Good Day* puts you at the mercy of whatever comes your way. You are in the passenger seat of your life. I prefer to say, "Make it a Good Day." That phrase puts the person in the driver's seat of his/her life.

Where would you rather be? It is your choice. You can take responsibility for your life and how you react to what comes your way, or, you can let others be responsible for your life.

...

You may have noticed that I generally end my emails with the words: *Happiness, Joy & Laughter*. Many who comment on it like it but think it is a *canned* email signature. It is not. I decided many years ago that those words had to be *intentional*. Each time they appear at the end of an email or card, it is intended as a wish. ○



January 31 - Craig Cox (r) receives a diamond Paul Harris pin from David Smith, Foundation Chair (behind the podium) and Sylvia Vega (l), our new Assistant Foundation Chair. The diamond indicates that he has contributed more than \$10k to the Foundation.

Los Angeles County Sheriff's Department Reserve Deputy Program

Back in the 1800s, the Sheriff would look to the community to form a posse and deputize citizens to assist him in the apprehension of horse thieves, murderers, or other criminals. Thankfully, we have thousands of full-time deputies to perform those duties today, but, in 2018, just like the 1800s, the Sheriff is looking to the community to find citizens to volunteer and help by becoming reserve deputy sheriffs.

Reserve deputies undergo the same training and background checks that full-time deputies receive. It's a year-long process, but, after graduation, reserve deputies can perform a wide array of duties and service to the community.

The *Los Angeles County Sheriff's Department Reserve Program* is one of the largest in the country, with over 600 all-volunteer sworn reserve deputy sheriffs. Last year they worked 182,000 hours keeping the citizens of Los Angeles County safe. Those 182,000 hours represent millions of dollars in savings to taxpayers.

Patrolling our communities is only one of many functions performed by reserve deputies. Lifesaving search and rescue missions are performed every week by reserves as part of the Los Angeles County Sheriff's Department's Search and Rescue Program. Last year reserve deputy sheriffs performed 684 missions throughout the county, saving countless lives.

Another opportunity for reserve deputy sheriffs to serve is by becoming a member of the Sheriff's Department's Posse. Posse members work patrolling trails and various community events on horseback.

Reserve deputies also help solve crimes by working in many of the Sheriff's Department's detective units, such as Homicide Bureau, Narcotics Bureau, Fraud and Cyber Crime Bureau, and Special Victims Bureau. We also have reserves who ride street and off-road motorcycles for the Department.

Reserve deputies come from all walks of life and from a wide variety of professions. The common thread of all is a burning desire to give back to their community and assist their fellow citizens.

If you are interested in signing up – just like citizens did over a 150 years ago – there is a **reserve deputy academy scheduled to start in February 2019**. Please contact the Los Angeles County Sheriff's Department Reserve Forces Detail at 323-526-5100 and ask for Assistant Director Mike Leum to get started.

2 N D A N N U A L

WOMEN'S HISTORY CELEBRATION

ESSAY READING

ART EXHIBIT

Keynote by Congresswomen Judy Chu!

SATURDAY
MARCH 2ND, 2019
1PM

A PUSD MIDDLE SCHOOL
COLLABORATIVE EVENT
HONORING THE
WOMEN'S MOVEMENT
& WOMEN'S LIBERATION

with

SPECIAL

GUEST PANEL:

CONGRESSWOMAN *JUDY CHU*

SENATOR *ANTHONY PORTANTINO*

SUPERVISOR *KATHRYN BARGER*

ASSEMBLYMAN *CHRIS HOLDEN*

SUPERINTENDENT *DR. BRIAN McDONALD*

ASSISTANT SUPERINTENDENT *DR. MARISA SARIAN*

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**Altadena
Libraries**

**Second Saturdays, 6:30pm
at the Altadena Main Library
600 E. Mariposa Avenue**

Second Saturdays



October 13*

Upstream
Reggae, Soca, Caribbean

November 10

Past Action Heroes
80s & 90s Covers

January 12

Pasadena Playboys
Country

February 9

JazzZone
Smooth Jazz, R&B

March 9

**The Allan Wasserman
Jazz Ensemble**
Jazz

April 13

Sangre Nueva
Salsa

May 11

The Leapin' Lizards
Rockabilly, Blues, Swing

June 8

Harbor Groove
Latin Rock

MADE POSSIBLE BY FUNDING FROM THE FRIENDS OF THE ALTADENA LIBRARY

*October 13th's Second Saturday Concert is sponsored by the office of Los Angeles County Supervisor Kathryn Barger.