



May 13, 2010

### This Week

### Education makes a Difference Pasadena City College Vocational Awards Guest Host: Dennis Mehringer

This Thursday we will give the PCC awards for the 41st consecutive year.

We will honor 23 hardworking young people who are advancing their education for the improvement in their lives for the long run. The spirit of Dr. Bill Gannon will guide our hearts in our generosity.

Today, we may wonder why our Rotary club has such a passion for the support of education. Well, some telling statistics from the recession that has just ended might guide us. During the worst recession since the Great Depression unemployment soared to over 10 percent.

However, let's delve into the Department of Labor statistics more thoroughly to discover the importance of education in our society today. Out of an average unemployment rate of 9.9 percent for all education levels, college graduates are experiencing an unemployment rate of just 4.9 percent. However, high school graduates

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### **Honoring Students and Teachers**

Itadena Rotary has had a very long relationship with PUSD Schools. PUSD has been having a more difficult time over the last several years. This also means the students attending and the teachers educating those students are finding school more difficult since there is less money available for the schools and students. The money needed just seems to never be there. So it becomes more important every year as the school year comes to a close that Altadena Rotary Club spends lots of meeting honoring PUSD students.

Last week we did the Dewey Merrill Entrepreneurial Awards with Eliot Middle School and Muir High School students being honored for the creation of their business plans.

This week we will once again — as we have for some 35+ years — honor Pasadena City College vocational students. It is always a thrill to see the students from all the different departments be honored for their academic achievements. This is a mix of young, just out of high school, students; returning students; and second career students all looking to make good in this job-challenged world. It is not easy to go back to school; or to

work while going to school, however, it does show a tremendous determination and a desire to achieve more and have a better job. We are so proud of our vocational students and their instructors.

In the weeks to come, we will honor high school students as we hear of the accomplishments of the RYLA attendees and the leadership training they received. We will also have the JROTC awards honoring Blair, Muir and Pasadena High School and Eliot Middle School students.

As we get to June, we will take time to find out from the teachers of the various schools how they spent the many minigrants the teachers received to make the school experience a better one. This is a wonderful program because we have a chance to see how creative the teachers are for their classes, and, in many cases,

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### Greeters

May 13 **Paul Sirois**May 20 **Linda Wilkes**May 27 **Hal Yorke** 



## Program Review 11th Annual Dewey Merrill Awards

or years, Ray Carlson has led the charge for teaching entrepreneur ship both locally and internationally. Through Ray and others in the club like John Frykenberg, Mike Noll and others outside the club we have participated in successful programs in Armenia, Zambia and Nigeria. In our own backyard, Ray has worked to develop training in our middle and high schools that continues to bear fruit. Pasadena Unified has adopted career pathways as a major part of educational reform in the district. As described by Dr. Alice Petrossian, Chief Academic

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Rotary Club of Altadena - #7183

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Officer of PUSD, career pathways looks to make education relevant by showing students how it will help them in their future careers. Teaching entrepreneurship in both middle and high schools is one of the ways the district is implementing this initiative.

Eliot Middle School principal Peter Panell believes that entrepreneurship training helps students connect reading, writing and math

with the real world. Through empower

youth, 16 students participated and developed ideas for businesses. Three of these students briefly presented their business ideas to the club: Jasmine Rob-



les with her dog walking business, Carter Brown and his L.G.S. Let Loose skate

### **May Programs**

Program Chair, John Guerrini May 06 - Eleventh Annual Dewey Merril

May 13 - PCC Vocational Awards? May 20 - RYLA attendees from this year and last relate their experiences May 27 - JROTC awards - Visitor Day

### **June Programs**

Program Chair, Ed Jasnow

June 03 - David Cisneros - The California Egg Board

June 10 - Teacher Mini-Grant Report

June 17 - Rich Boccia - Principal, Blair IB High School

June 24 - President Dave's Demotion Party

board classes, and Douglas Simkins Treble Clef music education service.



John Muir principal Sheryl Orange thanked Rotary for

its support over the many years she has worked in PUSD. Orange introduced Wendelin Donahue who



leads the business academy at John Muir High School. Donahue was pleased to tell the club that 70 students participated in the business

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# Chairmen's Are We our Own worst Enemy? Orner by Ed Jasnow, Community Chair



I just received an e-mail from PUSD Superintendent Edwin Diaz stating that it appears that Measure CC — the \$120 per year parcel

tax that would have significantly helped our struggling school — has failed to achieve the two-thirds majority required to make it law. This means that the school system is going to have to cut more out of its already severely constrained budget to accommodate a \$23 million budget shortfall. On a closer note, it means that the wonderful choral director who directed the Blair IB High School chorus at our meeting two weeks ago, who had received a layoff notice, won't be rehired. What's going to happen to the chorus?

This is awful. I find it incomprehensible that people wouldn't vote to pay \$10 per month to help educate the children who are the very future of our country — indeed, our world. What is wrong with us? Have we become so shortsighted that we can't see what will happen to our country if we don't assure quality educations for our children? Does no one see the emergence of countries like China and India? Do we not see the technology developing in Western Europe? I work at Caltech, and I see how many brilliant scientists are from places other than America. How are we going to compete if we keep laying off quality teachers? What kind of education are we providing with classroom sizes of 35 or more students?

Yesterday was a dark day for education in Altadena, Pasadena, and Sierra Madre. In his e-mail, Suprintendent Diaz said that, while he was disappointed by the results of the vote, he was heartened by the active participation of so many volunteers who worked to spread the word about the measure. That's good, because we are now going to have to all pitch in to do whatever we can to minimize the impact of such severe budget shortfalls. We will be looking for opportunities to help, and we will be calling on you. Stay tuned.

### Program

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plan competition this year. Three of these students briefly described their businesses: Joanna Beltran with her Party, Party Partay party planning service, Juan Boyd and his Exquisite Clothing shirt business, and Laura Viera with her CrayCups custom crayon enterprise. The students







acknowlwere edged by William Syms from Congressman Adam Schiff's office and Tanganica Turner from Assemblyman Portantino's office. Phyllis Merrill made the final remarks





thanking the club for honoring these students and keep-Dewey's ing

memory alive in such a special way.

### This Week

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are experiencing a 12.7 percent unemployment rate, and those without a high school diploma are experiencing a 19.5 percent unemployment rate. Don't these statistics alone reinforce our club's steadfast support for higher education?

### Crew

Continued from p. 1

the funds from the grant purchase can be used for several years. We are so proud that this program has expanded so much. Its pretty exciting when a program goes from \$10,500 to \$13,500 in one year, especially when each mini grant is only \$300.

Another exciting aspect of this program is that teachers who have never written grant proposals are learning how it is done so they can apply for the Rotary mini-grant but can also apply with confidence for other grants available. Some of the teachers have applied for both the mini-grant and for the Americanism minigrant.

Of course the club members all realize we would not be able to help the schools. the kids or the teachers if it were not for the Endowments provided by the Altadena American Legion. I feel pretty good about how we have used the fund.. Some of these endowed funds can be used pretty generally and some are pretty specific. Our job is to use them as wisely as we can. Altadena Rotary keep up the good work.



#### Last Week in the News

The Commerce Department announced that gross domestic product — the total output of goods and services produced in the US — increased at an annual rate of 3.2 percent in the first quarter of 2010. Economists had expected a slightly larger 3.4 percent increase. This follows a 5.6 percent pace of growth in the fourth quarter of 2009, marking the best back-to-back performance since the second half of 2003.

According to the ICSC-Goldman Sachs index, retail sales rose 0.2 percent for the week ending April 24. It was the sixth consecutive gain. On a year-over-year basis, retailers saw sales increase 5.5 percent, the best showing on record, topping a 4.7 percent increase for the week ending April 3.

The Standard & Poor's/Case-Shiller 20city housing price index fell a seasonally adjusted 0.1 percent in February. Following a 0.3 percent increase in January, it was the first decline after eight consecutive monthly gains.

The consumer confidence index rose to 57.9 in April from a slightly revised 52.3 in March. Economists had anticipated a reading of 53.5. The index was benchmarked at 100 in 1985, a year chosen because it was neither a peak nor a trough in consumer confidence.

The Mortgage Bankers Association said its seasonally adjusted index of mortgage applications for the week ending April 23 fell 2.9 percent. Purchase volume increased 7.4 percent. Refinancing applications fell 8.8 percent.

Initial claims for unemployment benefits fell by 11,000 to 448,000 for the week ending April 24. Continuing claims for the week ending April 17 fell by 18,000 to 4.6 million.

Upcoming on the economic calendar are reports on construction spending, pending home sales and factory orders on May 4, and consumer credit on May 7.

### The Home Affordable Foreclosure Alternatives Program

Trying to reduce the rising number of foreclosures in the US, the Treasury Department introduced a new federal program that makes it easier to process a short sale for people unable to keep their homes.

Home Affordable Foreclosure Alternatives (HAFA) streamlines the process for doing a short sale or deed-in-lieu of foreclosure for distressed homeowners who do not qualify for a federal home loan modification through the Home Affordable Modification Program (HAMP) or have missed consecutive payments after a modification.

The HAFA program started April 5, 2010, and ends December 31, 2012. Federal rules require servicers participating in HAMP to implement HAFA. The new program also requires borrowers to be released fully from future liabilities related to their first mortgage, including cash contributions, promissory notes and deficiency judgments.

Participation in HAFA cannot save homeowners from losing their property, but it can eliminate the effects of a foreclosure on their credit. Financial incentives for program participation include a \$1,000 servicing bonus for lenders and a \$1,500 relocation bonus for displaced homeowners. Lenders of other subordinate liens (e.g., HELOCs) may be allowed to keep a limited portion of the proceeds (up to \$3,000 each) of a short sale, with the first-lien lender's approval.

HAFA is designed for homeowners who have applied to HAMP for assistance but

have had no success with their loan modification program. To participate in HAFA, homeowners must still meet HAMP's eligibility criteria: home is principal residence; first-lien mortgage is in delinquency or default is reasonably foreseeable; loan closed before January 1, 2009; unpaid balance is under \$729,750; and the mortgage payment is over 31% of gross income.

For more information on HAFA, go to hmpadmin.com/portal/programs/foreclosure\_alternatives.html

#### Mortgage Rates Are Extremely Low!

Mortgage rates are extremely low and offer outstanding value to homebuyers and those needing to refinance their current mortgage.

A drop in rates provides a tremendous boost to your purchasing power and a low monthly mortgage payment. Whether you are buying or refinancing, these historically low mortgage rates can potentially save you thousands of dollars over the life of your home loan.

If your mortgage is on your mind, please call me right away to discuss your options. Rates continue to be volatile, and this opportunity might not last long. Do not wait until next week. Whether you are looking to buy or refinance, I am here to help you save money! Call me today and let's get started on your loan.

If you know a friend, family member, work colleague or neighbor who could benefit from low mortgage rates, please forward this email to them. I am here to help with professional advice and personal service!

If you like these weekly articles or need or know someone who needs mortgage advice, please go to Linda Wilkes' website: <a href="http://www.myprospectmortgage.com/">http://www.myprospectmortgage.com/</a> <a href="http://www.myprospectmortgage.com/">http://www.myprospectmortgage.com/</a>









MEETINGS HOUSE,
BRETHREN HILLCREST HOMES
2705 Mountain View Drive, La Verne, California
Saturday, May 22, 2010
9:00 A.M - 2:30 P.M. (Registration: 8:30 A.M.)

Conference Theme

### "IS WORLD PEACE POSSIBLE?"

Greetings: District Governor Tom Novotny Conference Chair and Moderator: PDG Dr. Garbis Der-Yeghian

#### THE ROLE OF:

THE FAMILY - Rev. Jerry L. Ferguson
Los Angeles District Superintendent, Church of The Nazarene

FAITH, ETHICS AND VALUES - Rabbi Steven Jacobs
President, Progressive Faith Foundation

ECONOMIC DEMOCRACY - Mr. Mark Chenian International Financial Analyst

#### POLITICAL STRUCTURES - Dr. Aziz Said

Professor and Director, Center for Global Peace, American University; Ranking professor of international relations

#### EDUCATION - Dr. Nancy Erbe

Professor of Negotiation, Conflict Resolution and Peace-building, California State University, Dominguez Hills; Fulbright Senior Specialist in Peace Studies and Conflict Resolution

> YOUTH - Ms. Amanda Zeidan Rotary Ambassadorial Scholar

LUNCHEON KEYNOTE SPEAKER:
PDG Ken Boyd, 2011-2013 Rotary International Director
"The Role of Rotary International in Promoting Global Peace"

"PEACEMAKER OF THE YEAR" INAUGURAL HONOREE: PDG DR. GARBIS DER-YEGHIAN



Rev. Jerry L. Ferguson



Rabbi Steven Jacobs



Dr. Nancy Erbe



Dr. Aziz Said



Mr. Mark



Ms. Amanda Zeidan



PDG Ken Boyd

Admission and Luncheon: \$30.00 Per Person

Complimentary Conference Admission for Senior Citizens and Interact/High School Students (Reservations required)

Reservation Deadline: May 8, 2010

Checks may be mailed to Rotary International District 5300 Office c/o Temple City Postal Centre, 5812 Temple City Blvd., #801, Temple City, CA 91780 Please direct conference questions to Fred Sohl, (626) 441-4531



Invite
your
Friends
to
join us
as we

Honor the Students of the Junior ROTCs

At our next Visitor Day Thursday, May 27, 2010

All we ask ...
Each One bring One

