

This Week
It's a Mystery
Subject to "Need-
to-Know" Only
Program Host:
Julius Johnson

Come and be surprised by a great program that will have been arranged for you by our Program Host, Julius Johnson.

If any information leaks out before Thursday, I'll be sure to pass it along. Until then, it's a mystery. Don't ask me for any clues; I don't have a one.

Speaking of mysteries — I don't have the slightest clue who the program chairs are for this coming Rotary year. I understand that most of them have been picked. I would appreciate it if each of the program chairs would notify me by email and let me know for which month you have been chosen or volunteered.

Hope you all love a mystery as much as I do. But they are more fun if you have a few clues. Come on, Julius, give us a few clues so we have a chance to guess what the program subject will be or who our speaker will be. And, if you were a fan of radio mysteries and kid adventure programs when you were growing up, go to <http://www.dumb.com>. They have lots to share.



View by President
 Tony Hill
from the Hill

Reach Out and Talk Rotary

This week's article will again be about my favorite topic for now — increasing membership, and two events that happened to me this past week related to this topic.

First was a discussion I had with other Rotary Club Presidents in this area who have been grouped together by the District so we can exchange ideas and help each other. I told the group of my primary goal this year of increasing membership. I also mentioned that one of our problems compared to many other clubs is that Altadena is more of a bedroom community — most of our members have to travel some distance to get to our lunch meetings. I was fishing for ideas to help us reach our goal.

The President of the Rotary Club of Pasadena, Ken Hill (no relation), who is also a resident of Altadena, made the observation that Altadena is a very creative community, and many of these creative residents work out of their homes. He also speculated that such potential candidates would make very good Rotarians and, if made aware of our program, would be motivated to join such a community group due to their relatively isolated work environment. What great observations. Let's

all keep our eyes and ears open to such potential Rotarians hidden in our Altadena neighborhoods.

My second experience illustrates my effort to change who I am and become an effective recruiter for Rotary. Believe me if I can do it anyone can do it. I admire the skill of many of you such as Sterling Louviere and Ray Carlson in bringing excellent candidates to Rotary. They are proactive. Unfortunately I have been reactive. If you asked me about Rotary I would tell you but if you did not ask, I did not tell. Well, if I want the rest of you to bring more candidates to Rotary, then I need to lead by example. As uncomfortable as it may make me feel, I realize that I have to become proactive.

So the following is an example of my

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Greeters

July 28

Theodore Clarke

August 04

Craig Cox

August 11

Freddie Figueroa



Program Review

The Need to Hear and Tell Stories

Last week, Colleen Yorke (daughter of Hal Yorke) returned from Germany and shared with us her thoughts on the storytelling through film. She also announced the formation of her new business *Chasing Visions*, which creates — among other things — short videos for clients' use online and through social networking sites.

"If only my father had written down all his stories he used to tell us as children," lamented Yorke, "I'd have volumes to share with you." She explained, "Stories

transport us to other places ... other worlds. We went to outer space or back in time. Films make it possible to relive moments over and over again." For example, when she said, "Here's looking at you, kid," what did we all think of? And when she said, "Toto, we're not in Kansas anymore," what immediately comes to mind?

However, she is saddened that film-making has become a business more than an art. Indeed, she noted that often, more effort goes into making a movie trailer than the movie itself. "As early as 1930, trailers were used to capture a few scenes of a film ... as a teaser. Now, a trailer can be a synopsis of the movie itself. It is often a very large, complex, and expensive commercial."

The danger, of course, is that the story gets lost. "We get lost in the details," she explained. Similarly, scripts used to be much better than they are now. In her opinion, "While it's possible to create a good film from a bad script; no great film was ever made from a bad script."

She claims that today, fewer television shows and movies are made than ever



before. "Home entertainment has taken a bite out of movies." People are reading newspapers less than ever. Last year, forty newspapers ceased circulation of their print editions, and, of those, only two moved to online versions. "The future of artistic filmmaking is in jeopardy. Film production is run by engineers and technicians." She challenges the industry to return to *artistic filmmaking*.

She concluded by sharing some snippets of her work, including "Barbie Girl," "Arte Semper Durat," "Bongi," and a few demo reels. She has relocated to Los Angeles and hopes to immerse herself in her new business.

John Guerrini

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Rotary Club of Altadena - #7183

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P.O. Box 414, Altadena, CA 91003

www.altadenarotary.com

Meets: Thursday, 12:10p

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TBD Vocational/Youth Projects

TBD Membership

Editor, Design & Typesetting Foreman Graphics

Photography Jacque Foreman

July Programs

No Designation - New Rotary Year

Program Chair, Julius Johnson

Jul 28 - To be Announced

August Programs

Membership & Extension Month

Program Chair, To be Announced

Aug 04 - To be Announced

Aug 11 - To be Announced

Aug 18 - To be Announced

Aug 25 - To be Announced

September Programs

New Generation Month

Program Chair, To be Announced

Congratulations



Birthdays



07/27 - Tony Hill



Anniversaries



07/01 - Bill & Ruth Reeder

07/04 - Linda Wilkes & Emily Aiken

07/15 - Craig & Susan Cox

Chairmen's Corner Beneficiary Designations and Charitable Gifting

by Craig Cox, Foundation Chair




The basics of estate planning tell us that assets pass by will or a will substitute. The most common will substitutes are trusts and beneficiary designations. We have spent the last couple of articles on special charitable trusts. Today we will look at ways to maximize charitable gifts using beneficiaries.

The most common vehicles using beneficiaries are life insurance policies, annuities, and Individual Retirement Accounts (IRA). Each of these asset classes has different tax treatment for beneficiaries. Life insurance proceeds are received income tax free. Non-Qualified annuities

(those held outside of Qualified Plans like IRAs or retirement plans) are taxed as ordinary income for any growth above the original investment. All distributions from Traditional IRAs (as opposed to Roth IRAs) are taxed as ordinary income. In addition IRAs have mandatory distribution requirements based on the beneficiary's age.

Let's say Mr. Harris has a \$100,000 IRA and a \$100,000 investment account. He would like to give \$100,000 to the Rotary Foundation when he dies. Understanding the tax ramifications of these different asset types it becomes clear that he should change his beneficiary on the IRA to the foundation and give the \$100,000 to his heirs through his will or trust. This way

the foundation can receive the \$100,000 from the IRA and pay no income taxes! His heirs would be able to step up the cost basis on his investment account and also pay no income taxes. From the above we can see that the most efficient asset to use for charitable gifting would be the IRA followed by the annuity.

Most vehicles using beneficiary designations will allow multiple beneficiaries. This means a charitable organization can be named for a portion of the asset. We always recommend clients check their beneficiary designation every two to three years. Check with your financial and tax advisors to see if you can improve the efficiency of your charitable gifts with these techniques. 

View


Continued from p.1

new efforts to transform myself. Saturday morning this past week I stopped into the Sidewalk Café, the coffee shop owned by Dyanna Henderson's brothers, to have a morning coffee and read my LA Times. There was only one patron there at the time sitting in one of the large chairs by the window. With a choice of any seat in the house, the one that appealed to me the most was a larger table by the window, but that seat was also right next to the one other patron. I fought my instinct to sit at a less desirable table to create space between us. Instead I thought "who knows, this could be a future Rotarian, but if I sit far away I will never even have the chance to communicate, and, therefore, never even have the potential of bringing up Rotary with this young man."

So to make a long story short, I did take the seat close to the one other patron, and we did end up chatting. I found

him to be a very interesting person who appeared to be interested in Rotary. My first impression is that he would be an excellent Rotary candidate. He is a minister working with young adults throughout the LA area. He told me their church was more of an online church rather than a brick and mortar church, and is growing quickly among the young because this type of structure seems to be more appealing to them. I told him how Rotary is struggling to attract young members and how he would appear to have some in-


sight into this problem. He also helps businesses reorganize to improve their bottom lines. He and his wife moved down from the Seattle area about seven years ago and have been here ever since. I am hoping that you will all get to meet him soon as he was very receptive to attending one of our Rotary meetings.

Believe me, this was tough for me to do, but I clearly saw that the effort was worth it. If nothing else, I had a very enjoyable conversation with my morning coffee. 

Tell us about your Travels

The next time you go on a road trip or a cruise, let us know a bit about it. Tell us what was great and what was not so great, or was downright terrible.

In fact, if you just have fun taking your children, your dog, your cat or your grand children to the park or the zoo or even

the library, tell us about the adventure. If you snap a few photographs along the way, well share those too. 



ROTARIANS
ON THE ROAD



MONEY by Linda Wilkes MATTERS

Last Week in the News

The trade deficit increased 15.1 percent to \$50.2 billion in May from a revised \$43.6 billion in April. Exports fell 0.5 percent to \$174.9 billion. Imports increased 2.6 percent to \$225.1 billion.

The Mortgage Bankers Association said its seasonally adjusted composite index of mortgage applications for the week ending July 8 fell 5.1 percent. Refinancing applications decreased 6.2 percent. Purchase volume fell 2.6 percent.

The producer price index, which tracks wholesale price inflation, fell 0.4 percent in June after a 0.2 percent increase in May. For the year, seasonally adjusted wholesale prices are up 7 percent. Core prices

— excluding food and fuel — rose 0.3 percent in June.

Retail sales rose 0.1 percent to \$387.8 billion in June after a revised 0.1 percent decrease in May. On a year-over-year basis, retail sales rose 8.1 percent.

Total business inventories rose 1 percent in May to \$1.514 trillion, up 11.6 percent from a year ago. Total business sales decreased 0.1 percent to \$1.184 trillion in May, also up 11.6 percent from a year ago. The total business inventories/sales ratio in May was 1.28.

Consumer prices fell a seasonally adjusted 0.2 percent in June, following a 0.2 percent increase in May. For the year, seasonally adjusted consumer prices are up

3.4 percent.

Industrial production at the nation's factories, mines and utilities rose 0.2 percent in June. Compared to a year ago, industrial production is up 3.4 percent. Capacity utilization remained unchanged at 76.7 percent in June. Initial claims for unemployment benefits fell by 22,000 to 405,000 for the week ending July 9. Continuing claims for the week ending July 2 rose by 15,000 to 3.7 million.

Upcoming on the economic calendar are reports on the housing market index on July 18, housing starts on July 19 and existing home sales on July 20.

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

Form & Line by Jacque Foreman

The Beauty around Us Do We see It?

In the past, I've written about listening to what we and others say. Now I'm asking what beauty around us do we miss?

I park in the lower lot at the back of the country club. The walk up to the parking lot has several rose bushes planted in the garden area to the right.

Most of the blossoms were dry and dead. But then I saw an almost perfect rose bud. I'm not sure why I stopped and took out my camera and shot three pictures of it. It just seemed so lonesome amongst the blown, dead blossoms around it, and it definitely stood out for all to see.

Unfortunately, this beautiful little rose bud has no perfume to it. It does have a nice, symmetrical shape. I caught it at the

perfect time as it progressed to being fully open.

Much of the time when I see beauty standing out and just begging to be noticed, I am carrying my camera. So I suggest: The next time you plan on going to a familiar place: the store, a meeting, the local shopping center, etc., take a camera and see if it helps you see beauty which you might just not see otherwise. Then send me your photograph(s) and a short story, and I'll put them in *Sparks* on space available.





All **FREE** Concerts start at **7:00 PM** in the Amphitheater at Farnsworth Park. 568 East Mt. Curve Ave., Altadena, CA 91001 for information: 626-798-1131
 Visit: <http://www.altadenasheriffs.blogspot.com>

15th Annual Summer Concert Series Schedule - 2011

The Irish Volunteers & the Irish Pride Dancers	Saturday, July 9th
The Downbeat Express (Big Band Sound)	Saturday, July 16th
The Brian Hughes Quintet (Jazz)	Saturday, July 23rd
Upstream (Caribbean Music & Much More)	Saturday, July 30th
The Blue Breeze Band (R & B, Soul, Blues & More)	Saturday, August 6th
Lisa Haley & the Zydekats (High Energy Zydeco Music)	Saturday, August 13th
The Mixx (Get Ready to Rock 'N Roll!)	Saturday, August 20th
The Tumbling Tumbleweeds (Country Western)	Saturday, August 27th

And... For Our Grand Finale... Saturday, Sept. 10th
THE BEACH TOYS in the Ultimate Tribute to THE BEACH BOYS
Presented By: Stage Door Music Productions & SSGA

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