Rotary Club of Altadena

ANAWARD-WINNING NEWSLETTER



June 16. 2011

This Week **Recognition of** Outstanding **PCC Students Guest Host:** Dennis Mehringer

The time to Recognize the outstanding Students of Pasadena City College again

For over 50 years, the Altadena Rotary Club has been recognizing the top students of PCC with awards, a luncheon and a post graduation scholarship grant. We will again this Thursday, June 16.

This year, in addition to the 23 scholarships our foundation is giving to the students, we have a special guest presenter. World famous architect Dion Neutra will be joining us for lunch and his foundation — The Institute for Survival through Design will be awarding five (5) additional scholarships to five deserving architectural students from Pasadena City College.

This will mean we will have about 28 scholarship winners plus 20 to 25 faculty members and Mr. Neutra and Mr. David J. LeClaire, the head of financial aid at Pasadena City College. We will present a handsome plaque

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Wish You were Here Seriously! I wish You were

by President Brian Hayes

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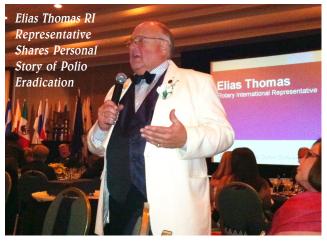
m proud to be representing Altadena Rotary at the District Conference. Since District Governor (and former school principal) Roger Schulte is present-

ing the conference as a graduation ceremony for exiting club presidents, I have had an opportunity to reflect on and celebrate our Club's accomplishments.

But when I see boisterous contingents from our neighboring clubs like Sierra Madre and Pasadena After Hours, I can't help but wish that my fellow Altadena colleagues were here to join in the celebration.

Having a club with so many long-time and experienced members, I wonder if there's a feeling of "been there, done that" when it comes to district conferences. I can see how the customary format and speeches can seem redundant after a few times around the block, but I also believe that this event can inspire members to try new things and make new connections. It's also quite fulfilling to experience the high regard that is felt for our Club within the District.

Next year's District Conference will be held May 31-June 2, 2012, in Lake Arrowhead. Perhaps we can mark our calen-



dars and plan our budgets to show the District what our Club's all about. \bigcirc

Greeters

June 16 Hal Yorke June 23 Mike Zoeller June 30 **Demotion - Evening Meeting**



Program Review

An Additional \$1 Tax per Cigarette Pack Can it/Will it both Reduce Smoking and Bring more Money for Cancer Research? The American Cancer Society says, "Yes."

Spenser Lyons, the Field Advocacy Director of the American Cancer Society, was our Thursday speaker. He discussed a ballot initiative coming to a polling place near you called the California Cancer Research Act. If passed the initiative would add a \$1 tax to each pack of cigarettes in California to raise additional dollars for cancer research (including administration, facilities and equipment), tobacco prevention efforts and enforcement. By raising prices the sponsors of the act hope to lower cigarette con-

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sumption and the related health issues caused by tobacco/smoking in the golden state.

Your intrepid reporter did some research to see California's current status on usage and taxes. It turns out that California ranks 4th *lowest* in cigarette usage among the 50 states (looking at the annual sale of cigarette packs per capita). For those who like Trivial Pursuit ammo - Kentucky is the highest. Californians currently pay \$1.88 in Federal and State taxes on a pack of cigarettes. The \$1.01 that goes to the Feds was just raised 62 cents in February 2009. These revenues go to the State Children's Health Insurance Program (SCHIP) that pays for health insurance for lower income children who do not qualify for Medicaid. Of the 87 cents in state taxes and surtaxes — 10 cents goes to the General Fund, 2 cents goes to breast cancer research, 50 cents goes to programs that encourage childhood development, and the remaining 25 cents is spread over many programs that include conservation, fire prevention, wild life habitat, parks and recreation, medical/ hospital care for patients who cannot pay for services, tobacco related health and

June Programs Rotary Fellowship Month

Program Chair, Ed Jasnow Jun 16 - PCC Awards Jun 23 - Dr. Jeff Plaut, JPL Scientist Jun 30 - Domotion Party

July Programs No Designation - New Rotary Year

Program Chair, To be Announced Jul 07 - Club Addembly Jul 14 - To be Announced Jul 21 - To be Announced Jul 28 - To be Announced education programs, and disease research (source: State Board of Equalization Publication 93).



Club members asked many questions

- Why focus on cigarettes when many other factors are related to cancer (al-cohol, pollution, etc.)?
- How will adding these funds to the many grants that already exist help find a cure faster? (Hal Yorke quoting Harry Truman "I can't hire 9 women to have a baby in 1 month.")
- Will there be adequate oversight of the funds?
- Does the Cancer Society look at the harm caused by marijuana?
- Will the measure divert additional California tax revenue out of the state (increased black market, for example)?
 Craig Cox O



Chairmen's A Bit of Rotary History by John Guerrini, Membership Chair



OK. so this has nothing to do with a membership chair's report or a membership article. I confess - I was at a confer-

ence for the last three days and just returned home, to a chastising by the Sparks editor because I'd not prepared an article in advance and sent it to her. Yes, it's true - I blew it. For the last three days, I've been surrounded by fifty collection attorneys in the beautiful Santa Monica Loews Hotel and just couldn't get away ... Oh, wait. I digress.

So here's the deal. The Altadena Rotary year is over in week or so, and, at that point, I will hand the proverbial baton over to the next Membership Chair. So this is my chance to say "thanks" to everyone who has helped the effort. Mostly, I want to say "thanks" to Jacque for always being there to remind me to write the articles, send the thank you notes, and follow up on whatever it is (was) that I forgot to follow up about. I couldn't have done it without you.

And now for a bit of Rotary history ... (from www.rotary.org/en/AboutUs/History/RIHistory/Pages/ridefault.aspx)

The world's first service club, the Rotary Club of Chicago, was formed on 23 February 1905 by Paul P. Harris, an attorney who wished to capture in a professional club the same friendly spirit he had felt in the small towns of his youth. The Rotary name derived from the early practice of rotating meetings among members' offices.

Rotary's popularity spread, and, within a decade, clubs were chartered from San Francisco to New York to Winnipeg, Canada. By 1921, Rotary clubs had been formed on six continents. The organiza-

tion adopted the Rotary International name a year later.

As Rotary grew, its mission expanded beyond serving club members' professional and social interests. Rotarians began pooling their resources and contributing their talents to help serve communities in need. The organization's dedication to this ideal is best expressed in its motto: Service Above Self.

By July 1925, Rotary had grown to more than 2,000 clubs and an estimated 108,000 members. The organization's distinguished reputation attracted presidents, prime ministers, and a host of other luminaries to its ranks — among them author Thomas Mann, diplomat Carlos P. Romulo, humanitarian Albert Schweitzer, and composer Jean Sibelius.

Fast forward to 1989, when the organization voted to admit women into clubs worldwide. Today, women are an integral part of Rotary's membership. After the collapse of the Berlin Wall and the dissolution of the Soviet Union, Rotary clubs were formed or re-established throughout Central and Eastern Europe. The first Russian Rotary club was chartered in 1990, and the organization underwent a growth spurt for the next several years.

More than a century after Paul Harris and his colleagues chartered the club that eventually led to Rotary International, Rotarians continue to take pride in their history. In honor of that first club, Rotarians have preserved its original meeting place, Room 711 in Chicago's Unity Building, by re-creating the office as it existed in 1905. For several years, the Paul Harris 711 Club maintained the room as a shrine for visiting Rotarians. In 1989, when the building was scheduled to be demolished, the club carefully dismantled the office and salvaged the interior, including doors and radiators. In 1993, the RI Board of Directors set aside a permanent home for the restored Room 711 on the 16th floor of RI World Headquarters in nearby Evanston.

Today, 1.2 million Rotarians belong to over 32,000 Rotary clubs in more than 200 countries and geographical areas. \mathbf{O}



I don't know if I've talked here about these two words/concepts: Precision and Accuracy. Sometimes they are listed as synonyms, but they're not exactly. One can be accurate and not precise and precise and not accurate. For instance, at home I weigh the cats on a scale with a great big round dial — no precision here. The vet weighs them on a digital baby scale that reads to the hundreth of a pound and is precise. However, accuracy could only be counted on if each had been trued to a set of *known weights*. I hope you find words as much fun as I do. \odot

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with the logos of both Rotary and PCC embossed on them to our 23 winners. Mr. Neutra will present five certificates from his institute. All 28 recipients will also receive a personal check to apply to their future college expenses, or their student loan balances.

I look forward to seeing you all at the meeting. I will make every effort to introduce the guests to as many club members as possible and to pronounce all names as accurately as possible. \bigcirc



Last Week in the News

The Standard & Poor's/Case-Shiller 20city housing price index fell 0.2 percent in March after a 1.1 percent decrease in February. On a year-over-year basis, prices fell 3.6 percent compared with March 2010.

Retail sales rose 0.4 percent for the week ending May 28, according to the ICSC-Goldman Sachs index. On a yearover-year basis, retailers saw sales increase 2.8 percent.

The Institute for Supply Management reported that the monthly composite index of manufacturing activity fell to 53.5 in May after a reading of 60.4 in April. A reading above 50 signals expansion. It was the 22nd straight month of expansion.

Total construction spending rose 0.4 percent to \$765 billion in April, following a revised 0.1 percent increase in March. Economists had anticipated an increase of 0.1 percent in April.

Factory orders fell 1.2 percent in April to a seasonally adjusted \$440.4 billion, following an upwardly revised 3.8 percent increase in March. Excluding the volatile transportation sector, orders fell 0.2 percent.

The Mortgage Bankers Association said its seasonally adjusted composite index of mortgage applications for the week ending May 27 fell 4 percent. Refinancing applications decreased 5.7 percent. Purchase volume was unchanged.

The Institute for Supply Management reported that the monthly composite index of non-manufacturing activity rose to 54.6 in May from 52.8 in April. A reading above 50 signals expansion. It was the 17th straight month of expansion in the services sector.

Initial claims for unemployment benefits fell by 6,000 to 422,000 for the week ending May 28. Continuing claims for the week ending May 21 fell by 1,000 to 3.71 million. The monthly unemployment rate rose to 9.1 percent in May from 9 percent in April.

Upcoming on the economic calendar are reports on consumer credit on June 7 and wholesale trade on June 9.

Raised Conforming Loan Limit Expires Soon!

If you know someone who are shopping for a home right now in high-cost areas, the home loan must close (with a maximum balance of \$729,750) by September 30, 2011, to take advantage of low conforming loan rates. After the deadline, high-balance loans will once again be classified as *jumbo* and carry a higher interest rate.

Please forward this information to those you know who are looking for a home right now to inform them of this important deadline! I can answer any questions or concerns that they have, help your relatives and friends obtain the very best loan to suit their individual needs and work with them to take advantage of lower interest rates for highbalance conforming loans.

The Housing and Economic Recovery Act of 2008 raised the maximum conforming Ioan limit in the contiguous United States, the District of Columbia and Puerto Rico to \$729,750. Alaska, Guam and the US Virgin Islands have a higher highcost conforming Ioan limit of \$938,250.

With historically low interest rates, a large available inventory and home affordability at its best level in 40 years, NOW is the time to buy! For customers in high-cost areas of the country, a further advantage is higher conforming loan limits that avoid a higher interest jumbo loan. Deadline for closing loans under the \$729,750 maximum balance is September 30, 2011, but we are actually aiming to have our borrowers' loans closed by September 15 to be safe.

Do You Know a First-Time Buyer?

The global financial turmoil of the last several years has slowed many aspects of American society, but not the need to own a home. Despite a tough economy, Americans continue to graduate from college, get married, have kids, relocate to pursue job opportunities and experience many other life events that trigger the need to become a homeowner.

Is there someone close to you who wants to buy a home for the first time? Whether that person is a family member, friend, acquaintance or work colleague, please forward this information to him/ her with a message that I'm here to answer their questions and provide advice, without obligation.

Right now is actually an excellent time for first-time buyers to buy a home. The reason is that several market conditions — extremely low interest rates, reduced home prices and a large inventory of properties for sale — have combined to provide first-time buyers with unprecedented opportunities. Over the years, the mortgage and real estate industries have seen one or maybe two of these conditions at the same time, but never all three simultaneously.

Forwarding this information to someone who wants to buy a home for the first time could be one of the most powerful things you do this year. Most Americans know that becoming a homeowner for the first time is an immensely positive life experience. So if you know someone who really wants to be a first-time homeowner and enjoy all the advantages that come with it, please have that person call me or email me today.

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

Soaring to New Heights and Altadena does ... a bit!

by C. Ray Carlson

At the recent 2010/2011 District Conference in LaJolla, the theme was Soar to New Heights, and Altadena Rotary was honored in four ways:

1. I got to speak during the International Projects plenary on our focus on Job

Creation and our projects in Nigeria and Guatemala.

2. We received an Exemplary Award for our International projects during the year due to the efforts of John Frykenberg anɗ Julius Johnson in traveling to Nigeria to teach Entrepreneurship and Writing of

> Business Plans to 1,880 New Generation youth in two universities,

- 3. We received the Outstanding Award for our Newsletter in the mediumsize clubs category, thanks to the unceasing efforts of editor, Jacque Foreman, and adding to awards received in the past, and
- 4. I received a personal award of an RI photo journal

book for my efforts in launching the 1st

District 5300 Business Plan Competition. There were 322 registered to attend, but the first day was far less; I was the only one from Altadena. Brian Hayes and Linda Wilkes were due to attend on Sat-

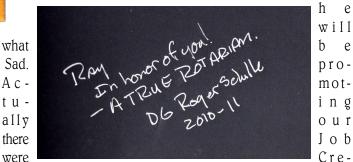
> urday, when the plenary would focus on New Generations. for which Wilkes was one of two coordinators.

> I reflected on how few we were from Altadena compared with the '90s when we always had a hospitality suite and many members participating. But our membership

attendance.

The highlights for me were:

- Listening to and then speaking in Swedish to the surprised Youth Exchange student Julia Stalhamar from near Gothenburg (near the site of the refinery project I worked on for 8 years); she will be joining the Young Enterprise (JA) program when she returns and was happy to hear my strong endorsement of it and the fantastic results of 24 percent of students actually starting a business during the next 10 years and hiring on average of 4 employees, making 5 jobs for every 5 trained.
- Having two from Montebello Rotary come to me after I spoke and say they want to start Business Plan classes in their schools because of the great need of students to have a source of livelihood when jobs are so scarce; they invited me to come and speak to the club and also the superintendent of schools. • Hearing from DGE Doug Fowler that



promoting our Job Cre-

e

far fewer hospitality suites this year ... maybe eight. Of course. LaJolla is a long distance from our district and especially for the Las Vegas cluster of clubs. Next year the conference will be at Lake Arrowhead. which should greatly raise the

ation program during his year as District Governor.

- Hearing DG Roger Schulte's praise as he handed me the award for our 1st District Business Plan Competition.
- Riding with Hassan Kheradmandan (Pasadena club) to and from LaJolla and getting to know him and his interests as a Rotarian, and especially his expressed interest to help raise funds for a start-up capital loan fund for our NewGen business plan programs.

It was a Good Day; I sensed my heart Soaring to New Heights as a result. \odot

BUILDING COMMUNITIES BRIDGING CONTINENTS DISTRICT 5300 Governor Roger Schulte Soar to New Height 010-2011

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now is about a third of what it was in those years. Sad. A c -



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