

This Week

Craft Talk Sammy Kayali Program Host: Theo Clarke

Sammy Kayali was raised and educated in Texas. He is a graduate of Texas A&M. He is a senior staff member at the Jet Propulsion Laboratory. His profession is Mission Assurance. He served as Mission Assurance Manager on the Juno mission to Jupiter for 6 years, until its successful launch to Jupiter last year. He has also served as Mission Assurance Manager on the Prometheus Project to develop nuclear-powered systems for long-duration space missions, and the Jupiter Icy Moons Orbiter Mission.

Kayali will regale the Club about the fascinating intricacies of space mission assurance and the critical role it plays in space missions in general, and the Juno mission to Jupiter in particular. He is a multi-faceted individual. Kayali's interests span the spectrum from space exploration to history to the harmonica and to feeding the poor at the Los Angeles Mission in downtown LA. Join us this Thursday to see one of our newer members in action. Bring a guest. ☺



View from the Hill by President Tony Hill

Three District Events Coming ... Plan to Attend

There are three major Rotary events between now and the end of our Rotary year. These are the **District Assembly**, which will take place April 14, the **District's Vision Facilitation Program** which will take place on May 12 and the **District Conference**, which will take place from May 31 through June 3. Below is an outline of each of these upcoming programs, which you should be sure to mark in your calendars and make every effort to attend if at all possible.

The first of these programs is **District Assembly**. This event will be at Victor Valley College, 18422 Bear Valley Rd., Victorville, CA, on Saturday April 14 from 9a to 2p. Each Club is assessed a total of \$300 whether no one attends or 25 members attend. So for those who appreciate getting your monies worth, the more members who attend the better the deal. The District recommends attendance by Club leaders such as members of the Board, new members, committee members and anyone who is interested in learning more about Rotary, which I think covers all of us.

At the District Assembly, there will be sessions on secretary and treasurer du-

ties, membership, public relations, foundation and more, including a session on the new communication program adopted by the District called *DaCdb*. Last year I drove up with a van full of members — a total of 7, and I would love to have a similar size group or even more this year. The host is the incoming District Governor, Dr. Sylvia Whitlock, who will tell us all about her plans for her year as DG. The event ends with a *Friendship Dinner* where we will be treated to Chinese, Italian, Indian and Mediterranean foods, well worth the trip in itself.

Those interested can register for this event online at the District website, i.e., www.District5300.org.

The second event — and to me the most exciting for our Altadena Rotary Club

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Greeters

April 05

Sterling Louviere

April 12

Tom McCurry

April 19

Dennis Mehringer



Program Review

The Joy of Giving

For most families, teaching kids to share with siblings and friends requires an active input and coaching from the parents. Involving children in the process of giving and sharing with others less fortunate — at an early age — transforms the children's view and instills in them the *joy of giving*. That's what Julie Lytle Nesbit told us, and she should know. As a Vice President and Executive Director of the Whittier Trust Company Philanthropic Services Department, she is a consultant to high net worth families and

advises her clients regarding issues of formalizing and executing their philanthropy and involving next generations in giving. In 2010, her firm advised in processing 420 grants totaling \$15.2M, representing 22 philanthropic clients.

According to Stephen Post's book, *The Hidden Gifts of Helping*, giving promotes health, happiness and longevity. For most adults, just thinking about giving lights up the same primitive part of the brain that registers pleasure when we eat great food. Giving also allows the helpers to break away from destructive patterns and produce a significant improvement in the quality of life. For children and young adults, giving opens their eyes to the fact that others are not as fortunate as they are, helps develop empathic thinking, enhances self-image and fosters appreciation for what one has. Studies have shown that teens who are altruistic grow up to be healthier and happier adults.

The majority of high net worth families are concerned that inheriting wealth may harm their children's future. Statis-



tics show that 70 percent of intergenerational wealth transfers fail by the end of the second generation due to either poor family communication or inadequate preparation. In some cases, children of privilege may suffer from guilt, fear and inadequacy of measuring up to the achievements of their parents. Having a positive, philanthropic contribution provides the individual with a great sense of satisfaction and belonging to the community.

To help families instill the philanthropic spirit in their children, Nesbit advocates six points:

- Start early by involving children in the process of giving.
- Setting an example and including the children in the activity.

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Congratulations

Birthdays

04/13 - Alice Hudson
04/18 - John Frykenberg
04/29 - Mike Noll

Anniversaries

04/27 - Olga & Sterling Louviere

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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

Rotary Int. Pres. Kalyan Banerjee
Dist 5300 Gov. Doug Fowler

Officers

Tony Hill, Pres. Bus. 626-795-5363
Julius Johnson, Pres. Elec. Bus. 626-797-1186
Brian Hayes, VPres. Bus. 626-529-8093
Jim Gorton, Sec. Bus. 626-793-6215
Mike Noll, Treas. Bus. 626-683-0515

Directors

Jim Gorton • Craig Cox • Julius Johnson
Sterling Louviere • Brian Hayes
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Craig Cox Foundation
Jacque Foreman Public Awareness
Jacque Foreman Acting Publicity
Jacque Foreman Sparks/Website
Mike Zoeller Club Projects
Ed Jasnow Community
John Frykenberg International
Gordon Seyffert ... Youth Contests/Awards
Hal Yorke Vocational/Youth Projects
Craig Cox Membership

Editor, Design & Typesetting Foreman Graphics
Photography Jacque Foreman

April Programs Magazine Month

Program Chair, Theo Clarke

Apr 05 - Craft Talk, Sammy Kayali
Apr 12 - Singer/Students of Maraya Basaraba
Apr 19 - Young and Healthy
Apr 26 - Altadena Historical Society

May Programs No Designation

Program Chair, Julius Johnson

May 03 - PCC Vocational Awards
May 10 - Discover Rotary Visitor Day (?)
May 17 - Business Plan Competition
May 24 - GSE participants from Chile
May 31 - To be Announced

Chairmen's Helping Hand wherever It's Needed

Corner by Ed Jasnow, Community Chair



As many of you know, Mona's brother, Max Townson, is the mayor of their home town of Cullman, Alabama. Last April, Cullman was severely damaged by the tornadoes that swept through Alabama. In addition to virtually decimating the downtown area, the tornado destroyed over 6,000 trees throughout the city, turning everything from a forest to a desert overnight.

Earlier this week, we were on the phone with Townson, and he was talking about events that were going to be held in the city to mark the one-year anniversary of that devastating tornado. Cullman has been singled out as having made the

most progress in its recovery from that disaster. One thing that he couldn't stop talking about was the activity of the Rotary Club of Cullman. This club has single handedly taken on the task of restoring the 6,000 trees destroyed by the tornado. They have been tirelessly fundraising, working with nurseries, going out and planting the trees themselves. They are determined to restore the beautiful forest that was a hallmark of the city before the tornado.

Since Townson knows I'm a Rotarian, he knew that I would appreciate the wonderful work that this Rotary Club was performing. I told him that I wasn't surprised at all. That's what Rotarians do. We are a vital part of the community, and our motto of *Service Above Self* means that we will

do whatever is necessary to make our community a better place to live.

I know without reservation that, if a disaster the magnitude of the Alabama tornado were to strike Altadena, the members of our club would be in the forefront of efforts to assist the citizens of Altadena and do whatever is necessary to restore Altadena to the beautiful community that it is.

I told Townson to ask the President of the Rotary Club of Cullman to send us a letter telling about their project, thinking that maybe our Club could take up a collection at the meeting and send them some help from California. It's a good feeling to know that you're part of an organization that does so much good, meaningful work around the world.

Tornado Facts

- Downtown Cullman was badly damaged by a tornado on 4/27/2011, as were areas throughout the county.
- The tornado entered the City of Cullman at approximately 3p
- The National Weather Service rated the tornado that damaged downtown Cullman an EF4 tornado, capable of sustained 175 mph winds.
- Cullman, along with other cities and counties across the state of Alabama, were declared a natural disaster area by President Obama and Governor Bentley. The Alabama National Guard arrived on the scene soon after the tornado hit.
- Citizens, charitable and relief organizations (including United Way and Red Cross), city and county government employees and government employees from surrounding municipalities, and businesses banded together in the days and weeks following the tornado

to assist with recovery, food and water, shelter, and other necessities as there was no electrical power in [the city of] Cullman or Cullman County for several days.

- Cleanup and recovery assistance was provided by local, state, and federal government agencies.
- Private property cleanup was offered and overseen by FEMA.
- **The final total of damaged residences from the tornado that hit downtown Cullman is 910, and the number of damaged businesses is 98.** (These figures are for the City of Cullman only, and do not include figures from other areas in Cullman County.)
- Over 400 trees were lost on city property (an additional 400 more trees were lost at the Cullman Municipal Golf Course from an earlier EF-2 tornado that hit that area around 6 a.m. on the same morning). Many more trees were lost on private property.

- The path this one EF-4 tornado took was 38 miles long through Cullman County.

The First 36 Hours

by Mayor Max A. Townson

On April 27, 2011, a powerful EF4 tornado touched down in the City of Cullman and caused much destruction in our downtown area. This tornado, along with other

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Program

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- Be intentional and visible and explain what you are doing and why,
- Leverage online and organizational tools to facilitate the contributions and involve family members,
- Be consistent and incorporate philanthropy into your family traditions, and
- Emphasize the joy and demonstrate that giving truly is receiving.

Sammy Kayali

Memories ... Part II

When the Revolution's over,
When the Reds, at last, have won,
When the Commissioner of Textiles
Tells Clinchfield how to run,

When the Langtrys and the Berkshires
(And the Druids, too, as well)
Will all be known as "Double X"
(And complaints can go to hell.)

When Forty Million women
Are identically guised
In dresses of one pattern
Even Lowenstein despised,

When the freight rate to Alaska
And the prices on percales
Will mean nothing, less than nothing,
Like the "January Sales",

When the mills will run on Sunday
Yet the goods cannot be bought
For George won't be there to bid them
At a quarter under naught,

There'll be nothing left but weeping
There'll be nothing can be done
When the Revolution's over
And the Reds, at last, have won.

Then my thoughts will go to "Fernwood",
Last home of the free and brave,
And I'll hear the mighty echoes
Of the laugh of Eddie Cave.

There'll be bacon in the smoke-house,
There'll be whiskey in the well,
There'll be sugar, ice and mint-leaves
(And Abie makes them swell).

There'll be ducks and quail and fishing,
And the cock will crow each morn,
And every single rubber
Will last, at least, till dawn.

O' harken all ye Suckers
From the hick-town of New York,
You'll be wailing, you'll be weeping
At the end of all your talk.

When the Revolution's over
When the Reds, at last, have won,
You'll be working in a Chain Gang
You'll be marching with a Gun.

Then lift your thoughts to Fernwood
When the times are tense and grave,
And hear the "bird like" echoes
In the laugh of Eddie Cave.

Frank Leslie 

View


Continued from p.1

— is the **District's Vision Facilitation Program** which will be held at our usual meeting place, the Altadena Town and Country Club, on Saturday May 12 from 9a to 1p. Linda Wilkes has been hard at work setting up this event, the purpose of which is to involve all members in coming up with a written three-year plan for our Club. The District will provide four facilitators to help us accomplish this task. Everyone will have the opportunity to present his/her ideas for setting goals for all of the *Avenues of Service* for the coming years. A continental breakfast will be provided by ATCC at a small charge to those who attend. If there was ever an event that we need full participation it is this one. So

please mark your calendars and do all you can to be there for this ½-day program. We want input from everyone, including Dennis, Kevin, Sterling and other valued members whom we don't see as often as we would like.

The final event is **District Conference**, which will take place at the Lake Arrowhead Resort in Lake Arrowhead from May 31 through June 3. The District Conference is always the highlight of the Rotary year and is just a lot of fun. Lake Arrowhead at the end of May is like springtime in the Rockies. The setting is beautiful, and I know no one will regret taking advantage of the opportunity to rub shoulders with fellow Rotarians. This is the event in

which you will be treated to the competition of the finalists in the Dan Stover Music competition and the Four-Way Test speech competition — perhaps one of the competitors who recently competed at our Club.

There will be a cost to this event to register and for hotel and meals, but Rotary does what it can to make arrangements in advance to minimize such costs. Four days may not be for everyone (unless you are a golfer) but, even if you just go for one or two days, it will be worth it. Spouses and significant others are welcome. More information about the District Conference and registration are available online. 



MONEY by Linda Wilkes MATTERS

Economic Update Last Week in the News

The index of leading economic indicators — designed to forecast economic activity in the next three to six months — rose 0.7 percent in February, following a revised 0.2 percent increase in January. The February reading was the highest level since June 2008.

Initial claims for unemployment benefits for the week ending March 17 fell by 5,000 to 348,000, the lowest reading since February 2008. Continuing claims for the week ending March 10 fell by 9,000 to 3.35 million.

The combined construction of new single-family homes and apartments in February fell 1.1 percent to a seasonally adjusted annual rate of 698,000 units, after an upwardly revised gain of 3.7 percent in January. The January figure was revised from 699,000 units to 706,000 units. Compared to a year ago, housing starts are up 34.7 percent. Applications for new building permits, seen as an indicator of future activity, rose 5.1 percent to an annual rate of 717,000 units.

Existing home sales fell 0.9 percent in February to a seasonally adjusted annual rate of 4.59 million units from an upwardly revised 4.63 million units in January. The inventory of unsold homes on the market increased 4.3 percent to 2.43 million, a 6.4-month supply at the current sales pace, up from a 6-month supply in January.

New home sales fell 1.6 percent in February to a seasonally adjusted annual rate of 313,000 units from a downwardly revised rate of 318,000 units in January. The initial January reading was 321,000. The December rate was revised higher to 336,000 units, the highest level since the economic recovery began. On a year-

over-year basis, new home sales are up 11.4 percent. At the current sales pace, there's a 5.8-month supply of new homes on the market.

The Mortgage Bankers Association said its seasonally adjusted composite index of mortgage applications for the week ending March 16 fell 7.4 percent. Refinancing applications decreased 9.3 percent. Purchase volume fell 1 percent.

Upcoming on the economic calendar are reports on pending home sales on March 26 and the housing price index on March 27.

Industry Insider FHA Streamline Refinancing Fees Reduced

The White House recently announced significant changes that will reduce the fees charged for the Federal Housing Administration's (FHA) Streamline Refinance Program.

Beginning June 11, 2012, the Streamline Refinance upfront fee of 1 percent will be reduced to 0.01 percent of the total loan amount. And the annual fee will be lowered from 1.15 percent to 0.55 percent of the total loan amount.

By refinancing through this streamlined process, the average qualified FHA-insured borrower will save approximately \$3,000 a year or \$250 per month, on top of any savings from refinancing to a lower mortgage rate.

The streamline refers to the minimal amount of documentation and underwriting that needs to be performed. Streamline refinancing can be done without an appraisal or income verification, providing the person(s) on the loan hasn't changed.

There are no loan-to-value (LTV) restrictions on streamline refinancing. This

is significant for underwater borrowers whose loan amount may exceed the current value of their home. However, second liens must subordinate with a maximum combined LTV ratio of 115 percent based on the original appraised value of the property.

The basic requirements of a streamline refinance are:

- The loan must already be FHA insured and endorsed on or before May 31, 2009.
- Borrowers must be current on their mortgage payments with no late payment in the previous 12 months.
- The refinance must result in a lowering of the borrower's monthly principal and interest payments.

Currently, 3.4 million households with loans endorsed on or before May 31, 2009, pay more than a 5 percent annual interest rate on their FHA-insured mortgages.

If you would like more information about the changes to the FHA's Streamline Refinance Program and what these lower fees could mean for you, please contact me today. ☺

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

Form & Line by Jacquie Foreman, editor **Growing Up Gorgeous**



You first met Tarragon when she was about 7 weeks old. She is now 10 months old and growing up gorgeous.

After PolioPlus ... What?

by C. Ray Carlson



There are many important tasks that Rotarians can perform that will fill needs. But what is most urgent? **JOBS!** We often end up satisfying some needs but only prolong lives of suffering in poverty because only an immediate need was addressed. Nothing to provide a livelihood whereby they could lift themselves from poverty and provide all their needs themselves.

Rotarians are among the most business-savvy folk on Earth. Many know how to start businesses that create jobs for themselves and even others. We need to 'pass forward' to others and especially the New Generation what we know and have experienced in life.

Someone must create jobs in the private sector. And it will likely be the students themselves, as confirmed by surveys in Sweden of those that had participated in entrepreneurship education programs in high school. Twenty-four percent had started a business within the next 10 years and hired on average four others. Five jobs created for five trained! Swedish economic development agencies are underwriting one-half the cost of training the students, while the private sector covers the other half.

Rotary has recently added **Job Creation & Entrepreneurship** as part of the 6th Area of Service — Economic Development. This is an important new focus that

should be promoted heavily to all clubs and members.

Altadena Rotary has been aggressively pursuing this among Middle School, High School, and College students for 20 years in Pasadena CA and abroad in Poland, Armenia, Mexico, Lebanon, among Israeli Arabs in Nazareth, Uganda, Zambia, Nigeria and among American Indian youth.

A current program being conducted by Chino Rotarians in Chino High School is providing proof of the enthusiasm felt by them as their Vocational Service is bringing new understanding to local students

of how they might start a business of their own and thereby meet their economic needs beyond school.

For some it will motivate more attention to their studies and to attend college so that they will have the education needed to start and operate their dream business.

Abroad in Nigeria, Altadena Rotary has started a program of sending Entrepreneurial Training Teams to provide entrepreneurial education in universities, that has amazed the faculty and administration. The numbers impacted doubled last year over the previous year, and is expected to double again this year through two \$25,000 Matching Grants. If this continues, One MILLION students will have been impacted by 2020.

Replicated by Rotarians in many countries, this Job Creation & Entrepreneurship Education can make a major impact on joblessness around the world. ☉



January 2011 - Nigeria classroom from the front



January 2011 - Nigeria classroom from the back

Corner

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tornadoes and damaging straight-line winds, caused destruction in the City of Hanceville and throughout Cullman County, as well. Many homes and businesses were damaged or destroyed. Some lives were changed forever. And, tragically, two lives were lost. It was a sad day for Cullman County.

Before the tornado, the Cullman County EMA and local media outlets did a wonderful job of warning our citizens of the impending storms. In the immediate aftermath of the storms, our emergency response personnel were on the scene helping victims. City and county crews worked tirelessly to clear streets of dangerous debris and restore vital services.

Our entire community has rallied together since the storms, with neighbors helping neighbors. We have been receiving assistance from government agencies, thanks to the swift action of our state and federal government officials. People from all over the country have been offering prayers and assistance. Donations have been pouring in from concerned communities and organizations. Our local churches and organizations have banded together to help clean up damaged areas and to care for workers and volunteers. Fundraising events have been held — and others are planned — to raise funds for disaster relief efforts. *The Cullman Times* along with other local, state, and national media outlets continue to help disperse important information about recovery efforts to our citizens and to all who are concerned. It would be impossible to thank each and every individual or organization that has played a role in Cullman's recovery.

The terrible storms of April 27 are now a part of Cullman's history, and the devastation they caused will be remembered for generations. But Cullman has already made great strides toward recovery, and we make more progress every day. I have always said that Cullman is a city of

character, and it has demonstrated character during this disaster. We are not quitters in the state of Alabama. As a matter of fact, if you recall, Alabama has won two national championships and two Heisman trophies in the last two years! We will come back from this disaster. Yes, we had to go through shock, and we had to have help, hope, and healing. We are now in the healing process, ready to start rebuilding. Cullman will rise again!

Our hearts also go out to all of the other communities across the United States affected by recent violent weather outbreaks. Best wishes to all of those affected by the storms, and thanks to all of those who have helped and who continue to help in Cullman's recovery efforts.

Mayor Max A. Townson

Pictures and Videos

[Two pictures came with this addendum to Ed Jasnow's article.] Find additional pictures on the City of Cullman Facebook page: <https://www.facebook.com/CullmanCity/photos>.

Cullman Rotary Club Received Grants to Replace Trees

The EF-4 tornado that struck the City of Cullman and Cullman County caused the destruction of not only many homes and businesses but hundreds of trees, as well. According to Cullman City Arborist Darrell Johns, there were over 400 trees lost on city easements and 400 trees lost on the Cullman Golf Course, owned by the City of Cullman. Many of the trees that were lost were very old.

The Cullman Rotary Club, seeing a need for funding to replace some of these trees, applied for a grant. They received two grants and, on March 8, 2012, the Rotary Club presented a check in the amount of \$6,250 to the City of



Cullman to help purchase trees to replace those that had been lost. The grant funds were placed in a special account and used to purchase large, mature trees for planting on public property. The goal was to have one tree planted for each Rotarian.

A total of 64 trees were purchased and planted on public property using these grant funds. One special large tree was planted in honor of Bill Buettner, a Rotarian for 50 years with 45 years of perfect attendance. A beautiful, large elm tree was planted at Cullman's Depot Park in downtown Cullman in honor of Buettner.



In addition to the Rotary Club funds, special tree seedling giveaways have been sponsored by the Arbor Day Foundation and the Alabama Forestry Commission. These seedling giveaways allowed private property owners to obtain trees to replace those they lost during the storm. Also, businesses in the community have generously donated to our tornado relief fund, and these funds are set aside to help with our recovery and rebuilding efforts.

City Arborist Darrell Johns says that we still have a long way to go to catch up to where we were before as far as trees go. There is still ongoing construction in the downtown area, and uncertainties about the widening of US Highway 278 through the City, so planting in those areas will have to take place at a later time.

The City of Cullman is very grateful to the Cullman Rotary Club for their work in obtaining these grant funds, and for their dedication and service to our community.