

This Week
Young & Healthy
Mary Crocker,
Executive Director
Program Host:
Theo Clarke

This week's program features Mary Crocker, Executive Director of Young and Healthy, who will speak to us about one of the greater Pasadena community's outstanding community focused institutions, *Young and Healthy*.

Young & Healthy is a health care program that provides free medical, dental, psychological and case-management services to low-income, uninsured children in the Pasadena Schools, day care centers and homeless shelters in the greater Pasadena community.

Health services are provided by volunteer physicians, dentists, therapists, optometrists and other health care professionals. *Young and Healthy* is based on the conviction that it is the right of every child to have access to quality health care regardless of income levels and that early health care is an investment in the future of the community.

Crocker has an MA in child development with a special emphasis on

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View by President
 Tony Hill
from the Hill

Catch the Vision!
On May 12, when we Design our Future

On Saturday May 12, 2012, from 9a to 1p at the Altadena Town and Country Club, our Altadena Rotary Club will be having a meeting to re-examine our Club with the goal of coming up with a **Vision Plan** to guide us through the next three years. To help us with this exercise, the District is providing four high level Rotarians as facilitators. They are: **Frank Cunningham, Gene Hernandez, Chris Montan and Dennis Franklin**. These four Rotarians, with a huge depth of experience in Rotary, are volunteering their time to help us make the Rotary Club of Altadena even more focused and more relevant going into the future.

This program has been set up through the hard work of our own **Linda Wilkes**. To ensure success, we would like all members to attend, including our newest members: **George, Gordon, Sammy, Santosh and Wilbert**, as well as members who we don't see as often as we would like: **Dennis, Kevin, Roger and Sterling**. If we are to build a cohesive, forward-looking organization, every member's opinion is needed and valued. A sign up will be available on Club Runner. Please sign in as soon as possible to let us know you will be there.

Prior to the meeting, consider such questions as: What is our Club like? Is it fun and energetic? Does it stand out and make you proud? Does it have its own identity? Is it known for a signature activity? Are the members sufficiently diverse? Is our Club open to new ideas? Is our Club sufficiently involved in the community? Do enough citizens of the Altadena community know we are here and the good that we do; Are we doing enough *hands-on* activities; Is our Club everything you would like it to be?

Rotary International tells us that the Object of Rotary (see President's Message in last week's Sparks) and the Avenues of Service capture the spirit of service that has long defined Rotary. Today, Rotary clubs carry on the tradition of ser-

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Creeters

April 19
Dennis Mehringer

April 26
Kevin Moore

May 03
Mike Noll



Program Review

Operatic Program

In the absence of Program Host Theo Clarke, who had to be away, Mike Noll briefly introduced Marya Basaraba (our lead Dan Stover judge for club competitions over the past several years). She, in turn, joined him in introducing the performers she was to accompany, and whom she coaches — Dabney Ross-Jones and Barry Johnson. A hint of what was to come arrived early on, when the three of them performed our National Anthem a *cappella*.

Basaraba really needed no introduc-



Singing our National Anthem (l to r) Marya Basaraba, Dabney Ross Jones and Barry Johnson

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 Hal Yorke Vocational/Youth Projects
 Craig Cox Membership

Editor, Design & Typesetting Foreman Graphics
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tion and obviously felt at home in joining us once again. She spoke of her several Dan Stover contests with us, saying that until this year she had only had the opportunity to participate in the preliminaries. Now, at the invitation of Frances Moore (Chair of the Dan Stover Memorial Music Contest for the California West Region of

District 5300, and of the District as a whole),



Dabney Ross Jones

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April Programs

Magazine Month

Program Chair, Theo Clarke

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

June Programs

Fellowship Month

Program Chair, Ed Jasnow

Jun 07 - To be Announced
 Jun 14 - To be Announced
 Jun 21 - To be Announced
 Jun 28 - To be Announced

Congratulations



Birthdays



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



Anniversaries



04/27 - Olga & Sterling Louviere

Chairmen's Sparks and our Corner Website have been entered into Competition ... again



by Jacquie Foreman, Public Awareness Chair

Once again this year we have entered *Sparks* and our website into competition. President Tony asked me to pick the two *Sparks* issues that would be sent. I chose July 28, 2011 and March 22, 2012. If you wish to see them, they are available in the archives. The rules were very specific about wanting one issue from each of two date brackets. I remember when they asked for four and six issues so they could get a *real* flavor of the newsletter/bulletin.

In addition to the issues, I sent a sample of *Sparks in Brief* since that is now part of our weekly presentation. It will be interesting to see if it gets any mention at all.

While our website is not fancy with flash figures and music, it is quite complete in the information it gives about Rotary in general and Altadena Rotary specifically. As you know, my expertise falls mainly

with my ability to put out a quality weekly publication.

However, now that my personal taxes are finished and I am more or less caught up with my bookkeeping and hoeing around the yard, I will soon be turning my attention back to completing our *Business Page* on the website. So, I encourage our members who have careers or hobbies they wish to share with others and websites to which to link, please get me the information. By the end of May, I will be putting up what I have.

While I can add new listings almost any time, I'd like to start out with a fairly good representation of our members — say at least 12.

I see that once again I have managed to write just enough to fill the space that's left after all the other articles have been placed.

Make it a great week, and may the judges recognize *Sparks* for the superior publication that it is. 

View

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vice by meeting the needs of their members and community and by staying relevant, flexible, and innovative for their members and community — each club in its own way. The tradition of service can take many forms. How will our club continue this tradition?

Rotary International advises that strong clubs foster innovation and flexibility. To help in this endeavor RI suggests a list of best practices that can help a club become or remain a strong club. These include:

- Developing long-range goals that address the elements of an effective club
- Setting annual goals that support long-range goals
- Keeping all members involved and informed
- Communicating effectively with club members and district leaders
- Customizing the bylaws to reflect club operations
- Providing regular fellowship opportunities
- Actively involving all club members
- Offering regular, consistent training
- Assigning committees that support your club's operational needs, including: administration, membership, public relations, service projects and the Rotary Foundation.

Some of the "best practices" listed above we already do well, and some we do not do well or at least we could improve on.

Lets do all we can during our May 12 program to take advantage of our Club's autonomy to develop a road map that will help us reach our fullest potential in the years to come. 

Program

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she will be a judge at our Lake Arrowhead District Conference in June. She



Barry Johnson

mentioned that our contestants this year had acquitted themselves very well, and she asked us to imagine our guest musicians at the age of ten! Developing future talent is truly what the Dan Stover competition is all about.

With the time allotted — and it was in

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This Week

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kids' health. She was the first employee of Young and Healthy, where she has been almost 23 years. Prior to Young and Healthy she worked for 10 years at Hun-

tington Hospital as a playtherapist

This is an excellent program to showcase to potential members one of our Club's areas of interest. Bring a guest. 



MONEY by Linda Wilkes MATTERS

Economic Update Last Week in the News

The Institute for Supply Management reported that the monthly composite index of manufacturing activity rose to 53.4 in March after a reading of 52.4 in February. A reading above 50 signals expansion. It was the 32nd straight month of expansion.

Total construction spending fell 1.1 percent to \$808.9 billion in February from a revised \$818.1 billion in January. Economists had anticipated an increase of 0.7 percent in February. Compared to a year ago, construction spending is up 5.8 percent.

Retail sales fell 3.8 percent for the week ending March 31, according to the ICSC-Goldman Sachs index. On a year-over-year basis, retailers saw sales increase 4.2 percent.

Factory orders rose 1.3 percent in February to a seasonally adjusted \$468.4 billion, following a revised 1.1 percent decrease in January. Excluding the volatile transportation sector, orders increased 0.9 percent in February.

The Mortgage Bankers Association said its seasonally adjusted composite index of mortgage applications for the week ending March 30 rose 4.8 percent. Refinancing applications increased 4%. Purchase volume rose 7.2 percent.

The Institute for Supply Management reported that the monthly composite index of non-manufacturing activity fell to 56 in March from 57.3 in February. A reading above 50 signals expansion. It was the 27th straight month of expansion in the services sector.

Initial claims for unemployment benefits for the week ending March 31 fell by 6,000 to 357,000. Continuing claims for the

week ending March 24 fell by 16,000 to 3.33 million.

The monthly unemployment rate fell to 8.2 percent in March, the lowest level since January 2009.

Upcoming on the economic calendar are reports on wholesale trade on April 10, international trade on April 12 and consumer inflation on April 13.

Knowledge Builder Backlinks Help Grow Your Web Traffic

An important search engine optimization (SEO) tactic that search engines use to rank sites in search results is called backlinking. A backlink (or incoming link) is a link from a web page (other than your own) that connects to one of your web pages. When your website address (your link) appears on other websites, search engines may see your site as being popular and rank your site higher. The most effective backlinks come from well-ranked sites that are relevant to your content.

Here's a targeted plan for building backlinks:

- Add your website address to resources and directories used by referral partners and real estate agents, such as *RealEstateabc*, *Real Estate Zest* and *zoominfo*.
- Ask referral partners and vendors to list your link, or offer to do an online testimonial on their website that includes your link.
- Join reputable social business sites, such as *LinkedIn* and *ActiveRain*. Depending on your business, *FaceBook* and *Twitter* may also be a good choice. Make sure your web page link is in your profile.
- Publish value-added content that oth-

ers will want to post on their own website. If you blog about somebody or discuss a product or service, ask that person or company to backlink to your article.

- Post comments and responses to forums, discussion boards and business-related blogs. Make sure your response contains your link.
- Use article directories, such as *Squidoo* and *EzineArticles*, to share your content. You will get a backlink and possible exposure to a large readership.
- Register your location in *Google Maps*, *Bing Maps* and *Yahoo Maps*. Listings in these services all favor search rankings.

Remember, backlinks that connect visitors deep into your site (i.e., an article in your archived section) may help you get ranked higher than a simple link to your homepage.

Mind Your Money FHA Streamline Refinancing Fees Reduced

A new program could save qualified borrowers \$3,000 a year, even those who owe more than their home is worth.

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

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Business Plans

The *One Page Business Plan* used by Ray Carlson is a very interesting page indeed. It was presented at the March 24 Peace Conference in Victorville, where I heard Ray speak for the first time. Especially interesting to me were the first three questions:

1. Describe YOUR Business.
2. What is unique about YOUR product or service?
3. Who are YOUR Customers likely to be?

Right from the start, Ray has the students confronting the biggest hurdles. The first hurdle is for them to shift their mental gears in order to begin thinking of themselves as initiators of economic activity, and not just as employees within the economy. Smart investors want to find companies that have strong *moats* against the invasion of their markets by competitors. Can the average student see that the same issue applies to them, and to the success of their venture?

The second hurdle is an equally imposing mental shift. For they must see that they can't realize their dreams (assuming they have them) without standing back and seeing all economic activity as a series of transactions. They're hoping to provide goods or services, but who will be their buyers? Up until now, they've been the spenders of their own resources or the resources of their parents — but giving, one presumes, little thought to how they may be *targeted* for marketing by purveyors of the goods and/or services they ultimately choose to consume.

Next come questions about ownership structure, production & marketing plans, staffing needs, and a sales channel plan. These, too, are important considerations, but one assumes that much of the instruc-

tion delivered aims to build student confidence in their ability to master these topics. The balance of the *One Page Business Plan* is devoted to the financials. Most people are aware that under-capitalization is often a cause of small business failure, and that an inability to control expenses will quickly lead to this result. Students will need careful guidance to understand how this is so.

But I return to the first three questions. Young students are used to digesting and then remembering great quantities of information, when motivated to do so. Yet we also now realize that the brain doesn't fully develop by the arrival of the age of majority. There's a lot of impulsive action built into the young, which is both a blessing and a curse. And it's perhaps asking a lot of anyone — young people in particular — to move beyond their *comfort zone* and to look at the world from a wholly new perspective.

So I marvel that Ray and his associates have been so successful at this. An anecdotal comment of a student, mentioned in passing at the Peace Conference, may provide the explanation. This young person expressed the view that the business plan training was the *best class* the student had ever experienced. And I think that it's the challenge of it all that creates such a response. Much of standard education can seem, well, remote.

Thinking about it, I realized that I've raised children who respond to challenges. One is already an entrepreneur. And it involves equal parts of challenge and *sweat equity*. I hope to touch on that in Thursday's inspirational message, with special emphasis upon the latter. That the former is present goes without saying. ☉

Money

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\$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.

For example, a typical loan of \$250,000 has 360 monthly payments of \$1,193.54; Note rate 4.00 percent; APR 4.124 percent. Monthly payments do not include taxes or insurance so the actual payment obligation will be higher. ☉

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

Program

Continued from p.3

no way time enough to fully appreciate the talents displayed before us — Ross-Jones sang four pieces and Johnson sang two. As one of fifteen invited performers (and the only Black artist) in this year's Salzburg Voice Festival, Ross-Jones honored us with some of her Salzburg repertoire. Both singers join Basaraba in being affiliated with the California Philharmonic, of which Basaraba is the Chorus Maestra.

Ross-Jones sang for us *Lover Come Back*, by Sigmund Romberg; *Ride On, King Jesus*; the Richard Strauss art song *Morgen!* (translated, not as *Morning!*, but as *Tomorrow!*); and Verdi's *Pace O Mio Dio* from *La Forza del Destino*. She has been styled as a "young dramatic soprano" for the Salzburg competition, and Basaraba told us she's been likened to Leontyne Price (who, by the way, debuted in 1958 as Aida at the Vienna Staatsoper!). She told us that her own musical career started when she was "much younger than ten." While in Salzburg, she will perform in four concerts in the area as well as participate in master classes and other activities with singers from many different countries.

Johnson, tenor, also has piano performance in his background, and is a church music director in addition to his operatic performances. He is well-placed in his abilities to perform what are called *cross-over pieces*, such as songs from *Phantom of the Opera*. In that same genre, the music of *Les Miserables* includes the solo, *Bring Him Home*, which he performed for us as the first of his selections. Following immediately Ross-Jones' performance of *Ride On, King Jesus*, he sang for us *Deep River*.

Both of these had been the subject of arrangements by the celebrated African-American composer/arranger of choral music, Moses George Hogan (1957-2003) — although I did not examine the sheet music to determine if his were the arrangements used today. In any case, it was inspiring for my unsophisticated ear

to be exposed to two amazingly talented performers singing thematically related — and also distinctive — music. Bravo!!

Gordon Seyffert

Editor's Note: When all but three of the members had gone, our guests decided

that they would go ahead and finish their performance. So, with Ray Carlson, Julius Johnson and one of his guests, and yours truly as their audience; they performed their final number as planned. And, we have pictures to prove it.



Look to the right side of the photo about half way up from the bottom or about one third down from the top. There you will see the bear that Theo told us about at our April 05 meeting. He looks big enough to do a fair amount of damage. At the moment of this picture, the bear is licking up the syrup that Theo put out for the humming birds.



Your Invitation to

Catch the Vision!
and Make It Your Own

Saturday, May 12 -- 9a to 1p
Altadena Town & Country Club

Continental Breakfast Provided

to plan

**OUR FUTURE
FOR THE
NEXT 3 YEARS**

With help from the District Facilitators, all the members of our Rotary Club of Altadena will examine our organization as it now exists and work together to come up with ways to make our club stronger and more relevant and set goals for the next three years to help us achieve success

Guest Facilitators from District 5300
Frank Cunningham • Dennis Franklin
Gene Hernandez • Chris Montan

Sign up on ClubRunner