

August 23, 2012



Johnson's Judgments

by President Julius Johnson

Rotary allows Giving at Several Levels ... Choose Yours

This Week
Dr. Robert H. Bell
Vice President of Student Learning Services,
Pasadena City College
Program Host
Dennis Mehringer

This week's speaker is Dr. Robert H. Bell.

He is the new Vice President of Student Learning Services at Pasadena City College.

Bell most recently served as the Director of Extended Learning for Antelope Valley College. He previously served as senior vice president for Academic and Student Affairs for the Louisiana Community and Technical College System. He was also the Vice President for student services at Chaffey College in Rancho Cucamonga, California.

He holds bachelors and masters degrees in counseling from the University of Redlands. He later earned his EdD from the University of the Pacific.

At New Dawn, we sing this song "I Give Myself Away" the lyrics say: "Here I am, Here I Stand, Lord my life is in your hands. Lord, I'm longing to see your desires revealed in me. I give myself away. Take my heart, take my life, as a living sacrifice. All my dreams all my plans, Lord I place them in your hands. My life is not my own, to you I belong I give myself, I give myself to you."

It has been said that a man never stands so tall as when he bends down to help some one in need. I have learned that you can give without loving, but you can not love without giving.

This article is a salute to Chief, John Frykenberg and his *Nigerian Project* team. John has put his faith and love in action by giving himself away to bend down and help thousands of Nigerian young people learn how to make a job for themselves. In this last of many trips to Nigeria, he was made an Eboe Chief and he can now have multiple wives (smile).

At last Thursday's Rotary meeting John took us to Nigeria by way of his musically enhanced slide show presentation. He took us with him on his trip to Africa where he was used by God to make a positive difference in the lives of many.

Giving is not just a money thing. In giving of his time and talents to the college students in Nigeria and showing us just a slice of the experience we to were blessed by his giving.

As we support our Rotary club and its events, we get to be a part of something bigger than ourselves. We get to participate on many different levels, we can have the hands on experience by going there and getting first hand involvement, we can financially support the venture. We can pray for those who go in our name or we can just let those who go know how much we appreciate their commitment. At what ever level of the adventure in which we choose to participate, it is nice to know that we are not alone. We have our fellow Rotarian's involved with us right by our side.

That having been said. There is nothing

Please turn to Judgment p.5

Creeters

August 23

Roger Fennell

August 30

Jacque Foreman

September 06

John Frykenberg



Program Review

Rotary Nigerian Entrepreneurship Team

Ray Carlson was pleased to serve as guest host and to introduce John Frykenberg and his *most incredible project*. Doubling in size from last year's team visit (which then included our club president, Julius Johnson), this year's team reached some 4,500 students at four Nigerian institutions of higher education. And, Carlson reminded us, USAID (which earlier had assisted us with our Armenian project) again stands ready to leverage our success in Nigeria — once we can submit a proposal for next year's activities in

Nigeria, when we again hope to double our numbers.

Frykenberg opened his presentation by passing around a plaque. He received this from the Federal University



of Technology in Minna, Niger State, as a token of their appreciation of our club's efforts to bring entrepreneurial concepts to their students. He next described the significance of his costume and jewelry, announcing that he had been made an honorary Ibo chief in Hausa State by a Rotary club comprised of Ibos. The necklace and bracelet he wears are intended to convey the message that he is a friend from afar making a humanitarian contribution. His costume, however, is indeed representative of the Hausa people.



This combination reminds us — or should! — that Nigeria is a huge country containing many different

peoples and cultures. There are 36 states in this nation of 150 million people, and the land area is twice the size of California.

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Rotary Club of Altadena - #7183

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Hal Yorke Vocational/Youth Projects
Ray Carlson New Generation
Gordon Seyffert Membership

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Photography Jacque Foreman



August

Membership & Extension Month

Program Chair, Dennis Mehringer

Aug 30 - George Buehler - Craft Talk

September

New Generations Service Month

Program Chair, Ray Carlson

Sep 06 - William J. Kelso II, President, SGV
New Gen Rotary Club & Social Media
Consultant

Sep 13 - Mikal Pradia, CEO; Danya Mibes,
CFA. & Sam Mason Chief Strategist, Get
in Gear Now - Entrepreneur Education

Sep 20 - To be Announced

Sep 27 - To be Announced

Congratulations



Birthdays

08/02 - Phyllis Merrill

08/05 - Kevin Moore

08/08 - Joseph McMullin

08/10 - Don Applegate

08/11 - Joy Carlson

08/14 - Marsha Seyffert

08/24 - Hal Yorke

08/27 - Elaine Klock

08/31 - Bruce Conroy (Jacque Foreman)

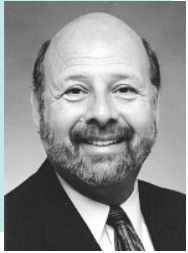


Anniversaries

08/01 - Ed & Phyllis Soza

08/23 - Gary & Dotty Clark

... And the Hits just Keep on Coming!!!!



That's the story of this year's Summer Concert Series at Farnsworth Park. By any standard, this year is the most successful yet in the sixteen years that the Sheriff's Support Group of Altadena (SSGA) has been putting on these concerts. The talent of the acts each week has brought in increasingly large crowds, who happily express their enthusiasm and appreciation for these outstanding performers. Additionally, almost half the audience is up front dancing to the music, particularly of the marvelous reggae group **Upstream** and the fantastically performed Beatles music of **Sergeant Pepper**.

And who's right in the middle of all this excitement? Why, it's the Rotary Club of Altadena! We're everywhere, from the

huge banner onstage where we welcome everyone to the concerts, to the Rotary information table at the top of the amphitheater, to the tables inside where we sell beer, wine, soft drinks, and snacks, to the security at each entrance to the amphitheater, and last week and this week, to the spectacular 1968 Corvette that we're raffling off at the LA County Fair with the Rotary Club of Pomona.

Last week (August 11), we sold nearly two books worth of raffle tickets, and this past Saturday (August 18), we should find that we do even better. This Saturday's show was Lisa Haley and the Zydecats, who performed the best Cajun Zydeco music you'll ever hear outside of New Orleans. Last year this show filled the amphitheater to overflowing, and this year should be the same.

Thank you to those members who have helped so much on the past con-

certs: Dave Smith, Sue Applegate, Tom McCurry, Hal Yorke, Mike Zoeller, Tony Hill, Gary Clark, John Frykenberg, Sterling Louviere, Gordon Seyffert, Quick Cunningham, Jim Gorton, Craig Cox, Boyd Hudson, Julius Johnson, and Jacque Foreman. You have helped put us on the map in Altadena.

These large crowds mean that the name of the Rotary Club of Altadena is being exposed to more and more members of the community, who are learning what it is we do in the community, the country, and the world.

Working at these concerts is a total club effort, and we need everyone to come out and do their part to make the concert experience wonderful for the audience so they can see who we are. As an added bonus, you will be entertained by some really outstanding performers. See you this Saturday. ☺

Program

Continued from p.2

nia. Frykenberg's slide show presentation gave us a brief glimpse of some of this diversity.

It began with a view of Abuja, the capital, and of Zuma Rock, symbolic of the country in the way that our own Grand Canyon is for us. The first stop was Minna, the capital of Niger State and site of the Federal University of Technology, where 752 students received business plan instruction. Among those pictured was the young woman whom John dubbed the *Girl on Fire* for her infectious enthusiasm.

Next was Kaduna, home of the Federal Polytechnic school. Kaduna was deemed safe on one side of its river, but unsafe on the other — showing how strife is an everyday reality for tens of thousands of Nigerians. We were treated to

several shots of the beautiful clothing worn by many of the local women. Gedon Waya State College was the third destination, in Kafanchan. Here some 1,700 students showed how seriously many Nigerians take the opportunity to learn business skills. Owerri, now with one traffic light as a forerunner of the modernization that is looming, was next with an advanced professional study institution that fielded 655 students for the training. Again, the tensions within this major African nation were evident when we saw pictures of Hausans in Owerri essentially working as second-class citizens.

Questions following the presentation were numerous. Asked about his sense of physical danger, Frykenberg noted that shakedowns were the more immediate

threat and that this was the cause of his being turned back upon his first arrival. But although he felt personally protected against physical violence, he stressed that Muslim terrorist groups are very active against Western education. The government is split between Christian and Muslim factions, and people die every day from sectarian violence.

Still, Frykenberg closed with the observation that, on the whole, his was a tremendously positive experience. That stemmed largely from the sense of appreciation that was communicated by so many of the students. More came to hear this Rotary team of two white Americans and four Nigerian-Americans than most school officials had ever thought possible!

Gordon Seyffert ☺



MONEY by Linda Wilkes MATTERS

Economic Update

Last Week in the News

According to the Federal Reserve, monthly consumer credit debt rose \$6.5 billion in June for a total credit debt level of \$2,577.4 trillion. Revolving debt, which includes credit cards, decreased \$3.7 billion to \$864.6 billion. Non-revolving debt, including loans for cars, rose \$10.2 billion to \$1,712.8 trillion.

The Mortgage Bankers Association said its seasonally adjusted composite index of mortgage applications for the week ending August 3 fell 1.8 percent. Refinancing applications decreased 2 percent. Purchase volume fell 1 percent.

The Labor Department reported that, in the second quarter, productivity rose to an annual rate of 1.6 percent and labor costs increased at an annual rate of 1.7 percent.

The trade deficit decreased to \$42.9 billion in June from a revised \$48 billion in May. Exports rose \$1.7 billion or 0.9 percent to \$185 billion. Imports fell \$3.5 billion or 1.5 percent to \$227.9 billion.

Wholesalers decreased their inventories 0.2 percent to \$481.9 billion in June. Sales at the wholesale level fell 1.4 percent to \$402.9 billion in June. On a year-over-year basis, sales were 3.1 percent higher since June 2011.

Import prices fell 0.6 percent in July, following a 2.7 percent decrease in June. On a year-over-year basis, import prices were down 3.2 percent in July, led mostly by a decline in fuel prices. Export prices rose 0.5 percent in July after declining 1.7 percent in June. Compared to a year ago, export prices were down 1.2 percent in July.

Initial claims for unemployment benefits for the week ending August 4 fell by

6,000 to 361,000 from an upwardly revised 367,000 the prior week. Continuing claims for the week ending July 28 rose 53,000 to 3,332 million.

Upcoming on the economic calendar are reports on the housing market index on August 15 and housing starts on August 16.

Industry Insider

Interest Rates Hover at Record Lows

Concerns about the strength of the economy have recently taken Treasury yields to new lows. This, in turn, is causing fixed-rate mortgages to remain low.

Homeowners are taking advantage of the low interest rates. The refinance index recently reached a three-year high. Also, the Federal Housing Administration (FHA) projects to receive 630,000 refinance applications for fiscal year 2012, a 23-percent increase from the previous 12 months.

The vast majority of refinancing is going into fixed-rate mortgages. The adjustable-rate share of mortgage activity recently fell to 4.1 percent of all mortgage applications.

At the same time, home prices are increasing. Zillow reported a second-quarter increase nationwide for the first time since 2007. Standard & Poor's/Case-Shiller housing price index is also reporting monthly price increases.

When thinking about refinancing, there are some important things to consider. For instance, if refinancing to a lower rate will save \$125 a month, you should then factor in your tax rate. If you're in the 25 percent tax bracket, the actual savings will be \$94 a month.*

Another consideration is how long it will take to recoup your refinancing costs. If the costs are \$4,000, it will take 43 months

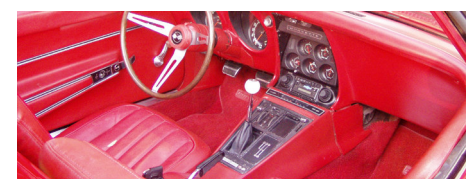
(\$4,000 divided by \$94) to recover those costs. So even if you plan to move in five years, refinancing is a good option. If, however, your refinancing costs are \$6,000, it will take 64 months (\$6,000 divided by \$94) to recover the costs, which, if you plan to move in five years, would not be a good option.

If you would like to learn more about the current refinancing opportunities, please contact me today.

* For example, a typical FHA loan of \$300,000 has 360 monthly payments of \$1,432.25; 4.000 percent interest rate, 4.117 percent APR. The monthly payment does not include taxes and insurance premiums.

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

Here it is, Folks The 1968 Classic Corvette We are helping Pomona Rotary Raffle Off



Gordon's Corner

by Gordon Seyffert

Cars

What is it about cars that so captures us? I asked myself this as I filled out the information on the raffle ticket for the 1968 Corvette. I'm not wedded to the car, as for several months I explored using the bus to get to and from the genealogy library where I volunteer. I'm also not beholden to the car as a status symbol, as my wife and I shared a Prius until I received my eldest daughter's 1996 4-Runner as a hand-me-down. So why am I doing this, I wondered . . .

My Dad kept a list of all the cars he'd owned up through WWII; there had been sixteen of them. His first car was a Model T that he or his father bought when he was about 14. I suspect it was his father's purchase, based upon his age and the purchase price of \$450 in 1924. The one he talked about, however, was the Overland Touring he bought when he turned 16 — for the magnificent price of \$22.50. The reason for this *steal* was that this vehicle had been a fire chief's car until it was broad-sided while driving through an intersection. That had resulted in a severely bent frame; in the snow, the car left four distinct tire tracks! But if I hadn't already heard from him the story of how he got that frame restored to normal, I'd certainly pay \$22.50 for the privilege of hearing it now.

I don't know what my mother first drove, but I know that, when she was fifteen, her father bought a seven-passenger Standard Packard Six Model 533 Sedan for \$2,900. How do I know this? Pack rat that I am, I have both the order form and invoice. [The paint scheme was "D" - Sheffield Green.] But the car I remember her having was a Buick convertible that

she drove like a fiend. I recall her passing cars on a three-lane highway through an area lined with fruit-and-vegetable stands, hitting near eighty when she needed to get out of the way of any oncoming vehicle. Man, that car could run!

When I came to Southern California to attend college, I initially tried to get by without a car. That lasted all of one semester. At Christmas I threw in the towel and told my parents I needed one. They bought me a 1965 Mustang convertible in St. Louis and drove it out in January. It was great to have wheels, and, with the top down, I felt quite at home out here. But, in my sophomore year my roommate and I essentially switched cars. We had an off-campus apartment, and he drove the Mustang while I drove his Jaguar XK140. We were both happy.

But, once I returned to Missouri, the Mustang didn't seem safe. I was required by my job to drive icy winter, two-lane blacktop roads, and suddenly having a soft top seemed a bit unsettling. Soon I'd paralyzed it into a 1970 Mustang hardtop while selling the '65 to a friend who hoped to put it in like-new condition for resale. We both lost out, as the engine in my first car developed problems, while my second car was terribly front-end heavy and couldn't be driven on ice without ending up rear-end forwards. I think it was at about that time that I began to see cars primarily as a transportation option and little more.

Then there's my son. He inherited my father's *car gene*. When he had a used Range Rover, he drove it in the roughest conditions available — and then changed out broken axles in the field with spares he carried. Later he bought a BMW M6

and actually entered it in some Sports Car Club of America competitions. Once he was driving with his mother on I-35 in northern Missouri when she looked over and noticed they were at 120 mph; the car was so Autobahn-smooth that she'd thought they were driving the speed limit! After they slowed back down, she noticed further that the speedometer went all the way to 160 mph, and she commented that she doubted it would do that. Gus, with a wry smile, disagreed. He later sold the car when he realized that he couldn't resist his lead foot, and that as good as he was in talking his way out of speeding tickets he couldn't go on like that forever.

I gave him credit for making that decision. And, while winning a *Vette* probably won't do much to change my own thinking about cars, I guess I'm thinking that perhaps I could entice him to serve as my *chauffeur*. Wish us luck! ○

Judgment

Continued from p. 1

ing like having the personal experience for yourself. I urge you to get personally involved. Choose a project, program, or committee and get fully involved. Be a blessing to others and watch how much more your life will be blessed. ○

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16th Annual Summer Concert Series Schedule - 2012

Those Manning Bhoys & the Irish Pride Dancers (Irish music)	Saturday, July 7th
Downbeat Express (Big Band Sound featuring Jennifer Gates)	Saturday, July 14th
Wreck N Sow (Americana, Folk & More)	Saturday, July 21st
Susie Hansen Latin Band (Hot Latin Jazz & Salsa)	Saturday, July 28th
Upstream (Reggae, Calypso, Soca & Steel Drum Music)	Saturday, August 4th
Sgt. Pepper (The sounds of the Beatles and more!)	Saturday, August 11th
Lisa Haley and the Zydekats (Cajun Zydeco Music)	Saturday, August 18th
Guitarist Brian Hughes & Band (Contemporary Latin-Jazz)	Saturday, August 25th

And... For Our Grand Finale... Saturday, Sept. 8th
The Walking Phoenixes in a tribute to Johnny Cash & other Country Classics
With Special Guests The Red Mutts 'Top Classic Rock'
Presented By: Stage Door Music Productions & SSGA

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**Rotary Club
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