



March 15, 2012

This Week Craig Cox & Jim Gorton *The Ins and Outs of Altadena Rotary Charities* Program Host: Sterling Louviere

President Tony talks about the Rotary Club of Altadena as the *treasure of the Foothills*. The jewels of this club are made up of our members, our beautiful location, and our 501(c)3 foundation called Altadena Rotary Charities (ARC).

Altadena Rotary Charities provides a solid financial structure for our ongoing service in the community and the world. This week Jim Gorton and Craig Cox will discuss how ARC was created, and how the various accounts were funded.

We will also review the rules regarding distributions, how the Board works, our investment policy and our results from Rotary year 2010-2011.



A Bit of Humor . . . 'Cause We need It

I s been a tough new year so far for a few of our members and their families with a steady stream of health problems. So, to bring a little levity to a tough situation, this week sit back and enjoy some medical humor.

. . .

The patient in Room 402 was scheduled to be discharged from the hospital. The student nurse entered the room with a wheelchair and exchanged greetings with the gentlemen she found there. The man was dressed and holding a suitcase. Noting the wheelchair, he assured her that no assistance would be needed.

The student nurse explained to him that it was a matter of hospital regulations and she firmly helped him into the wheelchair, and rolled him to the elevator. On the way down, she asked him if his wife was meeting him. "I don't know," he said. "She's still upstairs in the bathroom changing out of her hospital gown."

• • •

This next joke is from the perspective of a woman:

A visit to the doctor's office can be a cruel experience for a woman.. I can tell you. I went in for my yearly physical. The doctor started out with the basics. "How much do you weigh?" she asked me. I said "135 lbs." She had me stand on the scale. It read 180 lbs. The doctor asked, "And your height?" I said "5 feet 4 inches." She checked and said, "You're 5 feet 2 inches."

She then took my blood pressure and frowned, and told me it was very high. "Of course it's high!" I screamed.

"When I came in here I was tall and slender! Now I'm short and fat!" She put me on Prozac."

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March 15 *Ed Jasnow* March 22 *Julius Johnson* March 29 *Sammy Kayali*

Greeters



Program Review

Teenage Suicide *Prevention possible? Bullying a Cause?*

For a young person in his/her prime to be so overwhelmed by despair that he/she ends his/her life is the darkest of tragedies and should have all of us looking for ways to prevent its occurrence. Bullying, for some students, can be one of the toxic conditions that leads to a sense of hopelessness — especially when the student seeks help from adults in his life, and nothing changes.

Sparks is published 48 weeks a year and is the official publication of the Rotary Club of Altadena. The deadline for submission of articles is Friday at 6p to current editor email, fax, or delivery.

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Tisha Marina is a bully prevention specialist. A graduate from Pacific Oaks, Marina has spent the last 15 years working with small groups of students and teachers to teach them



techniques and to provide resources to make their schools safer places. Through a chance meeting, Marina met Tamir Yardenne, who owns an independent film company. Together they decided to launch "an initiative to combat bullying through filmmaking."

Forty-five students at John Muir High School are part of this project. The students will participate in "an intense 14week course in film production and bully prevention education." The students will interact with experienced professionals and assist in the creation of a film. In ad-

March Programs Literacy Month

Program Chair, Sterling Louviere Mar 15 - Craig Cox, Altadena Rotary Charities

Mar 22 - Bill May, CPA - Project Cuddle Mar 29 - To be Announced

April Programs Magazine Month

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

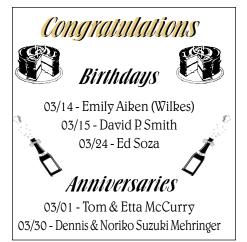
dition they will learn about marketing "as it pertains to social media, pre-production, and post production."



Marina and Yardenne are currently looking to raise around \$14,000 to cover the costs the project, including equipment rentals, transportation, festival fees and post production services. So far they have donations of a little over \$3500. Contributions can be made at *http:// www.indiegogo.com/Silencio-1*

You can find Tisha Marina on line at change@preventbullyingtoday.org

You can find Tamir Yardenne on line at tamir@tamirfilms.com Craig Cox 🔘







Since the failure of Communism throughout the world there has been much discussion about democratic alternative, European style so-

cialism, American style freedoms, human rights and the *will of the people* in nations across the globe. President G.W. Bush's reference to freedom as an inalienable *God given right* has asserted itself in the *Arab Spring*, Sudan, Eastern Europe, Central & South America ... not always with favorable results.

The imposition of Sharia law in the Middle East has driven out Christian populations and consigned women to secondclass citizenry. Private property rights and freedom of speech has suffered considerably under the Chavez regime in Venezuela.

In the United States, children cannot set up a lemonade stand in their front yard without breaking some law. And regulating commissions kill small and large businesses alike on a daily basis as we visually observe the emergence of the *Nanny State*.

All the evidence begs the question; "Freedom at what price?"

Inherent in the very concept of freedom are *rights* (*endowed by our Creator*), risks and responsibilities. *Cradle to Grave* services provided by any *Nanny* or more totalitarian state do not require or inspire the pursuit of happiness, life, liberty or property. And indeed, for the risk-averse, personal freedoms may seem a small cost to pay for *social security*, three squares and a roof over their head.

The problem arises under a communist or socialist government that eventually they run out of *other people's money*. Overly protective governments seeking to please voters who have discovered the power to *reward themselves* from the public coffers will ultimately spend themselves into oblivion (*Greece*). In short, when a government owns and runs the majority of enterprises in any country, they kill initiative, ingenuity, aspirations, risk and reward ... while producing little if any *added value* except at public expense.

The result? Resources, both human and natural eventually run dry!

The maxim that *Thou shalt not steal*... except by majority vote, carries with it little hope of building any personal estate which cannot be taken away from you arbitrarily... thus sounding the death knell to innovation or personal investment in time or treasure. Why would anyone wish to assume risk or responsibility with no prospect of return on investment?

"If you can't take care of yourself, let your country do it for you." This description fits some people, but not all people.

Freedom engenders high risk and high reward and offers more self esteem than available under any oligarchy (*elites excepted*). Even democracy, for all its attributes may undermine freedom when voters come to believe they can live off the productivity of others.

Author Gary North says, "The politics of plunder is no doubt destructive of both morality and the division of labor" ... (equals a failed society).

I don't know where the tipping point is, but I suspect, if any country puts more than 50 percent of its population on the dole or spends significantly beyond the means available, that society — that country — will fail! And the majority electorate will keep a failing government in power simply by virtue of its ability to provide *handouts* ... until all the resources are gone!

Established democracies like Greece prove this point. The question remains... will Spain and Portugal and others follow? And what about more fragile democracies... Nigeria, Tunisia, Kenya? We can guess where Egypt and Pakistan are going and the destination is not a pretty one.

The basic tenants of our own Constitution formulated upon Mosaic Law and the precepts of John Locke, Hobbes and our founding fathers has stood these United States in good stead heretofore. Hopefully, we do not loose our way. There is always that danger.

Rotarians hold dear the freedoms of association, of camaraderie, the sharing of ideas and conduct of business with a minimum of regulation and oversight. Hopefully we will do all within our power to safeguard those freedoms for which we have paid so dearly.

View

Continued from p.1

Three doctors approach the Pearly Gates. St. Peter asks the first one, "What have you done to merit entrance to Heaven?" "I am a pediatrician. I brought thousands of young souls into the world." "Good enough," St. Peter says, bowing in welcome. He asks the second doctor the same question. The doctor says, "I'm a general practitioner. I visited third-world countries three times a year to minister to the sick and poor." St. Peter is impressed and welcomes him to the Holy City.

. . .

The third doctor steps up in line and, knowing the question, blurts out, "I'm the director of an HMO." St. Peter ponders *Please turn to View, p.5*



I admit it. It seems a bit strange to write about a club member whom one had never met, and with whom one never had the pleasure of conversing. But it's just me, and it's what you get when you admit some joker into the fold under the Rotary classification of "genealogist."

I first became interested in Arthur Leland Ferris when I encountered him in the two booklets our club produced to document its earliest days of existence. I was intrigued that he had been so active in those first years, joining in 1953 and serving as president in 1960-61. To think that we still had someone who had known the founders.

Later, as I began reading the old newspapers on microfilm, looking for some indication of how and why the club had been formed, there he was. Everywhere, it seemed. August 1948 - 1st Vice Commander of the newly-formed AMVETS post. 1948-49 - Secretary of the Junior Chamber of Commerce and chair of its publicity committee. 1949 - Secretary of the Altadena Commercial Council (of civic organization delegates). 1949-50 - 2nd Vice President of the Junior Chamber, I can see why he wasn't a founding member of the club; he was already involved in so much! Then I found that the year following his presidency of our club he was elevated to president of the Christmas Tree Lane Association. And around January of 1970 he joined Altadena's American Legion Post 470.

When I encountered the documentation, through the Altadena Historical Society, of his mother's admission to the Scripps Home in 1983, I knew I had to delve further into the past to see "where he

Art Ferris . . . From a Genealogical Point of View

c a m e from, "and " w h a t were his Roots." I hope I have it right....

His paternal grandparents were Adolphus Alonzo Ferris. born 3 July 1870 in Haddum. Kansas (and the son of John E.1849-1877). and Mary Etta Curl, born in 1866). This grand-



father worked as a house carpenter in Brown County, Kansas in 1900, but moved away in 1903. He died March 5th, 1937 in Modesto. Maternal grandparents were Francis Fuson, born 1849 in Ohio, and Letha Waldo, born 1856 in Missouri. Kansas City has a Waldo neighborhood, named after a man in the freight business to Santa Fe back in the days of the opening of the West. I didn't research further, but suspect there could easily be a connection. The maternal grandparents moved to California in 1907.

Art's father was Harry Curl Ferris, born

12 May 1897 in Washington County, Kansas. By 1910 Harry was living at 77 Glorietta Street in Pasadena, his father then residing at 500 East Washington. By the time of the World War I draft (5 June 1918), Harry was back with his father, but by 1920 he was at 532 Elizabeth Street in Pasadena; he owned a transfer company. Art was born on Christmas 1919, so we may presume this was his first home.

Art's mother was Esther Fuson, born 27 February 1897 in Missouri. 1930 finds the family at 1700 Walworth Avenue, in Pasadena.



Economic Update Last Week in the News

Pending home sales, a forward-looking indicator based on signed contracts, rose 2 percent in January after a revised 1.9 percent decrease in December. It was the highest reading since April 2010. On a year-over-year basis, pending home sales are up 8 percent.

Orders for durable goods — items expected to last three or more years — fell \$8.6 billion or 4 percent to \$206.1 billion in January. Economists had anticipated a 0.7 percent decrease. This follows a 3.2 percent increase in December. Excluding volatile transportation-related goods, orders posted a monthly decrease of 3.2 percent.

The Standard & Poor's/Case-Shiller 20city housing price index — on a non-seasonally adjusted basis — fell 1.1 percent in December after a 1.3 percent decrease in November. On a year-over-year basis, prices fell 4 percent compared with December 2010.

The Mortgage Bankers Association said its seasonally adjusted composite index of mortgage applications for the week ending February 24 fell 0.3 percent. Refinancing applications decreased 2.2 percent. Purchase volume rose 8.2 percent.

The Commerce Department announced that gross domestic product the total output of goods and services produced in the US — increased at a revised annual rate of 3 percent in the fourth quarter of 2011, compared to the initial estimate of 2.8 percent. This follows a 1.8 percent pace of growth in the third quarter of 2011.

Total construction spending fell 0.1 percent to \$827 billion in January from a revised \$827.6 billion in December. Economists had anticipated an increase of 1 percent in January. Compared to a year ago, construction spending rose 7.1 percent.

Initial claims for unemployment benefits for the week ending February 25 fell by 2,000 to 351,000, the lowest level since March 2008. Continuing claims for the week ending February 18 fell by 2,000 to 3.402 million.

Upcoming on the economic calendar are reports on factory orders on March 5 and international trade on March 9.

Industry Insider FHA Insurance Premiums Will Increase Soon

If you are considering buying or refinancing a home, you should know that the Federal Housing Administration (FHA) will soon increase mortgage insurance premiums on FHA home loans.

The Department of Housing and Urban Development (HUD) announced it would increase the annual mortgage insurance premium (MIP) by 0.10 percent for FHA loans under \$625,500. This would raise the fee from 1.15 to 1.25 percent of the total loan amount. This annual premium increase — which is broken down into monthly payments — takes effect April 1, 2012.

In addition, HUD announced it would raise the FHA's upfront annual mortgage insurance premium (UFMIP) from 1 to 1.75 percent effective April 1, 2012.

Starting June 1, 2012, the MIP for FHA loans over \$625,500 will increase 0.35 percent, raising that fee to 1.50 percent of the total loan amount.

The primary reason for the changes is to bolster capital reserves for FHA's Mutual Mortgage Insurance Fund. Congress has mandated the fund keep 2 percent in reserves. Last year, that reserve had slipped to 0.2 percent. The changes are expected to generate about \$1 billion annually for the fund.

The increase in mortgage insurance costs applies to the purchase or refinancing of all FHA loans regardless of the amortization term or loan-to-value (LTV) ratio. The increases will not apply to borrowers already in an FHA-insured mortgage, a Home Equity Conversion Mortgage (HECM), and other special loan programs to be outlined in a forthcoming FHA Mortgagee Letter.

Those considering refinancing or making a purchase might want to act before the new mortgage insurance premiums take effect.

If you would like more information about what these higher fees will mean, please contact me today.

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

View

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this for a moment, then says, "Fine. You may enter Heaven. But only for three days and two nights."

•••

An elderly gentleman of means suffered a serious hearing problem for years. Finally he went to a specialist who fitted him with a new hearing aid that restored 100 percent of his hearing. The gentleman went back in a month for a checkup and the doctor said, "Your hearing is perfect. Your family must be very pleased that you can hear again."

The gentleman replied, "Oh, I haven't told my family yet. I just sit around and listen to the conversation. I've changed my will three times!"

A Letter to the Members

from C. Ray Carlson

It's SHOW TIME for Altadena Rotary!!

Time to SHOW-UP at other Rotary events. Like the Peace Conference – Sat. March 24th Like the District Assembly –Sat. April 14th Like the District Conference – Fri.-Sun. June 1 – 3rd

In my first year in Altadena Rotary and subsequent years, we had crowds show up at the **DISTRICT ASSEMBLY** and **DISTRICT CONFERENCE**. We had hospitality suites at the latter where we would meet other Rotarians, get to know them and what they were doing, link together in International Projects, and with their help we succeeded in innovating our signature *Job Creation & Entrepreneurship* program in many countries. [This year we are raising \$50,000 in Matching Grants for Nigeria!]

PDG Joe McMullin, member of our club, made sure that I got the benefit of the *greater Rotary World*. That I attended the R.I. Convention in Portland Oregon as well as the District Assembly and Conference. *In my first year!* ... He even arranged for a display table at the Portland convention where I could promote our brand new Poland project. Something I was to do in many R.I. Conventions thereafter. *He led the way for me and instilled in my mind how big the Rotary World is.*

The **ROTARY INTERNATIONAL CONVENTION** is in far away Bangkok this year and it won't be held in the US again for 5 years. But President-Elect Julius Johnson will represent us and bring back his enthusiastic observations of how big our Rotary World is.

So, let's show our newer members what a fantastic organization we belong to. Let's set those dates on our calendars, meet at the AT&CC parking lot to carpool and thereby get to know each other a whole lot better. Invite our newer members and potential ones to join us for the fellowship that the Rotary World offers us. We are 1.2-million strong but they'll never realize how big the Rotary World is and the global connections they can make, unless we show esprit-de-corps toward Rotary outside our AT&CC doors.

C. Ray Carlson, March 11, 2012

Update on Sue Applegate

by President, Tony Hill

Please keep Sue Applegate in your thoughts. She is going through a tough time.

Sue sent me an email last week to advise that she had been taken to Urgent Care on Feb. 24 for a nose bleed. Then on Feb. 27th she was hospitalized when a ruptured artery caused her nose to bleed "like a faucet". After being worked on all night, with the doctors packing the nose, a very painful procedure, she was finally able to return home at 6 AM the next day. The packing procedure resulted in her not being able to open her eyes for a week.

Then last Saturday (Mar. 10) Don

phoned to advise that Sue had again been hospitalized when the nose bleed came back. The problem is not only very painful for Sue but the blood flow is effecting her eyes and ears. Part of the difficulty in resolving this issue is Sue's other medical problems - her heart surgery last summer that she is still recovering from and her current breast cancer treatment. She had her second chemotherapy treatment last Thursday and still has 4 more treatments to go. Then she starts her radiation treatment. Sue advises that she has now lost her hair.

Sue's heart specialist, her cancer spe-

cialist and now her ear, nose and throat specialist are all working on coming up with a solution to the nose bleed challenge. As if poor Sue doesn't have enough to deal with.

So send your prayers and positive thoughts to Sue during this time that she is experiencing a lot of discomfort and pain. She has been through a lot but I know she very much appreciates our support (as does Don).

If anyone can overcome all of these personal health challenges it is Sue. Let's hope she is up and around and able to join us again soon.



Altadena Rotary Club Fellowship Committee — 2011-2012 Minutes of the February 29 2012 Meeting, Club Fellowship Committee

The next activity of the Fellowship Committee is to have a rip roaring good | time at the Meet and Greet at Eden Garden Bar and Grill, March 16, 2012

Attending Today's Meeting: Tom McCurry, Theo Clarke, and Walk-on appearance by David Smith

The agenda for the meeting was:

- 5:30p Greeting and Rejoice Theo/All
- Meet and Greet, March 16, 2012 Theo
- Magic Castle, April 2012 Santosh
- New Member Party, May 2012 Theo
- Demotion Party June 29, 2012 Brian
- 6:30p Adjourn

Theo raised his glass at 5:30p to greet committee members and to rejoice. Tom said he had visited with Gordon and believes he will be ready to rock in May.

Meet and Greet at the Eden Garden Bar

and Grill - Theo will take the lead. The event was set for March 16, 2012, 5:30p. Theo called to reserve Eden Garden Bar and Grill for 5:30p, March 16, 2012. The guy who answered made the reservation but started talking about \$30 minimum for dinner. I complained that we just want to hang around, have a few drinks, and a snack or two, and that the guy I talked with a couple of weeks ago was OK with that. David Smith's 56th birthday is on March 15. I told David I will play happy birthday on the violin for him at the March 16 Meet and Greet. He liked that idea.

Eden Garden 175 E. Holly St. Pasadena CA 91101 626-440-1421 *Magic Castle -* Santosh will take the lead. The Committee decided to hold the event on April 14, 2012. Action items (AI) on Santosh are:

- AI 1: Make reservation with Magic Castle for April 14, 2012
- AI 2: Start promotions
- AI 3: Have Craig put event on Club Runner

Theo will communicate these AIs to Santosh.

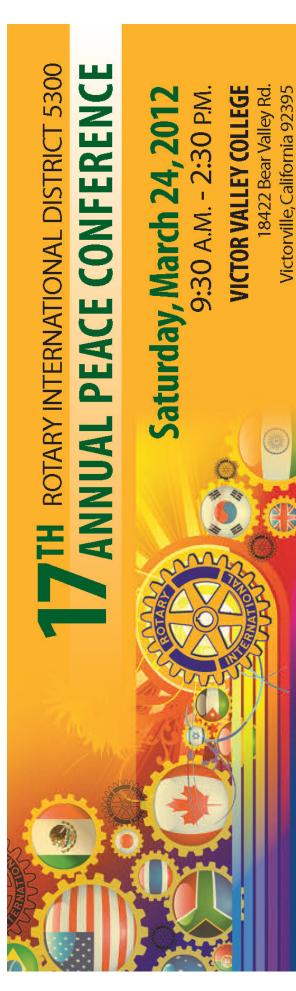
New Member Party - Gordon should be up and running by then. Since the party is at Theo's, Theo will take the lead.

Demotion party - Brian Hayes will take the lead.

The meeting was adjourned promptly at 6:30p.

Minutes respectfully submitted Theo Clarke, Fellowship Chair, 2011-2012





--- IN ROTARY AND BEYOND ROTARY THEME: OPPORTINITIES FOR WORLD PEA



FOCUS GROUP BREAK-OUT SESSIONS



1 Peace As a Process PDG Gene Hernandez, Facilitator



Dr. Sylvia Whitlock, District Governor-

Elect

Interfaith Paths to Peace

m

PRESENTATION OF PEACEBUILDING PROJECTS SPEARHEADED BY DISTRICT 5300 CLUBS ART FOR PEACE STUDENT CONTEST/EXHIBITION WORLD PEACE MEDIA AWARDS PEACEMAKER OF THE YEAR RECOGNITION - RAY CARLSON, HONOREE





DISTRICT GOVERNOR DOUGLAS "DOUG" FOWLER

CONFERENCE CHAIR DR. GARBIS DER-YEGHIAN, PDG FOR REGISTRATION, GOTO THE DISTRICT WEBSITE: www.district5300.org or CONTACT RAGHADA KHOURY, 16640 Tao Rd., Apple Valley, CA 92307 E-mail: raghada@khouryent.net Cell: (760) 559-3244 Home (760) 242-2103

Admission: \$20.00 per person, (\$10.00 for students) - includesbox lunch PLEASE MAKE CHECKS PAYABLE TO ROTARY INTERNATIONAL DISTRICT 5300 FOUNDATION

ROTARY INTERNATIONAL DISTRICT