

November 15, 2012


This Week

Michelle Horn
principal,
Leading Results
Program Host
Boyd Hudson

Our speaker will be Michelle Horn. Horn is a principal of the marketing firm of Leading Results. She and her partners work with small businesses to find better sales leads and increase lead conversion using proven marketing processes. Horn is dedicated to helping her clients stop wasting money on marketing that does not work.

If your marketing efforts could use some improvement, she will have some useful ideas and tips for you.

She lives in Altadena with her husband and 26-month old, boy/girl twins. Horn's extracurricular activities include road-racing a Datsun 510, playing tennis, swimming and drinking wine.

Visit <http://leadingresults.com>. There you will find a bunch of free information on how to market yourself and your company better. Giving away some of their secrets means that they know a lot more than the other guys. 



Johnson's
Judgments
 by President Julius Johnson

Having an Attitude of Gratitude

We have so much to be thankful for this Thanksgiving Season. Our Country has elected a President by and for the people. Our Rotary Club is active, growing and making a difference in our community and around the world. We have had some dynamic, intelligent, and informative speakers each week. And we have been provided with multiple opportunities to get involved with projects and fellowship that have allowed us to know each other more and grow in Rotary fellowship and Love.


Thank you, God, for allowing me to be President of such an exciting, loving, active, caring and engaging group of folks such as the Rotary Club of Altadena.

Let's turn Thanksgiving into a Season and not just a day. Tell some one close to you how happy you are that they are a part of your life. It will raise their spirits and help give you and *attitude of gratitude*.

An attitude of gratitude will raise your

emotional altitude, which will make you a happier and more likable person. This will be a blessing to others and to yourself. Truly a win win situation.

Test it out for yourself. Everyday for the rest of this month thank someone for what they have done or said. Let them know that you are grateful for their contribution to your life or to the life of someone or something that you care about. Make this a daily commitment, and experience how your live will be improved.

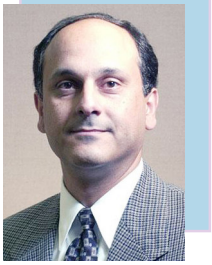
Give it a try. Propose to have an attitude of gratitude. Practice gratefulness for the rest of this Thanksgiving Season. 

Greeters

November 15
Gordon Seyffert

November 22
Thanksgiving -- Dark

November 29
David Smith



Program Review

Pasadena Residential Real Estate Market

The Pasadena real estate market is a good example for the law of supply and demand. With pleasant, year-round weather and a vibrant and diverse local economy, the Pasadena area real estate market continues to be in high demand. This demand is further fueled by the availability of low mortgage interest rates and historically low real estate inventory levels; all translating into a potential beginning of another uptick in the

real estate market.

Real estate, and especially in California, continues to be a solid and reliable investment for most Americans. Even with the depressed state of the national economy, the Pasadena real estate market has shown an increase of 38 percent over the last ten years in the average home sold price per square foot. Cynthia Cohn, a seasoned real estate professional and senior partner with Deasy, Penner, and Cohn, presented the state of the Pasadena residential real estate market and described the challenges facing a real estate professional in understanding the needs and desires of her clients. As a local long-term resident of the community and a Pasadena Rotarian, she communicates her knowledge of the area and pride in the historical significance of the community to her clients. At the same time, she continues to draw from her own experi-



ences and values the emotional aspects of a real estate purchase in establishing a home.

The combination of low real estate inventory and affordable interest mortgage rates are making the conditions appealing to many buyers and resulting in multiple and sometimes escalating offers. This can potentially present a good opportunity for sellers who wish to cash in on their equity or ones who are interested in purchasing a larger home.

Sammy Kayali

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Rotary Club of Altadena - #7185

Chartered: February 14, 1949
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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
Ray Carlson New Generation
Gordon Seyffert Membership

Editor, Design & Typesetting Foreman Graphics
Photography Jacque Foreman

November

Foundation Month

Program Chair, Boyd Hudson

Nov 15 - To be Announced
Nov 22 - Thanksgiving - Dark
Nov 29 - To be Announced

December

Family Month

Program Chair, Sue Applegate

Dec 06 - To be Announced
Dec 13 - Combined meeting, San Marino
Rotary
Dec 20 - Christmas Party
Dec 27 - Dark - No Meeting

January

Rotary Awareness Month

Program Chair, To be Announced

Congratulations



Birthdays

11/08 - Sterling Louviere
11/13 - Ed Jasnow
11/26 - Ray Carlson
11/26 - Roger Fennell



Anniversaries

11/01 - Jacque Foreman & Bruce Conroy
11/07 - Hal & Barbara Yorke
11/24 - Carlton & Julie Gustafson



Dan Stover Planning

I'm beginning to wonder if I'm a glut for punishment. I say this because I'm continually looking for ways to bring a certain standardization to the things that we do at Altadena Rotary. Anyone in their right mind would know that being laid back and free-spirited is the true nature of any Altadenan, so in doing this I've set myself an overly ambitious goal from the outset.

Nevertheless, I'm slogging ahead on my project of describing on paper how the Dan Stover Memorial Music Contest is organized. Now, with my having only experienced *one* of these contest cycles, my sample of club music contests is as small as it could possibly be. The reason I'm

doing it relates to the fact that we're losing Theo Clarke's expertise as he moves on to other projects, possibly an international one.

"Quick" Cunningham and Daniel Fedor have generously volunteered to step in and lead the way for our 2013 contest, and Mike Noll and I have some notion of how this is all supposed to work. "Quick," of course, is one of our newer members, but also one who is musical (I am not!). Daniel is a music instructor known to both Theo and to Dennis Mehringer, and, with an eye to judge recruitment, they jointly recruited him some weeks ago. Together, "Quick" and Daniel will run the contest come next winter.

But in order to do that, they need a

good frame of reference. And so from my having assisted Theo in student candidate recruitment last year, and from what I knew about the event planning that was in the works at the time of my hospitalization in last February, and from what Mike Noll has generously shared with me — it's been possible to sketch out a *process* that can be a starting point for "Quick" and Daniel as they take over.

The description I've written has five sections — each a page in length. These are:

1. Background on the Dan Stover Contest.
2. Recruitment of Student Participants.
3. Planning for the Club Competition.
4. Holding the Club Competition.
5. After the Club Competition.

This is not rocket science — my apologies to you, JPL and Caltech folk! — and so it really wasn't that hard to write. The intent is not to make this overly formal, but to ensure that we have as smooth a transition in leadership as it is possible to have. When someone makes a commitment of their time and energy for the benefit of our club, then I see it as my job to put my descriptive talents to work so as to make their service contribution as frustration-free as possible.

We'll start with a meeting of "Quick," Theo, Charlie Wilson (of the SGV Boy Scouts Council) and myself. I expect "Quick" and Daniel to meet after that. I've pledged to make the rounds of high schools with "Quick" in a couple of months. Then I'll take a back seat and cheer from the sidelines. I hope each of you will stand ready to support our new Dan Stover leadership team as the work begins.

Keeping the Promise

by Jacque Foreman, editor

In the 1990s, Altadena Rotary was given a large endowment from the then American Legion Post #470. The members of the post were ageing, and their numbers declining. In exchange, Altadena Rotary made specific promises. Among these were to give scholarships to the ROTC students at three local high schools: Blair, Pasadena and Muir. In addition, we were to give scholarships to veterans who were attending Pasadena City College and lived in Pasadena or Altadena. The promise we are currently keeping is to put up flags in honor of Veterans' Day. (*We are also obligated to put flags up for Memorial Day and Independence Day.*)

For several years, we put flags up in conjunction with Boy Scout Troop 4. These flags were stuck into holes in the pavement from Woodbury to Altadena Drive and included some on Mariposa and a few

east of Lake on Altadena Drive. And, we had special flag holders that were pounded into the grass area in front of Eliot Middle School.

However, as the years went by, and sidewalks were repaved, the holes gradually disappeared, and, due to safety concerns, we were unable to obtain permission from the county Board of Supervisors to redrill them.

Because of the disappearing receptacle holes and the fact that we would lose a few flags every time they were put out, we decided to go to a system of putting double-flag brackets on some of the light poles on Lake. Now the flags are lighted at night, allowing us to keep them up more than one day — in accordance with the *Flag Code*, the sun is not supposed to set on the flags.

Please turn to Promise, p. 6



MONEY by Linda Wilkes MATTERS

Economic Update In the News

The Standard & Poor's/Case-Shiller 20-city housing price index — on a non-seasonally adjusted basis — rose 0.9 percent in August, following a 1.6 percent increase in July. On a year-over-year basis, prices rose 2 percent compared with August 2011.

Retail sales rose 0.5 percent for the week ending October 27, according to the ICSC-Goldman Sachs index. On a year-over-year basis, retailers saw sales increase 2.7 percent.

Manufacturing activity rose to 51.7 in October after a reading of 51.5 in September. A reading above 50 signals expansion. This is the second uptick in manufacturing following three consecutive months of slight contraction.

The consumer confidence index rose to 72.2 in October from a revised 68.4 in September. It was the highest level since February 2008. The index was benchmarked at 100 in 1985, a year chosen because it was neither a peak nor a trough in consumer confidence.

The Mortgage Bankers Association said its seasonally adjusted composite index of mortgage applications for the week ending October 26 fell 4.8 percent. Refinancing applications decreased 6 percent. Purchase volume rose 1 percent.

Total construction spending rose 0.6 percent to \$851.6 billion in September, following a revised 0.1 percent decrease in August. Compared to September 2011, construction spending has risen 7.8 percent.

Factory orders rose 4.8 percent in September to a seasonally adjusted \$475.4 billion, following a 5.1 percent decrease in August. Excluding the volatile transpor-

tation sector, orders increased 1.4 percent in September.

Initial claims for unemployment benefits for the week ending October 27 fell by 9,000 to 363,000. Continuing claims for the week ending October 20 rose by 4,000 to 3.26 million. Employers added 171,000 jobs in October. However, the unemployment rate rose to 7.9 percent in October from 7.8 percent in September due to more people entering the labor force.

Upcoming on the economic calendar are reports on international trade on November 8 and wholesale trade on November 9.

Mind Your Money Why Mortgage Rates Hover at Record Lows and Buying Is Cheaper than Renting

Mortgage rates are hovering at historic lows largely due to implementation of the third round of quantitative easing (QE3). This program, recently orchestrated by the Federal Open Market Committee (FOMC) involves purchasing additional agency mortgage-backed securities at a pace of \$40 billion per month.

In an additional effort to keep borrowing costs down and spur economic growth, FOMC announced it would continue Operation Twist through the end of the year. The plan entails selling \$400 billion in short-term Treasuries in exchange for the same amount of longer-term Treasuries.

The FOMC noted that “these actions, which together will increase the Committee’s holdings of longer-term securities by about \$85 billion each month through the end of the year, should put downward pressure on longer-term interest rates, support mortgage markets, and help to make broader financial conditions

more accommodative,” according to a statement.

This is timely news particularly for a housing market that’s healthier than many realize. According to *Trulia*, on average, buying a home is now 45 percent cheaper than renting in the 100 largest metro areas in the nation (providing the homeowner plans to stay in the home for the national average time of seven years). That’s a savings of \$771 every month!

At the same time, housing prices are now posting solid gains. According to the most recent *CoreLogic* data, year-over-year home prices have risen 5 percent since September 2011, the seventh consecutive monthly increase and the largest since July 2006. And according to its most recent Housing Markets Insights report, investment bank *Morgan Stanley* anticipates a 2012 housing price increase of 7 percent to 9 percent.

If you’re considering taking advantage of today’s market conditions and historically low interest rates, contact me today.

Big Idea For More Listings, Open the House before the Open House

To generate more listing appointments, host a private showing and luncheon before your next open house. Here’s how it works, according to national sales trainer Tom Ferry:

- On Monday: Produce an open house flyer, highlighting the features and price of the home on one side and an invitation to your private preview and luncheon on the other. Then shoot a short video of your listing.
- On Tuesday: Email the video to your database. Also ask your sellers to post

Please turn to Money p.6

Gordon's Corner

by Gordon Seyffert

More History

Last week I gave a shout-out to a non-fiction book I recently read. This week I have another, but I'm pairing it with a much older work that is decidedly more scholarly in approach (as well as one that would have to be special-ordered). The first — again, purchased at Vroman's in Pasadena — is by Ian Mortimer and carries a strange title, *The Time Traveler's Guide To Medieval England: A Handbook for Visitors to the Fourteenth Century*.

Although I reportedly have some English ancestors from that period, I can't say that I'm tremendously attached to them. After all, new research could always come along and disprove my connection(s) to them. But I thought it would be helpful to understand the England of that day as a window into the origins of more recent eras.

That turned out to be true, but not in the way I had expected. I thought it would connect our own society first to its colonial past, and then on back through Elizabethan times to the dawning of a British society we can even then dimly recognize. True enough in some respects, but the stronger comparison was to a later German society that I've had to understand in order to properly interpret the lives of my German forebears.

But I'm getting ahead of myself! Did I mention "the dawning of a British society we can even then dimly recognize?" Here's an interesting bit of trivia to drop at your next cocktail party: English became the official language of Britain in the year 1362! [Do the math; that's exactly 650 years ago. **Happy Birthday, English!!**]

Before that, French had been used at

court for almost three centuries — back to the years following the Norman Conquest. But in 1362, King Edward III — a nationalist who spoke English and was proud of it — decreed that court pleas could now be presented in English, following which his chancellor opened Parliament with a speech in English that very same year. Most of you probably descend from Edward III, as some decades ago it was estimated that some 40 million of us can trace back to him. Today, it's probably double that number.

And so now to the German part. In reading the first chapters of the *Traveler's Guide*, I was struck by how closely English society dovetailed with the German society that existed before Bismarck and the Kaisers. My mental comparison comes from a close reading of Prof. Mack Walker's *German Home Towns: Community, State, and General Estate, 1648-1871*. This book is available in paperback from Cornell University Press, but was originally published in 1971. It is not a breezy faux *travelogue* for the general reader, but is a serious attempt at summarization of mostly German (and here I mean German-language) studies for the English-speaking historian.

Why is this book important? Last week

I preached a bit on the necessity of would-be genealogists understanding history if they wish to understand their families. This becomes especially crucial with regard to families from Central Europe. Even in the 19th century there were remnants of earlier laws and cultural norms that affected one's life in profound ways.

My maternal grandmother and her siblings did not know (or weren't talking, if they did!) that their paternal grandfather was illegitimate. When I discovered this — quite by accident — it seemed at first to be only a quaint factoid. However, once I understood the significance of that "dishonor" within the Germany of his time, it moved me to a fuller comprehension of, and empathy for, the reasons for his decision to bring his family to America.

It would take more time and space than I have to make detailed comparisons of the societies these two volumes describe.

And so you'll need to take my word for it that both books are filled with interesting insights that will bring the dusty past to life — if you're so inclined. Consider picking up a copy of the more readable book on Medieval England, but keep the second one in mind if you've got German ancestry. ☺

**MEET THE ROSE QUEEN
AND HER COURT
THURSDAY, DECEMBER 13
COMBINED MEETING WITH
SAN MARINO ROTARY**

Promise

Continued from p. 3

So, on Saturday, November 10, a small group of Altadena Rotarians assembled in the parking lot of Westminster Presbyterian Church on Lake for the purpose of putting up the flags: Craig Cox, Jacque Foreman, Tony Hill, Ed Jasnow and Mike Zoeller. The flags will be taken down Monday evening. If you wish to help, meet in the same parking lot at 5p on Monday, November 12. What follows is a photo essay of the event.



Money

Continued from p. 4

it on their Facebook page to generate further friend-of-friend (FOF) marketing buzz.

- On Wednesday: Finalize your menu. Because people follow the food, consider placing your hors d'oeuvres, drinks and desserts at different stations throughout the house.

On Thursday and Friday: Door-knock homes in the neighborhood. Your conversation may go like this:

"Hi, I'm Jason Smith from ABC Realty.

Did you know the Campbell's home is on the market?" Then hand the person the flyer, with the price-side up. As the person flips it over, extend your private luncheon invitation, adding: "We're going to serve a wonderful lunch. It'll be a great opportunity to say goodbye to the Campbells and also say hello to all your neighbors. I would love for you to join us."

The number of potential clients you attract will largely depend on your bud-

get and pre-party marketing preparation.

At the luncheon, greet your guests at the door, or, better yet, let your sellers personally introduce you.

Not long after, neighbors will be pulling you aside, whispering, "If you like the Campbell's house, wait until you see mine." By the end of lunch, you might well have scheduled two or three new listing appointments!

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



*You are cordially invited
to our
Christmas Party Potluck*

*Thursday Evening
December 20, 2012*



6:30 to 9p



*257 S. Delacey
Pasadena, Ca 91105
Party Room above the Pool*

Turkey, Ham, Drinks, Utensils, etc. Provided

*Bring a Salad, Vegetable Dish, or Dessert
All Members and Families, including Children invited*

\$10 per person

Register on ClubRunner

