

October 17, 2013

This Week

Mystery Guest
You'll have to come to know who it is.
Program Host:
Joshua Miller

Once in a while it happens. The guest speaker can't make it. Your editor spoke to Josh Miller — our Program Host — on Monday, October 14, and was told that the scheduled speaker is not feeling well. Miller will be getting in touch with Hal Yorke for direction and, possibly, a fill-in speaker.

If a speaker is chosen in time to let you know, I will.



Dollar & Sense
 by President
 Dennis Mehriinger

Congratulations! . . . New Members are on Track for Our Goal!

So far this Rotary year we have increased our membership from 34 to 36 with one nominee laid off right before induction. So at this pace — with 3 candidates every three months and two joining — we should reach our goal of 42 members by June 30, 2014. This would strengthen our club by increasing the number of people who are available for our projects plus, again put us in position to take home the awards associated with new membership at the District Conference.

Altadena has 42,000 residents plus sits on the northern border of Pasadena. We should have at least 42 members in this scenario. Keep up the good work. Now we have a chiropractor. I will make an appointment with him this week so he has an immediate increase in business due to his membership in our club.

However, we still don't have a Medical Doctor, an architect, an actuary, a nurse practitioner, or a dentist as members. Keep this in mind when you have a check up, your life expectancy calculated, a flu shot, or your teeth worked on or replaced. We also don't have a pharmacist as a member and, at our ages, we probably spend a small fortune on life improvement drugs.

Keep up the good work! The four-way test does work among local small businessmen.

Creeters

October 17

Gregor Edwards

October 24

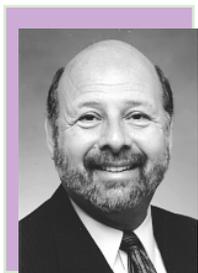
Jacque Foreman

October 31

John Frykenberg

Program Review

Everything You wanted to know about Mortgage Lending . . . But were afraid to ask . . . *and with Good Reason!*



I'm sure she didn't mean to scare us, but last week's speaker, Theresa Szebelledy, Vice-President and Private Banker at Morgan Stanley, sure did a good job. She started out by telling us that the first reaction potential buyers of property get when they enter the market is *shock and awe*. The first surprise is at how com-

petitive the market has become. You can wind up losing house after house to buyers who are bidding up the price and then paying cash for the house.

The second surprise is how many hoops you have to go through to get a residential mortgage loan. Regardless of your credit history or how much money you have in the bank, you still have to provide a massive amount of information regarding your income, tax returns, stock portfolio, etc. Szebelledy said that many of her clients have never had a credit card, and, therefore, have no real credit history. And, there seems to be no real rhyme or reason for qualifying for a loan. She had a client who had fifty businesses, and

couldn't get a loan!

If you are trying to refinance your current home, you run into the



same pitfalls, plus one more. The bank has to literally "reach into the hat" to get an appraiser, so they could come from anywhere and have no familiarity with your area. As a consequence, they will most likely appraise your home for significantly less than it's worth.

The price of houses in the LA are has increased between 17-29 percent, which

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Rotary Club of Altadena - #7183

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Editor, Design & Typesetting Foreman Graphics
Photography Jacque Foreman

October

Membership & Extension Month

Program Chair, Josh Miller

Oct 10 - Theresa Szebelledy, Private Banker, Morgan Stanley - Current banking environment, political aspects of the banking world & how to decrease some of the costs of banking

Oct 17 - To be Announced

Oct 24 - Dan Maljanian, Director of Development, Huntington Medical Research Institute -- Will speak about what he does, how he does it, and why it's important in our community

Oct 31 - To be Announced

November

Foundation Month

Program Chair, Mike Noll

Nov 07 - To be Announced

Nov 14 - To be Announced

Nov 21 - To be Announced

Nov 28 - Thanksgiving - Dark

Congratulations



Birthdays



10/04 - Melissa Kayali

10/08 - Susan Cox

10/17 - Noriko Suzuki Mehringer

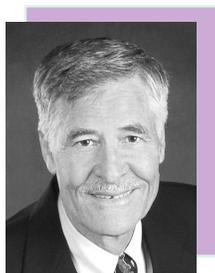
10/24 - Jim Gorton



Anniversaries



10/01 - Freddy & Margarita Figueroa
David P. & Elsa Smith



The Altadena Rotary Club has long honored our military veterans directly by recognizing and awarding scholarships to outstanding veterans at our annual PCC Veterans Awards program. This program is one of the best attended and enjoyed programs of our Ro-

tary year, and I'm looking forward to our next program in the spring. I'm also looking forward to working with our local American Legion Post in Pasadena as they work on reviving their organization.

Our presentation of several weeks ago from Gene Sacco, commander of the Pasadena Post was very encouraging, and we should be looking for opportunities to

participate in their functions. With a newly-refurbished building and desire to connect with veterans in the Pasadena area, the Post is an ideal candidate for service projects with our club. As a start, we have an open invitation to attend a Post function as a table of Rotarians — let's be sure we have a full table and begin looking for good ways to help out ☉

Program

Continued from p.2

is due in large part to the competitiveness of the market. The low interest rates have sparked a boom in refinancing, and it is still going strong, with rates at around 4½ percent.

Many of the old guidelines are no longer valid. Retirees with large amounts of money in the bank cannot get loans because they don't meet the Fannie Mae guidelines. The amount of money put down no longer matters. No matter how high a percentage you put down, you still have to go through all the other requirements to get a loan.

One of the ways to counter the competitiveness of the cash buyer is to look like a cash buyer yourself. Morgan Stanley can give you a line of credit on an account you have with them so you can be a cash buyer, and then they will set up a mortgage for you.

All of this, of course, is a by-product of the financial crisis of 2008, and is an effort to avoid a repeat of that. The obvious lesson learned from Szebelledy is: Don't go into the residential mortgage lending arena without a financial expert at your side.

Ed Jasnow ☉

A Few Questions . . . If I may be so Bold

by Jacque Foreman

To understand this article, you may wish to go to the archives on our website and read Gordon's Corner (p. 4) in the September 19 and 26 issues.

It looks like fate has finally given me some column inches to fill, so I will ask just a few questions. First an observation.

To rebut my very short, 3- or 4-sentence statement at the end of Gordon Seyffert's Sep. 19 column (Gordon's Corner), they brought out the Big Guns — the PhDs from JPL. And I am sure that I am supposed to be silenced by so much obvious, and overwhelming, brain power. But, alas, I am either too stupid and/or ignorant (these are not the same, by the way) or even, possibly, a tad too stubborn to feel intimidated and go quietly back — with the downcast eyes of the dejected and defeated — into my cave, or wherever it is I am to go.

Jeeze! All I did was comment on recent observations that I heard on the radio and later sourced on the internet — that there is 60 percent more summer ice in the arctic this year than last and that parts of the Antarctic are gaining ice. Of course these observations were/are in direct opposition to the current, politically correct sci-

entific theory (I'm tempted to call it religion) of the day — [man caused] *Global Warming*, or . . . as it is now called . . . [man caused] **Climate Change!!!**

And who in his/her right mind cannot admit to a *changing* — perhaps ever *changing* — climate?

There is no doubt that the earth has been both warmer and colder than it is now. We know this from core samples taken at the Arctic, Antarctic and elsewhere. We also know that the models that predicted ever-increasing temperatures were and are wrong — the earth has not become one degree warmer in 15 to 16 years.

And, even if the planet had warmed, would it be man's fault? Does the sun have no influence? Just asking . . . Currently, I understand that we are in a period of low sunspot activity. At the same time, we are experiencing a rise in carbon dioxide. Carbon dioxide has been declared a dangerous greenhouse gas that we must reduce — at great cost to industry. The only advantage that I can see to this declaration is that it has become a way to make some

Please turn to Questions, p. 5

Gordon's Corner

by Gordon Seyffert

The Trials of an Editor

I really didn't know what I was getting into. Back in Kansas City, I'd submitted a couple of articles for the publication *German-American Genealogy* in 2010 because I thought I should do my part to support the group I'd joined a few years before. This was the Immigrant Genealogical Society (IGS), in Burbank. And I'd visited it a couple of times while out here for the holidays to visit my kids at CalArts.

The IGS Library is a somewhat dark and forbidding place, or at least it can be. There are two storefronts joined together toward the back. In the main section there are bookshelves everywhere, and in stacks high enough that it takes a footstool to reach items at the top. About 40 percent of the collection is on Germany, much of it published there. An equal amount treats the American states, some more completely than others. The rest is devoted to the remainder of Europe with a decided emphasis on Eastern Europe and the places that Germanic peoples might have lived.

This all started because two women met in Switzerland through their daughters who were attending school there together. The American ran a print shop in North Hollywood, and was an avid genealogist. She was intent on acquiring books on German genealogy and history, but was limited in her ability to do so by her need to run her shop. The other woman was a German who wasn't initially interested in genealogy, but who — through friendship — decided to do what she could to locate items to send to California.

The print shop owner kept this growing collection in her garage as long as she could, then made space in a back room

at the print shop. As an afterthought, she listed her collection in the Yellow Pages as the *Immigrant Library*. Soon word got out, and a number of genealogists had found their way there. One thing led to another, and a society was begun; soon they were putting out a newsletter. Then came the periodical, which as the name implies specializes in German resources.

As I was in the process of putting our KC house on the market I began reading dire appeals about the need for an editor. It turns out that the editor at that time was ill, and it was becoming impossible for her to get the work done. I arrived *in the nick of time*, and took over without any experience in putting out a newsletter.

It was all a bit shaky at first, but slowly I gained a focus and have been getting the thing out monthly ever since. But the periodical was a different matter. It contained 20 pages between front and back covers, but no one seemed to know how to produce the covers and the *masters* for them had been lost. Worse yet, no one had shown any interest in contributing articles for a new issue. Still worse — as if that were possible — the Board of Directors was involved in a half-hearted search for a possible merger partner. If the IGS became part of another organization, then what would the future for our publications be?

All of this, plus my health issues in 2011,

made it seem best to wait things out. As luck would have it, though, there was no sign from any quarter that help was forthcoming. I would have to do it myself if ever a new periodical issue was to be brought forth.

Fortunately, in my last year or so in Kansas City, I'd begun to focus on the materials available through the Central Plains regional branch of the National Archives and Records Administration. And I'd not only transcribed interesting material I'd seen, but had created several databases concerning naturalizations. Then there was an 1871 British guidebook to Germany I'd located in a bookstore. All of this would come in handy.

Now the problem was how to arrange for a Bulk Mail delivery of the publication. We had the permit, but no former editor to guide me (as she died last winter). And then there was the matter of preparing the thing for the Bulk Mail facility. Who knew that I'd have to be applying five different mailing seals to each copy? Well, I'm part way there. Except that I can't find the larger 1.5-inch mailing seals anywhere, and have had to order them shipped. And now I have to meet with a woman who has done a bulk mailing to see if I've bundled the things correctly.

What I can say is that, by the end of this month, I should be experienced in the art of bulk mail preparations. Maybe I should change my badge to *Bulk Mail Shipper*. ☺

**REMEMBER OUR INVITATION TO JOIN THE
AMERICAN LEGION AT THEIR AWARDS BANQUET - NOV. 02
IF YOU ARE PLANNING ON GOING,
LET YOUR EDITOR KNOW BY THIS THURSDAY, OCT. 17**



MONEY by Linda Wilkes MATTERS

Economic Update In the News

The Mortgage Bankers Association said its seasonally adjusted composite index of mortgage applications for the week ending September 27 fell 0.4 percent. Purchase volume fell 6 percent. Refinancing applications increased 3 percent.

Manufacturing activity rose to 56.2 in September after a reading of 55.7 in August. A reading above 50 signals expansion. It was the fourth consecutive month of expansion and the strongest reading since April 2011.

Motor vehicle sales fell 5.1 percent in September to an annualized sales rate of 15.3 million cars and light trucks. Compared to September 2012, motor vehicle sales have increased 3.4 percent.

Retail sales fell 0.2 percent for the week ending September 28, according to the ICSC-Goldman Sachs index. On a year-over-year basis, retailers saw sales increase 2.1 percent. Non-manufacturing activity fell to 54.4 in September from 58.6 in August. A reading above 50 signals expansion. It was the 45th straight month of expansion in the services sector.

Initial claims for unemployment benefits for the week ending September 28 rose by 1,000 to 308,000. Continuing claims for the week ending September 21 rose by 104,000 to 2.925 million. The less volatile four-week average of claims for unemployment benefits was 305,000, the lowest level since May 2007.

Upcoming on the economic calendar are reports on international trade on October 8, wholesale trade on October 9 and retail sales on October 11.

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

Questions

Continued from p. 3

unnamed politicians and others very, very rich as they sell *Carbon Footprint Indulgences* to industry.

What if the *grand plan* is to create more carbon dioxide during low sunspot activity to keep the earth *warm enough* for man? [Intelligent Design, anyone?] Then would we not be *shooting ourselves in the foot* as we work to rid our planet of the carbon dioxide that man, the animals and plants need to breath [maintaining the carbon dioxide/oxygen balance] and to keep them warm? Just asking ...

If we really need to rid our earth of carbon dioxide, why not plant more trees and other vegetation? If we are really worried about global warming — and the blacktop streets in cities are a heat sync, why not pave short, dead-end streets with blocks that allow plants to grow. The intended consequences: the draining of water, filtered by soil, back into the water table and the creation of cool spots in the middle of populated areas. Again, just asking ...

And do you remember the *leaked* emails from the University of East Anglia in Great Britain that showed that their climate scientists routinely threw out data that didn't match their preconceived ideas about [man-made] global warming? Just asking ...

What if Robert Felix is correct — *not by fire but by ice*? Once again I am mentioning — just mentioning — something contrary to where the money is going. But recent snow storms *may* indicate that he is the one with foresight. He has been predicting that we are headed for a mini-ice age for several years now.

- Let's start with the freak October 3 snow storm in South Dakota that dropped up to twenty (20) inches of snow. It started as a hard rain that turned to snow flurries and then into a blizzard. Thousands of cattle and sheep (estimates up to 80,000 and growing) were caught in summer pasture just a few days after 80-degree weather. [Remember stories of the Woolly Mam-

moth?]

- August 26/27 of this year saw the Atacama Desert in Chile — one of the driest places on earth — hit with a snow storm.
- Again, in August of this year, a snow storm in Peru killed 30,000 domestic animals and ruined crops while bringing with it the lowest temperatures in decades.
- What about the March 26 snow storm in Ireland — with 18-foot snow drifts — that killed thousands of sheep?

But those *Big Guns* I mentioned at the beginning of this article would say that every question I have asked should be ignored. After all, they are the ones with the degrees — the intelligent ones.

This is my last word on this topic for now. I thought I deserved as much room to ask a few questions as they took to debunk my simple statements that were in direct opposition to what has become the *politically correct* view that our planet is warming and we must/can stop it.

LOOKING FOR AN OPPORTUNITY TO MAKE A DIFFERENCE?

The Los Angeles County Superior Court is currently seeking qualified citizens who are interested in applying for the LOS ANGELES COUNTY CIVIL GRAND JURY.

Applicant must possess each of the following qualifications:

- *citizen of the United States;*
- *at least 18 years of age;*
- *a resident of Los Angeles County for at least one year;*
- *of ordinary intelligence, sound judgment, fair character;*
- *working knowledge of the English language.*

Primary functions of the Civil Grand Jury:

- *investigates county, city and joint-power agencies;*
- *acts as "watch dog" by examining carefully and completely the operations of various government agencies within Los Angeles County.*

Willing to volunteer 30-40 hours per week and earn \$60.00 for each full day of service?

2014-2015 Civil Grand Jury is now open for recruitment.

Deadline to submit an application is November 25, 2013.

For an application packet, please contact:

Los Angeles County Civil Grand Jury

Clara Shortridge Foltz Criminal Justice Center Building

210 W. Temple Street, 11th Floor Room 11-506

Los Angeles, CA 90012

Telephone No. (213) 893-1047

Fax No. (213)229-2595

For forms online: <http://www.grandjury.co.la.ca.us>



ROTARY'S MARCH TO **END** POLIO

Saturday & Sunday October 26 & 27

Western Regional Little League Park
6707 Little League Drive
San Bernardino, California 92407



- ☺ Each club is challenged to walk 100 miles in an effort to raise \$2500.00 You can start anytime, but we hope you will do your final laps at the event
- ☺ You can involve your family and friends.
- ☺ You can involve your RYLA students.
- ☺ You can involve your Interact club.
- ☺ Each club will raise its own money and they will donate it directly to their District.

- ☺ Get people to support "so much a mile".
- ☺ District Website will be available to make donations.
- ☺ Special parking for RV's. Spend the night and enjoy the fellowship.
- ☺ Reserved areas for your clubs Pop-Up's.
- ☺ Food, Entertainment, Tee Shirts.
- ☺ Sunday morning Pancake Breakfast.
- ☺ Polio Survivors Lap

FOR INFORMATION CALL:

Cal Magro - Polio Chair (626) 827-2611



March to End Polio



24 hour walk-a-thon

October 26 & 27, 2013

Rotary Districts 5300-San Gabriel Valley-Foothill, and 5330-Inland Empire, in partnership with The Bill and Melinda Gates Foundation are holding a multi-district fundraiser to help stamp out Polio forever. ROTARY, together with UNICEF and THE WORLD HEALTH ORGANIZATION have been partners in the effort and are proud to say that there are only three endemic countries left. The Gates foundation has generously agreed to triple our fundraising efforts. Together with your help, we will soon see the end of this disease.

All Sponsors will be recognized with logo on tee-shirts. **Art work must be submitted by 10-1-13**

Major Corporate Sponsors will be highlighted as Corporate Sponsors in most printed and electronic advertising and press releases.

Major Corporate Sponsors will be recognized on the web-site. www.marchtoendpolio.com

Corporate Sponsors will have banners (you provide) displayed around the park as well as advertising on Jumbo-Tron in the center of the park.

During the event, the announcer will call attention to Corporate Sponsors and thank them all for their participation in this event.

Corporate Sponsors will receive corporate recognition in Souvenir Program:

Sponsor		\$ 500.00
Bronze Sponsor	(Major)	\$ 1,000.00
Silver Sponsor	(Major)	\$ 2,000.00
Gold Sponsor	(Major)	\$ 3,000.00
Platinum Sponsor	(Major)	\$ 5,000.00

Cal Magro (626) 827-2611
Polio Chair District 5300

Terry Thompson (951) 538-4996
Polio Chair District 5330