



August 14, 2014

This Week

**Tom McCurry,
 Navigating
 Medicare
 Advantage
 Open Enrollment is
 coming up – Do you
 know all you need to
 know?**

**Program Host:
 Tom McCurry**

Tom McCurry has been studying Medicare Advantage insurance products for over a year and is certified to sell for 5 insurance carriers. There are over 30 insurance carriers selling Medicare advantage policies in California, and a similar number selling Medigap policies (policies that supplement original Medicare).

A state demonstration project called CalMedi-Connect is causing much confusion and concern among those who receive both Medicare and Medi-Cal. Join us to hear a summary of these changes and how they may affect you or your loved ones. ○



REFLECTIONS
 by Hal Yorke, President
REFLECTIONS

On Parking in DC

Last week my wife and I visited our daughter in the nation's capital and, because I also had to work in Northern Virginia during the week, we decided to rent a car. We did the usual internet search for the best deal and settled on the company that used to *try harder*. On the morning of pick-up, I walked to the former-harder-trying company's downtown DC branch and had my first surprise: the entire area was chaotic, the line extended out to the street, kids and luggage were scattered about, and it was hot and humid. Luckily, it only took 20 minutes before I could enter the air-conditioned room and another 15 minutes for my turn to talk to a representative. I was told if I was willing to take a VW Beetle — it was the last car left, I could have a car right away ... or I could wait.

Now I am not a VW Beetle fan, but I feared the alternative, so I accepted. After I photographed all the dings and scratches, I was on my way and I was soon parked in front of my daughter's apartment building. The meter said: \$2/hour, 2 hour maximum during the hours 7a to 10p. The meter took coins only, but

one could download an app or call a toll-free number to pay the fee. The app was completely useless. After trying all possible combinations and permutations of the app's various options, I concluded that there was no way to feed a meter using the app. I then called the toll-free number and got a voice-activated automaton. The automaton actually worked; it was cumbersome and sometimes didn't understand me, but I finally got to the point that the machine asked me if I would accept the \$4 charge. Before I could say "yes", my wife called — she was worried because I had been gone so long. My other conversation with the automaton was broken, so I had to start all over again.

2½ hours after I left to pick up the

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Greeters

August 21

Linda Wilkes

August 28

Charles Wilson

September 04

Mike Zoeller

Program Review

Saving Us from Ourselves



This was the subject addressed by last week's speaker, electro-cardiologist

Dr. Moe Bishara. Forced into an early retirement by health issues brought about by the rigors of his profession, Bishara is working to provide information that he hopes will stem the tide of the next great epidemic: cardiovascular disease.

A former Rotarian when he resided in Dubai, Bishara said that retirement

has allowed him to look at things from a different perspective. He stated that heart disease starts from the day you are born. There is a small amount of cholesterol in your arteries when you are born, and the clogging continues from then.

There are several forms of cardiovascular disease. They include artery disease, hypertension, stroke, congenital heart disease, congestive heart failure, rheumatic heart disease, and peripheral heart disease. The term *cardiovascular* includes both the heart and the arteries that surround it.

The statistics used by Bishara were staggering. 72 million people suffer from hypertension, 15.8 million from coronary heart disease, 5.7 million from stroke, and 3 million from congestive heart failure. Yet there have been advances in the management of cardiovascular disease. There are better stents, preparedness, anti-coagulants, lipids, transplant results, and imaging. You can now have your heart examined by MRI, instead of injecting dye through the groin.

Yet, one million people every year die

of cardiovascular disease. There are certain risk factors that can't be changed. These are age, gender (male), and heredity. The factors that can be changed are smoking, physical activity, high cholesterol, high blood pressure, diabetes, and obesity.



Cardiovascular disease is an epidemic without borders. It is currently killing more people than all communicable diseases put together. The risk factors for the disease are the top six leading causes of death. One clue to determining your risk level is your body mass index (BMI). The BMI number needs to be below 25. If it's at 30, you're overweight, and beyond 30,

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Rotary Club of Altadena - #7183

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August Membership & Extension Month

Program Chair, Tom McCurry
 Aug 21 - Tom McCurry - Medicare Update
 Aug 28 - Dr. Okey - Nigeria Rotary Update

September New Generations Month

Program Chair, Ray Carlson
 Sep 04 - Scott Phelps, President, Board of Education, PUSD
 Sep 11 - Dr. Marisa Sarian, Director, Careers & Pathways, PUSD

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 Seyfert
 08/24 - Hal Yorke
 08/27 - Elaine Klock
 08/31 - Bruce Conroy (J. Foreman)



Anniversaries



08/01 - Ed & Phyllis Siza
 08/23 - Gary & Dotty Clark



The Rotary Four-Way Test is Noble, embraces truth, fairness, goodwill, even friendship and social justice, albeit we have differing interpretations of what comprises social justice. The *Test* embraces both an ethical standard and an aspiration to be fair. Like the Ten Commandments, the Four-Way Test will not be attained by all Rotarians or by most of the people in the world. The Test is a goal — something to strive for — while running contrary to our natural inclinations when we are backed into a corner and feel it necessary or justifiable or *OK* to lie, cheat, steal or act in our own self-interest for the sake of self-preservation ...which pretty well rules out attaining ideals of *Fairness and Justice*. Nonetheless, like Superman, we like to embrace the ideals of *truth, justice and the American way*.

Much has been said or written about the US being an *Exceptional* nation and history would bear out the fact that we have done reasonably well with our *Experiment in Democracy* which has inured to the benefit of our nation and many other nations. The *Greatest Generation* earned our thanks for preserving the *freedoms* we enjoy... along with those freedoms enjoyed by Europe and Japan and a lot of other nations; freedoms bought with the blood of freedom loving peoples everywhere. And our *Founding Fathers* did no small service to the world in granting us *habeas corpus*, a *bill of rights*, the right to *life, liberty and the pursuit of happiness*, the right to bear arms,

Ifs, Ands, and Buts

worship God as our conscience dictates, speak out in assembly and be tried by a jury of our peers if arrested for breaking the law of the land. This is all great stuff; A land where *Obedience to Law is Liberty* (*Inscription over entrance to Worcester County Courthouse*).

Problems arise when individuals, nations, creeds do not or cannot endorse or subscribe to our *beliefs* and the Four-Way Test. Specific examples in Rotary include Districts and individuals who have *Stewardship Related Problems* administering or overseeing Matching or Global Grants while serving as fiduciaries or trustees. Whole Districts have been *put on hold* pending resolution of suspicions over *padding* of accounts, nepotism, cronyism, ad infinitum. The word *moratorium* on spending and *trust* come to mind... pending, always pending...the outcome of *even more oversight*. Call it like it is; stealing, lying, greed, favoritism, corruption is everywhere!

Wonderful programs, generosity, worthy causes, great intentions...lead to *you know where!* The oldest story on earth is complicated by self-righteousness, self-justification, choosing *evil* and what we know to be wrong... in our own interest at the expense — even mortal expense — of others. I tell my students in class that. "If they wish to know the truth of almost any circumstance or situation, simply *follow the money*." There seems to be an awful lot of historical and circumstantial evidence to back this aphorism.

Altruism, while not rare in the world, is rare when one's head (*financial, social*

or mortal) is on the line. Not too many real *Profiles in Courage* out there. Not too many Daniels or Esther's ready to *lay-it-all-on-the-line*.

In International Relations or at home, it appears it is only prudent to *trust but verify, keep your powder dry, walk softly but carry a big stick, practice transparency, put everything in writing, keep all receipts* and work hard to practice the *Four-Way Test*.

Relations between individuals and nation states with vastly different cultures, beliefs, understandings of language and idioms, aspirations, food and everything else are tenuous at best. Kindness, thoughtfulness, patience, care in moving, talking and even expressing opinions must be done slowly, thoughtfully and repetitiously to minimize misunderstandings... just to make it all work.

The problems will frustrate, cause angst, sometime regrets. Lessons hard learned render great satisfaction, a sense of achievement and accomplishment when all goes well or at the least work out in the final analysis.

Lessons for the international community and international service? Don't be arrogant, don't be too proud, don't be a *know it all*, don't be unreasonable, don't be naïve or gullible. Be as *wise as a serpent and as gentle as a dove* and don't be an ugly, demanding American. Roll with the punches, be patient, always be kind, be cool, be calm and be collected. Study and observe everything and pay attention and you should be fine!

Do apply the Golden Rule. ○



MONEY MATTERS

by Linda
Wilkes

Economic Update In The News

Retail sales rose 0.2 percent for the week ending August 2, according to the ICSC-Goldman Sachs index. On a year-over-year basis, retailers saw sales increase 4.5 percent.

Factory orders rose \$5.7 billion, or 1.1 percent, in June to a seasonally adjusted \$503.2 billion. This follows a 0.6 percent decrease in May. Excluding the volatile transportation sector, new orders also increased 1.1 percent in June.

Non-manufacturing activity rose to 58.7 in July, the highest level since December 2005. A reading above 50 signals expansion. It was the 54th straight month of expansion in the services sector. The new orders component rose to 64.9, the highest reading since August 2005.

The Mortgage Bankers Association said its seasonally adjusted composite index of mortgage applications for the week ending August 1 rose 1.6 percent from the previous week. Purchase volume fell 1 percent. Refinancing applications increased 4 percent.

The trade deficit decreased from \$44.7 billion in May to \$41.5 billion in June. Exports rose \$0.3 billion to \$195.9 billion. Imports decreased \$2.9 billion to \$237.4 billion.

Wholesalers increased their inventories 0.3 percent to \$533.5 billion in June. Sales at the wholesale level rose 0.2 percent to \$454.4 billion in June. On a year-over-year basis, sales were 6.5 percent higher than in June 2013. The seasonally adjusted wholesale inventories/sales ratio in June 2014 was 1.17.

Initial claims for unemployment ben-

efits for the week ending August 2 fell by 14,000 to 289,000. Continuing claims for the week ending July 26 fell by 24,000 to 2.518 million. The less volatile four-week average of claims for unemployment benefits was 293,500, the lowest level since February 2006.

Upcoming on the economic calendar are reports on retail sales on August 13, and industrial production on August 15.

Big Idea

Always Be Learning

Do You Have the Learning Edge?

The most dynamic feature of the US economy is its rapid ability to change. The flipside, though, is the best in business must be constantly learning. Whether it is anticipating market trends or responding to changing customer demands, do you have the learning edge?

Learning should be distinguished from training. Training is a top-down initiative where as learning is something the individual chooses to practice. One of the best known methods concentrates on small incremental improvements on a daily basis. It is known as Continuous Professional Development (CPD) and is based on the Japanese concept of *kaizen*, which literally means *continuous development*.

Reflections

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rental, I was back in the apartment. I could relax almost 2 hours, then I had to return to the car to move it to a new parking spot. Finding the next spot was difficult; I joined the viscous DC traffic, trolling the side streets trying to find another spot. Every street had a different rule for when parking was allowed. Often the left and

CPD can take various forms. Most begin with a self-SWOT analysis. This is an inventory of your Strengths, Weaknesses, Opportunities and Threats. The next step is to put together your Personal Professional Development Plan, known as your PPDP. This is based on your self-SWOT analysis and includes your personal and professional goals. Once the PPDP is in place it's time to execute. It's important to keep what's called a daily learning log. This is where you measure, track and monitor your progress. The last step involves an annual review. Once completed, loop back and begin the process anew.

In undertaking your CPD, it's helpful to view knowledge as having structure so you can break it down into sections. A good example is the martial arts, where different colored belts distinguish learning levels. It also helps to identify the steps in the learning process. One mnemonic device is to think SMART:

- Select what to learn.
- Map out how you'll learn.
- Act on the plan to learn.
- Review and measure the learning. Target what next to learn. ○

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

right sides had different rules; often one side would change the rules every few yards. It was a complex system designed to keep cars on the road producing emissions, rather than stationary. I finally found a spot that was only a 20-minute walk to the apartment, and, luckily, the

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Program

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you're obese. Those living in the United States, Europe, and the Middle East have the highest BMI numbers on average. Obesity is even striking the Chinese because of the introduction of fast food.

Incredibly, 1.4 billion people in the world are overweight. Bishara referred to the metabolic syndrome, which measures hypertension, sugar, and cholesterol. Another indicator is waist size. It should be no more than 40 inches for men, and 35 inches for women.

Bishara stated that cigarettes are the only item that you can purchase legally, use as directed, and die. Thanks to campaigns by the tobacco companies, 10 percent of 13-15 year-olds in developing countries smoke. Smoking kills one person every six seconds.

The Fortune 500 has named non-communicable disease as the number one

threat to the global economy. So, what can we do to avoid being part of an horrific epidemic? We need to do 150 minutes of moderate exercise a week including walking at least 2500 steps a day. Get a

pedometer, or get the app on your iPhone. Nobody smart smokes anymore, so we're covered there. More important, let Bishara's talk be a wake-up call, and let's live better. Ed Jasnow ○

Reflections

Continued from p. 1

meter accepted credit cards. Since it was 4:30p and beginning at 6:30 I could stay there overnight, I didn't have to return to the Beetle until 7a the following morning to feed the meter.

At 9a, we left DC for my Northern Virginia work, returning a few days later. My parking ordeal began anew. I was extremely lucky and finally found a spot 10 minutes from my daughter's apartment. The parking was free but limited to 2 hours, Monday through Friday. Since it was Friday 3:40pm, I decided to take a

chance and remain in the spot for the weekend. The 2-hour limit would expire 50 minutes before the weekend began.

Naturally, parking enforcement checked and I ended up with a \$25 ticket. Considering the number of 2-hour segments I would have had to pay at other locations and the time I would have had to spend looking for new spots, I consider myself fortunate that I found this unique parking spot and only had to pay \$25 for it.

Now I understand why my daughter did not accept our offer of a car. ○

BROUGHT TO YOU BY OUR LOCAL BOY SCOUT COUNCIL — PLEASE TURN TO PAGE 6



2014 Sports Breakfast

With

Pat Haden

Breakfast Guest Speaker

Pat Haden is the athletic director at the University of Southern California. He played quarterback for the USC Trojans before playing professionally in the NFL for the L.A. Rams. He is a Rhodes Scholar, attorney, private equity investor, sportscaster and a color commentator.

Date: Tuesday, September 9, 2014

Time: 7:00a.m.

Annandale Golf Club

One North San Rafael Avenue

Pasadena, California



For sponsorship information or to attend the Celebrity Sports Breakfast contact : (626) 351-8815 or visit our website at www.sgvcbasa.org





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BOY SCOUTS OF AMERICA

July 17, 2014

The San Gabriel Valley Council invites you to join us and **USC Athletic Director, Pat Haden** on **Tuesday, September 9, 2014** at our annual Celebrity Sports Breakfast at the **Annandale Golf Club** in Pasadena. Great giveaways, autograph opportunities, and a silent auction are all a part of this special occasion as you enjoy the company of Pat Haden.

The proceeds from this event will directly support character and leadership programs for low income and at-risk youth in the greater San Gabriel and Pomona Valleys. Because we are holding the breakfast at Annandale, seating for this event is limited. Please **make your reservation early** for this always popular, one-of-a-kind, breakfast. With your support, we will continue to make a positive impact on our local youth.

Sponsor and attendance opportunities include:

\$10,000 Event Sponsor -

4 tables of 10 to the event, full page advertisement back or inside cover of program, 10 VIP passes to meet and greet session and acknowledgement in the annual report.

\$5,000 Breakfast Sponsor -

2 tables of 10 to the event, full page advertisement in program, and 5 VIP passes to meet and greet session.

\$2,500 Table Sponsor

1 table of 10 to the event, half page advertisement in program, and 2 VIP passes to meet and greet session.

\$1,000 Scout Sponsor

5 tickets to the event and 1 VIP pass to meet and greet session.

\$100 Individual Ticket

1 ticket to the event if purchased by September 2, 2014. **(\$125 if purchased at the door)**

Seating is limited so make your reservation soon. Business casual attire. We hope that you will join us at Annandale.

For additional information or to make a reservation, please contact Annette Haslam at (626) 351-8815, ext. 255, via e-mail annette.haslam@scouting.org or Cecilia Nazarian at (626) 351-8815, ext. 222, via e-mail cecilia.nazarian@scouting.org or visit our website at www.sgvcbbsa.org.

Warmest regards,

Robert Shepherd
Council Event Chair

William Jameson
Committee Member

Michael Fink
Committee Member

Martin Valencia
Committee Member

John Babcock
Committee Member

Justin Dean
Committee Member



All **FREE** Concerts start at 7:00 PM in the Amphitheater at Farnsworth Park.
 568 East Mt. Curve Ave., Altadena, CA 91001 for information: 626-798-6335
 Visit: <http://www.altadenasheriffs.blogspot.com>

18th Annual Summer Concert Series Schedule - 2014

Downbeat Express (Big Band with Jennifer Gates)	Saturday, July 5th
Whiskey Hayride (Country music and much more!)	Saturday, July 12th
Hotsy Totsy Boys (Roarin' 20's)	Saturday, July 19th
Let's Go! (Tribute to the Cars & more)	Saturday, July 26th
Floyd & the Flyboys (R & B, Soul, Funk)	Saturday, August 2nd
Upstream (Reggae, Calypso, Soca & Steel Drum Music)	Saturday, August 9th
Delgado Brothers Band (Americana & Blues)	Saturday, August 16th
The MIGHTY Burnt Bacon (Stax Style Soul Band)	Saturday August 23rd

And... For Our Grand Finale... Saturday, Sept. 6th
Sgt. Pepper in a tribute to the Beatles!
 Presented By: Community Events & SSGA

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Rotary Club
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 In Memory of
 Don Rutherford

