

January 30, 2014

This Week

Suzy Moser, Huntington Library and Gardens

Program Host:
 Charles Wilson

Inspired by the centuries-old Chinese tradition of designing private gardens for scholarly pursuits, *Liu Fang Yuan*, or the Garden of Flowing Fragrance, combines the scenic beauty of nature with the expressiveness of the arts to give deeper meaning to the landscape. Suzy Moser, one of the staff at The Huntington Library and Gardens will provide an inside look at this new beautiful addition at The Huntington.



Jade Ribbon Bridge



Love for Lotus



Teahouse



Pinus Thunbergii



Dollars & Sense

by President
 Dennis Mehriinger

Veterans' Disability Benefits

Last week I reported the enormous number of disabled veterans from the Iraq and Afghan wars — \$3,600,000. Of these 881,000 are 70-percent or more disabled. Now it is time to face the puny benefits to these heroes who have given their body parts defending our country. All figures are the amounts payable in 2014 from www.military.com:

- Those with 10-percent disability get a flat \$130.94 per month regardless of family circumstances, and those with a 20-percent disability get a flat \$258.83 per month, also regardless of family circumstances.
- Now those with 30- to 100-percent disability are also entitled to family benefits as follows:
 - 30% disability
 - >a) 30% disability no dependents - \$400.93/month
 - >b) 30% disability with Spouse - \$448.74/month
 - >c) 30% disability with Spouse and one child \$483.75/month, and,
 - >d) for each additional child under 18,

\$23.75/month.

- 40% disability
 - >a) 40% disability no dependents \$577.54/month
 - >b) 40% disability with Spouse \$641.28/month
 - >c) 40% disability with Spouse and one child \$687.97/month, and,
 - >d) for each additional child under 18 \$31.67/month
- 50% disability
 - >a) 50% disability no dependents \$822.15 per month
 - >b) 50% disability with Spouse \$901.83/month
 - >c) 50% disability with Spouse and

Please turn to Dollars & Sense, p. 5

Greeters

January 30
Kevin Moore
 February 06
Mike Noll
 February 13
David Smith

Program Review



Beautiful Sustainability/Sustainable Beauty

January has been a weather related discussion month. Southern Californians basking in 80 degree temperatures read about the sub-zero days in the rest of the country and exclaim "I'm sure glad I live here – if only we could get some rain." David Brown, the Executive Director of Descanso Gardens, reminded the club that we live in a mediterranean cli-

mate with long hot dry summers and (most years) rain in the winters. This means that our habitat was originally savannah/oak. This inspired Descanso to build an oak woodland and California meadow project at the gardens that should be open at the end of 2014 or early 2015.

Brown showed a satellite picture of California from space to provide some context. Descanso is 160 acres – 80 of which are native habitat. Human beings have been in the area for 20,000 years. In 1542, the Spaniards discovered the area and began settling. The gardens exist in the where three rancheros came together (Verdugo, San Rafael, and La Canada). In 1936, Manchester Broddy bought the property and began work turning it into a public space, eventually selling it to Los Angeles County in 1952. In 1957, a group of volunteers is formed. The volunteers helped create a Japanese garden, rose garden and native garden. In 1993, the county

asked the volunteers to take over full time management of the property.



One of the original uses of the gardens was as a camellia plantation. The camellias loved the rich soil below the native oaks. The problem is that the camellias like lots of water and the oaks do not. A project emerged to create a native meadow/savannah and oak woodland on the property. It would use climate appropriate plants including 3 species of native oaks, sycamores, and 60 other species. It will add 10 acres to the visitor experience, and will depict indigenous habitat.

Craig Cox

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Rotary Club of Altadena - #7183

Chartered: February 14, 1949
 P.O. Box 414, Altadena, CA 91003
 www.altadenarotary.com
 Meets: Thursday, 12:10p
 Altadena Town & Country Club
 2290 Country Club Drive • Altadena, CA
 626-794-7163

Rotary Int. Pres. Ron Burton
 Dist 5300 Gov. Miles Petroff

Officers

Dennis Mehringer, Pres. Bus. 626-577-9800
 Hal Yorke, Pres. Elec. Bus. 818-354-5515
 Julius Johnson, V. Pres. Bus. 626-797-1186
 Gordon Seyffert, Sec. Bus. 626-345-0658
 Mike Noll, Treas. Bus. 626-683-0515

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Ed Jasnow • John Frykenberg
 Gordon Seyffert • Sterling Louviere
 Julius Johnson • Mike Zoeller • Hal Yorke

Chairmen

Hal Yorke Administration
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 Jacque Foreman Acting Publicity
 Jacque Foreman Sparks/Website
 Mike Zoeller Club Projects
 Craig Cox Community
 John Frykenberg International
 Tom McCurry Youth Contests/Awards
 Mike Zoeller Youth Projects
 Ray Carlson Vocational
 Steve Cunningham Membership
 Editor, Design & Typesetting Foreman Graphics
 Photography Jacque Foreman

January

Rotary Awareness Month

Program Chair, Charlie Wilson

January 30 - Suzy Moser, one of the staff members at The Huntington Library and Gardens will provide an inside look at the new Traditional Chinese Garden.

February

World Understanding Month

Program Chair, John Frykenberg

February 06 - Ted Moreno, hypnotherapist
 February 13 - To be Announced
 February 20 - To be Announced
 February 27 - Club-Level 4-Way Speech Contest - Program Host: Kevin Moore

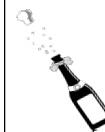
Congratulations



Birthdays



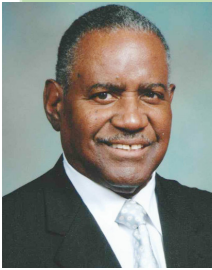
01/03 - Betty Ferris
 01/10 - Santosh Srivastava
 01/14 - Bill Reeder
 01/27 - Ann Rider Hill
 01/27 - Barbara Yorke



Anniversaries



01/03 - Jim & Karen Gorton
 01/04 - Mike & Carol Zoeller
 01/22 - John & Joan Frykenberg



Altadena Rotary Club Membership Committee meeting report for:

- Thursday, November 7, 2013
- 7p
- The Cunningham home

Present: Ray Carlson, Craig Cox, Tom McCury, John Frykenberg, Julius Johnson, Gordon Seyffer (Secretary), and Steve "Quick" Cunningham (Chair) It was our opportunity to talk over great ideas on recruiting our local business owners. A serious discussion began at approximately 7:20p with "Quick" introducing his stated agenda question: "What are the benefits of Rotary to business owners?" Cunningham was looking for creative ways to recruit business owners, based upon the benefits to be derived from participation. The first benefit, which we all recognize, is that we get to come to weekly lunches and hear interesting speakers. The second benefit is that we have a vehicle for involvement in community projects, ours or those of other Rotarians. I Joined Rotary because of Service Above Self. But I suspect that many business owners might be looking for some personal benefit as well, some benefits to their business perhaps. to Ray: I didn't initially understand what Rotary was, or what it could do. Joe McMullin's encouragement was key for me. "It's giving forward to the next generation" that got me involved and kept me coming back. Finding something one can become passionate about" is of primary importance.

Membership Committee Report

It was stated by Craig: that we're not about promoting each other's business. But we are here to make a positive impact on our community, friends and family. To enrich people's lives in many ways. Ray believes finding something one can become passionate about is of primary importance. Everyone likes to be heard, acknowledged and have their point made. Listening is the key to moving the conversation forward, By listening and focusing on the person in front of you, you are able to gauge how receptive they are to your point. By listening to objections, moments of agreement to the person you would like to join Rotary.

John talked about: Alhambra's New Generation Club, example, They have a totally new format from that which we've all known. These are young people standing around at a bar schmoozing. They really are about helping each other get their businesses established. We need to identify our prospects. This committee submits names to the Board for potential candidates. I've got everything I need from this discussion to go out into the community to recruit. My feeling is that within the black community there are plenty of men and women loaded with desires to

help the community, but; without a clear vision of how to implement these visions. We want all cultures, however, the problem is always the same...how to establish contact.

Can we visit them in their offices. The team approach to contact is for the purpose of insuring that we get across The message that we can help you to achieve whatever it is that you hope to accomplish in the community. Quick got this started by asking the question "what's in it for me?" as related to business owners. We need to ask that with respect to others as well. You have to approach people through the higher hierarchy of their peers in the community. Again, I recently met with a group and I realized that guys in the room were mostly pioneers—the first African Americans to break into this or that organization. They will know how we should go about meeting others who might have an interest in joining Rotary.

One place we could make a difference is within the black churches. There are 20, maybe 40 important black churches in our area but, the nearest we have to a black minister is Julius.

We have to keep asking the question, "Who do you know?"

>> **NEXT BOARD MEETING** <<
TUESDAY, FEBRUARY 06, AT 6:15p
260 S. Los Robles, Pasadena
3rd Floor Conference Room



MONEY by Linda Wilkes MATTERS

Economic Update In The News January 20, 2014

The Mortgage Bankers Association said its seasonally adjusted composite index of mortgage applications for the week ending January 10 rose 11.9 percent from the previous week. Purchase volume rose 12 percent. Refinancing applications increased 11 percent.

The combined construction of new single-family homes and apartments in December fell 9.8 percent to a seasonally adjusted annual rate of 999,000 units, compared to the November estimate of 1,107,000 units. Single-family starts decreased 7 percent. Volatile multifamily starts fell 14.9 percent.

Overall, housing units were up 18.3 percent in December when compared to the previous year. Applications for new building permits, seen as an indicator of future activity, were at a seasonally adjusted annual rate of 986,000 units, 3 percent below the revised November rate of 1,017,000 units.

The monthly National Association of Home Builders/Wells Fargo housing market index fell one point in January to 56. An index reading above 50 indicates positive sentiment about the housing market.

Retail sales rose 0.2 percent to \$431.9 billion in December. This follows a revised 0.4 percent increase in November. Compared to a year ago, December retail sales have increased 4.1 percent.

Total business sales increased 0.8 percent to \$1,318.2 billion in November, up 4 percent from a year ago. Total business inventories rose 0.4 percent to \$1,699.9

billion in November, also up 4 percent from a year ago. The total business inventories/sales ratio in November was 1.29.

The producer price index, which tracks wholesale price inflation, rose 0.4 percent in December, following a 0.1 percent decrease in November. On a year-over-year basis, wholesale prices were up 1.2 percent in December. Core prices — excluding food and fuel — rose 0.3 percent in December.

Initial claims for unemployment benefits for the week ending January 11 fell by 2,000 to 326,000. Continuing claims for the week ending January 4 rose by 174,000 to 3.03 million. The less volatile four-week average of claims for unemployment benefits was 335,000.

Upcoming on the economic calendar are reports on existing home sales and the index of leading economic indicators on January 23.

Home Line Making a Smart Home

To take advantage of smart home technologies, you should first maximize your wireless capabilities.

Think of this as your first step toward building the proper infrastructure that will support your internet-enabled devices, such as those that provide remote control of your lighting, heating and home security systems.

Routers — Routers have limitations, and it's likely that your cable or internet provider equipment was not the latest and greatest technology even when it was installed. As a result, you should inspect which type of router you have.

Third generation wireless G

(802.11g) was predominate from 2002 to 2009. Fourth generation wireless N (802.11n) emerged in 2009. Why does this matter?

Wireless G is up to five times faster than its predecessor, and wireless N is up to twelve times faster than wireless G. Fifth generation wireless AC (802.11ac) has recently debuted and is three times faster than wireless N.

ISM Band — Also, you should consider which industrial, scientific and medical (ISM) band is best for you. Ideally, your router should support both the 2.4 GHz and 5 GHz ISM band.

Each band has its advantages and disadvantages:

- The 2.4-GHz band is a narrow and congested spectrum used by lots of neighbors — possibly crowding the frequency band, resulting in interference problems — but it penetrates farther, meaning you'll be able to use it at a greater distance from your router location.
- The 5-GHz band is a wider and less congested band but weaker at penetrating through structural obstacles such as dense walls. This means you might not have good wireless connectivity in the basement unless that is the location of your router.

Product Focus New VA Loan Limits

The Department of Veteran Affairs announced new Veteran Administration (VA) loan limits effective January 1, 2014.

VA loan limits are determined by the
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Money

Continued from p. 4

median home price in each county as reported by the Federal Housing Administration. For 2014, some limits increased, some stayed the same and a few decreased.

VA loans can help eligible borrowers purchase owner-occupied homes — often without requiring a down payment or private mortgage insurance. A variety of VA home loan guaranty programs, including a refinancing option, are offered for active duty servicemembers, veterans, surviving spouses of veterans who died in active duty or as a result of military service, and National Guard and Reserve members.

VA Loan Benefits Include:

- Cash Out Refinance Loans let buyers take cash out of their home equity to take care of concerns like paying off debt, funding school, or making home improvements.
- Interest Rate Reduction Refinance Loans (IRRRL), also called Streamline Refinance Loans, can help buyers obtain a lower interest rate by refinancing an existing VA loan.
- The Native American Direct Loan (NADL) Program helps eligible Native American Veterans finance the purchase, construction, or improvement of homes on Federal Trust Land, or re-

duce the interest rate on a VA loan.

- Adapted Housing Grants help Veterans with a permanent and total service-connected disability to purchase or build an adapted home or to modify an existing home to account for their disability.

Other Resources:

- Many states offer resources to Veterans, including property tax reductions to certain Veterans.
- If you would like to learn more about how these changes might affect your customers, please call me today. ☎

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

Dollars & Sense

Continued from p. 1

one child \$960.19/month, and,

>d) for each additional child under age 18 \$39.59/month.

- 60% Disability

>a) 60% disability no dependents \$1,041.39/month

>b) 60% disability with Spouse \$1,137.01/month

>c) 60% disability with Spouse and one child \$1,207.04/month, and,

>d) for each additional child under age 18 \$47.50/month.

- 70% Disability

>a) 70% disability no dependents \$1,312.40/month

>b) 70% disability with Spouse \$1,423.95/month

>c) 70% disability with Spouse and one child \$1,505.66/month, and,

>d) for each additional child under age 18 \$55.42/month.

- 80% Disability

>a) 80% disability no dependents \$1,525.55/month

>b) 80% disability with Spouse \$1,653.04/month

>c) 80% disability with Spouse and one child \$1,746.41/month, and,

>d) for each additional child under age 18 \$63.34/month.

- 90% Disability

>a) 90% disability with no dependents \$1,714.34 per month

>b) 90% disability with Spouse \$1,857.76 per month

>c) 90% disability with Spouse and one child \$1,962.81 per month, and,

>d) for each additional child under age 18 \$71.25 per month.

- 100% Disability

>a) 100% disability with no dependents \$2,858.24/month

>b) 100% disability with Spouse \$3,017.60/month

>c) 100% disability with Spouse and one child \$3,134.32/month, and,

>d) for each additional child under age 18 \$79.17/month.

These are not all the numbers from the Military website, but I have condensed them to fit our space. They do, however, reveal the truth behind many disabled veterans' complaints. All of the numbers are below the poverty level except if the veteran is 100-percent disabled.

The most generous allocation for a child of \$79.17 per month is a fraction of the actual cost to feed and cloth a child. To me this is shocking!

However, if we teach the spouse of a veteran to operate a business, e.g., a corner grocery, a partially disabled veteran can help out and he/she can lift his/her family out of poverty. Isn't that correct Ray Carlson?

**SUPPORT
SIERRA MADRE
FUNDRAISER**

SEE PAGE 6



The Rotary Club of Sierra Madre
 Invites you to renew your vows of marriage on
 Friday, February 14th
 at 5:30 P.M.

The Villa at Alverno High School
 200 North Michillinda Avenue, Sierra Madre, CA 91024

Proceeds from this Sierra Madre Rotary event will benefit our Water Project in Tanzania.

----- -detach and return with check-----

Name of Couple: _____ Number of Years Married: _____

Phone number: (____) _____

May Rotary publish your name as a participant in this event? YES NO

\$30.00 per couple renewing vows.....\$ _____

\$10.00 per guest (\$10 x number of guests)=.....\$ _____

I/We cannot attend, I/We would like to donate.....\$ _____

Total.....\$ _____



Please make check payable to Compassionate Rescue

P.O. Box 683, Sierra Madre, CA 91024

**Compassionate Rescue supports Sierra Madre Rotary's International Water Project in Tanzania.
 Compassionate Rescue is a non-profit, tax-exempt charitable organization under Section 501(c)(3) of
 the Internal Revenue Code. Donations are tax-exempt as allowed by law.**