



July 24, 2014

This Week
Larry Skaggs
District Governor
District 5300,
2014 - 2015
Guest Program
Host: Hal Yorke

Larry Skaggs was born in northern IL and grew up in the western Chicago suburbs. He began his lifetime of service by joining the Boy Scouts, where he attained the rank of Eagle Scout. In 1975, Larry was hired by the Aurora IL Police Dept. and during the course of his employment worked in nearly every division of the department. After a successful and enjoyable career, he retired as a Lieutenant in 2003.

Skaggs first joined Rotary as a member of the Rotary Club of Aurora Sunrise, serving for several years on the board of directors and he was named club president in 2001 - 2002.

Upon retirement from the police department, he moved to Henderson, NV and worked for several years as a college instructor, mainly teaching Criminal Justice courses.

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REFLECTIONS
 by Hal Yorke, President
REFLECTIONS?

On Statistics . . .

“There are three kinds of lies: lies, damned lies, and statistics.” (quote of unknown origin popularized by Mark Twain). This phrase is often used to cast doubt on the statistical arguments used by an opponent. Indeed, statistics are frequently misused, misinterpreted, or faked to prove a weak point or a damned lie.

Some of the most egregious purposeful misuses of statistics are: carefully picking the data to be included in a study while discarding unfavorable data, posing loaded questions designed to get a certain result, overinterpretation of small number statistics (i.e. using anecdotal information rather than conducting a proper unbiased statistical study), generalizing the results of a statistical study of a hand-picked sample to a group outside the sample, and using correlations to incorrectly imply causality. Correlations do not necessarily imply causality. It is possible to statistically demonstrate causality, as for cigarettes and lung cancer, or more recently, for second-hand smoke and lung cancer, but such studies

have to be performed with extreme care to be statistically relevant.

So how can we decide what to believe and what to discard? If there are large sums of money involved, we should be generally skeptical of the statistical arguments presented by those who have the most to gain or lose. The discussion revolving around cigarette smoke and lung cancer is a case in point.

As a final example, let us consider the uncanny ability of Paul the Psychic Octopus to correctly predict the outcome of soccer matches. We only heard about Paul in 2010 after he had amassed an im-

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Greeters

July 24
Dennis Mehringer
 July 31
Kevin Moore
 August 07
David Smith

Program Review



In addition to being the cousin of Quick Cunningham, Ronnie Cunningham is a coach, teacher and speaker with the John Maxwell Team. Cunningham retired from the City of Los Angeles and is an Assistant Professor at Pasadena City College, where he teaches building and construction. Cunningham spoke about rights and

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Rotary Club of Altadena - #7185

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Rights and Responsibilities

Finally, brothers and sisters, whatever is true, whatever is noble, whatever is right, whatever is pure, whatever is lovely, whatever is admirable—if anything is excellent or praiseworthy—think about such things. — Philipians 4:8

responsibilities and their influence on preparing young people for their role in the world. His thesis is that, by focusing on rights, people end up divided, but, by focusing on responsibility, people are united.

The human mind carries enormous potential. A wasted mind translates into wasted hopes. His question to the club was: Are we creating a culture that helps people be life-long learners so they can go out and be life-long teachers? A culture where people see things that need to be fixed and they take it upon themselves to make things better rather than waiting on government, academia, or the churches.

Cunningham shared statistics regarding US teens' declining world rankings in math, science and reading. Many youth today do not read (more than 140 characters). Reading classic literature hones critical thinking skills while enlarging our understanding of human experience. Because of technology, classics are more available than ever. But they are of absolutely no benefit if no one is reading them.

In his book *The Global Achievement Gap* Tony Wagner describes 7 critical skills that must be taught to the next generation. They are:

- 1) Critical thinking and problem solving.
- 2) Collaboration,
- 3) Agility and adaptability,

- 4) Initiative,
- 5) Analytical skills,
- 6) Oral and written skills, and
- 7) Curiosity and imagination.



The obligation to teach these skills rests on all of us – not just the schools.

Cunningham ended by telling a story about a pastor who was in Africa and admired the impala's ability to leap 30 feet in a single bound. When he came home, he noticed an impala in the zoo being contained by an 8-foot fence. Knowing the ability of the animal, he asked the zoo keeper how the small fence was able to be effective. The zoo keeper answered – "we get them when they are young." Whether our youth excel or fail depends on how we teach them while they are young.

Craig Cox ○

**July
 No Designation**

Program Chair, Steve Cunningham
 Jul 24 - District Governor visit
 Jul 31 - To be Announced

Congratulations



Birthdays



07/08 - Regina Wilson
 07/27 - Tony Hill



Anniversaries



07/01 - Bill & Ruth Reeder
 07/04 - Linda Wilkes & Emily Aiken
 07/15 - Craig & Susan Cox

Membership Minute



Our directors have big plans for this Rotary year. Opportunities abound to help with projects in our community and the world (Africa and Mexico). We will uplift students and teachers through our mini-grant programs, scholarships, RYLA, and other awards. Fellowship will be strengthened through great Thursday speakers and wonderful fellowship events. In short – we do a lot for a small club.

But we do not have to be a small club. The more service minded members we have the easier it is for us to do service. This is where you come in.

It is only through personal invitation that people who are not Rotarians come to a Rotary meeting and hear about what we do.

- If there is a business in our community that you love and refer to friends – find out who the owner is and invite him/her to a meeting.
- Do you have a son, daughter or other relative who works locally – invite him/her to a meeting.
- How about friends that you like to spend time with? – invite them to a meeting.

Gordon Seyffert — our club secretary — sets out cards every Thursday that you can use to invite people to a meeting.

Please take a few – I'd love to print more! Remember, that the club pays for your guests' lunch when they are attending as a member candidate. Just make sure the Secretary knows.

One last thought. I'd like to make sure we follow up on guests that have indicated an interest in Rotary. If you have had someone attend a meeting and think there is an interest – please provide me with his/her contact information. I will reach out to that person and see if he/she wants to learn more about Rotary.

Let's make this a year where we strengthen our service and fellowship through many new members.

Thanks for all you do. ○

Reflections

Continued from p. 1

pressive unbroken series of correct World Cup predictions. But how many other "psychic critters" are there that we didn't hear about – they didn't make the news, because they were sometimes wrong? Out of a group of 1000 people predicting the outcomes of coin tosses, you should have several that have correctly predicted the results of 8 successive tosses. So are they psychic?

Unfortunately, Paul died shortly after the 2010 World Cup (of old age) and his predictive powers couldn't be put the test last month under controlled scientific conditions. ○

This Week

Continued from p. 1

Shortly after moving to Nevada, Skaggs joined the Rotary Club of Green Valley (Henderson). Since then he has been a regular member of the Board of Directors, he served as club president in 2009-2010, and has twice been named Rotarian of the Year. In addition to his active participation in club activities, he has edited the club newsletter and he established and still maintains the club's website.

Skaggs has served on a number of different District 5300 committees, including being an Assistant Governor, and in 2008 he was selected as the GSE team leader to Australia. ○

He has been married to Vicki since 2003. He has 2 adult daughters (Andrea and Amy who live in IL), and a stepson (Brian) and three grandchildren who live in Las Vegas.

Skaggs is also a member of the Board of Directors of the Trauma Intervention Program of Southern Nevada, and, during the Christmas season, he volunteers as a train engineer at the Opportunity Village Magical Forest in Las Vegas. He is a multiple Paul Harris Fellow (Vicki is also a PHF). Both he and Vicki are members of the Rotary Foundation Bequest Society and Benefactors. ○



MONEY MATTERS

by Linda
Wilkes

Economic Update In The News

The Mortgage Bankers Association said its seasonally adjusted composite index of mortgage applications for the week ending July 4 rose 1.9 percent from the previous week. Purchase volume rose 4 percent. Refinancing applications increased 0.4 percent.

Retail sales rose 1.7 percent for the week ending July 5, according to the ICSC-Goldman Sachs index. On a year-over-year basis, retailers saw sales increase 3.3 percent

According to the Federal Reserve, monthly consumer credit debt rose \$19.6 billion in May for a total credit debt level of \$3,194.6 billion. Revolving debt, which includes credit cards, increased \$1.8 billion to \$872.2 billion. Non-revolving debt, which includes car loans, rose \$17.8 billion to \$2,322.4 billion.

Motor vehicle sales rose 1.2 percent in June to an annualized sales rate of 16.98 million cars and light trucks. It was the strongest selling rate since July 2006.

Wholesalers increased their inventories 0.5 percent to \$532.7 billion in May. Sales at the wholesale level rose 0.7 percent to \$453.2 billion in May. On a year-over-year basis, sales were 6.6 percent higher than in May 2013. The seasonally adjusted wholesale inventories/sales ratio in May 2014 was 1.18.

Initial claims for unemployment benefits for the week ending July 5 fell by 11,000 to 304,000. Continuing claims for the week ending June 28 rose by 10,000 to 2.584 million. The less volatile four-week

average of claims for unemployment benefits was also 311,500.

Upcoming on the economic calendar are reports on retail sales on July 15, the housing market index on July 16 and housing starts on July 17.

Knowledge Builder What You Should Know about Easements Easements . . . Who owns the property?

In its simplest terms, an easement is the legal right to use or cross over somebody else's property for a specific reason. For example, a property easement might allow city workers the right to build or perform maintenance on a city sewage pipe that runs under your front lawn. Furthermore, the property homeowner cannot interfere with access to the pipe by building a structure or putting a fence over the easement.

Before buying a home, you need to know if easements affect potential property or surrounding areas, and the restrictions, if any, homeowners must adhere to. The following information will help you be better informed about easements:

Easements are typically categorized as being either affirmative or negative. An

affirmative easement entitles the holder to do something on another individual's land, while a negative easement deprives owners of the right to do something on their property.

Utility easements are perhaps the most popular easements that homebuyers encounter. These allow utility companies to lay storm drains or sewage pipes, as well as telephone or electrical lines.

Find out if your property borders any easements. Easements don't have to be on your property to cause problems, such as the future building of unsightly utility towers.

You can use a plat map (a diagram detailing boundary or property lines for a particular plot of land) to locate easements on a property tract. Detailed plat maps can be obtained from the property title company or at the county planning office. However, regardless of the property type or location, the most thorough way to detect easements is to hire a surveyor to advise homebuyers.

Finally, easements can sometimes be terminated, but that usually requires the help of a real estate attorney. ○

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

> > NEXT BOARD MEETING < <

TUESDAY, August 05, AT 6:15p
260 S. Los Robles, Pasadena
3rd Floor Conference Room



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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