

June 26, 2014

**This Week**

**The Demotion Party for Dennis Mehringer**

*Special Location: The home of Steve and Jeri Cunningham*

**Guest Program Host: Julius Johnson, Immediate Past President**

Please join your Rotary friends to celebrate the presidency of Dennis Mehringer and welcome him into the exclusive Past President's Club for the second time.

The event will feature our wonderful *Not Ready for Prime Time* Players in the world premiere of an original one-act play based on the second presidency of Dennis Mehringer; Master of Ceremonies, Don Applegate; and a delicious BBQ dinner catered by Akyba Webb of *Let's Eat Catering and Bar-tending Services*.

At the end of the play, and after a few parting words from President Dennis, we will be inducting Hal Yorke our incoming president. Spouses, significant others and families are welcome to attend. The cost is \$25 per person.



**Dollar & Sense**  
 by President Dennis Mehringer

**The Changing Lives of Teenagers**

The Center for Disease Control and Prevention's latest survey of 13,000 high school students may give us some insight into how to tailor our RYLA program to attract the most teen leaders. Generally, the time honored forms of teen rebellion — Sex cigarettes and fistfights — are down. But some have traded in those unhealthy habits for some new, more unhealthy ones.

**First the Good News**

1. Cigarette smoking has dropped to 15.7 percent of teenagers. The lowest in 22 years.
2. 34 percent of the teens reported having sex in the last three months which shows a steady decline since 1991.
3. TV watching of 3 hours or more per day is down to just 32 percent.
4. Only 27 percent still drink sugary soda drinks.
5. Teen car accidents are the lowest since 1970, but still account for 40 percent of teen deaths.
6. 25 percent of teens were in a physical fight in the past year. That is exactly 1/2 the rate of 1991.

**Now some Bad News**

1. Use of smokeless tobacco has held steady, and use of e-cigarettes is on the rise.
2. The teens who do have sex are using condoms at a lesser rate — 41 percent admitted to sex without a condom. We will know for sure when the teenage pregnancy rates are announced.
3. Daily leisure use of computers, tablets, and smartphones has doubled in the last ten years. This is consistent with the rest of society.
4. Obesity remains high with 14 percent of teens in this category and another 17 percent at least 10 lbs. overweight.
5. Violence is moving online with cyber-bullying the latest rage. This has been listed as a major cause of teen shootings.

**Greeters**

June 26  
**Demotion Party - Evening**  
 July 03  
**Julius Johnson**  
 July 10  
**Sterling Louviere**

# Program Review



**J**osh Willis, NASA Climate Scientist from JPL, addressed Club Members on the topic *The Oceans and Our Warming World*. His conclusions, convincing, were concerning nonetheless, but nothing beyond what our society should not be able to deal with given the current state of our technological resources.

The essential concern, the ability of wa-

**Sparks** is published 48 weeks a year and is the official publication of the Rotary Club of Altadena. The deadline for submission of articles is Friday at 6p to current editor email, fax, or delivery.

**Rotary Club of Altadena - #7183**

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 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

## Preparing for Water World

ter covering two thirds ( $\frac{2}{3}$ ) of the surface of planet Earth has the capacity to hold up to 93.4 percent of heat generated from solar radiation that is not currently returned to space or our atmosphere which is capable of holding only 2.3 percent of radiation not returned to space. The result of measurements over time — utilizing virtually all the scientific methodology available — show a steep rise in CO<sub>2</sub> accumulation in our atmosphere, blocking the return of the sun's radiation to space and consequently contributing to the build up of trapped heat within our oceans.

What does it all mean? A 1.5' degree temperature rise on average over the past 1300 years is expected to rise by an equal temperature of 1.5' in the next 100 years, leading to melting of the ice caps and a sea level rise of anywhere from 6 to 12 feet. If the



model is correct, the ocean rise would leave much of the world's coastal land-mass *under water*.

Moral: Better work on your nautical and maritime skills! The Dutch have done reasonably well building polders and locks, levies and dams to keep the sea

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**June**  
**Rotary Fellowship Month**

*Program Chair, Ed Jasnow*  
 Jun 26 - Demotion Party

**July**  
**No Designation**

*Program Chair, To be Announced*  
 Jul 03 - Club Assembly  
 Jul 10 - To be Announced  
 Jul 17 - To be Announced  
 Jul 24 - District Governor visit  
 Jul 31 - To be Announced

**Congratulations**



**Birthdays**



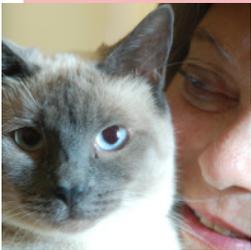
06/03 - Kathleen Ann Fennell  
 06/08 - Theo Clarke  
 06/12 - Tom McCurry  
 06/17 - Gary Clark  
 06/20 - Dotty Clark



**Anniversaries**



06/05 - Wendy Davis & Mike Noll



## It's the End of the Rotary Year and . . .

... it's time to thank all the people who make *Sparks* the award-winning newsletter it is.

If you haven't noticed, we have six members who rotate each week and review the programs. They are John Casic, Craig Cox, John Frykenberg, Boyd Hudson, Ed Jasnow, and Charles Wilson.

And, from time-to-time, we have had Tom McCurry fill in for John Frykenberg, when one of the other reviewers could not exchange with him. Yes, that's the way it usually works, when one of our reviewers has a conflicting obligation, he can usually find someone with whom to switch.

There are another group of six positions

(7 members) — many overlapping with the Program Review six. These are our Committee Chairs. Most of them will be returning this year.

Their positions this year have been: Craig Cox - Community Service, Steve Cunningham - Membership, Jacque Foreman - Public Awareness, John Frykenberg - International Service, Ed Jasnow - Foundation, and Tom McCurry and Mike Zoeller trade off writing about Youth Services.

Oh, but wait, *Sparks* has an additional classification of writers — our columnists, the most consistent of which is Linda Wilkes. The staff would like to see her now and then, but she has conflicting schedules. The next most consistent is Ray Carlson who writes about entrepreneurship and business plans. He uses our staff's layout abilities to create *Information Pages* that he then disseminates. Those on the list, who need a bit of a reminder from me are: Don Applegate, who writes a column on weird history; John Casci, who says he wants to write about health and chiropractic; Joy Carlson, who has interesting asides from her childhood and work experiences; and Josh Miller who has written now and then about financial matters. I hope we'll be seeing more columnist contribution this coming Rotary year.

If you'd like to write a column, just let me know.

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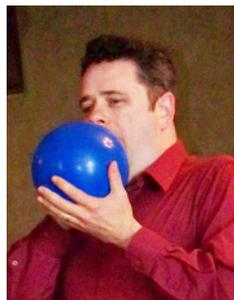
## Program

Continued from p.2

out of the lowlands for hundreds of years. Louisiana, not so well. Live and learn. Build houses on barges, break out your fishing pole. Take courses in small and large boat handling. That is my advice!

Solar panels and windmills to replace carbon-based fuel sources to supply our energy needs sound great until you realize that alternative sources of fuel (excluding nuclear energy) amount to less than 3 percent of our annual consumption in the US. Coal, meanwhile, supplies 30 percent plus of our energy needs. So... can we afford to put 50 million people out of work to **go green**? Not without a revolution! And I mean the violent kind.

The obvious answer — from my vantage point — is nuclear energy. (No one in the US ever died as a result of a nuclear accident that I am aware of.) People are



scared of the residual effects of radiation it is fair to say; and not without some cause. But... natural radiation from Radon and other sources is at least as bad for our health

today. Radiation levels even in Chernobyl are no worse than walking around in New York City today.



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# MONEY by Linda Wilkes MATTERS

## **Economic Update In The News June 16, 2014**

The Mortgage Bankers Association said its seasonally adjusted composite index of mortgage applications for the week ending June 6 rose 10.3 percent from the previous week. Purchase volume rose 9 percent. Refinancing applications increased 11 percent.

Retail sales rose 0.3 percent to \$437.6 billion in May. This follows a revised 0.5 percent increase in April. Compared to a year ago, May retail sales have increased 4.3 percent.

Wholesalers increased their inventories 1.1 percent to \$530.6 billion in April. Sales at the wholesale level rose 1.3 percent to \$450.2 billion in April. On a year-over-year basis, sales were 7.8 percent higher than April 2013. The seasonally adjusted wholesale inventories/sales ratio in April 2014 was 1.18.

Import prices rose 0.1 percent in May, following a 0.5 percent decrease in April. On a year-over-year basis, import prices were up 0.4 percent in May. Export prices also rose 0.1 percent in May, following a 1 percent decrease in April. Compared to a year ago, export prices were up 0.5 percent in May.

Total business sales increased 0.7 percent to \$1,337.4 billion in April, up 5.4 percent from a year ago. Total business inventories rose 0.6 percent to \$1,728.3 billion in April, up 5 percent from a year ago. The total business inventories/sales ratio in April was 1.29.

The Reuters/University of Michigan consumer sentiment index for June's

initial reading fell to 81.2 from May's final reading of 81.9. The current conditions component rose from 94.4 to 95.4. The expectations component fell from 73.7 to 72.2.

Initial claims for unemployment benefits for the week ending June 7 rose by 4,000 to 317,000. Continuing claims for the week ending May 31 rose by 11,000 to 2.614 million. The less volatile four-week average of claims for unemployment benefits was 315,250.

Upcoming on the economic calendar are reports on the housing market index on June 16 and housing starts on June 17.

## **Product Focus FHA Flip Waiver Has Been Extended**

There's still time, but the clock is ticking. The Federal Housing Administration (FHA) has announced a temporary waiver of the 90-day flipping restriction until December 31, 2014. This extended window of opportunity can help buyers take advantage of current market conditions.

The waiver is applicable to all single-family properties being resold within the 90-day period after prior acquisition, and is not limited to foreclosed properties.

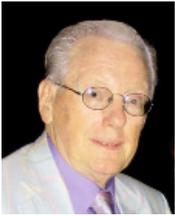
The waiver is subject to certain conditions, and mortgages must meet the following requirements to be eligible for the waiver:

- All transactions must be arms-length, with no identity of interest between the buyer and the seller or any other parties participating in the sales transaction.
- The seller must hold recorded title to the property.

- There's no pattern of previous flipping activity as evidenced by multiple title transfers within a 12-month time frame. (This is not limited to just resales.)
- The property was marketed openly and fairly, such as through MLS, auction or FSBO
- Additional restrictions apply if the sale price of the property is 20 percent or more above the seller's acquisition cost. Under these conditions, the waiver will apply only if the lender meets the following requirements:
- A second appraisal (not charged to the borrower) must be done by an FHA appraiser and must meet all FHA requirements, and the second appraisal must justify the value increase above the first appraisal to be eligible for the waiver.
- A property inspection must be provided to the buyer prior to closing. (The lender may charge the borrower for the inspection.) The inspector does not need to be FHA approved, but must have no interest in the property, must not receive compensation other than from the lender and may not be involved with the repairs recommended from inspection.
- Any health and safety issues discovered during the inspection must be satisfied and re-inspected by the home inspector after resolution.

If you would like to know more about the FHA flip waiver of the 90-day restriction and how these changes might benefit you, please contact me today. ○

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



# Job Creation & Entrepreneurship

by C. Ray Carlson, District Chair,  
Vocational Service

**An incredibly powerful endorsement of our program of entrepreneurial education came from Charles Freitas who, with wife Devon, have been the foremost promoters of 'Literacy' in District 5300. She was principal of the San Antonio H.S. in Claremont for four years and is an expert on Alternative Education.**

## Turning Students *at Risk* into Students *at Promise of Success*

*By Charles W. Freitas, Claremont Sunrise Rotary*

A number of years ago Claremont Sunrise Rotary (CSR) started a project at San Antonio High School (SAHS), an alternative education center in the Claremont Unified School District, to combine efforts to promote literacy and entrepreneurship. Many of the students at SAHS reported the comprehensive high school program was simply not relative to their needs, and the concept of integrating reality into the curriculum became motivational. The Econ/Gov't class seemed a natural for student discovery of business potential, and the *Making A Job* curriculum was integrated into the coursework.

However, with staffing changes and time, the program waned a bit until the right combination of teacher and administration enthusiasm ignited the program this year.

The Econ/Gov't classes for seniors incorporated the *Making A Job* unit provided by fellow Rotarian Ray Carlson. Students immediately saw the relevancy of being able to increase their reading and writing ability while developing a business plan for success.

The students in alternative education centers have experienced more challenging life experiences both at home and in school in any one of their young years of life than most adults have experienced in a lifetime of eighty years. They are enrolled in an alternative education high school because of attendance issues, discipline issues, and credit issues while enrolled in the comprehensive school program. Amazingly, they are, almost always, extremely bright and creative developing young people who simply can't fit into the mold of the *system*. In many cases, they simply need — because of family situations — support and positive direction to move forward in their lives. Often they have been referred to as *students at risk* or *risky kids*; we

choose to refer to them as *students at promise!*

We started with CSR members going to SAHS and sharing their own entrepreneurial experiences with the students. Many of the Rotarians came away from that time being with the SAHS students expressing they had learned more from the students than they could possibly have given them. Many CSR members had never been to SAHS and had a preconceived notion about *those kids*, a notion that was immediately changed when they visited the campus and talked with the students, as amazing as they are.

Much of the success of the *Making A Job* program stems from the enthusiasm and vision of the Principal, Sean Delgado, and the teacher, Tyler Baugh, who totally bought into the concept of teaching beyond high school into life skills. We have, as a result, begun discussions with intrigued CSR members to develop other ways we, as Rotarians, can connect SAHS to activities which will engage them as contributing members to the community and society as a whole.

And, after the Rotarians met with the students in Mr. Baugh's classes, the students worked with Ray Carlson's *Making a Job* curriculum and, wow, there was relevancy of school to life!

At the end of the semester, we selected a committee of five Rotarians to judge the presentations of ten selected students. There was great anticipation in the room as each student prepared to present. Almost all had sophisticated powerpoint presentations and did well in marketing their business plans.

Most poignant, though, was watching, and knowing, the students who, months before could never have looked anyone in the eye, stood in front of their classmates and several adults presenting proudly a plan they had

developed to succeed. That is incredibly powerful!

Claremont Sunrise Rotary provides three awards for *Making A Job* contestants: \$500, \$300, \$200. The winners are invited to a CSR breakfast meeting with the principal, teacher, and parents, where they present their plans to the club and receive their awards. They will also present at a Claremont Unified School Board meeting and receive positive recognition there.

The presentations being as well done as they were, the deliberations to choose the winners were extremely difficult. In the end, the first place award went to a young lady who had developed a plan for a comprehensive home cleaning/management program for the working family; the second place award went to a very practical and workable lawn and yard care service; and third place went to a lady who will provide "dog walking services plus" for residents who can't meet their animal's needs.

All of these business plans were very well thought out and presented very professionally. In fact, all ten were!

Alternative Education programs such as San Antonio High School in Claremont have always been some of the best kept secrets in the school systems.

It is our hope that, in continuing to support Alternative Education, the secret of the potential of our students gets out so perhaps workable ventures such as *Making A Job* can be integrated into these amazing schools and more students will be *Students at Promise of Success*.

For more information, contact chuckfreitas@ca.rr.com, 909-560-1994 m

and C. Ray Carlson crayc@mac.com, 626-807-3628 m, or 626-797-5462 o

## A Little Girl named Virginia

My only photo while in the orphanage, age 6, on the left.



As I watched the TV ad about a girl named Virginia as she grew up, I recalled *my Virginia* of many years ago. At the time I was 6 years old and in an orphanage because my parents had abandoned me.

One day a little girl with long blonde hair appeared in the doorway and just stood there, too shy and afraid to enter the large dormitory room with many girls (like in the movie *Annie*). She had moved up from the younger grades. I walked over to her and took her by the hand as I welcomed her. From that moment, we were inseparable ... until the awful day when everything changed. A couple from Minneapolis came, fell in love with her, convinced her dying mother to allow them to adopt her, and suddenly swept Virginia out of my life.

Another couple, Carlson by name, liv-

ing near the orphanage had hoped to adopt her but her mother kept thinking that she would get well. They became very sad, as was I, and would hardly eat. I had gone to their house with Virginia one day. So the matron suggested to the couple that they take me home for the summer to *fatten me up* and lift my spirits. At the end of the summer, I begged them to let me stay. And they did, all the years until

I married! And the name I could not get by adoption – Carlson – became my name by marriage!

So thinking back, I saw how God took care of me and gave me a good home as

He had Virginia. Many years later I found my birth mother, a sister, and two half brothers. But welcoming Virginia into my dormitory was truly a turning point in my life. I learned how to meet new people and take an interest in them, which greatly helped me in my life-long career in sales.

While working at Nordstrom, a customer at Christmas time became very demanding and wanted *everything* done for him. But I smiled and simply kept asking if there was anything further I could do for him. At the conclusion he asked for my name. That was usually a sign that a sales person would be reported to management and be out of job. But he surprised me by saying, "You have been exemplary in your care for me as a customer. I am from Nordstrom's head office in Seattle, and I am going to report to the management of this store how pleased I am with your sales effort, a model for every Nordstrom employee!" I continued at Nordstrom until I retired! ○

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## Program

Continued from p.3

There is risk to everything. You pays your money and takes your chances. The US alone will not fix the CO<sub>2</sub> and climate change problem, and we cannot afford to **go green** just so China and India can take away the rest of our jobs while we slowly freeze to death, even as the oceans get warmer and sea levels rise.

We need real solutions. We can start by building Fast Breeder Reactors! Our speaker did not recommend my solution

... or any other solutions that I am aware of, so I thought I would take the opportunity in this program review to recommend nuclear energy and house boats as my solution to climate change.

John Frykenberg ○

*PS: As the ocean levels rise and seas get warmer they create more phytoplankton and consequently more oxygen (O<sub>2</sub>) for us to breath. Along the same lines we can plant more trees to eat up the CO<sub>2</sub> at night.*



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

*Thank You to our generous sponsors*



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Rotary Club  
 Of Altadena



Georgia Rutherford  
 In Memory of  
 Don Rutherford

