

March 20, 2014

This Week

It's going to be another Surprise ... The Third of planned *Speaker Surprises* for the Month of March Program Host: David Smith

This is the third week in a mysterious succession of programs for March. Our program host is keeping his planned speakers to himself. He insists there is a method to his madness, but only time will tell. It is possible that he will tell you if you ask him, as long as you promise to keep it a secret from everyone else.

Meanwhile invite guests, telling them that you know our program host, and he has never failed to provide an interesting and informative program, but he wishes to keep the theme of his month a secret.

As this is being written for the first week in March, we are experiencing our first *REAL* rain storm of this rainy season. It could be the beginning of another *March Miracle*. The same might be said about the programs that have been planned. As with the weather, we must wait and see. ☺



Dollar & Sense
 by President
 Dennis Mehriinger

With which Element of the 4-Way Test is it most difficult for you to comply?

For me it is #2, "Is it fair to all concerned?" How do we know that it is fair to everyone concerned? How do we research it?

In my business, we have analysts and credit agencies which review companies for investment promise. If I review their findings perhaps I can recommend stocks and bonds which are fair. For doctors, they have the FDA to test drugs and the AMA to review medical procedures. For our friends at JPL they have computer models, test flights and all sorts of background data. However, how about our public officials? How do they know that what the government is doing is fair to all concerned?

Kudos for Rick Raemisch, Colorado's new chief of corrections for doing more than normal research to find out. He re-

cently spent 20 hours in solitary confinement in the Canon City, Colorado State prison to personally experience and

gather facts on the effects of solitary confinement on a prisoner.

The reason for this decision is his predecessor, Tom Clemens was murdered by an otherwise non-violent criminal as revenge for "the excessive use of

solitary confinement" at that same prison. The murderer, in effect, committed suicide after walking out of a house with a

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Greeters

March 20

Mike Zoeller

March 27

Susan Applegate

April 03

Ray Carlson

Program Review



Metro Gold Line extending East to Azusa

Thursday (March 13) Rick Meade, Deputy Executive Officer and Property Manager for Metro, along with Chris Burner, the Chief Project Officer of the Foothill Construction Authority, came to speak about the Metro Gold Line Foothill Extension from Pasadena to Azusa.

Metro is the owner of this extension project, with the Construction Authority constructing the project from LA's Union

Station to Azusa. When completed, the Construction Authority will turn the Gold Line over to Metro to run the operations.

When the Metro Gold Line Foothill Extension is completed, it will stretch and additional 11.5 miles. The extension will go from Arcadia to Monrovia; Monrovia, to Duarte/Irwindale, and then extend on to Azusa. This extension project, at an estimated cost of \$949M, will include six new stations to service the public. The estimated completion for the project is November 2015. At this time, there will be a revenue operations day, until ultimately, opening to the public in early 2016.

The current status of the extension project, is a completion of the Metro Gold Line Bridge, 8 of 14 at grade crossings, 15 of 24 bridges, along with the light rail. Segment 1, which stretches from Pasadena to Arcadia is 60 percent complete. Segment 2, which extends from the Gold Line Bridge, to 5th Avenue, is also 60 percent complete. Segment 3, the Monrovia to Duarte/Irwindale stretch has 4 of 7 at

grade crossings complete, the bridge over 3 drainage channels



Rick Meade



Chris Burner

complete, along with the replacement of the San Gabriel Bridge complete.

Segment 4, from Irwindale to Azusa is now under way. There will be six additional stations when the extension to Azusa has been completed. The Arcadia station is

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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

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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

March

Literacy Month

Program Chair, David Smith

March 20 - It's a Surprise

March 27 - It's a Surprise

April

Magazine Month

Program Chair, Gordon Seyffert

April 03 - To be Announced

April 10 - Andreas Hessing, Scrub Jay Studios (landscaping with native plants)

April 17 - Judy Alder, Pasadena Family History Center (compiling & preserving family history)

April 24 - Lori Webster, Webster's Fine Stationers ("transitioning" a small business)

Congratulations



Birthdays



03/14 - Emily Aiken (Linda Wilkes)

03/15 - David Smith

03/15 - Trish Robinson



Anniversaries



03/01 - Tom & Etta McCurry

3/30 - Dennis Miller & Noriko Suzuki



Youth Season for Altadena Rotary is Now! *It's a Great Time to invite Potential Members*

We are in the *youth season* for our Rotary Club activities. Mike Zoeller, Tony Hill and I had the privilege of interviewing candidates from Muir High School for the upcoming RYLA camp on April 25 – 27. Even though we missed several deadlines to send our candidates, through the persistence of Tony Hill, we were able to get permission to send 2 young men and 2 young women to RYLA. Dr. Nancy Heusser, counselor at Muir, was also very instrumental in helping us to interview some great candidates. We look forward to hearing from these outstanding young men and women at one of our meetings soon.

Another key aspect of *youth season* is the Junior ROTC awards. These awards are scheduled to be presented on May 8

at our regularly scheduled luncheon meeting. A reminder of the history of these awards is in order.

American Legion Post 470 decided to disband as a result of dwindling membership and the age of its members. They looked for a charitable organization that they believed would continue its programs in Altadena, and chose the Rotary Club of Altadena.

The Rotary Club of Altadena uses the interest and dividend income from bequests given to us by American Legion Post 470 to fund these scholarship awards. They are: ROTC scholarships of \$1,000 apiece for two ROTC students at each of the following schools: John Muir H.S., Pasadena H.S. and Blair H.S. Also, two scholarships of \$1,000 apiece to two graduating seniors at John Muir H.S. and two scholar-

ships of \$500 apiece to two graduating students at Eliot Middle School for the qualities of courage, honor and leadership specified in the agreement with Post #470. The legacy of American Legion Post #470, Inc. to Altadena Rotary Charities, and in turn to Altadena, is an important gift for the continuation of the Legion's efforts on behalf of American veterans and for Rotary's community benefit projects in Altadena.

Given the conservative terms on which these gifts were made, the fund is likely to grow well beyond its current size over the years, and it may eventually generate large surpluses for charitable grant making in this area. There is little doubt that Post #470's endowment funds will be a major influence for good in Altadena over many decades to come. ☉

Program

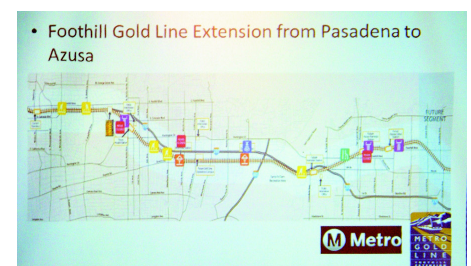
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constructed, along with the Monrovia and Duarte stations. The Irwindale, Azusa Downtown Station and Azusa Citrus Station are in the early stages, but construction is under way. When completed, there will be multiple parking structures built, with over 1,200 spaces. These structures are currently under construction.

When finished, the extension will include a Metro Gold Line Foothill Operations camp. This is a 24-acre, \$265M Operations Campus that will be a maintenance facility for the Gold Line. This facility is currently 40 percent complete.

This extensive project, of the Gold Line Foothill Extension, has effected traffic and businesses, while under construction. Metro has been doing community outreach, along with trying to keep the businesses affected, fully informed. This effort is to try to alleviate the burden. Some of the construction workers on the project are also working double shifts so the project stays on the estimated schedule of completion.

Currently, the greater Los Angeles Railway System is second to only New York in size and volume. As the railway grows,



and the current projects — along with future projects — are completed, it will surpass New York as the largest in the country. With the focus on the environment and being *green*, the construction and operations of the Metro Railway System will be second to none.

John Casci ☉



MONEY by Linda Wilkes MATTERS

Economic Update In The News March 10, 2014

The Mortgage Bankers Association said its seasonally adjusted composite index of mortgage applications for the week ending February 28 rose 9.4 percent from the previous week. Purchase volume rose 9 percent. Refinancing applications increased 10 percent.

Total construction spending rose 0.1 percent to \$943.1 billion in January. Compared to January 2013, construction spending has risen 9.3 percent on a year-over-year basis.

Manufacturing activity rose to 53.2 in February after a reading of 51.3 in January. A reading above 50 signals expansion. It was the ninth consecutive month of expansion, and the overall economy grew for the 57th consecutive month.

The trade deficit increased from \$39 billion in December to \$39.1 billion in January. Exports rose \$1.2 billion to \$192.5 billion. Imports increased \$1.3 billion to \$231.6 billion.

Non-manufacturing activity fell to 51.6 in February from 54 in January. A reading above 50 signals expansion. It was the 49th straight month of expansion in the services sector.

Retail sales rose 0.3 percent for the week ending March 1, according to the ICSC-Goldman Sachs index. On a year-over-year basis, retailers saw sales increase 1.5 percent.

Factory orders fell \$3.3 billion, or 0.7 percent, in January to a seasonally adjusted \$483 billion. This follows a 2 percent decrease in December. Excluding the volatile transportation sector, new orders in-

creased 0.2 percent in January.

Initial claims for unemployment benefits for the week ending March 1 fell by 26,000 to 323,000. Continuing claims for the week ending February 22 fell by 8,000 to 2.907 million. The less volatile four-week average of claims for unemployment benefits was 336,500.

The unemployment rate rose from 6.6 percent in January to 6.7 percent in February. Employers added 175,000 jobs in February and revised the January figure of jobs gained from 113,000 to 129,000.

Upcoming on the economic calendar are reports on wholesale trade on March 11 and retail sales on March 13.

Industry Insider

NAR Report:

Profile of Buyers and Sellers

A recent National Association of REALTORS® (NAR) report, from data collected in 2013, revealed many insights into current buyer and seller habits. Highlights of the report include:

- 38 percent of homebuyers were first-time buyers, a little lower than the historical average of 40 percent.
- 14 percent of homebuyers purchased multigenerational homes. The primary reasons given were children over the age of 18 moving back home, cost savings and caretaking of aging parents.
- The average homebuyer is 42 years old, while the typical first-time homebuyer was 31 and the average repeat buyer was 52. Buyers over the age of 50 accounted for 49 percent of recent buyers.
- New home purchases accounted for 16 percent of all recent home purchases.

- The size of the average home purchased was 1,900 square feet and had two bathrooms and three bedrooms.
- On average, the homebuyer searched for 12 weeks and viewed 10 homes before making a purchase. More than 50 percent of homebuyers said finding the right home was the most difficult step in the homebuying process.
- 42 percent said the first step in the homebuying process was searching online for properties. 12 percent of buyers said they used online recommendations to search for an agent.
- 63 percent of recent buyers said they interviewed one agent before they found the agent they worked with and 88% said they would use their agent again.
- 42 percent of buyers found their agent through a referral from a friend or family member and 12 percent used an agent they had used before to buy or sell a home.

The report concluded that typical sellers had lived in their home for nine years, up from six years in 2007. And 36% of sellers had offered incentives, such as assistance with home warranty policies and closing costs to attract buyers.

Product Focus

Prospect's Renovation Products

Renovation loans have become popular products, offering Agents a way to grow their business in this important niche market. As the second-largest FHA 203(k) lender in the United States, Prospect offers some of the best selections of renovation products in the industry, which includes three types of streamline products

Please turn to Money p. 5

Money

Continued from p. 4

and two types of consultant products. Here's a closer look:

- **FHA 203(k) (Consultant)** — This loan has no maximum renovation amount as long as the mortgage amounts are within county guidelines for FHA loans. Borrowers can make structural repairs or changes. The maximum loan-to-value is 96.5 percent, and the minimum down payment is 3.5 percent. The property must be owner occupied.
- **FHA 203(k) (Streamline)** — Maximum renovation amount is \$35,000. Allowable repairs include flooring, painting, etc. Major remodeling and structural repairs are not allowed. The maximum loan-to-value is 96.5 percent, and the minimum down payment is 3.5 percent. The property must be owner occupied.
- **Fannie Mae HomePath®** — This loan is specifically for Fannie Mae-owned properties. The advantage is the maximum loan-to-value for one-unit owner occupancy is 95 percent, for one-unit investors 85 percent and second homes 80 percent to 90 percent, depending on the FICO score. This is a streamline loan, with a maximum renovation amount of \$35,000.
- **Fannie Mae HomeStyle® (Consultant)** — Available for one- to four-unit primary residences, one-unit second homes, and one-unit investment properties, this loan has a maximum loan-to-value of 95 percent for one-unit primary, 90 percent for second homes and a maximum loan to value of 80 percent for investment properties. Luxury items are allowed, such as building an in-ground swimming pool, which you cannot do under the 203(k). The cost of renovations is limited to 50 percent of the *as-completed* appraised value.
- **Fannie Mae HomeStyle® (Streamline)**

— The difference from HomeStyle® Consultant is the Streamline's maximum renovation amount is \$35,000. The cost of renovations is also limited to 50 percent of the *as-completed* appraised value.

Prospect offers a full line of renovation

mortgages. If you want to learn more about Prospect and its renovation loan program, call me today. ☉

HomePath® and HomeStyle® are a registered trademarks of Fannie Mae.

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



A Visit from RI President-elect Gary Huang

RI President-elect Gary Huang visited the San Marino Rotary Club Wednesday, March 12 and spoke about **Lighting up Rotary**, his theme for the upcoming Rotary year. In attendance from the Altadena Rotary Club were: President Dennis Merringer and his wife Nuriko Suzuki, President-elect Hal Yorke, Ray Carlson, and Ed Jasnow.

Dollars & Sense

Continued from p. 1

gun in his hand when surrounded by police.

When the legislature called Mr. Raemisich to testify about the pro's and con's of solitary confinement, he gave long-winded answers to their questions based upon his experiences as a police officer and prison official in Wisconsin. However, after concluding his testimony, he realized that he didn't even know what it was like to be in solitary confinement,

so he was really feeding the legislature a lot of hypothetical non-sense. So he decided to do a more thorough job of investigating, which included actually spending 20 hours straight in one of the 7- by 13-foot boxes used for solitary confinement. He also ate exactly the same food and replicated the experience as closely as possible to gather the facts so he could determine whether this practice is fair to all concerned. ☉

District Assembly
for the
2014-2015 Rotary Year

Saturday, April 5, 2014
Sign-in - 8a <> Event - 9a

Victor Valley College

18422 Bear Valley Road
Victorville, CA 92395

REGISTER NOW
ON LINE

2014 ANNUAL DISTRICT 5300 CONFERENCE

Thursday May 15, 2014 to Sunday May 18, 2014

Event Name: 2014 ANNUAL DISTRICT 5300 CONFERENCE

Description:



The Big Kahuna Miles Petroff invites you to enjoy the "Spirit of Aloha" at the 2014 District Conference! Join us May 15—18 at the Hilton Palm Springs Resort. Ohana means family and we want to see the District 5300 Ohana of Rotary out in full force! The cost is just \$209 for all five meals, with prices for individuals meals also available. **Meal and room prices go up April 24**, so [register now](#).

You'll enjoy golfing, the Palm Springs Street Fair, 4-Way Speech and Dan Stover Music contests, Rotary inspiration and, of course, the Tiki Lounges (hospitality suites)! You need to act now to secure your club's Tiki Lounge or space in the Ohana Hall, where you can show off your community service projects. More details are available on the flyer.

Don't delay! You'd be lolo (crazy) not to come!

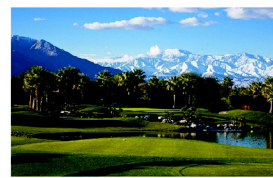
[Conference Flyer](#)



[Hilton Palm Springs](#)

400 East Tahquitz Canyon Way
Palm Springs, California, 92262-6605

TEL: 1-760-320-6868
FAX: 1-760-320-2126



[Tahquitz Creek Golf Resort](#)

1885 Golf Club Drive
Palm Springs, California 92264

Thursday, May 15, 2014
2:00 pm tee off, be there by 1:30

Meal Cost: Just \$209*/person for ALL five meals! *Individual meal prices also available.* ***\$239 after April 24.**

Rooms: Call now! (760)320-6868 Mention Rotary! \$125 (regular) - \$155 (suites) +tax. **Prices go up after April 24.**

Register: <http://www.directory-online.com/Rotary/index.cfm?EventID=77228040>

Who to call for...

Golf Tournament

Ernie Jensen (626) 359-7154

Hospitality Suites (Call to reserve)

Raghada Khoury (760) 559-3244

Interact Conference

Michael Real (626) 445-3818

Ohana Hall (Display your community service project)

David Mans (626) 449-7379

For additional information, please contact:

Co-Chair: Raghada Khoury (760) 559-3244 or Email: raghada@khouryent.net

Co-Chair: Kathie Martin 760-490-3488 or Email: rotarykat@gmail.com

Registrar: Michael Soden (702) 637-7380 or Email: msoden@harcalfagency.com

Location:

Rotary International District 5300 District Conference

Hilton Pam Springs
400 East Tahquitz Canyon Way
Palm Springs, California, 92262-6605

[MAP IT](#)

Event Date: Thursday May 15, 2014 to Sunday May 18, 2014

Start Time: 3:29 PM



2014 ROTARY INTERNATIONAL CONVENTION SYDNEY, AUSTRALIA | 1-4 JUNE 2014

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Join Rotary members from around the world in Sydney, Australia, 1-4 June. The 2014 RI Convention will bring together some of the world's leading experts on water, polio, and social media. You'll find new ideas for service — and perhaps a new partner for creating change — in the House of Friendship.

Plan now to make this convention a memorable family vacation.

[REGISTER ONLINE](#)

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[Learn more about registration and fees.](#)



Preview Sydney's cosmopolitan charm and natural beauty with RI President Ron D. Burton. As the capital of New South Wales, Sydney offers visitors beaches, parks, gardens, and scenic vistas. It also serves as the gateway to the outback.

- [LATEST NEWS](#)
- [CALENDAR](#)

HUMAN NATURE TO PERFORM
The Australian quartet Human Nature will be the featured entertainment during the opening plenary session, Sunday, 1 June. Learn more about the [entertainment lineup](#).

BRUCE AYLWARD TO SPEAK IN SYDNEY
Bruce Aylward, assistant director-general at the World Health Organization (WHO), will be a speaker at the 2014 Rotary International Convention in Sydney.

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#ricon14

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@JohnHewko
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Retweeted by District 9630

[Show Media](#)

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Thought-provoking speakers and world-class entertainers await you in Sydney. Get the full schedule of plenary and breakout sessions.

[Learn about volunteer opportunities.](#)

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Casual yet cosmopolitan, Sydney has a natural beauty that draws visitors to enjoy the outdoors. Explore the city with a [free transit pass](#) courtesy of the New South Wales Government.

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