

May 01, 2014

## This Week

### The Mini-Grant Report What \$300 can Accomplish in the Classroom Guest Program Host: Ed Jasnow

Yes, it's time for our favorite program of the year — the time when the teachers who were recipients of our \$300 mini-grants come to our club and tell us how they used the funds to enhance the classroom experience for their students. If you ever want to feel the pride of being a Rotarian who performs great service, come see this program, and bring your friends.

You will be amazed at how far these teachers can stretch \$300, and you will feel enriched by the enormous amount of gratitude they feel toward us for our support. This is the most-heart warming program of the year.

Come and reap one of the rewards of being a Rotarian. 



## Dollars & Sense

by President  
 Dennis Mehriinger

### There is a Global Diabetes Epidemic

October 1, 2010 I returned from a hunting trip to Canada and had to immediately see my doctor over a puncture wound in my groin from springing out of a *coffin blind* to kill a helpless snow goose. The repairs were relatively minor with just two stitches and absolutely no pain.

However, the day after my repair, my doctor called me in a panic. I immediately went back to his office and was informed that my blood sugar level was 516 the day before and, after checking again was down to 487. He was shocked that I was at work and able to drive.

Now, with adjustments in diet, a daily dose of Metformin, some mild blood pressure medication and daily exercise, my blood sugar is regularly below 100 (the top of the normal range).

After this experience, I have done a lot of reading about Diabetes 2. I have discovered that I am one of 24.4 million Americans who have this disease.

Most of us maintain normal lives because of the availability of modern drugs and well researched treatment routines.

However, it has come to my attention that this is a worldwide problem. There are now over 98 million reported cases in China and even, in vegetarian-oriented India, there are over 65 million reported cases.

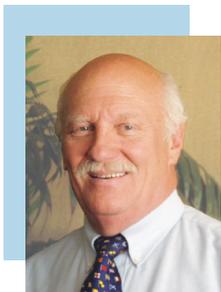
The problems are particularly acute in India. At their hospitals there is a steady stream of young patients who are affected by strokes. Initially the suspected culprit was dengue fever. Further study has revealed that the most common trait is severely elevated blood sugar. Why? India has a notorious problem of malnutrition among children. To literally keep their children alive, diets heavy in calories and saturated fats have been substituted for

*Please turn to Dollars & Sense, p.3*

## Greeters

May 01  
**Steve Cunningham**  
 May 08  
**Freddy Figueroa**  
 May 15  
**Jacque Foreman**

# Program Review



## The Retail Niche

Lori Webster, heir in part to the Altadena Webster's emporium, paid for and revitalized, removed and reopened as *Hoopla* at 2591 Fair Oaks, has a story to tell.

Buyer loyalty, community self-sufficiency, a brotherhood of neighbors, a mutual benefit society, co-op, body poli-

tic, family of interests; you get the idea. Webster is an advocate of local manufacturers, local produce, local consumption, organic, green and maybe even consignment retail business. Folksy, friendly, frolic and fun pretty well sum up what she is selling — something original in a Walmart World.

Alienation is a sad destiny for proletarian and profiteer alike. Each of us — in his/her own way — needs something more than social electronic media and voicemail. The comforting touch of a computer or I phone goes only so far in meeting our needs for human interaction to stave off creeping isolation in a big, noisy and increasingly solitary world, where promises mean little and fulfillment is not satisfied by a larger pay check.

So what does Webster offer instead? In a word, *locality* in the local sense. She offers a bit of nostalgia, reminiscence, a sense of place and a reminder of the community we all long for just beneath the surface of our busy, complicated, and de-



manding lives. She offers some homemade soap, a private mailbox service for those who still write letters along with home made stationary to match your whims and fancies. She promotes *identity* and *self-reliance*, somewhere to *connect* and pass the time of day.

Everything she sells says something; *Made in USA, Made with Love, Made for You*. Stop in and see for yourself. You'll

Please turn to Program, p.3

*Congratulations*



*Birthdays*



04/13 - Alice Hudson  
04/18 - John Frykenberg  
04/29 - Mike Noll



*Anniversaries*



04/27 - Sterling & Olga Louvierei

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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

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Dist 5300 Gov. .... Miles Petroff

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Hal Yorke, Pres. Elec. .... Bus. 818-354-5515  
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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

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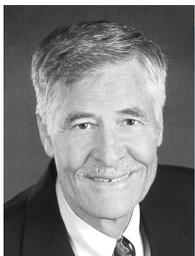
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Ed Jasnow ..... Foundation  
Jacque Foreman ..... Public Awareness  
Jacque Foreman ..... Acting Publicity  
Jacque Foreman ..... Sparks/Website  
Mike Zoeller ..... Club Projects  
Craig Cox ..... Community  
John Frykenberg ..... International  
Tom McCurry ..... Youth Contests/Awards  
Mike Zoeller ..... Youth Projects  
Ray Carlson ..... Vocational  
Steve Cunningham ..... Membership  
Editor, Design & Typesetting ..... Foreman Graphics  
Photography ..... Jacque Foreman

### May

#### No Designation

#### Program Chair, Mike Zoeller

May 01 - Mini-Grant Teachers' Report Program - Ed Jasnow, Guest program host  
May 08 - Business Plan Competition  
May 15 - To be Announced  
May 22 - PCC Vocational Awards - Boyd Hudson, Guest program host  
May 26 - Memorial Day - Flags Up  
May 29 - American Red Cross Disaster Presentation



## Make Transition Easier *Write down How you did it & Pass it On*

At a recent Rotary board meeting, we discussed the significant amount of time it takes to get organized and moving into the new Rotary year. In particular, it takes too much time to hand off the details of the large number of projects we work on each year as new project chairs and project team members come and go. To help reduce the time it takes for us to get up to speed on projects for the new year, we agreed to begin documenting the basic elements of our projects this year so that we have an effective document package for the new Rotary year. After we have a basic package for each project, it should be fairly easy to update the package in succeeding years.

I have asked each of our project chairs to be responsible for providing a brief project summary for the project assigned to them by the end of the Rotary year (June 30), so we will have the summaries ready for incoming President Hal Yorke's year. Project Chairs can prepare the summary themselves or assign the summary to any of their project team members (assuming there are team members), and I will follow up with the Chairs of the four avenues of service projects (Craig Cox – Community, John Frykenberg – International, Ray Carlson – Vocational and Tom McCurry and myself for Youth) to get the summaries completed by June 30.

Each project is somewhat different, so

it would be difficult provide a list of summary elements that would fit all projects. However, here are some elements that would apply to almost all projects:

1. **History and Description** — a general description of the project and any history you are aware of (a couple of paragraphs should be sufficient)
2. **Contacts** — a list of contact names, email addresses, phone numbers, etc. of those people that the project team would normally need to coordinate with to complete the project. This is particularly helpful for non-Rotarian contacts.
3. **Timetable** — provide a typical project timetable that shows when the critical milestones of the project need to be completed in order for the project to be successful.
4. **Documents and Letters** — a package of documents (applications, rules,

## Program

*Continued from p.2*

love Lori Webster. You'll love her shop. You'll love what she represents in the face of a mass-consumer-society telling you how special you are and what a special deal is waiting for you .... for a limited time only!

Good luck with your new, local business venture Lori Webster.

*John Frykenberg* 

maps, checklists, etc.) and letters that are written for the project (invitations, references, introductions, etc.). Generally, these documents and letters are used each year with only minor modification to fit the specifics of the new Rotary year.

5. **Project Specifics** — any other project-specific information that would be helpful to a new project chair or team member.

For the time being, I will keep the file of all summaries, but I expect that we will eventually find a way to allow all club members to access the current summaries through one of our websites. 

## Dollars & Sense

*Continued from p. 1*

nutrition.

Even when diabetes has been diagnosed early enough to treat it properly, there is a shortage of insulin, blood pressure pills and other medications that are in ample supply in the USA. As more and more people develop the disease, hospitals will be overwhelmed with patients experiencing all of the worst outcomes: blindness, limb amputations, kidney failure coma (requiring dialysis), permanent disabilities and death. Maybe this should be Rotary International's next project after Polio Plus? 



# MONEY by Linda Wilkes MATTERS

## **Economic Update**

### **In the News**

The combined construction of new single-family homes and apartments in March rose 2.8 percent to a seasonally adjusted annual rate of 946,000 units, compared to the revised February estimate of 920,000 units. Single-family starts increased 6 percent. Volatile multifamily starts fell 3.1 percent.

Overall, housing unit starts were down 5.9 percent in March 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 990,000 units, 2.4 percent below the revised February rate of 1,014,000 units.

The Mortgage Bankers Association said its seasonally adjusted composite index of mortgage applications for the week ending April 11 rose 4.3 percent from the previous week. Purchase volume rose 1 percent. Refinancing applications increased 7 percent.

The monthly National Association of Home Builders/Wells Fargo housing market index rose 1 point in April to 47 from a revised March reading of 46. An index reading below 50 indicates negative sentiment about the housing market.

Retail sales rose 1.1 percent to \$433.9 billion in March. This follows a revised 0.7 percent increase in February. Compared to a year ago, March retail sales have increased 3.8 percent.

Consumer prices rose 0.2 percent in March, following a 0.1 percent increase in February. Compared to a year ago,

March consumer prices have risen 1.5 percent. Consumer prices at the core rate — excluding volatile food and energy prices — were also up 0.2 percent in March.

Industrial production at the nation's factories, mines and utilities rose 0.7 percent in March after a 1.2 percent increase in February. Compared to March 2013, industrial production has increased 3.8 percent. Capacity utilization rose to 79.2 percent in March from 78.8 percent in February.

Initial claims for unemployment benefits for the week ending April 12 rose by 2,000 to 304,000. Continuing claims for the week ending April 5 fell by 11,000 to 2.739 million, the lowest level since December 2007. The less volatile four-week average of claims for unemployment benefits was 312,000, the lowest level since October 2007.

Upcoming on the economic calendar are reports on existing home sales on April 22 and new home sales on April 23.

### **Buying a Home**

#### **Is Cheaper than Renting**

Buying a home is on average 38 percent cheaper than renting in America's 100 largest metropolitan areas, according to a *recent study* by Trulia.

The savings accrued when buying as opposed to renting varied upon location. But homeownership remains cheaper than renting in all of the 100 largest US metros. The lower saving rates were in California and New York and the highest were in the Midwest and South. The savings varied from 5 percent in Honolulu to

66 percent in Detroit.

Those areas with a higher savings rate include Gary, IN (61%), Birmingham, AL (58%), Kansas City, MO (58%) and Memphis, TN (56%). Those areas with a lower savings rate include San Jose, CA (9%), San Francisco (13%), New York (22%) and Austin, TX (23%).

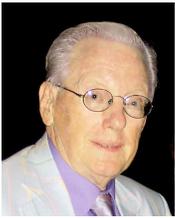
The report's calculation assumes a 4.5 percent, 30-year fixed-rate mortgage, 20 percent down, itemized tax deductions at the 25 percent bracket, a conservative annual home price appreciation ranging between 1.7 percent and 3.1 percent (depending on the metropolitan area), and the buyer staying in the home for seven years.

Trulia provides an *interactive map* that reveals how the savings change under alternative scenarios. These scenarios include if a homeowner does not itemize (many homeowners do not), if interest rates change, or how long the buyer lives in the home.

The report factors in many considerations, such as maintenance, insurance, taxes and the fact that the average home for sale is approximately 50 percent bigger than the average rental unit.

Trulia lets potential buyers personalize their data. Their *Rent vs. Buy Calculator* lets buyers compare the cost of renting and buying based on location, individual assumptions and scenarios. If you would like more information about the cost of buying versus the cost of renting, please contact Linda Wilkes today. ☉

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



# Job Creation & Entrepreneurship

by C. Ray Carlson, District Chair,  
Vocational Service

## My Quarter Century in Rotary . . . How We came to Focus on Job Creation

My induction into Rotary on May 1, 1989, happened after I was invited to speak about my business, Children's Media Productions (CMP).

I knew very little about Rotary. I often drove past the Rotary International headquarters in Evanston, Illinois while attending Northwestern University where I graduated as a chemical engineer. Then I worked for 20 years in the international petroleum industry, starting up new oil refinery process units and training refinery staff. I became a catalyst specialist that sold these to oil refineries like Shell, Gulf, Chevron and many smaller ones.

When I suddenly got laid off in a 10-percent slash of personnel, I found a job in Sweden as project design manager of Scandinavia's largest oil refinery. It took eight (8) years to complete the design package so a contractor could be engaged to build it. I was involved in the preparation of many business plans along the way, to show that the refinery would be profitable and be able to pay off the investment banks, literally hundreds of millions of dollars. That refinery created jobs for 1,000 people in a little sardine-canning village of 8 thousand.

I segued into film and television. CMP was formed in 1983 when my son graduated from USC with a Masters from the School of Cinema & Television, following a BS from the Marshall School of Business. In addition to producing and distributing shows, which required business plans to raise investment capital, we had been dubbing films into multiple languages in lip sync, including a business training se-

ries.

The Fall of the Berlin Wall on November 9, 1989 was the trigger that started Altadena Rotary and Rotary District 5300 on the road of stimulating Job Creation through entrepreneurial education.

When East European countries suddenly became free from the Soviets, Wall Street and the media were screaming about the need for capital to promote free enterprise. But who would dare lend money to these formerly communist nations that knew nothing about profit and loss constraints to receiving loans from Western banks or governments? I knew of a TV drama series — *Something Ventured* — that could train East Europeans in the basics of starting private businesses . . . of becoming entrepreneurs.

I wrote a proposal to the Altadena Rotary board that we could dub the series to Polish and introduce it into universities in Poland. But I also included a computer and package of video and audio recording equipment so that Poles could do their own dubbing. I called it a computer-based Management Learning Center. The board approved my proposal for the Nicolaus Copernicus University in Torun, Poland and we raised \$10,000 cash for a Matching Grant of \$20,000. Also, District 5300 Governor Taro Kawa adopted the project for Warsaw Polytechnic University, and 31 clubs participated in the funding of a \$22,000 Matching Grant.

I traveled to Poland three years in a row, first to survey the prospects, then to deliver and install the equipment and train the faculties of the two universities. I en-

tered into agreements with both universities to provide ongoing technical support and training media, but the District 5300 executive council refused to continue involvement due to the undefined size of the commitment, I heard. We received a few reports on progress of the Management Training Centers, including from two Polish Rotarians who visited us and from our own District's PDG Conrad von Bibra who visited Poland.

On my way back from Poland in 1992, the LA riots due to the Rodney King episode, were underway. As the Super Shuttle drove me home from LAX through the still smouldering ashes from the riots, I thought to myself, "I need to give attention to the needs of black students in Pasadena/Altadena — where King lived and grew up." My wife urged me to do that, too. In 1995, I started teaching business plans at Eliot Middle School, then at Muir in 1997. Our first Business Plan Competition between Muir students was in 1999.

This Tuesday (April 23, 2014), I'll be back at Muir to help the teachers select the business plan that will represent Muir in the District competition on May 8. Last week, John Frykenberg and I helped to choose the first contestant from Blair HS's Culinary Arts Academy.

The next part of this series on Job Creation will describe our first ventures abroad in Mexico, Armenia, Nazareth's Arab high schools, and Beirut. Then among American Indian kids, and 3 nations in Africa.

Find Ray Carlson: [crayc@mac.com](mailto:crayc@mac.com), tel (626) 797-5462

# 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](mailto:raghada@khouryent.net)

**Co-Chair:** Kathie Martin 760-490-3488 or *Email:* [rotarykat@gmail.com](mailto:rotarykat@gmail.com)

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

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**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

**John Hewko** 4h  
@JohnHewko  
RT @endpollionow: Join @rotarydownunder to break records while fundraising to immunize + 240,000 kids. [ow.ly/uAMTh #ricon14](#)  
Retweeted by Ann Lee Hussey

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**John Hewko** 4h  
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