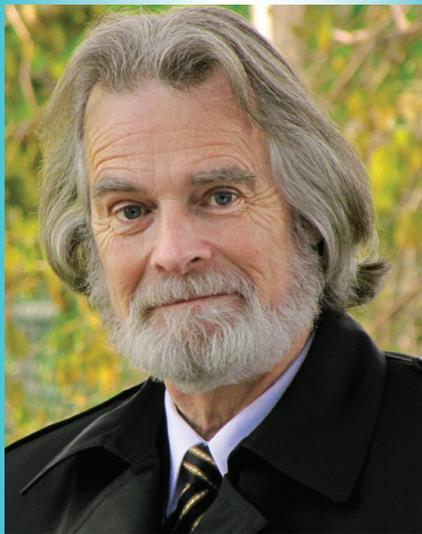


This Week

Gem Munro
 His work with the
 Amarok Society
 Program Hosts:
 Doug Colliflower &
 Tom Surnock



Gem Munro has devoted his life and career to improving educational opportunities for disadvantaged people across Canada and abroad.

Pursuit of this objective carried him into residence in unfortunate communities across most of Canada, before carrying him overseas.

He is presently a Director of Amarok Society, a registered Canadian charity that provides education programs to the very poor in Bangladesh and Pakistan.

Please turn to This Week p. 3



Dialing In

By Steve Kerekes,
 President



Possible International Projects in Cambodia

Our Club has always been very active in the international area. With the Nigeria and India projects ending this year, we have an opportunity to look around to see what other projects we may want to either participate in or sponsor in other parts of the world. There are several opportunities being discussed, including projects in Tanzania, Nepal, and Cambodia. This week, I am focusing on possible projects in Cambodia. Sarah O'Brien, our President-Elect, has been very active in Cambodia, as a musician, playwright, and in charitable work. Most of the following about Cambodia has been written by her.



Background

As you may be aware, the end of the Vietnam conflict led to an uprising in Cambodia. The Khmer Rouge was a revolutionary group which overthrew the Cambodian government and hoped to turn the country into an agrarian/peasant utopia starting at Year Zero. The Khmer Rouge targeted anyone with an education, or anyone that was in favor of development. Teachers, engineers, doctors, and anyone who spoke another language or wore glasses was exterminated.

Ultimately, the Khmer Rouge revolution disintegrated into starvation, genocide and a civil war that claimed the lives of a quarter of the population.

The Vietnamese were instrumental in driving the Khmer Rouge out of Cambodia. Through a series of dry season offensives in 1984-1985, the Vietnamese military chased the Khmer Rouge (and 230,000 civilians) across the border into Thailand. To impede the return of the Khmer Rouge, landmines were laid in Cambodia during the ousting of the Khmer Rouge in 1979 and continued until its demise in 1998. Tens of thousands of local people were forcibly conscripted into constructing a barrier minefield along the entire 465-mile Cambodia-Thai border.

Since the removal of the Khmer Rouge, Cambodia has become one of the fastest

Please turn to Dialing p. 4

Greeter of the Week

February 15
 David Campbell

February 22
 Ray Carlson

February 29
 Gary Clark

Program Review

Searching for a Settlement



When a new member joins the Rotary Club of Altadena, he or she is given

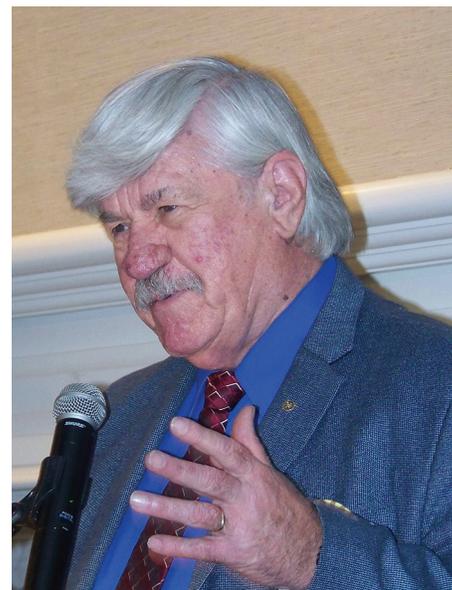
the opportunity to address the members of the Club in what is called a *Craft Talk*. A craft talk is where a new member describes his or her occupation or profession and how he or she came to be involved in that

occupation. It is less common for a long-time member to give a craft talk. But that is what happened last Thursday. Tony Hill talked about his practice as a family lawyer, how it coincides with the Rotary International theme for February: *Peace: Conflict Prevention and Reduction* and how he came to practice this area of divorce law.

Hill has been a family lawyer for over thirty years. He describes family as a legal practice where you see good people at their worst. He originally started out in regular civil litigation, but soon decided that type of practice was not one he wanted to pursue. While a civil litigator, he discovered that he enjoyed mediation, where the parties to what would be litigation came together to resolve their differences outside the court setting.

In the last ten years, Hill's practice has been exclusively settlement – mediation or collaborative divorce – for couples going through the divorce process. In his practice, he meets with both members of the couple and helps them craft an agreement.

In the last 15 years, there has been a large growth in what is called *Collaborative Divorce*. Collaborative Divorce is a legal process which allows couples who have decided to separate to work with their attorneys and other family professionals to



avoid the uncertainty of the court proceeding and to accomplish a settlement which meets the needs of both parties and their children. Collaborative divorce is also cost efficient for the parties. Collaborative divorce usually involves the services of other professionals, including financial advisors, family therapists and accountants.

Collaborative organizations have sprung up, both in the United States and worldwide. The International Academy of Collaborative Professionals [IACP] is an interdisciplinary
Please turn to Program, p. 3

Congratulations

Birthdays

02/07 - Freddy Figueroa
0208 - Mike Zoeller
02/10 - Julius Johnson
02/16 - Joan Frykenberg
02/16 - Sunny Wu Kerekes
02/27 - Mark Mariscal

Anniversaries

02/03 - Susan & Don Applegate
02/17 - Ed & Mona Jasnow

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Rotary Club of Altadena - #7183

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Jacque Foreman Public Awareness
Jacque Foreman Acting Publicity
Jacque Foreman Sparks/Website
Mike Zoeller Club Projects
Craig Cox Community
Doug Colliflower Asst. Community
John Frykenberg International
Tony Hill Youth Contests/Awards
Mike Zoeller Youth Projects
Ray Carlson Vocational
Editor, Design & Typesetting Foreman Graphics
Photography Jacque Foreman

February

Peace: Conflict Prevention & Reduction

Program Chair, Tom Surnock & Doug Colliflower

Feb 08 - Tony Hill - Mediation and Divorce
Feb 15 - Gem Munroe, Amarok Society
Feb 22 - Bob Baderian & Mark Fritz - First Tee of Greater Pasadena

Check Dams increase Farm Incomes and Reverse Migration in India's Semidesert Areas

By Rasbeeda Bhagat



Not long ago, young men in the semidesert areas of Rajasthan's Sikar and Alwar districts were leaving their family farms to find work in the city. Faced with scarce water for crops and unreliable rainfall, they could no longer count on farming to feed their families.

"The land here was so dry that you could barely get drinking water at 800 feet [244 meters] deep," recalls Goverdhan, an elder from the Neem Ka Thana village in the Sikar district of Rajasthan. Because using only monsoon water limited cultivation, "young men migrated to cities like Delhi and Mumbai to work."

Now, a Rotary water project is making farming profitable again and reversing the departure of young people. Farmers harvest rainwater that percolates into the ground

by using check dams, which restrain, or check, the flow of rainwater from catchment basins.

Farmers use that water to replenish water supplies, including wells. Unlike dams built across rivers, check dams aren't designed to create a new water source for irrigation or drinking, but rather to prevent the runoff and loss of precious rainwater.

"Our villages no longer have only old men and women," says Goverdhan, one of the first beneficiaries of the project. "Our young men have returned."

Water banks

The Rotary India Water Conservation Trust – in partnership with the PHD Rural Development Foundation – built 82 check dams between 2005 and 2017, benefiting more than 250,000 residents of farming communities throughout the Sikar and Alwar districts. Rotary Foundation Trustee

Sushil Gupta, chair emeritus of the water conservation trust, spearheaded the program.

The dams include walls 14 feet (4.3 meters) high and foundations 7 feet (2.1 meters) deep to prevent erosion. Their catchment basins range in length from 3 to 7 kilometers (1.9 to 4.3 miles).

Water from the Aravalli hills flows into the check dam catchments and stays for roughly six to eight months. When the water recedes, it leaves behind silt and rich minerals, which offer another opportunity for a quick cash crop before the onset of the next monsoon. Twenty of these dams are now perennial (filled with water year-round) and contain enough fish to help feed the community.

Despite 2014's disappointing rainfall, Goverdhan, who helps Rotary with its work, proudly points to the area's greenery. ○

Program

Continued from p.2

organizations whose members include lawyers, mental health professionals, financial advisors and accountants. Organizations have been established in many jurisdictions, including Australia, Canada, England, France, Germany Israel, Hong Kong, Northern Ireland, Scotland, and Switzerland. Most metropolitan areas of the United States – such as Los Angeles, Dallas, Chicago and San Diego have local collaborative practice

groups, and Hill is a founding member of the Pasadena Collaborative Divorce group.

Tony Hill enjoys practicing family law, but it can be challenging. Going through a divorce is very emotional and stressful for the participants, and he derives great satisfaction in helping his clients achieve a resolution that is mutually satisfactory, while being cost-efficient at the same time.

Boyd Hudson ○

This Week

Continued from p. 1

Munro is an author and artist whose current book (which he has here today) is a bestselling collection of stories about some of the extraordinary people he's come to know in the slums of Bangladesh. (Sale of his book is a major fundraiser for Amarok Society.)

For their work, Munro and his wife, Dr Tanyss Munro, were recipients of Queen Elizabeth II Diamond Jubilee Medals. ○

Dialing

Continued from p. 1

growing tourist destinations in the world: from 17,000 in 1990 to 5 million in 2016. To outsiders, Cambodia may appear idyllic. One of the most spectacular temple complexes ever known is located at Angkor Wat. It is over a thousand years old and one of the ancient Seven Wonders of the World. Mythical stone towers rise from the jungle and exquisite carvings of gods and goddesses welcome tourists every year. However, if you are Cambodian, there is another side to see.



Mosquito Netting

have been devastating, especially in the rural areas. The poorer communities have struggled the most to recover and rebuild. Many villages lack clean water and sanitation. Healthcare and education are often basic or non-existent. An estimated forty percent of children in Cambodia are stunted and face physical and mental delays caused by malnutrition. The cycle of poverty has led to exploitation, and trafficking, affecting the children especially, as families struggle to pay off loans they cannot afford following the destruction of the fishing and farming industries, as well as threats of land loss and logging in order to profit higher authorities.

International Efforts to Rebuild

Sarah O'Brien has been working with artists in the Long Beach community who have links to the Cambodian community and are eager to preserve traditional culture

and explore modern art forms. Art has given the younger generation a means to break the silence about the genocide. She has visited Cambodia numerous times and has found the Cambodian people to be diligent, hard-working and dedicated to a brighter future for their children. They love to welcome guests from other countries and are eager to share their beautiful culture, history ... and food!

There are individuals and non-governmental organizations (NGOs) which have worked tirelessly in recent years to show Cambodians they are not forgotten. As Rotarians, we are experienced in many of the areas that can help Cambodian communities to thrive – clean water, healthcare, education and job creation. Currently, Rotarians are involved with building and sustaining homes, water



Food Distribution

wells, building and equipping schools on land where land-mines once maimed and killed children, training teachers and much more. A stronger Rotary presence will help build long-term relationships and create programs that will transform and improve the lives of many.

Tom McCurry also has experience in Cambodia. He first travelled to Cambodia in the 1990s. Hospitals were starting to be built, but there were no trained doctors. His church – working in cooperation with Hope Worldwide – has successfully estab-

lished and staffed hospitals in several areas of Cambodia, serving the poorest of the poor. They are now looking to staff another hospital in the southern part of the country.

This past week, Rotarians from Canada gave away 150 bikes to children in Cambodia, some of whom have had to walk three hours to school (in the dry season). Last year the land was still being cleared of land-mines. Rotary Clubs are providing \$2 mosquito nets to prevent the spread of malaria and are also treating children with



Playground

birth defects, possibly caused by eating old rice. Other clubs are helping to supply villages with clean water and sanitation. Individuals from the Pasadena and San Marino Rotary Clubs are presently working to better the lives of villagers through aquaponics and farm training.

Here are four of the several possible projects in Cambodia which are being discussed among members of our Club:

- Digging and constructing a water well,
- Building and equipping a school on land that has been cleared of land-mines,
- Providing financial and back-up assistance in the removal of land-mines through training programs that engage local teams, and
- Supporting and initiating programs to assist with financial literacy and job creation.



Next week I will discuss other possible projects in Tanzania and Nepal. ○



REAL ESTATE

Matters
by Doug Colliflower

Should I Rent My House or . . . Should I Sell It?

As with so many big decisions in life, there is no easy answer to this one. Renting out the home and selling the house – each offers advantages and potential drawbacks that you must weigh carefully before making a decision.

You should consider each of the following points and evaluate how they fit into your short and long-term financial goals. Additionally, how will the decision mesh with your personality and daily stressors in your life? These are important questions to answer prior to making your decision.

Things to Consider

About Renting Your Home

1. Will renting my home be profitable? You need to know if renting out your home will generate positive cash flow or if it will slowly (or quickly) suck you dry. The way you determine this is to add up all the expenses of renting out the home and subtract them from the income you will receive from being a landlord. Don't forget any tax breaks you may receive.

Expenses when renting a home:

- *Mortgage payment*
- *Insurance* - this may increase for rental property as opposed to owner occupied property, so do your homework. Also, keep in mind this cost tends to increase.
- *Repairs and Maintenance* - this is reality and must be included.
- *Capital Expenditures* - save some money monthly for that new roof, HVAC

or driveway replacement.

- *Taxes* - If your taxes go up annually, include an annual increase in your calculations.
- *HOA Fees* - this may or may not apply to your circumstances.
- *Management Fees* - if you hire somebody to oversee your property, plan on 10% of the rental income.
- *Vacancies* - don't expect to maintain full occupancy, I recommend that you calculate your annual rental income and multiply by 90%
- *Commission* - are you going to be paying a real estate agent to market and facilitate a lease/rental agreement?
- *Advertising* - if you are renting your property without using an agent don't forget about advertising expenses.
- *Miscellaneous* - include this line item for the anomalies you didn't think of.

You will have to do some educated guesswork on what your rental income will be. You can look at rental sites and get a general idea of what rents are in your area. Consulting a local real estate agent who handles rentals would also be prudent. A good agent can assist you with market trends and advise you whether to increase or decrease your income projections for the next couple of years.

2. Are you okay with being a landlord? Rental ownership is often stressful because you have so little control over what tenants do in your home. You may get great tenants who pay rent on time

and respect the property. Or you may get tenants who never pay rent on time and destroy your home.

Even if you have the ideal tenant who respects your property as their own, you still will have to deal with repairs (some of which will be emergencies) and ongoing maintenance issues.

You can always hire a property manager, which, if you have a good one, makes your life easier. But as noted above, there is a cost (usually about 10% of your rental income).

Even if you have the ideal tenants, you should plan to do some painting, floor refinishing and maybe carpet replacement when tenants change.

3. Are you coming back? If you are relocating, renting can provide some security because you know you can come back to your home. Selling a house and then buying another home incurs costs, so it may be cheaper to rent out your house and move back in when you return.

Quite often folks who are not quite sure where their life is taking them will hold onto their property. Renting allows them to do that while keeping the option open to selling in the future. Sometimes the choice to sell or rent a home isn't just about finances but of life decisions.

4. Is the market going up in the future? Some housing markets seem to be almost guaranteed to get stronger in the next few years. If you are in such a market, and you feel like there is a

Please turn to Real Estate, p. 6

Real Estate

Continued from p. 5

good chance your home will increase in value significantly, then renting will let you keep it, pay the mortgage down and realize a bigger payday down the line.

Maybe there are home improvements that you know you'll need to make but you don't have the money right now. If this sounds like the case, renting could be a good option. Renters are not like buyers in the sense they will be more accepting of specific improvements that need to be made.

5. Remember taxes. If you are in the fortunate position to have excellent cash flow from your rental, remember the tax consequences! Like any other income-producing asset, you will be taxed on any income you get from your rental ... at your ordinary tax rate.

In addition to deducting regular expenses, you can also claim a deduction for depreciation on the property as well. Further, if you have a rental loss, it's possible you can use the loss to offset some of your other income.

Always discuss your specific circumstances with your tax professional before making a final decision.

6. Did you ever want to have rental property? Are you someone who always wanted to own a rental property? If this sounds like you, then renting your own home could be a great way to put your toe in the water. Maybe you will discover you love it. If so, you could have the confidence to acquire more properties in the future.

On the other hand, you may find out having rental property is something you despise. Finding out with a home you already own allows for trial and error.

Things to consider about selling your home.

1. You get to walk away after the sale There is something to be said for

the freedom that comes from unloading a significant investment in your home. Every one of the burdens that come from renting your home is avoided by selling it instead. Selling is still stressful, and there will be work involved, but, when it is all over, you get a check for your home and get to move on.

If you are relocating to another state, selling can be even more beneficial. People do not realize the emotional burden of having two homes until they experience it. Having to deal with rental problems in the middle of the night while in another state is not pleasant.

2. You can escape a dropping market. If you have a feeling that your real estate market is going to decline in the coming years, it makes sense to get out now. Selling your home at the top of a market allows you to maximize your net proceeds and gives you the ability to invest that money in something you feel more optimistic about.

3. You can take advantage of current tax laws. Right now, selling your home allows you take advantage of current tax laws that exclude your sale from capital gains tax up to \$250,000 on your own, or \$500,000 if you are married. There are some limitations, but, for most homeowners, the current law means they get to avoid a sizable tax on a huge capital gain.

4. You'll have a down payment (and maybe much more) for your next home. One of the biggest reasons people choose to sell instead of renting out their home is because it gives them a significant cash injection – enough to cover the down payment on their next house. Having a big down payment puts you in a much better financial position to purchase a home you want in an area in which you prefer to live.

5. You won't have tenants. Depending on your personality, having strangers in what is probably your most substantial investment – strangers who could destroy that investment – might be too much to deal with. If you cannot stop thinking about what might be happening, you are not going to be able to enjoy your life.

If you sell, you will not have to worry about any of these things. You will have gotten the money from your investment, and you simply move on.

Reconsidering Renting or Selling a House

When thinking about renting or selling a home, having to deal with tenants is always one of the most important considerations.

Sometimes when deciding between selling or renting a home, people make the wrong choice. More often than not, it will be the decision to rent the house that is later regretted. It is not unusual at all for the experience of renting not to be an enjoyable one. When this happens and you decide it's time to move on, you'll need the best tips for selling a home with tenants. Trust me, this is no picnic!

One of the most challenging ways to sell a home is when tenants are occupying a property. Just think for a minute: A tenant is comfortably living in a home, and you want to disturb that. It is not out of the ordinary at all for a tenant to be uncooperative when it comes to showings and most likely will not maintain it in a condition ideal for showing and selling!

Final Thoughts

Deciding between renting and selling a house is not something that should be taken lightly. You are making a major life decision. Hasty decisions are made quite often without thinking through the pros and cons of renting vs. selling. I hope the information presented here will help you make the best decision for your life circumstances. ○



\$508 Presented to LA County Parks Dept. Tip Jar Funds from Summer Concert Concession

On Wednesday, January 31, Doug Colliflower and Mark Mariscal presented \$508.00 in gift cards to the LA County Parks Department to be used for program support in the parks in Altadena, specifically, Farnsworth Park. The presentation was made to Merci Santoro, the Deputy Director of the East Agency of the LA County Parks System.

Our Club has held the Beer and Wine and Non-alcoholic Drink and Snack Concession during the Altadena Summer Concert Series for the last seven years. In addition to raising much needed funds that are donated directly back to the local community, our club volunteers have placed a tip jar the



(l to r) Anthony Montanez, Doug Colliflower, Merci Santoro, Mark Mariscal, Michael B. and Ms. Veronica, the Tennis Instructor

last few years on the counter where the public purchases their drinks. From the Concession Stand, the club netted more than \$3,500 this past summer. Additionally, our club received \$508.00 in tips that have now been turned over to the staff that operate Farnsworth Park.

According to Anthony Montanez, the

Recreation Services Manager who handles all parks in the Altadena area for the East Agency of the LA County Park system, the staff plan to use the funds for much needed supplies for their youth program and to provide refreshments for an open house in April to introduce the game of "PickleBall on a Tennis Court" for the community. ○

Second Saturdays

January 13	Kai Clark with special guests John York & Carla Olson	April 14	Kenny Sara and the Sounds of New Orleans
February 10	Gerry Rothschild Band	May 12	The Podunk Poets
March 10	DeRumba	June 9	Crown City Bombers

Ring in the New Year with **music** and **community!**



EVENT DETAILS ONLINE →

ALTADENALIBRARY.ORG/PROGRAMS

DOCTORS WITH A HEART

FEB. 14 – MARCH 14, 2018



Dear Patients and Friends,

Flowers and chocolates can express how much you care for someone, but showing someone how much you *deeply care about their good health* can speak volumes. We have a program that can help with improving the health of your family and friends.

Attached you will find two gift certificates for family members or friends, good for a Free Complete Chiropractic or Chinese Acupuncture Assessment Examination and any needed X-rays, from February 14 through March 14, 2018. This includes examination of the spine, posture, muscles, joints, nerves, or this may be used for a complete new patient acupuncture/Chinese medicine examination. This is a total of up to \$250.00 of services we will provide for each person you send us.

I am sure that you know of someone who would appreciate the opportunity to take this step toward better health. In fact, it could be the most important gift anyone has ever given them.

So, why not give a gift certificate to someone suffering to have the opportunity to find out that *they don't have to live with pain anymore*. I ask you one favor, please don't let this go to waste. **These certificates expire on March 14, 2018.** The best gift you could give for Valentine's Day is the gift of good health. This certificate is void without your name on them as the referring patient.

Sincerely,

Michael N. Budincich, D.C.



Budincich Chiropractic Clinic, Inc.
Michael N. Budincich, D.C. & Associates



Budincich Chiropractic Clinic, Inc.
Michael N. Budincich, D.C. & Associates

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Michael N. Budincich, D.C.
Tom Surnock, D.C.
Polin Togi, LAc

CERTIFICATE FOR EXAMINATION AND X-RAYS



This gift certificate is good for a Complete Chiropractic or Acupuncture Examination, including examination of the spine, posture, muscles, joints, nerves, and even spinal x-rays if they are needed.

This offer is for new patients only and expires on March 14, 2018.

Name

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