

## **This Week** **Bob Harrison,** **Green Street** **Restaurant** **Program Host** **Tom McCurry**

Bob Harrison is an owner/partner of Green Street Restaurant, a popular eatery and *A Pasadena Tradition* since 1979.

He and his wife have five children and two grandchildren. Much of their volunteer efforts have been in causes and programs that support children & education.

Harrison is a past president of Jericho Road Pasadena, the Pasadena Unified School District Board of Education, the Pasadena Educational Foundation, and Neighborhood Unitarian-Universalist Church.

He has served on many other boards, including First Tee Pasadena and the South Lake Business Association, as well as numerous booster clubs and parent organizations.

Bob Harrison is currently the Board Chair of the Pasadena Child Health Foundation. He holds a certificate in work-place mediation and has provided meeting facilitation and mediation services for many organizations in the community. ○

## **What did You do This Past Summer?**

**A**s the month of July flies by and we enter August, it is just about time for students to start preparing their responses to the question, "What did you do this summer?" as they return to the classroom.

For adults, when we run into friends, family or other acquaintances whom we have not seen for months or even years, a form of the same question probably comes up: "What have you been up to lately?"

Well, for people involved in Rotary, especially our club, it is usually pretty easy to answer. There were so many things that the Rotary Club of Altadena was involved in last year that it would surprise even long-time residents of Altadena.

Let me refresh your memory of some of the areas of service that included:

- 1) Providing scholarships to High School Students,
- 2) Providing funding to various non-profit organizations like
  - Danny's Farm,
  - Altadena Library Foundation,
  - Theater Americana,
  - Outward Bound Adventures,
  - Rotary Tournament of Roses Float Committee, and
  - Elliot Arts Magnet School,
- 3) Raising funds for the Altadena Sheriff



**By Mark Mariscal, President**

Station programs,

- 4) Building and distributing bikes for the youth participants of the Salvation Army,
- 5) Producing the Summer Concert Series at Farnsworth Park,
- 6) Distributing 22 mini-grants to teachers in PUSD to help improve their classrooms,
- 7) Distributing scholarships and awards to Vocational students attending Pasadena Community College,
- 8) Scholarships for returning veterans to who attend PCC,
- 9) Sending eight high school students to Rotary Leadership Youth Academy (RYLA) for a weekend leadership retreat in the mountains of San Bernardino,
- 10) Raising funds and increased awareness of Rotary's *End Polio Now* campaign.

Let's tell our story. Sharing helps keep the memory alive.

And, if you have nothing to share, no stories to tell, come help at our concession stand at the concerts. You'll find one. ○

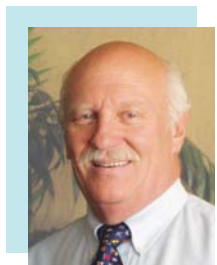
## **Greeter of the Week**

**August 01**  
**Richard Kurtz**

**August 08**  
**Sterling Louviere**

**August 0815**  
**Tom McCurry**

## Los Angeles Christian Health Centers Open Hearts . . . Open Doors



**O**pen Hearts,  
Open Doors  
for sure. Dr.

Lisa Abdishoo, Executive Director of Los Angeles Christian Health Centers (LACHC), is now a twenty-year veteran of providing faith inspired health care services to the indigent, the homeless,

the addicted and down trodden in Los Angeles. She currently supervises a staff of 150 healthcare professionals who serve 10,000 patients each year and oversees 60,000 visits / contacts each year. All this in 20 years? Amazing! God at work to be certain!

In December of this year LACHC will be opening a new facility (now 70% completed) at a cost of \$50,000,000 to serve the medical, dental, social service and housing needs of America's homeless capital; Skid Row in downtown Los Angeles. A reported 60,000 homeless persons in California has



**Lisa Abdishoo,  
Executive Director**

grown 46 percent between 2010 - 2017. A sad story requires people who care, who are compassionate, and who love their fellow brothers and sisters who find themselves to be destitute in an unforgiving world of growing poverty and desperation.

Like the Union Rescue Mission (URM), LACHC services a complimentary clientele with real medical needs. They serve with dignity in the name of Christ Jesus, who is the cause célèbre for all that they do

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### August Membership & Club Development

**Program Chair, Tom McCurry**

August 01 - Robert Harrison, Green Street Restaurant

August 08 - To be Announced

August 15 - To be Announced

August 22 - Craft Talk - Michael Thatcher

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**

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. .... Mark Daniel Maloney

Dist 5300 Gov. .... Luanne Arredondo

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Pres. Elec., David Smith .... Cell: 626-826-2193

Sarah O'Brien, V. Pres. .... Cell: 310-902-6547

Jim Gorton, Sec. .... Bus. 323-816-6713

Mike Noll, Treas. .... Bus. 626-683-0515

#### **Directors**

David Smith • Ed Jasnow

Maria Perez-Anton • Mike Zoeller

John Frykenberg • Doug Colliflower

#### **Chairmen**

David Smith ..... Administration

David Smith ..... Foundation

Sylvia Vega ..... Co-Foundation

Frank Cunningham ..... Membership

Maria Perez-Anton & Dorothy Brooks .... Asst. Mmbrshp

Jacque Foreman ..... Public Awareness

Jacque Foreman ..... Acting Publicity

Jacque Foreman ..... Sparks/Website

Mike Zoeller ..... Club Projects

Doug Colliflower ..... Community

David Smith ..... International

Mark Mariscal ..... Asst. International

Tony Hill ..... Youth Contests/Awards

Mike Zoeller ..... Youth Projects

John Frykenberg ..... Vocational

Editor, Design & Typesetting ..... Foreman Graphics

Photography ..... Jacque Foreman

### Congratulations

#### Birthdays

02 - Phyllis Merrill  
10 - Don Applegate  
30 - Paula Mariscal  
31 - Bruce Conroy (J. Foreman)

#### Anniversaries

23 - Garry & Dotty Clark

## Highlighting One of our Youth Services: The Interact Club at John Muir High School



**A**s co-director of Youth Services, in this article I will discuss one of the youth programs that I oversee for our Altadena Rotary Club, the Interact Club at Muir High School.

*Interact* is a Rotary-wide program in which high school students run their own mini-Rotary meetings. The program is set up as a partnership between a local Rotary Club and a local high school. Not all Rotary Clubs sponsor an Interact Club, but our Altadena Rotary Club does, and has done so for many, many years.

When I first joined Altadena Rotary, we were sponsoring an Interact Club at Muir High School that eventually petered out. So we started a new Interact Club at Pasadena High School. That lasted many years but also eventually petered out. About 5 or 6 years ago, through the chance meeting between our past President Steve Cunningham and a very active Muir alumni, Carina Jacob, we created a new Interact Club back at Muir High School.

The structure of Interact is that the adopting Rotary club selects a member to be Chair of the program for the Club. In our case, for the past couple of years, that had been Steve Kerekes, and Steve will be filling this roll again in the 2019/2020 Ro-

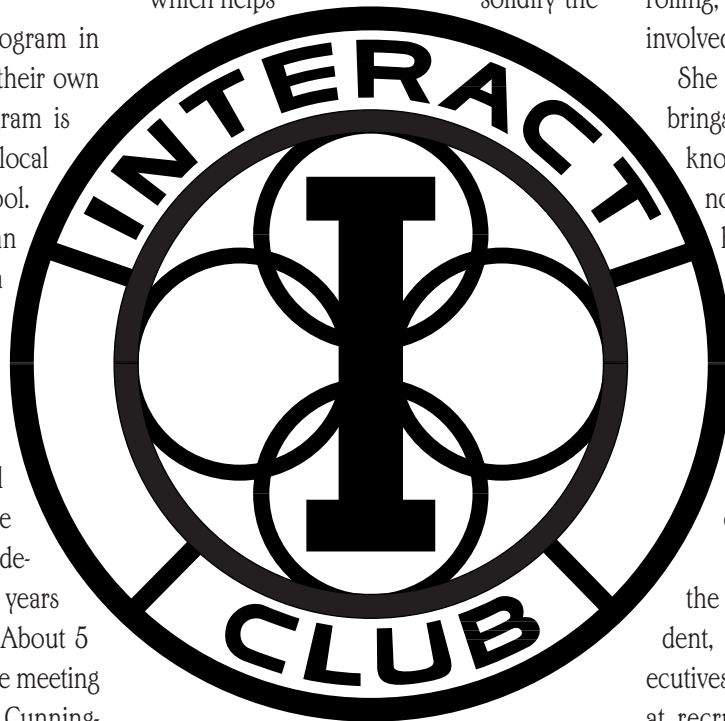
tary year. Our Muir Interact Club meets on the first Friday of every month during the students' lunch break. The meeting lasts for approximately one-half hour. To his credit, Steve has been attending almost all of these monthly meetings at Muir High School, which helps solidify the

once school resumes in the fall.

We are very fortunate to have another partner in our Interact program at Muir and that is Carina Jacob. It was Jacob's conversation with Past President Steve (Quick) Cunningham that started the Interact ball rolling, and Jacob has stayed very much involved ever since.

She oversees every meeting, she always brings refreshments for the kids, and I know the Interact Club at Muir would not have had the success that it has had without her hands-on involvement. Among other things Jacob oversees Interactors' community projects and marshals the Interact members to assist with many of our community activities such as Christmas Tree Lane and our bicycle assembly project.

As part of the Interact program, the students choose their own President, Secretary, Treasurer and other executives each year. Just like us, they work at recruiting new members, they select and participate in their own fund-raising programs, they select and participate in their own programs to help their local and worldwide community, and they invite interesting speakers to make presentations at their monthly meetings. Continued success to Steve Kerekes, Carina Jacob and the members of the 2019/2020 Muir High School Interact Club



bond between our Club and the Interact Club that we sponsor.

The other half of the Interact partnership is a teacher who volunteers his or her time to host the Interact meeting in their classroom, and act as a liaison with the sponsoring Rotary Club. This teacher, who is willing to volunteer his or her classroom for the coming year, will be determined





# Mortgage Myths & Buying a Home

Have you dismissed the thought of becoming a homeowner because of the financial barriers? You may be short-changing yourself. Many of the details aspiring homeowners believe about buying a home are myths, and I am going to dispel some of the more popular folklores.

## **Myth #1:**

### ***I need a 20 Percent down payment***

Saving 20 percent of the price of a home in many places isn't just a challenge; it's a blockade. And it's not a must-do. In fact, the median down payment for first-time buyers is 7 percent. How can you become part of the less-than-20 club?

- **FHA Loans:** The Federal Housing Association (FHA) is an old friend to first-time buyers and others who are ready to become homeowners with less than a 20-percent down payment. If you qualify, you may be able to get a loan with as little as 3.5 percent down.
- **California Housing Finance Agency (CalHFA) and California Department of Housing and Community Development (hcd.ca.gov):** These are some of the state agencies that sponsor down-payment assistance programs that help prospective home buyers in different ways. These are just two resources that may be helpful, there are more.
- **VA:** Yes, the US Department of Veterans Affairs (VA) mortgage guarantee program is specially designed to assist qualified veterans to buy a home with zero down payment.

- **Gift Funds:** Sixteen percent of buyers ask friends or relatives to help jump-start their home ownership with a gift. Talk to your lender first, though. There may be limits to the amount of gifted funds they'll accept, and they may require your benefactor to sign some paperwork.

## **Myth #2:**

### ***My Low Credit Score Means I Can't Buy a Home***

So, your credit could use a tune-up. That doesn't mean you have to forego your home-buying dreams. Here are some options for those with a less-than-stellar credit score.

- **FHA loan:** With a credit score of 500, you can apply for an FHA loan, but you'll need a 10 percent down payment to offset the risk. If your score is a tick better (580), you can participate in their down-payment assistance program, requiring only 3.5 percent down..
- **A higher down payment:** On the off chance you have enough cash on hand to put down more than 20 percent, the higher down payment can help those with lower credit scores be less risky for lenders.
- **A co-signer:** Find someone with better credit to co-sign the loan – but understand that, if you don't make the payments, the cosigner will be financially responsible (and their credit will also suffer).
- **Check your credit report:** Maybe your credit isn't as broken as you think! Order a copy of your report from all three

reporting agencies (Equifax, TransUnion, and Experian). You can order a free report from each of the bureaus once a year at [annualcreditreport.com](http://annualcreditreport.com).

- **Correct and Repair:** If you find inaccurate or old information, ask the agencies to correct it. Also, good mortgage brokers often will aid with credit repairs and corrections.

## **Myth #3:**

### ***I Can't Afford the Agent's Commission***

Here's one you can immediately remove from your list. Typically, the commission for both the seller's and the buyer's agent are paid by the seller from the proceeds of the sale.

This is one of many reasons to contract with and work with a good buyer's agent. The seller's agent doesn't work for you, and it's imperative that you have a professional representing your interests.

## **Myth #4:**

### ***My Bank will Give Me the Best Mortgage***

- There are a lot of positive things to say about working with your local bank, but assuming they'll give you the best mortgage is a mistake. Banks are only one type of home-loan lender. Others include credit unions and mortgage companies.
- Or, if you prefer to let the lenders come to you, consider getting a loan through a mortgage broker. Brokers have access to many lenders, and they'll shop their marketplace based on your circumstances.

***Please turn to Real Estate, p. 5***

# Program

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in addressing the needs of the mentally ill (30%), the substance abusers (30%), and the sick and wandering poor who cannot afford a place to live.

Among other services and requests from LACHC – including financial support – are the need to build Hygiene Kits (tooth brush and paste, feminine hygiene products, soap and shampoo, socks, deodorant and encouraging note) and Move-In Kits (air mattresses, dishes, pots & pans, lamps, towels, canned goods, fans, folding chairs, plastic containers, shopping gift cards among other items).

Can you contribute? Please do so by contacting LACHC.

The Modus Operandi for LACHC: *Only one life, will soon be passed and only what's done for Christ will last!*

A big thank you and appreciation for the staff, the volunteers, the financial supporters and prayer warriors who have made LACHC so vital to those in need in our community. Thank you to Dr. Lisa (Exec. Director), Dr.

Construction 70%+ Complete



David Campbell (head of Dentistry at LA-CHA) and Altadena Rotary Program Chair and the staff and friends of LACHC, including those in attendance at Altadena Rotary: Constance Griesmer, Robert Catherwood,

Ginny & Heather Campbell, Brad Haugaard, Renee Smith (pictured), Bruce & Michele MacNeal and Alfredo Mejia. Thanks all for coming and telling us your vital story!

**John Frykenberg** ○

## Real Estate

*Continued from p. 4*

es, providing you a broader selection of loan options.

The bottom-line, mortgage rates and terms can vary dramatically. So, talk with your local banker, a credit union, and perhaps a mortgage broker to ensure you are getting the best rate and terms possible.

### **Myth #5:**

**Was Pre-Approved.**

**I Got the Loan!**

Well . . . not quite. DO NOT order that shiny red convertible or pack away your tax documents just yet. You don't get the loan until:

- a. The seller accepts your offer,
- b. You complete your inspections and release all your contingencies,
- c. Your lender approves the loan, and

d. You sign the loan papers

Between (a) and (d), the lender will have the home appraised to ensure its value is in line with the purchase price, check your credit again, and ask you for more documents than you ever knew existed.

So, what does *pre-approved* mean for a loan? It tells sellers you're eligible for a loan and shows them you're a serious, qualified buyer.

This gives them some confidence that you will be able to fulfill the loan requirement in your purchase contract.

### **Myth #6:**

**The Interest Rate**

**is What Matters Most**

A low interest rate is important, but it's not the only thing to consider. When shop-

ping around for a loan, check the annual percentage rate (APR). It includes all loan costs, such as origination and processing fees that can vary widely from lender to lender, in addition to the interest rate.

One loan may have a lower interest rate, but the up-front fees cost more than you'd save in interest. The APR lets you compare apples to apples.

Before you sign the loan, your lender will give you a loan estimate, a line-by-line estimate of fees. You'll find the APR there. Use that rate to compare the loans you're considering.

◇ ◇ ◇

Now get busy! You may be closer to home ownership than you thought. Happy house hunting! ○

## A New Year Opens Eliot Arts Magnet Academy

The doors to Eliot Arts Magnet Academy will open again on August 12 to over 500 students for the new school year. Since

was written by Altadena based playwright, Jonathan Josephson who was in the audience on opening night and was quite happy

with something for everyone. The items are unique and carefully curated by the auction committee. Your ticket includes wine, beer and appetizers. It's quite a night, and you won't want to miss it! Tickets are on sale in September.

With all of this activity, it's helpful to remember that Eliot is an historic public school. Designed by Marston & Maybury (Pasadena's iconic architects) Eliot was built amidst great fanfare. In 1931, an article in *The Altadena Press* noted "This new Eliot school should be more than a school building; it should be a public forum where citizens of Altadena may meet frequently and discuss civic and patriotic matters, and initiate movements for the good of the community."

In 2020, in this civic tradition, the Eliot Arts Annual Fund will begin a new Eliot Speaker Series. The series is open to the public and will feature notable Pasadena and Altadena writers, historians, artists and business people. This will be a monthly series held in Eliot's Charles Roder Auditorium. The schedule is forthcoming.

Watch for the signs on the Eliot marquee for these events! You don't have to be a parent to join in because our public schools are a strong and vital part of our community. They belong to all of us.



**From *The Legend(s) Of Sleepy Hollow* at Eliot Arts Magnet Academy**  
**Photo Credit: Marc Fores**

becoming an arts integrated (the arts are integrated into core subjects) magnet school Eliot's impressive arts integrated program has been creating quite a buzz around town, and the number of Eliot students is steadily climbing upward, and there are many reasons why.

The well-known Eliot spring musical opens in 2020, but this fall there are several public events that are well worth attending. First there is an outdoor performance by Eliot students of that famous TV series, *The Twilight Zone*. This will be a unique performances directed by Eliot teacher Micol Issa, and the performers will utilize different locations throughout the campus. We don't yet know which *episodes* of *Twilight Zone* we'll be presented with, but it's guaranteed to be great. Last year's fall performance was *The Legend(s) of Sleepy Hollow* which

with the show.

On October 19, we have our third annual Fall Festival, which includes games, food, and the scariest Haunted House in town. And in November, we'll be taking orders for our tamale fundraiser. Remember to get your orders in soon as they will sell out quickly. We will have meat and veggie tamales, and they will be available for pick up in December at Eliot.

On November 2, our second annual auction – hosted by the Eliot Arts Annual Fund – will be held at the elegant Altadena Town & Country Club. The Eliot auction is a delightfully high spirited event with both a silent and live auction. What's being offered? We have experiences, vacations, classes, lessons, art, food, and more –





*The Rotary Club of Altadena Presents*

# Concerts in the Park

*In Cooperation with LA  
County Parks & Recreation*



**PEOPLE  
OF ACTION**

All concerts are FREE and start at 7:00 PM in the Amphitheater at Farnsworth Park  
568 East Mt. Curve Ave., Altadena, CA 91001 • Visit: Our *Concerts in the Park* FaceBook Page

## 23rd Annual Summer Concert Series Schedule - 2019

The Answer to Classic Rock ( <i>Classic Rock</i> ).....	Saturday, July 06
Blue Breeze Band ( <i>Motown, Funk, Soul, R&amp;B</i> ) .....	Saturday, July 13
Floyd & the Flyboys ( <i>New Orleans R&amp;B, Jump, Swing, Blues, Roots Rock</i> )	Saturday, July 20
ReLoVe ( <i>Reggae, Soul</i> ) .....	Saturday, July 27
Live From Earth ( <i>Pat Benatar Tribute</i> ).....	Saturday, August 03
Upstream ( <i>Reggae, Soca, Caribbean Tunes</i> ) .....	Saturday, August 10
My Generation ( <i>British Invasion Genre Rock</i> ).....	Saturday, August 17
Dog N Butterfly ( <i>Heart Tribute</i> ).....	Saturday, August 24



And ... For The Grand Finale ... Saturday, September 07  
Tribute to **THE WHO**

**THE WHO EXPERIENCE**

*Presented by the Sheriff's Support Group of Altadena*



## Altadena Rotary



AND Sponsors: Frank Cunningham of Gently Guided, a personalized senior living referral service;  
Georgia Rutherford in memory of Don Rutherford, first president of SSGA;



Thursday, August 1, 2019

Nick Santangelo - KC McCarthy - Audrey Scates - Steve Sadd - Steven Goldman - Ronnie Hudson

# BLUES CHANNEL



Michael Gliona's

1st Thursday  
BLUES

CONCERT + JAM

Michael Gliona  
323-557 7606

## SPECIAL PRESENTATION

Albert Trepagnier Jr. & Johnny D (John Dominguez) will receive the Living Legend Blues Award

Barbara Morrison Performing Arts Center 4305 Degnan Blvd. L.A. CA 90008 310-462-1439

Admission \$10, \$5 Musicians - no cards please, cash only - Show at 8:30 pm