



Crackers

COSMOPOLITAN CLUB OF SANTA BARBARA INC.

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Crackers Editor

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Cosmo Members Ailing

If you learn of one our members suffering from illness or injury, please notify Curt Whiteman, Memorial & Visitation Chair, 220-6833, whiteman@westmont.edu.

Dress Code

We have returned to our "non-summer" jackets required dress code.

Meeting Staff

Ticket Sellers: Steve Sheaffer & Ken Wolf

Punchbowl: Ron White

Invocation: Don Montgomery

Audio-Visual: Bob Weber, Orlando Ramirez, Jack Patterson, Bill Alexander

Sergeant-at-Arms: Vern Kemp

Photographers: Ron White and Don Truex

Time of Meetings 11:30 am - 1:30 pm

NEXT MEETING

December 17 2015

Music of Christmas

San Marcos High School Madrigals



The elite singing ensemble from San Marcos High School -- The Madrigal Singers -- will make their annual appearance on December 17th. The Madrigals never fail to instill us with the holiday spirit in a carefully crafted program of seasonal music. This is a wonderful meeting to share with wives and guests.

This award-winning choral group, led by Caroline Teraoka-Brady, has toured nationally and abroad. Cosmo is privileged to have this annual event and is proud to help sponsor the Madrigals' ambitious schedule.

January 7, 2016

Pete Kruse discusses Legal Issues Facing Seniors

Peter Kruse, former President and Board Member, will share insights as to recurring issues which trouble most seniors in their golden years and will invite members seeking more information and those with experience in successfully resolving such issues to join in impromptu seminars at a later date to consider options and approaches to resolving the contentious aspects of these issues. The most important tool to increase the successful transfer of wealth to the family involve full communications with all family members to avoid misunderstanding and mistaken expectations, and the training of successors to be able to successfully manage family assets.

Changing Federal Estate and Gift Tax provisions and the elimination of Inheritance Tax in California give seniors much flexibility in how to plan for the passing of their assets to their beneficiaries. However, the former emphasis of estate planning on those aspects create a new potential cost in the form of capital gains tax to the beneficiaries unless the existing trusts are carefully tailored to avoid such a result.

Many existing estate plans have not been reviewed to take into account changes in the constituents of the family,

particularly as a result of a new spouse, children of a new spouse, and consideration of changing the amount of transfers to children or other beneficiaries who have taken a different path to self-fulfillment. It is particularly important to make sure the beneficiary designations are up to date and take into account any new complex family developments.

Many new residents of California do not clearly understand the implications of the California Community Property law on the disposition of their estates. Specific California provisions on income earned from a separate property asset and the treatment of what has been separate property in other states must be considered in order to insure the results are as intended.

The details of Durable Powers of Attorney are important when faced with a spouse who faces one of the many forms of dementia. And it may impact the prompt availability of Medi-Cal benefits for long-term health care.

January 21, 2016

Sandy Seale

A Tour of the Seismology Field Sites Operated by the Earth Research Institute of UCSB



Sandy Seale, PhD, served as Project Scientist at UCSB. She will provide a tour of the six active seismology field sites that are operated by scientists at UCSB. These sites are comprised of state-of-the-art equipment that measure accelerations from earthquakes at the surface and below ground, strain meters, and pore pressure transducers that are installed for the purpose of monitoring liquefaction. The rigorous and complex monitoring is accomplished by laying out the instruments in spatial arrays that cover the area of interest and in boreholes where the instruments sit below the ground surface. The sites are located in Fairbanks, Alaska, and Hollister, Hemet, Borrego, and Brawley, California. The newest member of the family is a deep array located in a train station in Seattle. Dr. Seale will present data obtained from these sites from well-known events, such as the Easter Sunday earthquake in Mexico in 2010; and she will show how the excess groundwater pressure generated by earthquakes leads to ground instability and liquefaction.

Sandy obtained a BS in Engineering degree, summa cum laude, from Princeton University. At MIT, where she completed an MS and PhD in Civil Engineering, with a specialty in geomechanics and earthquake engineering. After graduate school, she did a post-doc in seismology with Professor Ralph Archuleta at UCSB, where she stayed on as part of the seismology research team. In 2015, she left UCSB for a fund raising position as Campaign Manager

at Direct Relief, where she is very happy to be part of a global humanitarian aid organization.

WINE DRAWING:

Bob Zimels conducted the wine drawing.

Bob Hassler and Bob Sorich were the Lucky Winners of the December 3 wine drawing. Bob H. garnered the 2013 Priest Ranch Sauvignon Blanc, while Bob S. took home the 2011 Petite Syrah from Garre' Winery.



WELCOME OUR GUESTS 

Gordon Bjork introduced our guests.

Peter Delevett, a retired physician who operates a free medical clinic in Pensacola, Florida, was hosted by Steve Little.

David Hardee, a retired attorney who was chief counsel to U. S. Senate Finance Committee, including Russell Long, Bob Dole and Lloyd Bentsen (when the institution was working, Gordon said!), was hosted by Gordon Bjork.

Richard Banks, a retired CPA who participates in local non-profits, and is an avid hiker, was also hosted by Gordon Bjork.

REGULAR EVENTS

DISCUSSION GROUP

Under the leadership of Jim Davis, members of Cosmo meet to discuss areas of mutual interest after the second regular monthly Cosmo meeting. Jim noted there would be no meeting in December, and, on January 21st, Gordon Bjork will lead the discussion on the topic of Debt. Jim has asked those interested to suggest other topics for discussion at future meetings.

BRIDGE

Join us for FUN Bridge upstairs at the Elks Club after all regular meetings; we play until 3:30 pm. Chair Ed Loper, 967-8630, oliveloper@cox.net.



TENNIS

The tennis group plays doubles twice a week on a private court in Shadow Hills starting at 8:00 am Mondays and Thursdays. All tennis players are invited to participate.

Contact Bruce Long at (805) 692-4072 or bruce93103@cox.net.



GOLF

Mondays, we usually meet at the Santa Barbara Golf Club, (Muni). Tee times range between 9:30 am and 11:00 am, most often beginning at 10:15. Regular walking senior rate is \$26 for 18 holes.



Contact Ron Singer (805) 684-1355 or rsinger916@aol.com by the prior Friday for your tee time. These outings are a great way to gain new members, so invite your friends. We also have additional games at various courses. Contact Ron Singer to get on the e-mail notification list for the Floating Golf Game Circuit. Wandering Wednesday and Floating Friday locations will include courses throughout the tri-county area. A. B. Clarke, Steven Stonefield and Bill Clothier select the floating golf game sites.

The next local golf tournament will be January 20, 2016 at Glen Annie Golf Course. Cost per person for two golf players with one having an Axxess card is \$35, including the cart, plus \$10 per person for prize money, for a total of \$45 per person. There will be signups at the Cosmo meetings, or contact Ron Singer.

Cosmopolitan Club of Santa Barbara is having its annual Out of Town Golf Trip March 13 - 16, 2016.

The Westin Lake Las Vegas Hotel is a 5 star property. Rooms are spectacular. Two golfers per suite (double occupancy). Includes three nights lodging, regular breakfast each morning and complimentary shuttle service to Las Vegas Strip.

3 Golf Games: Dragon Ridge Country Club, Reflection Bay Golf Club, and South Shore Golf Club. Regular guest prices for these three courses would be nearly \$900. Ron Singer has negotiated a price of \$548.60 per golfer, double occupancy. To share the room with a non-golfing friend, add only another \$157. There will be several wives/ sweethearts making this trip.

This event has sold out and has a waiting list. Call Ron Singer to be added to the waiting list.

SPECIAL EVENTS

Annual Christmas Dance, December 8 2015

La Cumbre Country Club

Cosmo members, dates and friends enjoyed a wonderful gala evening with the excellent Pier One band playing for our listening and dancing pleasure. The evening began with a social (wine drinking) hour and was followed by a delicious meal prepared by the La Cumbre Country Club staff. Kudos go to Al Mercado and his committee for organizing this annual



event; it is definitely a highlight of the Christmas season. See photographs of the event on pages 4 thro 6.

HELP WANTED

Seeking motivated Cosmo members to fill these important positions:

The Audio-Visual committee is looking for a member who will attend most meetings and has had, or would like to gain, some training in the operation of the A-V equipment at our meetings. Please contact [Bob Weber, wwwwebersb@gmail.com](mailto:BobWeber@gmail.com), 696-6941 for additional information about this important job.

The Board is seeking a member to take on the job of Historian/Archivist. Interested parties should contact President [Bill Stancer, wstancer@cox.net](mailto:wstancer@cox.net), 682-8939 or any board member for details. The successful candidate will have the ability to organize photos, documents and memorabilia, and work with our webmaster to make these available to our members.

LAST MEETING

December 3, 2015

Alonso Hill - Identity Theft



Alonzo Hill

The Santa Barbara Cosmo Club experienced a unique situation December 3 when the scheduled speaker, FBI Supervising Agent Lori Nelson, did not arrive because she was investigating the mass shooting in San Bernardino. Instead, she was replaced to give a talk on Identity Theft by Alonzo Hill, also from the Los Angeles office of the FBI.

Special Agent Hill has been with the FBI for 18 years and originally hailed from Bakersfield. His background was engineering, and the FBI has been especially interested in recent years in recruiting those with technical backgrounds.

Agent Hill observed that the FBI has changed dramatically in recent years – he emphasized that the FBI is now the national security service.

He provided information on the FBI. He said there are 13,000 FBI agents that serve in the continental United States out of a total FBI staff of 31,000 (and compared the number of agents to Los Angeles alone has 11,000 police officers. He said that the Los Angeles FBI office has 700 agents and serves 7 counties with 19 million people – it includes all the state south of Paso Robles.

Agent Hill said the FBI has five programs: Counter terrorism, Counter intelligence, Cyber program, Criminal – bank robberies and other white collar crime, and Intelligence Program, which ties it all together – determines crime trends and, very importantly, sharing information.

Agent Hill discussed the role of the FBI in the mass shooting incident in San Bernardino. If it is determined to be terrorism-related, the FBI would be the lead agency. (That turned out to be the case.)

Agent Hill discussed some of the things important to prevent Identity Fraud or Identity Theft. He noted that in 1 month, losses from bank robberies in the US are perhaps \$15 million, while identity fraud losses are \$2.5 billion dollars. He said the things you can do are maintain the best shredder for your documents – it should be a cross sheet shredder.

Check your credit scores regularly. He said a commercial package to monitor credit is a pretty good tool. He said of course he could not recommend what to get, but he said a lifelock type program would be a very good tool, worth the cost and good insurance for your protection. He said you should be very careful with banking and paying bills on line. His rule is to not open an attachment unless he is knowledgeable of the sender – it might be infected with a virus. He said to paraphrase Ronald Reagan “Trust, but Verify”.

Agent Hill was asked who is the lead agency in cyber warfare. He said this is currently being discussed in Congress - right now there are a host of agencies involved, including the FBI and Homeland Security and others. He said the FBI would love to be the lead agency. He also noted that the United States is the best in the world in cyber warfare, although there are certainly holes in the program.

He distributed two FBI informational brochures on Identity Theft and Home Computer Safety Tips.

All in all, it was a very interesting presentation regarding an agency so very important to all of us.

Annual Christmas Dance, December 8 2015





