



Crackers

COSMOPOLITAN CLUB OF SANTA BARBARA INC.

Vol LXI No.13

Editor: Willard Thomson



Crackers Editor

Next Meeting: **Jan 21, 2016**

Next Editor: Sandy Jones

Phone: (805) 563-6327

E-Mail: sjones5524@aol.com

Next Sgt. at Arms: Walt Clapp

Phone: (805) 964-9191

E-Mail: oldfrogs@earthlink.net

NEXT MEETING

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 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.

Access the COSMO website at

<http://sbcosmo.com>

for current and archived issues of CRACKERS

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.

There will be a memorial service for Arlie Skov on January 30 at 2:00 PM at the First Presbyterian Church of Santa Barbara. The church is located at 21 East Constance Ave. in Santa Barbara. This is at the corner of State Street and Constance Ave.

Dress Code

Jackets are the required dress code during El Niño season

Meeting Staff

Ticket Sellers: Ted Ross & Paul Fink

Invocation: Bill Alexander

Audio-Visual: Bob Weber, Bill Alexander,

Jack Petterson & Orlando Ramirez

Sergeant-at-Arms: Steve Shaefer

Punchbowl Host: Paul Coyne

Photographer: Ron White

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

February 4, 2016

Albert Mercado,

Giacomo Puccini and Madame Butterfly



The presentation will cover the life and accomplishments of the famous Italian opera composer Giacomo Puccini. Puccini created many famous operas such as Tosca, Madame Butterfly, Turandot, La Boheme and others. Mercado's presentation will include an account of the development and interpretation of Madame Butterfly with actual segments of the opera. For the first time at the Cosmopolitan Club this presentation will incorporate video, music and voice projections.

Fellow member, Albert Mercado, grew up in a musical family. His mother performed in small singing parts at the Scala di Milan, and Al learned musical instruments from an early age. Although his career was as an engineer and manager of many government classified projects, Al decided to study operas in retirement. He enrolled in a program created by Placido Domingo that included learning all aspects of opera. Upon completion, Al became a member of the Opera Speakers Bureau, where he gave many presentations at the Dorothy Chandler Pavilion, universities, libraries, schools and clubs, often supported by opera singers. Jim Davis will introduce Mercado.

February 18, 2016

Greg Spencer

Quieter Virtues for a Noisier World



Professor Spencer will discuss the importance of developing virtues that shape our lives and relationships. In his book, *Awakening the Quieter Virtues*, Spencer devotes chapters to overlooked qualities such as innocence, authenticity, contentment and generosity. He believes these quieter virtues get shouted down by our noisy, media-saturated culture.

Greg Spencer holds a BS degree in Speech Communication from Cal Poly, SLO and a Masters and PhD in Rhetoric and Communication from University of Oregon. He has been a professor of Communication Studies at Westmont College for 28 years. He has published two novels, *The Welkening* and *Guardian of the Veil*, two works of non-fiction, *A Heart for Truth* and *Awakening the Quieter Virtues*, as well as essays and poems. He loves family, gardening and tennis. Dwight Coffin will introduce Professor Spencer.

WINE DRAWING:

Bob Zimels conducted the wine drawing.

Jim Stubchaer took home a bottle of Sid Ackert's Companeros '12 Syrah and Crackers own Editor in Chief, Harv Turner walked off with a bottle of '10 Syrah from Bob Hassler's Mammoth Crest Wines.



Proposed for Membership

Carpinterian Gene I. Miller is a faculty member of the University of California, Los Angeles, where he is Proessor of Clinical Entrapreneurship. He has a son, Merritt, and daughter, Sabie. His wife's name is Sharyne. Before beginning his career in venture investing he earned B.S., J.D., and MBA degrees and served with the U.S. Army Reserves. Gene enjoys golf and would like to assist in planning golf programs.

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. 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.

Here are a couple of other topics that I have already prepared notes on for future discussions: suggestions:

Is There a Scientific Method?

History and Status
Jim Davis

Social Movements and Belief Systems

Jim Davis

Please propose other options. I know there are a couple of other topics that some members have mentioned to me, and I hope they come to fruition.

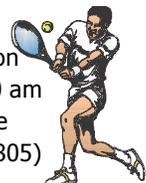
BRIDGE

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

Tuesday, February 23, 2016

For the first time, Cosmo members will tour and explore the 110 acres backlot of **Warner Bros. Studios**. From screenwriting and casting to audio mixing and the glory of an award season, we will enjoy a truly immersive look at how the magic of Hollywood is made.

The bus is scheduled to depart the Elks Club at 9 am, with the tour beginning at 11 am by tram. Following the tour we will lunch around 2 pm before departing for home. Cost is \$100 prepaid to cover the cost of the bus and driver's

tip, admission and refreshments. Lunch is at member's expense. Contact Harry Stroud at 805-653-5117 to sign up or with questions.

March 10, 2016

SBCC Garvin Theater Play and Dinner Cost = \$65/person

Enjoy an evening performance at the Garvin Theater preceded by a dinner at the Mesa Cafe Banquet Room. The play "In the Next Room" or the vibrator play is a comedy about marriage, intimacy and electricity. The play takes place in a seemingly perfectly well-to-do Victorian home proper where gentleman and scientist Dr. Giving has invented an extraordinary device for treating «Hysteria».

We will meet at the Mesa Cafe Banquet Rm. at 5:30pm. The cafe is located at 1968 Cliff Dr., SB. The play begins at 7:30 pm. The Garvin Theater is located on the SBCC West Campus.

There is a limited number of tickets so make early reservations. Send your checks to Thore Edgren, 6545 Camino Venturoso, Goleta, Ca. 93117.

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, 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, 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

January 7, 2016

Recurring Issues Which Trouble Most Seniors Golden Years

Peter Kruse



Peter Kruse

Most of us are generally well prepared to cope with the big changes that the world regularly bombarded us with. More often, it is the small, slow and subtle changes that too often catch us unawares.

Past president and former board member Peter Kruse pointed out how our failure to note and act upon those less headline-grabbing changes can impact our estate planning in negative ways. Specifically, he cited changes in tax and estate-planning laws, changing family dynamics over time, and even "Elder Abuse laws" and end of life concerns as potential threats to a sound estate plan.

In fact, the changes that can impact estate plans are often so subtle and numerous that Kruse called for a Cosmo seminar in the near future where members could discuss their estate plans and raise questions the group might be able to help answer.

He cited the decline of estate taxes and the growing importance of Capital Gain taxes as a change that could materially impact the passing on of a lifetime of earnings to one's heirs. Those laws, which now impact only the very wealthiest individuals – less than one percent (0.14%) of taxable estates compared to 7.5% previously – have been replaced by Capital Gains taxes on investments held in most estates. Currently in the 15%-20% range, Capital Gains taxes could grow even more onerous under a new President.

Other changes are personal. Kruse outlined a number of them to consider when reviewing an estate plan that might have been written before the changes took place. For starters, what about your beneficiaries? Have there been any additions or deletions to your family since

your estate plan was drawn up? Any changes in how you want to remember your children or grandchildren? (Has your favorite, sweet-spoken teenage angel granddaughter grown up to be a pink-haired, tattooed drug abuser?) And you need to consider how you want to handle any gifts or outstanding loans made to family members. Even changes to your charitable giving plans may need to be updated.

The same is true of trustees you have designated. Kruse says the appointment of family members as trustees can often lead to problems. If you've named two or more family members as trustees, do you still have faith in their commitment to working together to fulfill your wishes? (Or has your favorite son left his wife, bought a Ferrari, quit his day job and run off to Tahiti to write novels.) Do you want to saddle the wife you love dearly with the often difficult task of estate management? Is she qualified to do the job? All questions to ask yourself.

In addition, are there any changes in the assets of the estate that might need the help of an attorney or other professional to properly insure your wishes are fulfilled? Are there changes in your health or your wife's health that might be a significant drain on the estate? And do your instructions for end-of-life decisions still reflect your wishes.

A myriad of changes and challenges to an up-to-date estate plan? Absolutely, Kruse says. But he offers one important suggestion that may help to overcome many of the issues he pointed out during his talk. He called it the need for communication and transparency. Far too often we are uncomfortable or unwilling to discuss estate plans with our offspring or other people affected. Often too, those individuals are uncomfortable or unwilling to listen. But to avoid or at least minimize dissension and legal conflict after the estate's creators have died the best solution is to sit down with beneficiaries and explain your plans so that they have reasonable expectations. Explain why there may be differences in the bequeaths to family members of the same family rank because of individual needs or other considerations. (You're cutting out the pink-haired, tattooed angel and fast driving son.) And if your planned distributions are not equal give serious consideration to naming an outside, independent trustee who will be better able to referee family feuds after you're gone.

If you are interested in joining Kruse in a discussion group where you can raise the specific issues that effect your estate plans, get in touch with him at sbpete8@gmail.com to let him know.