



Crackers

COSMOPOLITAN CLUB OF SANTA BARBARA INC.

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Next Meeting

May 16, Ladies' Day

Joyce McCullough



"Santa Barbara - Habitat for Humanity"

Reminder: You must have pre-purchased your lunch ticket(s) for this meeting

During Joyce McCullough's 10-year leadership as Executive Director of Habitat for Humanity of Southern Santa Barbara, Habitat has completed seven homes and participated in numerous collaborative projects. Additionally, Habitat has renovated several homes in the area, from Goleta to Carpinteria through its program "A Brush with Kindness."

Joyce directs six staff and over 1,000 community volunteers' efforts and is responsible for the stewardship of the low-income families that Habitat serves. In 2008, Habitat opened the ReStore, a 10,000 square foot store that sells donated, re-usable building materials, providing revenue to support the administrative activities of the affiliate.

The current Habitat building project consists of 12 environmentally-friendly condominiums to be located on Canon Perdido near Milpas. Construction began in December 2012, with anticipated move-in completion in 2014. Habitat selected and approved the partner families who will purchase these homes, and adult family members have begun working their required 250 hours of "sweat equity", and by attending classes on financial literacy and homeowner responsibilities.

Joyce and husband Bill have two grown children and several grandchildren in their 40+ years of marriage. In 2008, she was awarded the 2008 Human Services Professional of the Year from the City of Goleta. Chuck Curtis will introduce.

Access the COSMO website at
<http://sbcosmo.com>
for current and archived issues of CRACKERS

Cosmo Member Ailing

If you learn of one of our members suffering from illness or injury, please notify Don Chalfant, 687-3478 dchalfant@cox.net.

Mahalo to our meeting staff

Ticket Sellers: Paul Coyne & Phil Whaley
Punch Bowl: Paul Hartloff
Invocation: Bill Alexander
Sgt.-at-Arms: Bill Montag



Future Meetings

June 6, 2013

Andrew Binder, MD

"Doc, I'm Tired of Being Tired.
What Your Doctor May Not Know
About Sleep Disorders"



Andrew Binder, MD, graduated from Williams College magna cum laude, and from Harvard Medical School where he was elected to the prestigious Aesculapian Society. He did specialty training in Internal Medicine at the University of Washington where he served as a Chief Resident in its esteemed Department of Medicine in 1974-75. Subsequently, Dr. Binder was a Research Fellow in Chest and Cardiovascular diseases at the University of California, San Francisco.

Dr. Binder joined the staff of the Santa Barbara Medical Foundation Clinic in 1980. He practiced pulmonary and critical care medicine in our local hospitals until 1998 when he limited his practice to sleep medicine. He has published numerous papers, holds three patents for medical devices and was named Cottage Hospital's Distinguished Physician in 1993. Dr. Binder is certified by the American Board of Internal Medicine and holds subspecialty certificates in Pulmonary Medicine, Critical Care Medicine and Sleep Medicine. A Clinical Associate Professor of Medicine at USC, he currently serves as the Medical Director of the Ventura Sleep Disorder Center. Mead Northrop will introduce.

June 20, 2013

Nancy Leffert, Ph.D.

President, Antioch University

"The Implications of On-Line Learning
for Institutions of Higher Learning"



Dr. Nancy Leffert was named president of Antioch University Santa Barbara (AUSB) in 2010, and has since ushered the university into a new era and a new home on Anacapa and Cota Streets. Under her leadership AUSB has increased enrollment by 9 percent and initiated a number of innovative programs such as the socially responsible MBA, Women & Leadership Certificate Program, and the Summer Writing Institute.

Dr. Leffert's other initiatives include positioning the 35-year-old university as a place where the Santa Barbara community comes together to learn about and civilly debate thorny issues of the day. She also promotes a transfer program with Santa Barbara Community College and other Central Coast community colleges to give local students access to higher education.

Nancy Leffert is a nationally known authority on child and adolescent development, receiving her Ph.D. in Child Psychology from the Institute of Child Development at the University of Minnesota. She created the Healthy Communities/Healthy Youth initiative that is reshaping America's approach to this age group. Nancy Leffert is married to psychiatrist and sculptor Dr. Mark Leffert and is the mother of two sons and the grandmother of one brand-new baby girl.

Wine Drawing

Conducted by Bob Zimels



Steve Little scored Oregon's 2007 August Cellars Chardonnay, and Bob Hankins won Bob Hassler's 2010 Monmouth Crest Rhone Blend.

WELCOME OUR GUESTS



None reported.

Welcome New Member

Edward A. 'Ed' Bookin

5616 Berkeley Rd., Goleta 93117
805-683-9429, ebookin@verizon.net



From the Hawkeye State, Ed is a civil engineer by education and career track. Following a 4-year U. S. Air Force stint at Fairchild AFB, he established his own firm providing civil engineering, construction and contract administration services. In the mid-1990s he consulted to UCSB as Facilities Project Engineer. Ed fully retired in 2011. He and wife Marika moved to Santa Barbara in 1992 and have one daughter. He's a devotee of classical music, enjoys reading, investing, applying his skills to home improvement projects, and playing tennis and jogging. His sponsors were Jim Schelling, Harry Stroud and Dick Grossgold.

Regular Events

Bridge



Join us for FUN Bridge upstairs at the Elks Club after all regular meetings; we play until 3:30 PM. Chairman Steve Morgan, 637-1332, or smmphd@cox.net; Co-chair Ed Loper, 967-8630, oliveloper@cox.net.

The winners for the May 2 game were:

1 st place:	David Kain	2870
2 nd place:	Steve Morgan	2650
3 rd place:	Bob McMillin	2040

Tennis

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

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



Cosmo Computer Society

Cosmo Computer Society meets monthly on the third Tuesday, upstairs at the Elks Club. Discussion starts at 10:00 AM, and a feature presentation starts at 10:30 AM, concluding with a no-host fellowship luncheon in the Elks Grill. Our May 21 presentation features Cosmo member Ron White discussing "Everything you ever wanted to know about your Cox DVR." COSMO members, spouses and guests are welcome. Bob Gerity, Program Chair, Howard Glenn, Chair. 967-2633, hbglennc@cox.net.



S.A.G.E. Investment Group

S.A.G.E. meets monthly at 10 AM on the first Tuesday at the Elks Club, followed by a no-host lunch in the grill downstairs. At S.A.G.E. we discuss past and possible future trends in the economy and the stock market. We would welcome your participation. Chair: Walter Naumann, 448-5061, wjnaumann@aol.com.



Golf

Mondays - Santa Barbara Golf Club (Muni). Tee times from 9:30 AM to 11:00 AM. Regular walking senior rate is \$25 for 18 holes. Contact Ron Singer (805) 684-1355 or rsinger916@aol.com by prior Friday for your tee time. Twin Lakes (Par 29) at 9:00 AM. Work on your short game. These outings are a great way to gain new members, so invite your friends.



Additional play at various courses - Contact Ron Singer to get on the e-mail notification list for the Floating Golf Game Circuit. Mondays are usually at Muni, Wednesdays are often at Glen Annie, and Friday locations have included La Purisma, Glen Annie, Soule Park, and Rancho San Marcos. A. B. Clark and Steven Stonefield will select the floating golf game sites, so you may contact either of them. Ron Singer, Golf Chair: rsinger916@aol.com.

Bookin and Johnson photos courtesy of Don Truex.

Upcoming Special Events

Sunday, June 23 2013

Solvang Theatre Outing

Fiddler on the Roof

Thore Edgren is organizing an outing for all members and significant others to attend a production of Fiddler on the Roof at the Solvang Theater. Overnight accommodations will be available at the Petersen Inn in Solvang. The Petersen Village Inn theater package includes 2 gourmet dinners, 2 theater tickets, overnight accommodations, breakfast and wine tasting. There will be a limited number of tickets. Contact Thore Edgren, theman3@cox.net or 967 4001. Cost and details to follow. See Thore at the May 16 or June 6 meetings to sign up for this event.



Thursday, July 4 2013

July 4th Picnic

Our annual picnic will be held at Tucker's Grove Park (take Turnpike Rd. toward the mountains; you'll see the park after you cross Cathedral Oaks Rd.) starting at 11 AM. Entrees are tri-tip and chicken with the usual sides and fixings. Cost is \$16 per person. Reservations are required. Please make arrangements with Bob Zimels (zslath@cox.net, 962-3211). Payment is due by June 20. BYOB as the caterer does not have a license.



Last Meeting

May 2 2013

"Senior Scams-Fighting Back"

In preamble, President Mead urged members to engage Cosmo by volunteering for one of the many committees which serve the myriad interests and needs of the Cosmopolitan Club. Please contact President-elect Don Chalfant (dchalfant@cox.net, 687-3478) to express your interest or to discuss options. Special Events Chair Thore Edgren encouraged members to submit suggestions to his committee, commending Steve Little for his recent China Lake outing.

John MacKenzie introduced Santa Barbara County Senior Deputy DA Vicki Johnson (hired by Cosmo member Tom Sneddon) who offered an interesting presentation on the multitude of scams directed at senior citizens. Most of us feel we can identify and avoid con artists, yet the prototypical victim is a 55-year old male who is an experienced investor. While possibly you won't fall victim to a smooth-talking scammer, there's a good chance a family member or close friend will. In the U.S. 1 of every 5 seniors aged 65

and above has been swindled, to the tune of \$3b annually. And this pales in comparison to Identity Theft fraud, annual losses of which are estimated at \$50b per year.



Vicki Johnson

Senior financial abuse (wrongfully taking money or property) is the most prevalent form of fraud, the vast majority of which is perpetrated by family members or caregivers. Seniors over 50 control 70% of the wealth, but are particularly vulnerable due to trust and/or diminished capacity. And the ranks of seniors are growing at the rate of 10,000 per day.

Off-Shore scammers are especially challenging. They are very mobile, making them difficult to identify and prosecute. Frauds often are not reported due to lack of awareness or embarrassment. Grandparent scams use family emotions, authority figures and emergency timeframes to coerce seniors into sending money. A Sketchy Relative can play havoc with family finances when given too liberal and un-monitored access to bank accounts, charge cards and investment holdings.

Sweetheart Scammers are a senior's new best friend who insinuates himself into the life management of a usually impaired, likely isolated senior. He/she will siphon funds, gain power of attorney access to re-title assets and take over mail processing and bill paying. The Free Lunch fraud entices seniors to a free financial seminar where personal and financial information is gleaned which is then used in a home visit hard sale of annuities.

It is illegal for American citizens to play Foreign Lotteries. Telemarketing scammers notify you as a winner, but require upfront payment of foreign country's taxes before winnings can be forwarded. Phony Sweepstakes winners are another fraudulent variation. Legitimate sweepstakes do not require payment, must identify the sponsor agency, and provide odds of winning and a specific timeframe.

Identity Theft, the unauthorized use of personal information, is pervasive and devastating. Pretexting is one form, where a caller poses as a representative of a legitimate business or government agency investigating fraudulent credit card charges or errors in Social Security payments. The online version is Phishing in which an apparently legitimate company or agency emails you to verify personal information. DO NOT respond to this type of email inquiry. If you feel the need to follow-up, you contact the agency or company directly to verify the request is legitimate.

Here are steps each of us can take to help protect ourselves from Senior Scams: Never reveal personal information unless you have initiated contact with a company or agency with which you are familiar; Do Not click on an unsolicited email web link, even if the sender appears to be a legitimate entity; never wire funds to anyone whom you don't know or whose legitimacy you cannot verify; hang up on any suspicious call; monitor your credit reports maintained by three national agencies (Equifax, Experian, Transunion); shred all documents that reveal any detailed personal information; do not leave mail in your unsecure street side mailbox; request Do Not Call registration for all unsolicited phone calls; and report suspicious activity or solicitations to your local authorities.

During Q&A, Ms. Johnson noted that initiating a Credit Freeze is your strongest line of defense against credit-related identity theft. When you place a credit freeze, the credit bureau puts a note in your file to not show your credit report to any lenders. Therefore, if a lender tries to access your credit report to decide whether to offer you credit, the credit freeze will block this action and keep the lender from issuing credit. The main benefit is that it keeps identity thieves from opening credit accounts in your name. Placing a credit freeze will not affect your credit score negatively in any way.

STOP PRESS

On May 8, a perfect golf day to tackle the difficult Montecito Country Club links, intrepid Cosmo members and friends enjoyed a sumptuous buffet lunch before taking on the hilly challenges of the MCC golf course. With thanks to organizer Marty Tucker, the winning teams were:

- 3rd place team: Bob Sorich, Nic Martinovich, Bill Skelly & AB Clarke
- 2nd place team: Marty Tucker, Kent Cullen, Alan Brown & Ed Wroblewski
- 1st place team: David Medina, Bill Clothier, John MacKenzie & Steve Morgan