



# Crackers

COSMOPOLITAN CLUB OF SANTA BARBARA INC.

Vol LXI No.10

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Crackers Editor

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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](mailto:whiteman@westmont.edu).

Paul Blasingame died Nov 13, 2015. He had moved to Montana earlier this year. He was 97 years old and was, we believe, the most tenured member of the club having joined in 1979.

### Dress Code

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

### Meeting Staff

Ticket Sellers: Steve Halstead & Manny Espig  
Punchbowl: Paul Hartloff  
Invocation: Bill Alexander  
Audio-Visual: Bob Weber, Orlando Ramirez, Jack Patterson, Bill Alexander  
Sergeant-at-Arms: Steve Shaeffer  
Photographers: Ron White and Don Truex

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

### NEXT MEETING

**December 3 2015**

**Lori Jensen Nelson: Supervisory Special Agent**

**Office of Public and Congressional Angeles Field Office**

**Topic: Identity Theft**



Lori Jensen Nelson, an expert in Identity Theft, will discuss the latest developments in this crime which has become much more menacing and widespread. ID Theft has now crossed federal and international borders. Ms. Nelson will explain the many ways in which your personal information can be obtained as well as "Skimming," a manner in which thieves steal credit and debit card numbers, as well as "Phishing," which involves spam or pop-up messages that ask for personal information. Identity theft affects everyone and Ms. Nelson will be giving us advice on how best to protect ourselves against this insidious crime.

Lori J. Nelson has a Bachelor of Science Degree in Finance and a Juris Doctorate degree. Supervisory Special Agent (SSA) Lori Nelson has worked with the FBI for 17 1/2 years and is presently assigned to the FBI Los Angeles Field Office. SSA Nelson has supervised various investigative and operational programs and was an Acting Unit Chief at the International Operations Division at FBI Headquarters. SSA Nelson has a strong background investigating the following matters: Counterintelligence, Security Investment Fraud, Cyber Intrusions, Internet Fraud, Identity Theft, and Undercover work. Harry Brown will introduce.

**December 17 2015**

**San Marcos High School Madrigal Singers**

This marvelous chorale group has brought much joy to us members over the years and has become a holiday tradition for our club. This, the school's most advanced singing group, does a superb job of inspiring us with, not only their beautiful voices but, also with their outstanding academic achievements. Wives and significant others will also be especially welcome at this event.



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 be 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.

**WINE DRAWING**

Pete Klein and Jim Dow were the Lucky Winners of the November 19 wine drawing. Pete garnered the 2011 Santa Rita Hills Lincourt Chardonnay while Jim was awarded the 2012 Petit Syrah from McCoy Cellars.



**WELCOME OUR GUESTS**



Peter Merkl, a retired political science professor at UCSB was hosted by Thor Edgren.

**Welcome New Members**

**John Earl Johnson**

1109 Senda Verde  
 Santa Barbara, Ca 93105  
 Sponsor: Vern E Kemp  
 Home Phone: 805-770-3974  
 Email: [joinjohnsondavis@gmail.com](mailto:joinjohnsondavis@gmail.com)  
 Wife: Jane  
 Position: management consultant  
 Hobbies: swimming, rowing, reading



**Paul Gertler**

1335 Dover Rd.  
 Santa Barbara, Ca. 93103  
 Sponsor: Stanley Ostern  
 Home Phone: 805-965-1390  
 Email: [pgertler@cox.net](mailto:pgertler@cox.net)  
 Position: Neurologist  
 Hobbies: Traveling, Stock Market, Tennis



**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.

**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](mailto:bruce93103@cox.net).



**GOLF**

Mondays, we usually meet at the Santa Barbara Golf Club, (Muni). Tee times range between 9:30 am to 11:00 am, but seem to be 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](mailto: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.

### **Cosmopolitan Club or Santa Barbara is having its annual Out of Town Golf Trip**

**March 13, 14, 15 and 16, 2016.**

The Westin Lake Las Vegas Hotel is a 5 star property. Rooms are spectacular. 2 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, 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.

Sign up soon, this one is booking quickly.

## **SPECIAL EVENTS**

### **Annual Christmas Dance December 8, 2015**



Albert Mercado has announced the date of the social event of the season to be held in the beautiful La Cumbre Country Club. **See the flyer and registration form in this issue. Hurry, hurry please.** This is really a wonderful night and a great opportunity for especially our newer members' wives and sweethearts to get acquainted and for all to get into the holiday spirit. Please make your reservations as early as possible to assist Albert and his committee with the arrangements. Contact Albert at 805-967-2233 or [alnmercado@aol.com](mailto:alnmercado@aol.com).

### **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: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](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**

**November 19 2015**

**Hugh Voss "The China of Xi Jinping." <pic>**



*Hugh Voss*

Beginning the third year of his 10 year term, Xi Jinping has consolidated his power as Supreme leader of modern China by controlling the Communist Party, the Military and it's economic sectors. His legal education with experience in agriculture and foreign affairs has laid the foundation to leap his nation into the twenty first century.

Hugh Vos, who completed a Master's Program at Princeton University in Public and International Affairs, spoke on how Xi Jinping used his new power in China to establish a progressive National Security Law to help stabilize the nation. Jinping, who previously learned modern farming techniques in Iowa, is married to a Chinese actress and has a daughter who studied at Harvard University. He is characterized as having tremendous emotional stability.

His Leadership has resulted in converting the Chinese economy to be 60 percent domestic by increasing consumer spending and services. Private businesses have also begun to expand as governmental and export enterprises have diminished. Retail sales are rising over ten percent a year since he assumed his new position.

China has increased its high technology sector by graduating over 1.2 million new engineers a year. Industrial output has markedly increased with the use of robotic machines in factories. A larger middle class has developed as wages have risen significantly.

The Chinese Nation has also become more receptive to the concerns of other nations by decreasing expansion in the South China Sea and applying for membership in the International Monetary Fund.

While the growth rate of the Gross National Product has

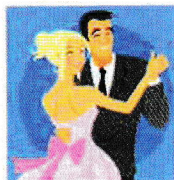
diminished recently, it is still over twice that of the United States. Currently, its debt is over 200 percent of the country's G.N.P., it is owed to its own citizens not to other nations.

Ironically, for a communist nation, over two thirds of its G.N.P. is associated with small businesses. A current unresolved problem is the aging population and gender imbalance. Lifting restrictions on family size has done little to remedy this situation.

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# COSMOPOLITAN CLUB OF SANTA BARBARA



## Christmas Dinner Dance!

Tuesday, December 8<sup>th</sup>, 2015

La Cumbre Country Club

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**6:00 pm Cocktails, social hour**

No host bar

**7:00 pm DINNER with wine**



**Dancing to the music of: Pier 101 Band**

**Your non-member friends will be welcome!**

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### MENU

*Citrus Salad*

*Choice of:*

*Grilled Salmon with lemon-butter sauce*

*Or*

*Sliced tenderloin of beef with morel mushroom sauce*

*With*

*Au gratin potatoes*

*Asparagus*

*Peach Pie A-la-Mode*

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Price: \$90/person

Dress: formal or cocktail dress

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### RESERVATION FORM

Name\_(print)\_\_\_\_\_ **SALMON** **BEEF**

Spouse or Guest\_(print)\_\_\_\_\_

Seating Preference (if any)  near Dance Floor  quiet location

I wish to be seated with: \_\_\_\_\_ and \_\_\_\_\_  
and \_\_\_\_\_ and \_\_\_\_\_

Mail form and check payable to Cosmopolitan Club to:

Bruce Long, 4477-K Shadow Hills, Santa Barbara 93105, telephone 805-692-4072