



Crackers

COSMOPOLITAN CLUB OF SANTA BARBARA INC.

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Editor: Dwight Coffin



Crackers Editor

Next Meeting: **Jan 7, 2016**
Next Editor: Willard Thomson
Phone: (805) 233-2405
E-Mail: willardthescribe@gmail.com

Next Sgt. at Arms: Walter Clapp
Phone: (805) 964-9191
E-Mail: oldfrogs@earthlink.net

Access the COSMO website at
<http://sbcosmo.com>
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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.

Jim Pattillo died on December 19th at age 95. Jim had been an active member from 1988. Arlie Skov, an active member from 1998 and our 2011-2012 president passed on December 23rd. Both of these fine men will be missed.

Dress Code

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

Meeting Staff

Ticket Sellers: Steve Sheaffer & David Medina
Invocation: Curt Whiteman
Audio-Visual: Bob Weber & Orlando Ramirez
Sergeant-at-Arms: Vern Kemp
Photographers: Ron White

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

NEXT MEETING

January 7, 2016

Pete Kruse discusses Legal Issues Facing Seniors

Chuck Curtis will introduce 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.

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 which 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.

WINE DRAWING:

Pete Kruse conducted the wine drawing.

Mead Northrop and Bruce Long were the Lucky Winners of the December 17th wine drawing. Mead garnered the 2008 Jane blend from J. Ludlow Vineyard, while Bruce won the Campaneros 2011 Syrah from Pierre La Fond Vineyard.



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.

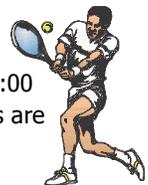
BRIDGE

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. Con-

tact 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.

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](mailto:BobWeber@gmail.com), 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](mailto:wstancer@cox.net), 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 17, 2015

Music of Christmas

San Marcos High School Madrigal Singers

Mead Northrop introduced The Madrigal Singers, an elite singing ensemble of 20 students from San Marcos High School. Carolyn Ternoka-Brady, Director of Vocal Music, directs the Madrigals and three other choirs of the San Marcos Choral Program. Ryan Osterdorf, President of the Madrigals, told us of the singers recent candlelight concert at Disneyland, with orchestra and Gina Davis.



The Madrigals presented a carefully crafted program of seasonal music that instilled us with the holiday spirit. Their carols included: Caroling, Caroling; He Was Born; a Creole song – Trois Drums, Bula, Tamborine, Tata; Silent Night; Angels We Have Heard On High; Should Old Acquaintance Be Forgotten; and Deck the Hall.

Upcoming events for the Madrigals include a Kids Helping Kids concert with Carly Nelson at the Granada, November 8 and 9, to raise \$150,000 to fund a school in Nicaragua. During the first two weeks of May the San Marcos Spring Musical based on "Nine to Five," a Dolly Parton song, will be presented. The Fall play, Laramie Project, will celebrate sports at San Marcos.

It was uplifting for members, wives and guests to be in the presence of the very professional Madrigals and to enjoy their beautiful holiday music. Fred Marsh, Treasurer, presented the choir with a check for \$750 from the Cosmo Club, and the hat was passed for additional contributions to assist them with their national and international tours. John Warnock will succeed Mead Northrop as the Cosmos liaison with The Madrigals next year.



San Marcos High School Madrigal Singers

