

CIGAR BOX BULLETIN



Retired Men's Association of Greenwich, Inc.
1 West Putnam Avenue, Greenwich, CT 06830



www.greenwichrma.org

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VOLUME 71 NUMBER 6 November 1, 2023

SCRIBE: FRANK SCARPA

January 8 (Banquet) Scribe: **MICHAEL LaGAMMA**

January 15 Scribe: **JOE ANGLAND, JANGLAND@OPTONLINE.NET**

"Those who can make you believe absurdities can make you commit atrocities." - Voltaire

President **JACK WEIR** was able to get attendees in order by 9:47. **JIM BUTLER** then led us in the pledge. Next, led by **DON CONWAY** with **BOB MORGAN** on the piano, we sang "The Star-Spangled Banner" followed by "You'll Never Walk Alone" and "Sentimental Journey."

JACK WEIR then acknowledged those who make the meeting possible: CBB Editor **TIM BROOKS** (confined at home and attending on Zoom on account of a recent bout of Covid), projectionists **LEN CARUSI** and **TONY COCCHI**, formatter **LEN CARUSI**, scribe **FRANK SCARPA**, volunteer advocate **DON ROTZIEN**, greeter **JOHN KAVANAGH**, mentor **TAD LARRABEE**, refreshments **JOHN KNIGHT**, audio/video **ED PARKER, MARK GEIMER, PETER DODGE, HORST TEBBE, BARRY RICHELSON, STEVE MARINO** and **JOHN FEBLES**, and set up **BOB BISHOP, JIM BUTLER** and **JOHN CRAINE**. (Ed note: I add thanks to **JIM DEAN** for substituting as editor last week, and to scribe **CHARLIE SHAPIRO** and formatter **LEN CARUSI**.)

President's comments, **JACK WEIR**:

1) The RMA Special Events Committee will meet this Friday to discuss 2024 plans.

- 2) Future "Human Interest" presenters are encouraged to submit their proposals -- anticipating queueing up after the New Year.
- 3) The Women's Club is still seeking volunteers to assist with parking at their annual Holiday Boutique on November 17 and 18. There is a sign-up sheet on the bulletin board.
- 4) The RMA Banquet takes place next week in lieu of a meeting.
- 5) **JOHN KAVANAGH** is working on ways to improve the mentor program.

REPORTS

Corresponding Secretary **ARNOLD GORDON** sadly reported that member **DOUG FIELDS** passed away on October 21st at Greenwich Hospital. He joined the RMA in May of 2019. **DOUG** had been ill for some time and had not been to meetings since the Covid pandemic. There was a private family funeral but a memorial service will be held at a future date. If someone knew him well and would like to deliver an RMA eulogy, please contact **ARNOLD**. Here is a brief obituary:

<https://www.legacy.com/us/obituaries/greenwichtime/name/douglas-fields-obituary?id=53417398>

ARNOLD then mentioned that he went to the remembrance for recently deceased member **ED BLOOM**, held at the Gallagher Funeral Home on Arch Street on Sunday, October 29th, and conveyed his condolences on behalf of the RMA to his widow, Ellie.

The elderly population is the most often targeted by scammers resulting in many being victimized every year. Our very own **STEVE MESKERS** joined Attorney General William Tong at an informative forum on October 19th to talk about this important issue and resources available to seniors and their families. You can view the forum here:

<https://www.youtube.com/watch?v=gE3u1cb48Hw>

In his final report on the forthcoming November 8th banquet, **ARNOLD** mentioned that there had been nine cancellations but four last minute additions, bringing the total attendance to 195, still a record. No more reservations can be accepted. For those interested, the menu choices were 21% beef, 25% chicken, 47% fish and 7% vegetarian.

ARNOLD closed with what he hoped would be sufficiently cringeworthy sayings so as to maintain his reputation:

“What do you call a bear with no teeth? A gummy bear. “

“When is a door not a door? When it’s ajar.”

“I have a nice step ladder, but I never knew my real ladder.”

“You may have heard that Fruit of the Loom took Hanes to court ... it was a brief case.”

“My friend said she wouldn't eat cow's tongue because it came out of a cow's mouth. I gave her an egg.”

“Did you know that there was a King who was only 12 inches tall? He was a terrible King but he made a great ruler.”

To the relief of the crowd, **ARNOLD** then introduced today's jokester **PAUL CAMPION**, who graced us with a "cascading" tale involving a pastor, a bishop, a nun and a donkey and misleading newspaper headlines with the concluding lesson: "Cover your own ass. Be happy and live longer by not paying attention to the headlines."

Membership: **PETER STERN** announced that new parking permits will be available two weeks hence. They are yellow and will replace the current green ones. The Town wants an ID to be recorded for each permit. Therefore, they will have to be picked up in person at the RMA meeting and will not be mailed. See attached for further details.

[*Parking Permit Attachment*](#)

PETER said that there were only two birthdays this week. **FRANK SCARPA** turns 82 and **SPIKE LIPSCHUTZ** has reached 81. The duo was graced by the membership's intoning of the Birthday Song. Attendance at the meeting was 92 (compiled by **CARL WHITE**), including faithful centenarian **SAL DeANGELO**. Five members attended by Zoom, including **TIM BROOKS** (returned from Brussels), **FRANK SCARPA** and **DOUG TAYLOR**. We are all encouraged to continue to recruit new members, with the goal of reaching a robust membership of 250.

There were two inductions of new members. **GERRY BOYLE** rose to introduce Patrick “Joe” Waide and recommend him for membership. **GERRY** and Joe have been friends for

over 60 years. Joe has an extensive work history in the financial field and has many charitable activities. **BRIAN O'CONNOR** seconded Joe's nomination. The assemblage voted Joe in unanimously, and his brief acceptance speech was lauded by **PETER STERN**. For more on Joe see the attachment.

[Joe Waide Attachment](#)

ARNOLD GORDON then introduced Harold Doshen, who has resided locally for 42 years. Harold is a graduate of Cornell, with a PhD from Stanford. He has been a Research Associate at Johns Hopkins and a senior executive in pharmaceutical R and D for Pfizer, Revlon and other corporations before founding his own company in 1994. His seconder, **PETER UHRY**, expanded on Hal's avocations in cooking, fine dining, tennis, sailing, travel, gardening and stamp collecting. Harold was unanimously voted into membership.



O'Connor, Waide, Boyle



Gordon, Doshen, Uhry

SPEAKER PROGRAM

SPIKE LIPSCHUTZ previewed Sunil Saksena, former President of the Darien Retired Men's Association. He will address us on the 1876 Presidential Election: "Fraud of the Century? The Presidential Election of 1876." There will be no speaker next week on account of the Annual Banquet. On November 15, the speaker will be Will Friedwald, critic and author on jazz and popular American music, on his book *Sinatra! The Song is You: A Singer's Art*.

HUMAN INTEREST: TAD LARRABEE

"My Unexpected Justification for Solar Panels"

I have been concerned about environmental issues for a long time. At our home, we had a large ash tree shading our roof, making solar unacceptable. When that tree succumbed to the emerald ash beetle in August 2018, the tree had to come down. I could finally focus on the possibility of solar energy, but my reasoning continued to be that it was justified from an environmental viewpoint even if it was costly. And I wanted to gain the benefits of the soon-to-expire state and federal incentives. Once installed in December 2018, our total net cost basis for a full south-facing roof of 35 solar panels was about \$28,000. We have an all-electric home, including heating, which allowed us to install the CT-limited maximum number of solar panels. Unfortunately, limits on the qualifying number of solar panels is a legislated restriction that benefits the electric utilities, not the environment, but that should be no surprise!

The CT Green Bank provided an interest free loan for the full amount of our investment with very generous terms. I paid the bank roughly the same amount each month that I had previously paid to Eversource, so it did not affect our budget at all. And that loan has been paid so that expense has disappeared.

In retrospect, and much to my surprise, I now consider this investment to be part of our retirement investment portfolio in addition to being environmentally sound. It is very much like investing in a risk-free and completely market-stable bond that initially returned around 8% to 9% per year. It never matures so I won't need to bother with reinvestment at maturity. And the "income"-equivalent is not taxed; it just lowers my expenses. I challenge you to find a similarly generous bond investment! It can't be called and it carries no market risk. And as a result of the recent increases in electricity rates, and projected future increases, our real rate of return has increased significantly although I have not recalculated our new, higher rate of return. However, it is probably over 15%. In my lifetime, I have never known of another bond-like investment that offers anything like these long-term financial benefits – and all while having a positive environmental impact. I am very satisfied with our investment even though solar technology is improving which makes current solar systems even more beneficial while perhaps providing an even better return on investment, depending on government incentives. Viewed as a part of our total investment portfolio, it is perhaps our best long-term investment!

But there's more! Our real estate taxes, by law, cannot be increased due to our installation of solar panels. Granted I can't sell this bond-equivalent investment like a normal bond, but I have also been advised by real estate agents that our solar panels have increased the value of our home by roughly \$50,000. Not bad for our investment of half that amount.

Another side benefit is that the solar panels provide shade with air flow under them that keeps our roof much cooler, reducing our air conditioning demand and extending the life expectancy of our roof. I also get a kick when "gassing up" our Prius Hybrid with free, home-generated solar energy using a standard home plug. Our local driving is electric, resulting in an average of around 200 miles per-gallon. The price of the limited electricity that we purchase from Eversource via the electric grid at night or during the winter is the same as the price that we receive from Eversource for selling our excess solar-generated electricity to them. It is not yet economically beneficial to install full battery backup, but that may change with new technologies and incentives in CT which is attempting to reduce costly peak demand production of electricity which has the worst environmental impact. Our solar reports indicate that we have saved over 117,000 pounds of CO2 emissions so far, the equivalent of planting about 886 trees!

I chose a solar company that I believed would be around for the long term. This is a very important consideration relative to changing technology since many companies in the business ten years ago are no longer around. If you ever need repairs, companies may not wish to deal with another vendor's product. Our initial vendor is now owned by Con Edison and the industry is stabilizing. We have had no problems or issues since installation. My next project is to investigate new technologies to replace our old air conditioning system with geothermal and/or heat pump systems. This should significantly reduce our current air conditioning costs and its carbon footprint. It may also provide some additional heating and perhaps reduce the electricity required by our hot water heater. Our total energy approach may substantially increase our return on investment. Time will tell.

VISITING

MICHAEL AMBROSINO reports that **ED FARRELL** is back in the hospital. **BOB SHULLMAN** and **BILL FAKUNDINY** are recovering from COVID. **PETER DODGE** has

returned home from Greenwich Hospital. **RUSS HARDEN** is soon to be released from Yale-New Haven Hospital. He would enjoy hearing from his friends.

VETERANS DAY

MICHAEL AMBROSINO noted that on Saturday, November 11, there will be an informal walk down Greenwich Avenue. Free breakfast will be served at Pasta Vera from 9:30 to 10:30 before the walk. The RMA hopes to have its banner to accompany the walkers.

VOLUNTEERING

WILL MORRISON reports feedback from **DICK FRANCK** that the Abilis walk/run was a success, and he is grateful to the participating members. **WILL** also reminds us to register our volunteer hours.

GAMES MEMBERS PLAY

Tennis: **ANDY HOLMES** reporting. This past Friday, eight players competed in four tennis matches at the Old Greenwich Tennis Academy. In the opening round, on Court 1 the winners were **ANDRE MAZUREK** and **LAWRENCE MERL** and over on Court 2 the winners were **JOHN REESE** and **ANDY HOLMES**. In the Finals Round, the winners on Court 1 were **MAZUREK** and **HOLMES** and over on Court 2 the winners were **RALPH NEWITTER** and **BILL HOWLAND**. This week's captain will be **PETER UHRY**.

Paddle Tennis: **JIM DEAN** reporting on seven players. **DEAN** was the big winner, with four points. **MARK GEIMER**, **ARNE WELLES** and **FRED WU** each had two points.

Tai Chi: **WILL MORRISON** is still introducing innovative programs.

Bridge: **TONY COCCHI** reporting. **ALEX KOSSEIM** had 3,890 points, **JOHN FEBLES** had 3,040 and **ANDRE MAZUREK** had 2,530.

Pickleball: **PAT MacCARTHY** reminded us that play at the Christiano Courts takes place from 11 to 1 on Mondays and at 10 to noon on Thursdays.

Walkers and Talkers: TAD LARRABEE. Last Thursday, we met at **MARK PRUNER's** home. He is an RMA member and a well-known Greenwich real estate agent. He regaled us with tales about many of the properties as we walked south from Burying Hill Road off Lake Avenue. We walked through the recently improved Greenwich Land Trust Converse Brook Preserve. You may remember that the Greenwich Land Trust purchased this property from the Aquarion Water



Company in a private-public partnership with the Town of Greenwich. The Land Trust then purchased another eight acres to bring it to 80 acres and further protect the park. For the next two years, the park was improved and trails marked, and it was opened to the public last fall. After coming out on the east side of Converse Brook Preserve, we crossed Lake Avenue and walked through the Babcock Preserve woods back to **MARK's** home. It was a beautiful Fall Day for a very enjoyable walk.

Golf: JOHN CRAINE reporting. Five players turned up for another cart path-only day (six weeks straight). **GRAN BURGESS** was the winner on holes 5 and 15. **CRAINE** had the longest ball on the fairway on #8. **BILL GRAD** posted a 99, and **BURGESS** shot 93. Next week will be unofficial and informal. Contact **PETER UHRY** if interested. **MIKE RYAN** was given a special shout out for his longstanding and faithful shepherding of the golf program.

Hearts: DON CONWAY reporting. There were two tables. At one table, **MICHAEL AMBROSINO** won three games and had one moonshot. **JAY SCHONDORF** won one game, and **TOM HEALY** had two moonshots. (Results at the second table are lost in the ether.)

TODAY'S SPEAKER

SPIKE LIPSCHUTZ introduced today's speaker, Sunil Saksena, a past president of the Darien Retired Men's Association. Mr. Saksena was born in 1944, and received his bachelor's degree from an engineering college in India. He subsequently earned a master's degree and an MBA from the University of California, Berkeley. He has had an illustrious

career in international finance (including Fidelity Funds) and industry (including the American Can Company). Mr. Saksena speaks to us today about the Presidential Election of 1876, arguably the most controversial in American history. (Lawyers for Donald Trump studied this election and may have been influenced by it.)



The electoral contest of November 7, 1876, was between Rutherford B. Hayes, Republican of Ohio, and Samuel J. Tilden, Democrat of New York. The roots of this election can be traced back to the assassination of Abraham Lincoln in 1865 and the Reconstruction Era that followed, with its violence against the Negro population, including the origin of the KKK in 1866. Republicans had won every presidential election since Lincoln. Although Lincoln's Vice

President and successor Andrew Johnson had been impeached, Ulysses Grant restored a modicum of order by 1876, with his passionate defense of civil rights. However, between 1872 and 1876, there had been a gradual takeover of the southern states by white Democrats who wanted to roll back Black civil rights gains. In the campaign for the 1876 election, Democrats emphasized the scandals of the recent Republican administration (the "Black Friday Gold Scandal" and the "Credit Mobilier" scandal), whereas Republicans pointed to Democrats as having caused the Civil War and threatening to disenfranchise Blacks.

The candidates: Rutherford Hayes was an Ohioan with a Harvard law degree--a respected Union Army Veteran, who had served three terms as Ohio's governor. He was a moderate Republican with a clean reputation, but virtually unknown outside Ohio. Samuel Tilden was a native of upstate New York who had dropped out of Yale but ultimately received a law degree from New York University. He had an anti-slavery and anti-corruption record and had been elected Governor of New York in 1860. The campaigns of both sides were surprisingly similar, with bilateral mudslinging.

The election: Turnout was exceptionally high, with 82 per cent of eligible voters participating. By midnight of Election Day, Tilden had captured 184 electoral votes and

Hayes had won 165 (185 were needed to clinch a victory.) Twenty undecided votes were spread among four states: Florida (4), Louisiana (8), South Carolina (7) and Oregon (1). Although the initial impression was of a landslide victory for Tilden, the Hayes contingent refused to concede. Under the instigation of Retired General Daniel Sickles, the four states sent duplicate sets of electors to Washington, amid charges of widespread Black voter suppression in the South. The Republican-dominated state electoral commissions ultimately rejected enough Democrat votes to post their electoral votes to Hayes, who was awarded the win by a margin of one electoral vote. He was inaugurated on March 7, 1877.

Mr. Saksena provided meticulous details of this convoluted decision, replete with contemporary pictures of political posters and cartoons. His presentation was thorough, scholarly and enlightening.

The talk can be viewed by going to the RMA website at <https://greenwichrma.org>, and clicking on "Speakers."

Note: The views expressed in RMA presentations are those of the speakers. They are not intended to represent the views of the RMA or its members.

IMPORTANT REMINDERS

TO CBB CONTRIBUTORS: Scribe for the next meeting (banquet) will be **MICHAEL LAGAMMA**. This will consist only of events at the banquet, with no reports. Reports for the following week, November 15, should be sent to **JOE ANGLAND**, *preferably via email*.

ALL MEMBERS: Do not forget to report all your inside and outside volunteer hours at www.greenwichrma.org/log.

ALL MEMBERS: The CBB team works every week to write and publish an informative and concise bulletin for our members' enjoyment. We can always use new members to join the Scribe Tribe. Please contact **TIM BROOKS** at tbroo@aol.com if you can support this effort.

ALL MEMBERS are reminded that in addition to streaming on the Internet, RMA speakers are normally shown on the local public access TV channels, Verizon FIOS channel 24 and Optimum (Cablevision) channel 79.

Pictures by **ANDY HOLMES, JIM FISHBEIN.**

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06830 • USA. Visit our website at <https://greenwichrma.org>

RMA 2023 CALENDAR

Weekly Repetitive Activities*			
Day	Time	Activity	Contact
Mondays	9:30 am	QiGong and Tai Chi Workout	Register in advance with Will Morrison – wdmorrison@gmail.com
Mondays	11:00 am	Pickleball	Pat MacCarthy – pmacCarthy415@gmail.com Michael LaGamma – mdlgamma@optonline.net
Tuesdays	9:30 am	RMA Golf, the Griff Golf Course, Greenwich	Mike Ryan – ryantomac@netscape.net
Tuesdays	10 am-12 pm	Platform (paddle) tennis at Loughlin Field, Cos Cob	James Dean - Jhdeanco@gmail.com
Wednesdays	9:45 to 10:30 am	RMA Weekly Meeting	Horst Tebbe – onehorst@optimum.net or Len Carusi at lencarusi@gmail.com
Wednesdays	1:00 pm	Hearts	Bob Shullman – bob.shullman@gmail.com
Wednesdays	1:00 pm	Bridge	Andre Mazurek - Mazurek.a.j@gmail.com
Thursdays	9:00 am	RMA Walking	Tad Larrabee - tadlarra@optonline.net
Thursdays	10:00 am	Pickleball	Pat MacCarthy – pmacCarthy415@gmail.com Michael LaGamma – mdlgamma@optonline.net
Friday	Contact Holmes	Indoor Tennis	Andy Holmes - Andyholmes56@gmail.com

*Day & time of some events may vary; check with contact