

# CIGAR BOX BULLETIN

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

[www.greenwichrma.org](http://www.greenwichrma.org)

Chair/Editor: **TIM BROOKS**



Scribes: **Mike Abrahams, Joe Angland, Kris Bratberg, Jim Dean, Bob Giaquinto, Arnold Gordon, Michael LaGamma, David Michonski, John Reese, Frank Scarpa, Charlie Shapiro, Fred Wu**

Archivist: **Tad Larrabee** Website: **Mark Geimer** Format: **Len Carusi, Mark Geimer**

**VOLUME 71 NUMBER 17 February 7, 2024**

**SCRIBE: FRED WU**

**February 14 Scribe: Michael LaGamma, [mdlagamma@optonline.net](mailto:mdlagamma@optonline.net)**

RMA President **JACK WEIR** opened the meeting at 9:46 am. **STEVE MARINO** led the membership in the Pledge of Allegiance. **JIM BUTLER** led the singing accompanied by **JIM SANTORA** on the piano, of "The Star-Spangled Banner," "Memories Are Made of This," and "Tea for Two."

**JACK** announced that a coat has been left in the coat room for quite some time. He then called on

**ARTHUR STAMPLEMAN** to speak about an upcoming special event. On Friday, February 29, at 11 am there will be a tour of two exhibits at the Bruce Museum. "Tracing Lineage: Abstraction and its Aftermath," a review of the trends in abstractionist painting, and "Hockney/Origins: Early Works" featuring early paintings of the acclaimed British pop artist David Hockney. Please register by sending an email to **ALAN WEYL** ([aweyl@outlook.com](mailto:aweyl@outlook.com)). Bring \$17.50 payment to the event or send by mail to **JEFF JUNKER**. Following the tour, there will be an option to have lunch at the Bruce. Lunch cost will be paid separately. When you register, indicate whether you will also stay for lunch.

## **BRUCE MUSEUM TOUR INFORMATION**

**JACK** recognized CBB Editor **TIM BROOKS**, scribe **FRED WU**, formatter **MARK GEIMER**, projectionists **LEN CARUSI/TONY COCCHI**, volunteer advocate **MIKE AMOROSO**, greeter **JOHN KAVANAGH**, mentor **LARRY DEVAN**, **JERRY COLEMAN** for the refreshments, audio/video team **ED PARKER**, **MARK GEIMER**, **PETER DODGE**, **HORST TEBBE**, **BARRY RICHELSON**, and **STEVE MARINO**, setup team **BOB BISHOP**, **JIM BUTLER** and **JOHN CRAINE**.

**JACK** announced that at the board meeting this morning, the subject of a dues increase for next year was discussed in view of the 2024-25 budget, but no decision has yet been made. He invited **WILL MORRISON** to give an update on the RMA technology committee. **WILL** said that there is general discussion of technology topics of interest, but also how best to use the latest technology to improve RMA operations, such as maintaining the membership records and how to collect money for RMA events.

**JEFF JUNKER** gave the treasurer's report. There was \$15,090 in the RMA checking account as of the end of January. However, this was because the church had not yet deposited our rent payment for the month which was \$2,500. We get this beautiful church hall along with coffee and tea service for our meetings and speaker presentations at a bargain price of \$500/meeting. However, that adds up to a cost of \$24,000 for 48 meetings per year, and this would consume the entire income from 240 members if RMA annual dues remained at \$100.

**TOM NACINOVICH** gave a eulogy for **ALEX GOSPODINOFF**, who passed away on December 14 at the age of 96. **ALEX**'s parents had immigrated from Bulgaria. A lifelong resident of Greenwich, **ALEX** grew up in Byram and was raised speaking Bulgarian in the home. He had trouble when he started school because he knew little English. As a teen working jobs on various estates in town, he developed a love of horticulture and landscape design. He graduated from GHS in 1945, joined the Navy, and was posted to the battleship USS Colorado in the Pacific. Later he went to UConn and got a degree in landscape design. His marriage to Lucy lasted over 70 years until his death, and they raised four children. He started his own landscaping company, enlisting his father to scope out work with clients. The company lasted for 70 years, but he stopped taking on new customers when he turned 65. **ALEX** was a member of the choir at St. Mary's Church, which is where **TOM** met him. The music director at St. Mary's said that **ALEX** was the de facto patriarch of the choral group. **ALEX** especially enjoyed the speaker program, because the speakers often spoke on topics of which he knew nothing. **ALEX** was a devoted family man, and a good friend to many, always willing to lend a hand or share his wealth of knowledge in so many areas.

As substitute corresponding secretary, **CARL WHITE** reported that Punxsutawney Phil did not see his shadow and so we will have an early Spring. However, this forecast historically has been only about 30% accurate. Super Bowl 58 is coming up on Sunday, February 11, and the San Francisco 49ers will play the Kansas City Chiefs, with the 49ers a slight favorite. It will be the first Super Bowl in Nevada. Tax assistance is available at Greenwich Library every Saturday from February 3 to April 13, between the hours of 9:30 am and 1:00 pm. Bring photo ID, W-2s, and last year's tax return. This week's Friday Night Film will feature "Encanto" featuring Lin-Manuel Miranda, the star of "Hamilton." There is a related art exhibit from 6:00 to 6:45 pm.

Jokester **PAUL CAMPION** reminisced about comedian Bill Dana, the time when the term "hippie" replaced "beatnik," and when we used to go to a "hip joint" but now we need to get a new hip joint. He joked that we used to wish for a BMW, but now we are happy just to get a good BM. We used to listen to the Rolling Stones, but now we hear about kidney stones. And now instead of going to disco, we go to Costco.

**Membership Report:** **PETER STERN** listed the recent birthdays and **JIM SANTORA** played the birthday song.

<b>BRIAN O'CONNOR</b>	82
<b>ED MILLER</b>	81
<b>JACK SWEGER</b>	93
<b>JOERG BLASER</b>	78

**PARKING PERMIT ANNOUNCEMENT**

Reminder, you can get a new, yellow, numbered permit at the Greeter Desk from  
9:00 – 9:45 am.

There was one guest, Rob Goldie, guest of **BRIAN MAHONEY**, and one returnee, **JIM BOARDMAN**, from Palm Desert, CA. **PETER** wished a happy 60<sup>th</sup> anniversary to **BILL MCKIEGAN** and his wife Eleanor, and a special welcome back to **ARNOLD GORDON** on his own two legs but with a brand-new knee. Attendance at the membership meeting was reported as 93, plus 10 on Zoom, for a total of 103. Attendance for the speaker at 11 am was a total of 116 (counts thanks to **CARL WHITE** and **BOB MEANEY**).

**Speaker Program Report:** **BOB PHILLIPS** announced Josh Wright as our speaker today. The title of his talk is “Moving Beyond Nudges: The Role of Behavioral Science in Solving Some of the Most Complex Social and Economic Issues of Our Time.” **BOB MEANEY** announced that the next speaker will be **DAVID MICHONSKI**. His topic will be “Update on the Amazing Last 18 Months of Greenwich Real Estate.” **DAVID** had previously spoken to the RMA about the state of the local real estate market in July of 2022, and he will review what has been responsible for the enormous price increases since then. He will also compare this market with national trends. **DAVID** is founder and chairman of Quigler, Inc., which offers a free real estate app to customers. He is the author of three award-winning real estate books.

**TAD LARRABEE** told us about the next Greenwich Choral Society performance that features relatively new music. On Saturday, February 24 at 4 pm, at the Greenwich High School Performing Arts Center, the Greenwich Choral Society, with the Vassar College Treble Chorus, will celebrate contemporary American choral music.

"I find the music very interesting. It is not traditional Bach or Beethoven, but you will find it surprisingly rich and beautiful. Most of the music was written in the last 25 years, and much of it by women composers, a group that hasn't been heard from very much until recently. We are also celebrating Alice Parker, an American composer who died recently and who had worked with Greenwich Choral Society on a number of occasions. Although you may not be familiar with the music, I think you will find listening to it will be a rewarding experience. Please see the poster on the bulletin board in the back."

**MIKE RYAN** described the special event he is organizing. "We are looking to organize a new outing for the RMA - going to see a live Metropolitan Opera performance of Madama Butterfly at the New Rochelle Multiplex theater complex, 33 Lecount Pl. on Saturday afternoon May 11. We want to make this as simple and easy as possible. Traveling to and from New Rochelle will be done by RMA members themselves. Carpooling is encouraged. There is a garage next to the theater complex. The performance begins at 12:55 pm. Having an early lunch at a nearby restaurant is optional. There is an Applebee's a half block away from the theater and a good but very small Mexican restaurant three and one-half blocks away on Main Street.

"The Met has been having live performances in movie theaters and auditoriums in 70 countries around the world over the past 13 seasons. The presentations are extremely well done and include interesting intermission interviews with the principal performers and conductor. The opera itself - Madama Butterfly - is by Puccini and is the third or fourth most performed opera throughout the world of opera. This particular production was performed initially at the Met in 2006 under the direction of Anthony Minghella, a very well-known British film director, playwright, screenwriter, and producer. The staging of this Butterfly is simply stunning! Minghella's Butterfly is a classic, vastly entertaining for all opera goers be they first timers or veterans. There is reserved seating at the New Roc, and the theater is rather small, meaning simply that it is important that we buy up tickets for our group as soon as possible. Tickets are below \$30 each. Kindly contact me either by email or telephone if you wish to join us."

## **GAMES PEOPLE PLAY**

**Tai Chi:** **WILL MORRISON** gave the Tai Chi report. Things are still slow in the world of Tai Chi, which is all about moving the body slowly.

**Bridge:** **RON MURRAY** gave the bridge report for Wednesday, January 31. "We had eight players. Top scores were **STEVE SHAPIRO**, 4830, **RON MURRAY**, 4330, **BRUNO SCHRAGE**, 3070. We play every Wednesday afternoon at the cafe on the ground floor of the Greenwich Library. Lunch is available. We invite all members and guests who are interested in bridge, whether beginners or experienced players, to join our group. It doesn't matter whether you're a new player or a good player who hasn't played recently - we have some excellent players who would be happy to discuss any questions you may have."

**Tennis:** **ANDY HOLMES** gave the tennis results: "This past Friday, we had eight players compete in four matches at the Old Greenwich Tennis Academy. In the opening round, the winners on Court 1 were **JEROME COLEMAN** and **ANDRE MAZUREK** and over on Court 2 the winners were **PETER ORBANOWSKI** and **ANDY HOLMES**. In the finals round, the winners on Court 1 were **ORBANOWSKI** and **MAZUREK** and over on Court 2 the winners were **RALPH NEWITTER** and **RON FRIEDMAN**. This week's captain will be **JIM FISHBEIN**."

**Hearts:** **BOB SHULLMAN** gave the hearts report. "At last week's hearts get-together at the library after the meeting, a total of seven games were played by eight members at two tables. At Table 1 three games were played and **BILL FAKUNDINY** won all three games with no moon shots occurring. At Table 2 four games were played. **MIKE AMBROSINO** won two games while shooting the moon twice, **JOE DOWLING** also won a game and shot the moon once while **BOB SHULLMAN** also won one game and shot the moon once.

**Pickleball:** **PAT MacCARTHY** gave the pickleball report, which was that the weather had been getting better lately and they had spirited games on Monday. They play Mondays from 11-1 and Thursdays from 10-12 at Christiano field.

**Walkers and Talkers:** **TAD LARRABEE** reported that last Thursday, the walkers met at Greenwich Point and had a very enjoyable walk around the perimeter of the park including a walk on the hard sand beach at low tide.

## SPEAKER PROGRAM

**BOB PHILLIPS** introduced Josh Wright, Executive Director of ideas42 and a recognized leader in applied behavioral science. Before leading ideas42, Josh led the Office of Financial Education and Access at the US Treasury Department. He also held previous leadership positions at the Center for Community Change, Random House, Inc., and Booz Allen Hamilton. He holds a B.A. in Economics from Wesleyan University and an MBA from the Yale School of Management.



Josh began by introducing himself and ideas42, an organization applying behavioral science to tackle real-world problems. He explained that ideas42 was founded by academics from prestigious universities to take insights emerging from research in behavioral economics and psychology and apply them to issues like poverty, inequality, health, education, and justice. The organization uses an interdisciplinary approach combining economics, machine learning, psychology, and more to design solutions for problems in over 40 countries, partnering with governments, foundations, and companies.

Josh outlined the agenda for his talk which would provide a brief overview of behavioral science concepts and how they are being used to address two key areas - college completion rates and poverty reduction. He then delved into explaining two major insights from behavioral science. The first is that humans have a range of quirks, biases, and tendencies leading them to make suboptimal or odd choices in different situations. He demonstrated this via an interactive example asking the audience to estimate their likelihood of outcomes like getting cancer or getting divorced. He highlighted the bias of overconfidence. His core message was that these types of quirks are universal, not limited to any particular subset of people. The second big insight Josh shared was that context plays a huge role driving variability and predictability in human decision making, far more so than individual personality traits. He used a historical example around the cockpit design of the B-17 bomber during WWII to illustrate this insight.

Next, Josh gave the audience a high-level overview of ideas42's methodology which emphasizes rigorously diagnosing the specific behavioral bottlenecks causing a problem prior to designing tailored solutions. Transitioning to real-world applications, Josh analyzed the issue of persistently low college graduation rates in the US, which essentially have remained stagnant for decades. Only 60% of students at four-year institutions complete college even after six years. The problem is even more severe for underrepresented minority groups like African American males. Josh shared research ideas42 conducted at San Francisco State University suggesting that struggles with belonging and fitting in, rather than academic ability per se, are pivotal factors driving student drop out decisions. They designed an intervention using peer stories about overcoming self-doubt and hard times during the college journey to help give incoming students a more realistic expectation and assurances that experiencing some difficulties is normal. The intervention combined with supportive reminder texts led to a 10-percentage point reduction in drop outs, with positive spillover effects on GPAs as well.



Shifting focus, Josh discussed how insights from behavioral science can provide a different and deeper understanding of poverty. He explained how conditions of scarcity and lack of resources capture mental bandwidth, limiting cognitive capacities essential for planning and decision making. As an example, Josh described an experiment performed on conscientious objector volunteers during WWII, in which the subjects experienced severe food scarcity over an extended period. The starving participants were shown movies and asked what they recalled most vividly; even though these were young men, it was not the beautiful actresses, but the scenes of eating food that they recalled. Thinking about something obsessively alters the mind and consequently behavior as well. For people in poverty, thinking about money all the time can result in harmful short-term decisions, such as taking out payday loans despite extremely high interest rates. Given these cognitive impacts, poverty becomes self-reinforcing and very challenging to escape. Josh highlighted ideas like universal basic income as potential solutions that could alleviate scarcity constraints and empower more beneficial decision making. He also touched on other interventions informed by behavioral research targeting issues like obesity and educational outcomes.

In closing, Josh fielded audience questions on topics like political polarization, messaging approaches including using data versus narratives, and voter motivation. On polarization, he emphasized understanding the mindsets and perceived threats underlying opposing perspectives rather than attacking character. He argued that expanding civic participation among disaffected moderate voices would help counter rising polarization trends.

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 will be →**Michael LaGamma**←. Please send a copy of any remarks you want included in the CBB to him, *via email please!*

**ALL MEMBERS:** Do not forget to report all your inside and outside volunteer hours at [www.greenwichrma.org/log](http://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](mailto: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.

Photo by **ANDY HOLMES**.

Retired Men's Association of Greenwich, Inc. • 1 West Putnam Avenue • Greenwich, CT  
Visit our website at <https://greenwichrma.org>

## RMA 2024 CALENDAR

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

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