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The Senior Forum

May

2011

IT'S ALL ABOUT FELLOWSHIP

Ridgefield Men's Club *News*

Ridgefield and The Civil War, as Told by Charles Pankanier

Gettysburg

Gen. Lee

Antietam

Fort Sumter

Yes, Our War between the States has been over for 150 years. Recently the Newspapers and Television have been presenting to us recently, details of the horrendous battles that were fought, 600,000 casualties total : Gettysburg, Fort Sumter, Antietam, General Lee, General Grant and more, still in the news 150 years later. The Country rent asunder and we are still discussing, WHY? Was it states rights, as the South in many instances still maintains or was it slavery, as many in the North maintain? Historians have been studying the whys and where fore's of this terrible conflict and still conclusions are inconclusive.

On April 6th 2011 one week before the 150 th anniversary of the war, the RMC was fortunate to hear their own Historian of the Civil War, enlighten us on how our little Town of Ridgefield was faring prior to the war and how it affected the Town during and after the war.

Charlie Pankanier has been studying the Civil War for more than fifty years. Since retiring he has actively pursued his interest and has walked more than forty Civil War battlefields, many as part of Smithsonian study tours and has come away with a single over – riding question; “How did they summon the courage?”

His study keyed in on the part Ridgefield and its' citizens played in the war. A study which he felt had been neglected, over the years. He gave us a picture of Ridgefield, early to mid 19th century, small

(War on page nine)

The Ridgefield Men's Club Newsletter is published ten times a year by the Ridgefield Men's Club.

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Ridgefield Men's Club

54 Danbury Rd. , #216 Ridgefield, CT 06877
(A Non-Profit Social Recreation Club)
(IRS #06-131978)

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The Prez Sez



"Use It Or Lose It" An old cliché, or is there something to it? As a group of aging men, who obviously lead active lives as evidenced by our participation in the RMC, we believe in using it. The brain that is! Recently I read two articles on the subject of cognitive thinking. Neuropsychologists have evidence that keeping the brain 'young' by engaging it in activities beyond the routine happenings of each day, like eating breakfast or reading the local newspaper is very important. Important for brain stimulation and memory maintenance or even enhancement. Wordjumbles, Crossword puzzles, Sudoku, and partner games like bridge are examples of stimuli for thinking and memory And that's good! It makes you think, sometimes even 'out of the box.'

Some time ago I started to create this word puzzle for our Newsletter using words familiar in our RMC vocabulary.

An interesting side note: at the December ladies luncheon Dick Godbout had a similar, but somewhat smaller, puzzle for the gals. They really enjoyed it as they competed for the prize.

This puzzle has 30 words embedded in it on the horizontal, vertical, backwards, & diagonal. If you think the puzzle is too big use 12, 15, or 20 of the words and create your own puzzle. Either way, for sure it will work your brain, and that's definitely good for your noggin! Also, hopefully you'll find it fun to do.

For puzzle see page 4



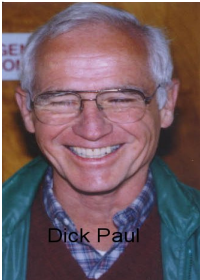
Stork Drops...

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Bulls & Bears

by Dick Paul



It is difficult for a young person to visualize how their 401-k or portfolio grows over a long period of time, especially the fifty years

until retirement age. Unfortunately neither elementary nor high school exposes young people to the details of investing or money management. Therefore unless they get educated in college courses they start investing without much detailed knowledge or tools to guide them.

However it is in the best interest of parents to ensure that their children have the tools and knowledge needed to meet the critical responsibility the children have to plan for their financial needs in retirement. All of this is best illustrated by a series of important questions. When should a young person first start contributing to a 401-k or putting money in an investment portfolio? How much should they put in and how often? What kind of funds should be included and how should the 401-k or portfolio be diversified?

A relatively simple guide for how many years it takes for a

dollar invested at a given annual rate of return to double in value can be found by applying the "Rule of 72". The number of years is simply the number 72 divided by the percentage annual return. For example for a 6% annual return the number of years is $(72/6)$ or twelve years. Thus for the four 12 year cycles represented by 48 years of time the first dollar invested appreciates by a factor of sixteen. This is commonly referred to as the magic of compounding and must be exploited by all investors.

Building on the foregoing a number of important conclusions become obvious. The longer money is invested the better. Start early. The greater the quantity of money invested over time the better. Put in as much as you can on a regular basis. The higher the annual rate of return realized the better. Be aggressive. However all of this must be achieved without taking on undue risk. Extreme risk leads to big declines during periods like the recent credit crunch and may rob your portfolio of the assets needed to make a full recovery. Look at past market behavior to get a feel for a realistic return for a given level of risk.

Employing a spreadsheet it is possible to quantify what will occur between the ages of twenty and seventy based on certain critical assumptions.

For example if one starts at age 20 with an annual salary of \$40,000 and that salary is presumed to grow three percent each year and 10% of the salary is invested in a 401k returning 6% per year by age 70 the value of the portfolio will be \$2,041,000. If the annual amount invested is cut in half (5%) then the age 70 value of the portfolio drops proportionally to \$1,020,000. The age at which contributions to the 401-k start is extremely important due to the compounding effect in the portfolio. For example if the start age is 30 rather than 20 with a 6 % annual return and 10% contribution rate the final portfolio value at age 70 will be two-thirds of that when starting at age 20. Starting at age 40 reduces it further to 43% of the value at age 20 start.

The effect of the per cent annual return of the portfolio can also be shown by taking the case first cited and look at two conditions: 4% and 10% annual returns starting at age 20. For 4% the age 70 portfolio value is \$583,000. For the 10% annual return the age 70 value is \$7.302,000, more than twelve-fold greater than the 4% value. This is why it pays to be aggressive but not to be stupid. It is always important to realize that you are investing not speculating. Buy lottery tickets or go to Las Vegas for the latter.

Brain Exercisers

Here is the puzzle the PREZ has referred to in Prez Zez. To give you a start one word has been filled in. It's fun to do the rest . If you finish in less than 30 minutes, you have been exercising your brain regularly. If it takes you longer you had better start exercising that gray matter more frequently, according to the experts. Have Fun

C	U	P	L	E	D	G	E	A	L	L	E	G	I	A	N	C	E	P	R
O	P	Z	B	S	L	T	G	P	R	E	Z	S	E	Z	H	K	G	M	O
F	I	N	A	N	C	E	S	P	C	O	N	N	E	C	T	I	C	B	A
F	T	R	M	Q	S	V	D	O	N	U	T	S	E	F	I	W	F	E	P
E	L	H	C	O	N	I	P	T	B	O	F	H	J	L	E	M	O	P	S
E	G	N	I	K	I	B	R	O	T	R	B	R	I	D	G	E	B	R	G
F	U	N	F	B	U	I	L	G	R	Q	W	S	N	F	M	P	T	S	N
E	B	S	I	Q	M	L	O	R	I	T	M	E	M	B	E	R	S	L	I
L	V	D	S	F	Y	L	G	A	V	N	S	P	E	A	K	E	R	S	K
L	O	R	H	Z	F	A	V	P	I	D	P	V	A	L	Q	T	W	X	I
O	P	A	I	I	G	R	E	H	A	T	T	E	N	D	A	N	C	E	H
W	S	Z	N	H	Z	D	A	Y	K	D	H	L	P	T	X	V	B	S	D
S	R	Z	G	O	S	S	S	C	I	N	C	I	P	S	P	E	E	K	Q
H	E	I	O	N	A	K	N	E	W	S	L	E	T	T	E	R	R	I	M
I	T	W	L	O	E	F	I	N	W	A	I	T	I	N	G	P	N	I	S
P	U	E	F	R	L	A	D	I	E	S	L	U	N	C	H	E	O	N	L
O	P	N	I	A	F	L	O	U	N	C	Y	C	L	I	N	G	B	G	A
P	M	I	N	R	C	F	W	A	S	G	O	U	R	M	E	T	S	V	Z
P	O	W	G	Y	H	P	O	S	O	L	I	H	P	F	I	S	N	H	I
S	C	H	I	S	E	L	E	R	S	F	R	I	E	N	D	S	H	I	P

30 WORDS

Attendance

Biking

Billards

Bridge

Chiselers

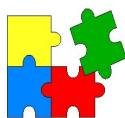
Coffee

Computers

Cycling

Donuts

Fellowship



Finance

Fishing

Friendship

Golfing

Hiking

Honorary

Inwaiting

Ladies Luncheon

Members

Newsletter



Philosophy

~~Photography~~

Picnics

Pinochle

Pledge Allegiance

Prez

RMC

Skiing

Speakers

Wednesday



Welcome, New Members



A warm welcome to Craig Johnson, one of our newest RMC members! Craig should be a familiar face to many of us since he has attended numerous speaker programs at RMC and also the semi-annual luncheons while he was on the waiting list.

Craig was born, raised and resided in Stamford. He moved to Ridgefield 7 years ago. While in Stamford, he worked in Norwalk for 23 years running a parts and service company. It supported a sales company that sold high speed packaging machines manufactured in Europe. Sales were to Fortune 500 companies.

Currently he works full time as a handyman (on our Craftsmen list) and a picture framer. He sings with the Danbury Mad Hatter Barbershop Chorus, has been an adult volunteer for over 20 years with the Boy Scouts, and during the winter runs the shooting program at the Greenwich Country Club (skeet and trap shooting). In addition to these activities Craig is a member of the RMC Chizzlers and also is a member of St. Andrew's Church in Ridgefield.

Craig has three children who all live in Connecticut and 4 grandchildren. He and his wife Diane are well known as the organizers of block parties in their neighborhood!



Joe Schneider was sponsored by Ed Van Dem Amelee two years ago at 87 years young. He made it through the waiting list before he became ninety in November. This has got to be some kind of a record, but methinks he is probably the oldest admitted member

Joe was born in Manhattan and attended the Manhattant School of Aviation and aviation has been his career for many yeras. Joe has also been involved in many historical events. After working for Vought Sikorsky in Connecticut for ten years he migrated to Long Island to start a 40 year career with Gruman. One of the many highlights of his Gruman career was working on the design of the Lunar Module, that Neil Armstrong took to the moon in July of 1969.

Joe earned many citations for his work on the LEM, from there he went to work with new teams to build the F14 fighter plane and other Navy airplanes.

Joe is now retired from Gruman and he and his wife followed their daughter to Ridgefield.. She is an ordained minister and heads up the Association of Religious Communities in Danbury. Joan and Joe have been to every Ladies Luncheon since Joe became a candidate, as well as most Gourmet events.

Its a pleasure and honor to welcome Joe to the company of The Ridgefield Mens Club

In Vino Veritas

By Col. Jack Daniels



The wine consuming public has been slow coming to recognize that the Pinot Grigio grape has a freshness and adaptability over other flavored grapes; this flavorsome offering of the Gods is now coming into its own. At a recent RMC Gourmet Luncheon given at Bernard's in Ridgefield, it proved to be, by a long shot, the most popular. We were seated at a table for ten people of whom two opted for red wine to drink and eight requested white wine. Of these, seven participants chose Pinot Grigio as their white, and one chose Chardonnay.

Some forty years ago, David Lett of Eyrie Vinyards in Oregon was the sole purveyor of Pinot Grigio which he marketed under the French name, Pinot Gris. Whether sold as Gris or Grigio, it translates to "grey". Those people who claimed to sense a definitive difference between the Pinot Gris or Pinot Grigio have been finally routed; a recent testing of DNA showed the grapes are identical.

As an avid member of the ABC club, which for the uninitiated reads, "Anything But Chardonnay", I have lobbied

for and promoted Pinot Grigio because of its versatility. At the Bernard's luncheon it was matched with, and also went well with: chicken, salmon and short ribs. Later, on the computer I googled Pinot Grigio and found a recipe that gave high praise for a recipe melding Pinot Grigio with grilled salmon. If you've been drinking Fume' Blanc or Sauvignon Blanc as a preference for a white with meals, just try Pinot Grigio next time. You may discover the Sauvignon's mineral aspects are missing but you will also find that they are replaced with some pleasant acidity and citrus flavors. Happily, also, Pinot Grigio is less expensive than Sauv Blanc. If an aficionado of Cloudy Bay, you will have noticed that this wine went from \$9 to \$25 in four years. As a sidebar, may I point out that you can find a rare bargain in restaurant wines right here in Ridgefield: the Cloudy Bay at Bissell House is \$38, and is supreme with their scallops. Pinot Grigio can do a lot more than just substitute for Chardonnay or Sauv Blanc. Try the pleasure it gives with oysters and other assorted shellfish. You will be satisfied with how well it fills the role ordinarily assigned to Muscadet or Champagne. In Germany, it is called

Rulander, and is taken often with the traditional wienerschnitzel and a variety of sausages such as bratwurst and liverwurst. When drinking Pinot Grigio remember its origins: a mutation of Pinot Noir, it has many of its antecedents' characteristics. Its berries vary in color from grayish blue to brownish pink frequently on the same bunch. It can easily be taken for Pinot Noir; the leaves are identical.

Pinot Gris is widely planted in France but neighboring countries, Germany and Italy produce more wine from this grape than France. Former Eastern Block countries such as Hungary and Romania also have substantial acreage devoted to it. Despite David Lett's pioneering introduction of the grape to the USA, it is as yet, rarely seen growing or even known in the majority of our vineyards. Nonetheless, it is worth a search to find a domestic Pinot Gris preferably from Oregon and interesting to compare our efforts with those of France and Italy. An even more challenging trial run would be to buy three bottles, preferably at the same cost of Sauv Blanc, Chardonnay and Pinot Grigio and to match them with a variety of foods over a two or three day period. I'm betting that the Pinot Grigio will be the winner!

What's Up!!!

Speakers:

5/18/11, *Chris Nolan & Philip Lodwick, Library Proposal*

6/1/11, *Ladies Luncheon*

6/15/11, *John Frey, State of The State*

Trivia Question:

Three Trivia questions about Easter:

1. *Origin of the word Easter.*

2. *Origin of the "Easter Bunny."*

3. *Meaning of "Easter Eggs."*

Last Months Question:

There are six (6) important details about the attempted assassination of President-elect Franklin D.

Answer:

Chicago Mayor Anton J. Cermak was killed by assassin Giuseppe Zangara on February

15 1933 in Miami Florida(Bay Front Park). His aim was deflected by Mrs. Cross who yanked his arm.

Pool and Bicycle Players Clubs:

Pool Players Club will meet on the first and third Fridays of the month. That would be May 6th and May 20th in Founders Hall starting at 9:30A.M. The next bicycle ride will take place on Friday May 27th. The time and place will be announced at the next meeting. Lee Finkel is the Chairman of these activities, if further information is needed please get in touch with him at lfinkel@gmail.com

Ladies Luncheon and Meeting, June 1st

Any questions can be directed to Ed Van Den Ameele — 203-431-3183 or kayed411@comcast.net

Dig Sigs:

DigSigs next workshop is on Wednesday, May 11, at 9:30 am in Founders Hall when we continue exploring the tools of Photoshop Elements. Information available from Frank Kromer (fkromer@gmail.com).

Memorial Day May 30th 2011



In Flanders fields the
poppies blow
Between the crosses,
row on row
That mark our place; and
in the sky
The larks, still bravely
singing, fly
Scarce heard amid the
guns below.

We are the Dead. Short
days ago
We lived, felt dawn, saw
sunset glow,
Loved and were loved,
and now we lie
In Flanders fields.

Take up our quarrel with
the foe:
To you from failing hands
we throw
The torch; be yours to
hold it high.
If ye break faith with us
who die
We shall not sleep,
though poppies grow

John McCrae

Oracle of the Internet – John Patrick

reported by George Hefferon

Our club has been favored over the years by hardworking, talented and well-informed Program Managers who consistently have brought us outstanding speakers. We have had a key representative of the Irish Republic describe, from an inside perspective, the momentous “Good Friday” accords, the forensic archeologist who just completed a detailed study of Hitler’s demise, the Principle Investigator of NASA’s team of scientists charged with analysis of a comet collision with Jupiter and now the man who’s name is synonymous with ‘Visionary of the Future of the Internet’. He is John Patrick a Ridgefielder and friend of the club. After 38 years at IBM in a range of assignments including VP of Internet Technology, John is currently President of Attitude LLC and a world renowned figure in the field. John first took us on a tour of his grasp of where the net is now in its potential for further fundamental development. He followed this by a survey of some of its basic characteristics and their likely directions for additional blossoming. In the same inimitable fashion as we have seen him exhibit

before, he then captured the key features of this complex maze in a set of 8 simple words and phrases viz. Fast, Always on, Everywhere, Natural, iPad Heaven, Intelligence, Easy and Trusted. As an awed listener I cannot hope to relate all the fascinating aspects of each as he so glibly rolled on in his relaxed but nevertheless clearly focused talk. I would like to touch on some of the highlights that struck me.

Internet:

Fast, Always on, Everywhere, Natural

John Patrick

In thinking about all these other aspects of the net it’s important to keep in mind John’s overview of where we are right now. Against the background of the phenomenal growth and penetration into so many aspects of our lives in such a short time, John categorizes the age of internet applications and its scope as entering adolescence! (What will this all come to when it matures?) Before getting any further into details though, there was an overarching theme that John wove through the whole presentation and that was the main driver he sees on the future highway of

internet development will be ... Healthcare. Many of the examples that he used for instance are related to that application. And he did not hesitate to repeat it quite frequently. The importance he associates with the subject is supported by his mention in passing that he himself is studying on-line of course, medical technology.



The role of the classic PC as the prime entryway to the internet is rapidly coming to its end. The net is now at your fingertips if you so choose. To us old guys, it’s reminiscent of the way Dick Tracy had his concept of the world of information on his wrist in the cartoonist label of “Wrist Radio”

At the conclusion of his fascinating presentation, John graciously encouraged questions from the very attentive audience. Questions ranged over a broad spectrum of aspects including privacy issues, marketing strategies, investment opportunities, etc. Only the exigencies of allocated time brought this session to a conclusion marked by a very warm and prolonged round of applause.

(war from page one)

but thriving, with just a population of 2000 plus. Sectional differences had already risen between the North and South, slavery was one of these conflicts, economy was another. "New York by itself manufactured more stuff than the South combined," he said. The election of Lincoln in 1860 pretty much sealed the deal.

Secession was underway and before Lincoln was inaugurated, seven southern states were gone; after his installation in office the rest of the South saw fit to leave. Fort Sumter was bombarded on April 12 1861 and the war was on.

Charlie cataloged Ridgefield's participation from day one; with two enlistees for the Union, winding up with over 200 Ridgefielders joining the Union forces and one, believe it or not, to the confederacy. Keeler's Tavern was in business during the Civil War. In the 1860's it was owned by the Resseguies family. Their daughter Anna Marie was keeping a Journal titled, "A View from the Inn."

Charlie referenced her journal and quoted frequently from the entries she made during the War. It was her Journal that announced to the Town the Fort Sumter bombardment. He said her en-

tries, about half way through the war, expressed gloominess about the progress of the war and concern about the thousands of lives that might have to be sacrificed. She was probably accurate in her assessment and Charlie related that many folk of the time thought the war was being conducted by a bunch of amateurs.



Keeler Tavern

The soldiers of the time, as described by Charlie, did not have an easy life, disease took many of them. It was said more died from disease than battle wounds, nutrition was bad; training in many instances was poor to none and as the war dragged on desertion became a problem, as well as recruitment. All of this, as well as the high casualty rate being reported and defeats in battle began to wear down our small Ridgefield town. It wasn't as easy as they first thought.

Charlie talked about the 17th Connecticut Volunteer Infantry, "The Fairfield County Regiment." This was the regi-

ment where the greatest number of Ridgefield residents were enrolled. Its commander was William Noble of Bridgeport, a friend of P.T. Barnum. Henry Keeler, from this regiment, was the first Ridgefielder to be killed in battle.

Noble, it would seem from reports, was not the most competent commander in the Army. The 17th was involved in the futile effort to take Fredericksburg but actually didn't taste the haze of war until Chancellorsville, a disaster of magnificent proportions. The Ridgefielders performance was reported to be OK however.

Colonel Noble was wounded and out of service for a few months and subsequently captured in Florida and sent to the Confederate Prison at Andersonville. A place of horror.

Lee in 1863 decided to push his luck and try another invasion of the North moving into Gettysburg, where he was eventually defeated in July. The victory was costly, it was the worst day of the war for Ridgefield and the 17th with 11 casualties.

Charlie focused on the death of Eddie Pickett, the first Ridgefielder to join the Union Army, even though married with one child.

(war con't on next page)

(war from previous page)

He was killed in battle at Gettysburg. "There was an empty seat at the table" said Charlie a common way of demonstrating loss in those days. The war wound down slowly after Gettysburg, the 17th was broken up, casualties continued to mount, as the war moved to the West, Sherman captured Atlanta in September 1864, that put the lid on the war and sealed Lincoln's reelection. Lee finally exhausted and defeated surrendered at Appomattox on April 9, 1865. The war was over!

Lincoln was assassinated shortly afterwards and Ridgefield went into mourning, not only for the fallen President but for the six men who died in combat, 16 from disease and other causes Ridgefield gradually returned to normal and the last Civil war veteran, Hiram Davis, died in 1947.

Charlie gave us a fascinating account of Ridgefield's experiences during the war in much more detail than we had room for in this story.

My interest was peaked to learn more about the role of Ridgefield during the Civil War and I went out and bought his book. It's available at the Keeler Tavern Thrift Shop. If you enjoy history you will enjoy Charlie's story even more than his talk.

NOMINATING COMMITTEE REPORT

Nominations for 2011-2012 Club Year

The following club members comprised this year's nominating committee: Ron Steiger, Chairman, Hal Healy, Walt Dages, John Rosa, Jack Van Blarcom. The Nominating Committee has met. Candidates volunteered to members of the committee and suggestions were received from the membership at large. The slate of Officers and Committee Chairman were nominated by unanimous vote of the committee.

Listed below are the nominations for Club Officers

Ed Van Den Ameerle President

Jack Alexander 1st Vice President

Don Daughters 2nd Vice President

Chuck Rich Treasurer

Roger Scott Ass't Treasrer

Jack Van Blarcom Recording Sec'y

Ray Goddard Ass't Rec. Sec'y

Jim Connelly Communications Officer

Directors, 3 year term, expires 6/30/14

Charlie Pankanier, Jon Elkow, Joe Pontelandolfo

Replacement Dir.(2 Yr) Bob Perry, to fill Jack Van Blarcom unexpired term