2017 INTERNATIONAL CONVENTION

JOIN US IN REGINA, SK, CANADA
JULY 27 - 29, 2017

SPRING 2017 ISSUE

THE CLUB THAT FIGHTS DIABETES
www.cosmopolitan.org
FROM THE EDITOR by Tracy Miller

Spring has sprung, and so has registration for the 2017 International Convention in Regina, Saskatchewan. Check out this edition of COSMOTopics for the schedule of events, registration information, and our own David Letterman’s (a.k.a. John Krysak’s) top ten reasons why you need to be in Regina, July 27 through 29. For the teens in your Cosmo family, a special program just for teens is being offered this year. Business meetings are optional for teens, but the fun is a definite!

Lots of exciting things continue to happen at International. International President David House brings us up-to-date on the status of the bricks project along with the Beacons project. John Krysak shares a better-than-anticipated financial picture, and the remaining Executive Committee officers all have encouraging reports to share as well.

In this edition, we also focus on the Cosmopolitan Diabetes Foundation, legal aspects of giving concerning the Foundation, and an overview of new investment practices within the Foundation. Be sure to catch these articles so that you are well-informed on the works of our US Foundation. I look forward to seeing you in Regina.

MISSION STATEMENT

The mission of Cosmopolitan International is to contribute to community well-being through charitable donations and volunteer service with special emphasis on supporting efforts to prevent and find a cure for diabetes.
Executive Director Update

“The secret of change is to focus all your energy, not on fighting the old, but on building the new.”

– Socrates

Change, adapt, or die. If you find these limited options stressful, you are not alone.

We all know that change is inevitable. Just look at the modernization and advancements that began with the Industrial Age back in the eighteenth century. And then fast forward to the twentieth century and the Information Age. Change takes place in today’s world at blinding speeds, and I think most of us would agree that it is nearly impossible to keep up with change – especially technological change – on a daily basis.

We at Cosmopolitan have seen much change over the past year. Possibly most notably is our new website. While most members have said that they find the new website to be user-friendly, some Cosmos have been reluctant to log on to see just what the new site holds in store. Another area of change has been the awards entry forms. While there were no criteria-based changes to the awards program this year, the awards committee revised the entry forms so that all entries contain the same information and now may be judged uniformly. Unfortunately, there were a few bumps in the road when launching these new forms, which caused undue anxiety for some Cosmos.

I recently returned to college in pursuit of a graduate degree. What an interesting undertaking! Most of my fellow students are in their 20s or – maybe – their 30s. Let’s just say I am in a different age group. They talk of software and apps of which I have never heard. In order to complete assignments, however, I have found myself having to learn new technology and new communication methods when I would very much have preferred my old, reliable, well-known methods. The coursework is challenging enough, and now I have to learn new technology to boot.

The good news is that I am learning what I must in order to be successful in my classes. I am doing it, and we all can do it. I have found that a positive attitude, a willingness to try new things, and the humility to ask for help if necessary have proven to be winning strategies.

I tell you about my challenges with my coursework because I want all Cosmos to know that I completely understand the stress that comes with learning something new. I am right there with you. And that is why I encourage you to reach out to me whenever you feel frustrated or just need to ask a few questions – or a lot of questions. I am here to help you, so please don’t hesitate to contact me.

We all love Cosmopolitan, and the fact is that the millennials who, hopefully, will be filling our shoes live in a much different world than do many of us. If we are committed to Cosmopolitan’s perpetuity, we simply must embrace change. As Socrates wisely tells us, let us focus on building the new and not fighting the old. I know it is a challenge, but I also know that together we can do it.
The Club that Fights Diabetes

Beacon and Bricks

As promised in the last edition of COSMOTopics, we have launched the auxiliary website that houses the Beacon system and the bricks inventory.

The Beacon transactions used to be available on the old CI website, but with limited access. It was difficult to drill down into an account and no printing of receipts or statements existed. That has all changed.

This is the name of the supplemental web site that houses our brick inventory and our Beacon structure. When you first access the site, you will see the following:

Figure 1: CosmopolitanExtras.org home page
The various icons will take you to things like a Q&A page, where questions are posted as they are received, with complete answers. The Documents link will take you to downloadable documents page that currently holds the physical bricks paper order form (online ordering is only a short time away). Once that is ready to go, the shipping cart icon will take you to the online order system, where you will have the option of ordering physical and/or virtual bricks!

The bricks and Beacon icons take you to their respective page where you can search either for bricks or Beacon transaction history.

For example, when you enter the bricks area, you will be presented with a screen that lets you choose between physical bricks or virtual bricks. The search control for physical bricks allows you to search by Club, Federation or Member Name.

Clicking on the magnifying glass icon will take you to the actual brick image, as shown below:

![Figure 2: Brick Search Control](image)

The other option presented on the CosmopolitanExtras.org site is the Beacon structure. Beacon members can search and list their contributions to the Beacon Endowment Fund, and can print statements at any time. Beacon members will soon be able to set up automatic payment option that would post a payment on a monthly basis to spread out their contributions throughout the year. A simple $8.50 monthly recurring charge will qualify a member as a basic Beacon ($102.00/annually). None of us would miss the $8.50 monthly donation. We should ALL be Beacons!

And coming with the ability to post automatic payments will be the ability to record your annual payment online if you desire. And when payments are made at conventions, when the payments are entered, the donor will receive an email receipt for their tax records automatically (assuming you have provided a valid email address to us).

*Continued on the next page.*
Encourage those that are not yet Beacons to investigate what philanthropic good is being done by this endowment and how they could become part of it!

Searching for a Beacon is done in a similar fashion. Enter the last name of the member and click on the search control. (Or use the letter buttons to get a listing of all members whose last name begins with the letter selected). Click on the little Printer icon to produce a statement of the current and past transactions posted to that member’s account, as shown below:

**Figure 3: Brick Presentation**

So promote the Beacon Endowment structure to your club members. Encourage those that are not yet Beacons to investigate what philanthropic good is being done by this endowment and how they could become part of it!
I wanted to share it with you with the thought that it might inspire you to donate to your Foundation by becoming a Beacon or moving up to the next level of Beacon. Maybe it will inspire you to champion a fundraiser for the Foundation. Also, it may give you insight and help you recognize someone you know and to take the next step and ask them to join our great organization.

7 Traits of Philanthropic People Who See Success

This sure sounds like a lot of great Cosmopolitans I know. Philanthropic people strive to promote the welfare of others through the donation of money, property, or services. They come from all sorts of socioeconomic backgrounds, but there are several common character traits of philanthropic people who have seen success in their pursuits:

1. They are altruistic.

Philanthropic people show selfless concern for the welfare of others and venture to alleviate the struggles of others without seeking anything for their own personal benefit. Truly philanthropic acts are done without expectation of compensation or recognition of one’s efforts.

2. They are empathetic.

Philanthropists tend to be empathetic toward the struggles of others. They feel an obligation to do what is in their power to combat these struggles because they view the problems and the hurt that comes with them as their own.

3. They have heightened social awareness.

Philanthropic people tend to have great awareness of their surroundings. Not only are they open to opposing views and new ideas, but they also seek to understand the motivations and obstacles of others in order to better understand their needs and how they can best be satisfied.

4. They are far-sighted.

People who want to make positive change in the world tend to look far into the future. They want to make a lasting impact on society rather than temporarily fixing a problem, and recognize that they must direct their efforts accordingly. They realize that in order to make significant societal change, it is crucial to address underlying structural issues by investing in long-term solutions.

5. They are politically involved.

In order to make structural changes in society, it is also necessary for philanthropists to advocate for political change. That is why many successful philanthropists are known to be advocates. They tend to recognize that while it is important to invest in programs that are shown to produce tangible results, advocacy is also important because it allows progress on a broader scale.

6. They are issue-oriented.

Successful philanthropists seek specific causes to support rather than organizations. They first identify something they would like to see happen in the world and then they go out to look for organizations that can best make this vision a reality. They recognize that specific organizations may be able to tackle one aspect of the problem best and then look for other groups to work on other aspects of the issue. They maintain a holistic view of the issue and use many tools to catalyze these changes.

7. They are business-minded.

Many philanthropic people look at their contributions as investments in society and the economy. They want their money and resources to be used efficiently and in an organized-manner in order to promote self-sustaining change. Accordingly, successful philanthropists look at issues through a business-lens, treating their philanthropic work with the same work ethic as they would their business. Just as they would to promote a business goal, successful philanthropists also capitalize on their resources, drawn upon their networks and use their position in society to promote a cause. This broad view pushes them not to focus solely on contributing to nonprofit organizations, but also to expand their support to for-profit business and legislative initiatives that will propel the cause forward.

– Arin Kerstein

Sources: Academic Impressions, Forbes, Long Beach Business Journal, PC World

Thanks to all the fabulous Cosmopolitans who support their club, federation, Cosmopolitan International and their foundation, with their time, generosity, and commitment.
The Cosmopolitan Diabetes Foundation’s Mission is to support the goals of Cosmopolitan International to find a cure for diabetes by providing a means to support charitable organizations that address education, treatment and a cure for diabetes.

The Foundation Board members are responsible to make prudent decisions with respect to the funds and the Board continues to watch the investment funds so we can continue to have the best income return from our endowment. What does CDF want to accomplish - we want to encourage members to consider becoming a Beacon member to support our endowment fund. Taking a new step is what people often fear so don’t wait to overcome all your objections before you start, or nothing will ever be attempted. Increasing Beacon memberships increases equity which means more income which increases our opportunity to fund diabetes-related grants. If we begin, we will succeed.

It is also that time of year to think about grants and for CDF to receive grant applications. To be considered for a grant, all applications must be received by July 1. Any organization which can show evidence that its funds remain dedicated to charitable, educational and scientific purposes is eligible. All grants must be for diabetes-related purposes.

We want to again share with you a few more responses we have received from last year’s grant recipients. The mission here is not what you do, but the difference you make. With the responses we receive we can see how the grants have made a difference in many lives. It is the start to something great. Will you help us make a difference with a Beacon membership and help CDF accomplish their goal to have more Beacon members?

Do you wonder where the year has gone? I am sure we are all thinking the same as we are again in the last quarter of our Cosmopolitan year. So, what do we want to accomplish yet for the year?

1. **EVMS**
   **Norfolk, VA**
   Grant for continued research at the EVMS Research Center along with comprehensive care to improve the health of the community.

2. **Camp Hickory Hill**
   **Central Missouri**
   For the Diabetes Camp to foster education, self-reliance and active lifestyle in diabetes management and to help in the purchase of tablets and apps to create a digital camp for instant blood glucose monitoring charts.

3. **Children’s Hospital of the King’s Daughters**
   **Norfolk, VA**
   Grant that would help create a new program for teenagers and adolescents with diabetes at a camp retreat which will include recreational activities, cooking lessons and overall diabetes education. They now care for more children with diabetes than any other program in Virginia.

4. **The University of Chicago Medicine**
   **Kovler Diabetes Center, Chicago, IL**
   Kovler Center supports educational outreach for families of children with diabetes at Kovler for Kids event and monogenic diabetes family forum. This Grant will provide assistance for families to attend for education on latest care for kids with Type 1 diabetes.

The Foundation Board again wishes to thank all members and guests for your contributions. If you have any questions about your Foundation or your contributions to CDF, please contact your Federation representative or myself.
January 27, 2017

Ms. Melodie J. Newman
Cosmopolitan Diabetes Foundation, Inc.
1401 S. Costes Road
Sioux Falls, South Dakota 57106-1250

Dear Ms. Newman,

Thank you for supporting EVMS this past year. By choosing EVMS as the recipient of your philanthropy, you have become a partner in safeguarding the health of our community. Because of you, we offer comprehensive care, groundbreaking research, and the next generation of dedicated health care providers.

In 2016, Cosmopolitan Diabetes Foundation, Inc. gave a total of $20,000 to the EVMS Foundation, in support of the mission of improving the health of our community. Should you need an immediate record of your giving to EVMS, please call our office at 706-941-6500 or e-mail donations@evms.edu.

Again, thank you for your generosity and partnership.

Have a happy and healthy new year,

Connie McKenna
Assistant Vice President, Development
Eastern Virginia Medical School

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December 5, 2016

Ms. Melodie Newman
Cosmopolitan Diabetes Foundation Chairperson
1401 S. Costes Road
Sioux Falls, SD 57106

Dear Ms. Newman,

We were so encouraged to receive your generous gift of $5,000 to establish a research grant for diabetes at Children’s Hospital of The King’s Daughters in Norfolk, Virginia. We appreciate your support as you also recognize the impact of diabetes on a child’s life and are willing to support our efforts. Because of you, this program will be able to allow our teams to better manage their diabetes.

We are pleased that you choose us as one of your new grantees this year. We look forward to sharing our progress on the development of the toxic repressor. Because you, we will be able to provide your unique opportunity to our young patients impacted by diabetes.

Your generosity is truly appreciated and valued...we are grateful for your support!

Sincerely,

Elizabeth C. Barlow
Director, Development Office

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Central Missouri Diabetic Children’s Camp, Inc.
Frank By Moll, D.D.
1401 S. Costes Road
Sioux Falls, SD 57106

Dear Melodie J. Newman

Cosmopolitan Diabetes Foundation Chairman
1401 S. Costes Road
Sioux Falls, SD 57106

On behalf of all of us at Camp Hickory Hill – campers, parents, staff, and board of directors, we are very much through the approval of the year. Your donation to Camp Hickory Hill for Diabetes Education is much appreciated. Your check was made payable to the amount of $2,000. It has been assigned towards the purchase of pumps and other medical supplies for these kids.

Again, thank you very much for your great generosity.

Sincerely,

Frank By Moll
Development Director

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3 January 2017

Cosmopolitan Diabetes Foundation
1401 S. Costes Road
Sioux Falls SD 57106

Dear Mr. Newman,

It is with sincere gratitude that I thank you for the Cosmopolitan Diabetes Foundation’s recent grant to the Kivler Diabetes Center. We are touched by your generosity and grateful for all that you do for the diabetes community here in Illinois and internationally.

Kivler remains at the forefront of diabetes care and discovery, a fact that is only possible with support from organizations like yours. Our doctors, scientists, and nurses work all week to treat the best care possible for individuals with diabetes and in order to conduct research that may improve lives across the globe. The Cosmopolitan Diabetes Foundation’s support is critical to our research, patient care, and community outreach that are at the core of our mission.

Thank you for this meaningful gift—we look forward to a continued partnership with you.

Warm regards,

Louis H. Price, MD, PhD, FACP
Professor of Medicine in Medicine and Pediatrics
Director, Section of Endocrinology, Diabetes, and Metabolism
Director, Kivler Diabetes Center
lprice@iuhealth.org
732.702.0100
International President-Elect Update

It is hard to believe the current Cosmo year is quickly coming to an end.

This past year I attended the Leaders Conference in Louisville, Kentucky, and found it to be very informative and educational. ED Tracy also attended, and we discovered that the other Service Clubs were all having many of the same challenges that we face. Prior to the event, we were working on a revision to our training manuals. We took advantage of our free time in the evening and continued to work on the manual. We completed a revised Leadership Manual that condensed many manuals into one and is more up-to-date and with more relevant information. ED Tracy thought that we as a club would be able to save a considerable amount of money and Governors Elect time if we were to have the Governors training on a video conference instead of bringing the Govenors-Elect into Omaha where we had the Winter Board meeting. We had a successful training session, and all governors-elect felt that they were well-equipped for the year ahead.

Mo-Kan Governor Judy Weitkemper and I worked together on a couple of membership events here in Columbia. They were successful having all three Columbia clubs involved in the event and all three clubs gained membership. We both gave presentations along with the individual club presidents. We featured Bunco as a fun event and awarded prizes. We also visited the Topeka Cosmo club and had a membership event with the Emerald City club where three new members joined the club.

In the coming year, I am looking forward to growing our clubs and forming new!
Progress

With the help of all Cosmopolitans, the executive, the rest of the board, and, of course, our Executive Director, we are making progress again this year.

My last report indicated that we were looking at bleak picture for this year; however, with everyone’s hard work and optimism it looks like we are making strides towards a successful year.

Our progress this term is coming in many different ways!

- The website is up and running;
- The virtual brick program is on the verge of being launched;
- Our membership numbers are holding;
- Collection of dues in arrears;

The financial picture is turning around thanks to the progress in all these areas.

Progress was made with the collection of some outstanding dues which were taken by the banking system. Cosmopolitan Past President and current International Judge Advocate Larry Heim worked with Executive Director Tracy to help us to persuade the banking system to hand over our dues – great job Larry and Tracy.

Progress with the virtual brick initiative done by International President David House will help us to generate funds for the international office. With the help of individuals and clubs alike, this will leave a lasting memory of many of our members. Thank you, David.

Progress in preparations for the next fiscal year have been made. Executive Director Tracy prepared the proposed budget which was presented and approved at the Spring Board meeting. Way to go, Tracy!

I am confident that with the help of many we will again have a successful financial year at Cosmopolitan International.

Until we meet in Regina, Saskatchewan, Canada, take care all.

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Marketing and Your Diabetes Alert Dog

When former International President, Richard Gordon, announced his Diabetes Alert Dog Initiative, the idea of a service dog reached not much further than a blind person walking down the street with a highly trained dog at their side. I decided to check with the local endocrinology community to receive some inside enlightenment.

Much to my surprise, I was told that the annual local need for dogs was about five to six diabetics per year. I also asked if they would mind, unless there was a doctor/patient confidentiality issue, recommending to the Rapid City Cosmos suitable and needy recipients. They made it work, and we currently have a waiting list that came to the Club from outside experts without the Club delving into an area over which we have no expertise.

The next research was into what training or trainers were available to fill the need for these dogs. Again, much to my surprise, the gamut ran from a $500 training video or a $1,500 weekend at a trainer’s residence to “learn how to train your family pet” to a fully-trained dog (rescue or personally bred) that ran from about $4,000 to $25,000 or more. Needless to say, the less expensive dogs have waiting lists up to two years while more expensive ones were available in a few months. There were also stories of some trainers with multiple lawsuits pending.

We decided that putting the Club in the middle of that maze was not in the best interest of the Club. Nevertheless, the need remains.

Our conclusion was that we would contact the endocrinologists and staff that recommended recipients, ask the diabetic to do their own research and have them select their own supplier or trainer. We then do our own analysis of the candidate and their trained dog selection like you would any grant request. Our criteria is then based on the amount of money we have available or budgeted, whether the recipient has a reasonable amount of their own money in the purchase and whether this the best use of our funds. We also have the new dog owner sign an agreement that the Club has the right to any reasonable public relations activity, such as newspaper articles, television news reports, marketing handouts, fundraisers for future diabetes alert dog purchases and to include requests for personal appearances by the dog and their owner. The agreement also requests that if the dog/diabetic relationship does not work out and the dog is sold, the Club would recoup their grant investment.

The Club marketing opportunities exist at every step of the process from fundraising by the Club or dog recipient to handing over the check or the dog to the diabetic. We gave a yellow Cosmo t-shirt to a recipient and he wears it when he jogs with his dog. I have weighed the idea of making a vest for the dog with Cosmopolitan International emblazoned on it, but I’m still working on my sewing skills.
Let’s start with the diabetic alert dog program, Paws Saving Lives. You will recall last July whereby we had a first look at PowerPoint slides designed to assist your efforts to communicate the Paws Saving Lives program. Since then, the diabetic alert dog committee – comprised of Deanna Bush, David House, Nancy McDaniel, Jim McVay, Rita Smith and Susan Stagg – has worked to take this program to the next level.

Special thanks to David House for pulling together the SimpleGive online donation program in support of Paws Saving Lives. Through a process of simple texting, donors can make one-time or monthly recurring donations to the diabetic alert dog program. Have you texted your donation to (402) 260-7473 yet? If so, thank you!

In addition to online giving, there is a Paws Saving Lives YouTube video that can be viewed at www.youtube.com/watch?v=jTAzo6qRIWg. Be sure to like this video on your Facebook account. This will help us promote private and commercial support for this very worthwhile program!

Next up is a FAQ frequently asked questions summary. This document is currently being vetted by the diabetic alert dog committee. As a Cosmopolitan International program, it is important that all clubs consistently implement this program. Expect to see this document in the near future. Many of you are asking great questions and this FAQ summary is intended to respond to your questions!

Conversely, the fundraising committee – comprised of Gary Bartlett, John Krysak and Rose LaMantia – has been exploring revenue generation options in support of Cosmopolitan International. This includes but is not limited to sponsorship and advertising opportunities. We envision engagement with commercial companies who specialize in diabetic products and services. Although in its infancy, we have identified conceptual options and are working through each of these potential sources of incremental revenue.

In conclusion, I would like to once again thank the committee members for their commitment to and support of Cosmopolitan International. I would also like to thank our International President David House and our Executive Director Tracy Miller for their tireless commitment and support of all things Cosmo. It’s great to be a Cosmo!
2017 Cosmopolitan International Convention Registration
July 27 – 29, 2017 • Regina, Saskatchewan
PLEASE FILL OUT ONE REGISTRATION FORM PER ATTENDEE.

US Registrations Only
- Online at www.cosmopolitan.org
- By mail to Cosmopolitan International, PO Box 7351, Lancaster, PA 17604
- By fax to 717-295-7143

Canadian Registrations Only
- By email to ducketts@sasktel.net
- By mail to Cosmopolitan International Convention
c/o Shelley Duckett, PO Box 1266, Grenfell, SK S0G2B0
- Phone 306-539-8923 for questions

Attendee Information
Name: __________________________________________________________
Address: __________________________________________ City: __________ State: __________ ZIP: ______________________
Home Phone: ____________________ Work Phone: __________________ Cell Phone: __________________
Email: ___________________________ Club: ____________________________
Kindly indicate any dietary restrictions: ☐ Vegetarian ☐ Vegan ☐ Gluten Free

Package
☐ Complete Package: $275 by July 1; $300 by July 17; no registrations accepted after July 17.

Ala Carte (If not selecting Package)
☐ Opening Ceremony Luncheon (Thursday), $35
☐ Royal Canadian Mounted Police Barracks Tour (Thursday), $50
☐ Friendship Dinner (Thursday), no registration charge
☐ CDF Luncheon (Friday), $35
☐ Wascana Park (Friday), $50
☐ IMAX/Science Center (Friday), $50
☐ Installation Luncheon (Saturday), $35
☐ Awards Banquet (Saturday), $75

Teen Program
☐ Teen Package: $200 by July 17; no registrations accepted after July 17.
Name on Badge __________________________ Are you a Cosmopolitan member? ____________________________
Do you require any special accommodations? ___________________________________________________________

Badge Ribbons (please check all that apply)
☐ Past Int’l President ☐ Governor-Elect
☐ Past Int’l Spouse ☐ Club President
☐ CI Board (includes Governors) ☐ First Timer
☐ Delegate ☐ CDF Board
☐ CFC Board ☐ Beacon
☐ Ruby Beacon (US) ☐ Emerald Beacon (US)
☐ CFC Board ☐ Northern Beacon (Canada)
☐ Governor-Elect

Hotel Information
The host hotel is the Ramada Plaza Hotel Regina, 1818 Victoria Avenue, Regina, Saskatchewan. Cosmopolitan has blocked 80 rooms each night for July 26, 27, 28, and 29. Room rates are $129 CAD for one queen; $134 CAD for two queens. For reservations, please call (800) 316-8704 or (306) 569-1666, extension 7200 or email regina@saskramada.com or online at www.ramadaregina.com and indicate that you are with Cosmopolitan International 2017 International Convention/CGCI17. To guarantee this rate, rooms must be reserved no later than July 5 at 12 p.m. CT. Any rooms blocked that are not reserved by this date will be released after 12 p.m. CT on July 5. Rooms may be reserved at the reduced rate after this time, but availability is not guaranteed.

Airport Transportation
Contact John Krysak at 306-537-5119 or jkrysak@sasktel.net to make arrangements for airport-to-hotel transportation. Alternatives are Uber or taxi service.

Payment Information
☐ VISA, MasterCard, American Express and Discover are accepted. (Circle one.)
Card Number: _________________________________
Expiration Date: _______________ / ________________
Security Code (on back of card): ___________________
Name on Card: ____________________________
Billing Address: ____________________________
Billing City/State/ZIP: _______________________
Total Amount Billed: _________________________

Check enclosed. Mailing addresses above.
Convention fees payable by credit card, money order, or check.
Fees quoted are payable in US funds only. Convention fees payable by credit card, money order, or check (Canadian Cosmos please indicate “US Funds” on your personal check).
No registration will be accepted without full payment. Payment must be received by July 17, 2017.

CANCELLATION POLICY: Cancellations received between July 1 and July 17 will be assessed a ten (10) percent cancellation fee. No refunds will be made after July 17.
HOTEL REGISTRATION POLICY: Per board policy, due to the contractual agreement Cosmopolitan International has entered into with the convention hotel that guarantees certain minimum numbers, any registered attendee that does not stay at the convention hotel will be subject to a surcharge based on the additional fees charged to the convention when room guarantees are not met.

REGISTER NOW!
## 2017 International Convention Schedule

### July 26-30, 2017 • Regina, Saskatchewan

#### WEDNESDAY, JULY 26, 2017

<table>
<thead>
<tr>
<th>Time</th>
<th>Activity</th>
<th>Location</th>
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<tbody>
<tr>
<td>3:00 p.m. – 5:00 p.m.</td>
<td>Registration</td>
<td>Mezzanine (outside Aspen)</td>
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<tr>
<td>6:30 p.m. – 8:00 p.m.</td>
<td>PIP Reception</td>
<td>Pine</td>
</tr>
<tr>
<td>8:30 p.m. – 11:00 p.m.</td>
<td>Viva Regina!</td>
<td>Maple</td>
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#### THURSDAY, JULY 27, 2017

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<thead>
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<td>Registration</td>
<td>Mezzanine (outside Aspen)</td>
</tr>
<tr>
<td>7:00 a.m. – 8:00 a.m.</td>
<td>First Timer Orientation</td>
<td>Birch</td>
</tr>
<tr>
<td>8:15 a.m. – 9:45 a.m.</td>
<td>CDF Board Meeting</td>
<td>Maple</td>
</tr>
<tr>
<td>10:00 a.m. – 12:00 p.m.</td>
<td>CI Board Meeting</td>
<td>Maple</td>
</tr>
<tr>
<td>12:30 p.m – 2:00 p.m.</td>
<td>Opening Ceremonies Luncheon</td>
<td>Canadian Ballroom</td>
</tr>
<tr>
<td>2:30 p.m. – 6:00 p.m.</td>
<td>Royal Canadian Mounted Police Barracks Tour</td>
<td>Offsite</td>
</tr>
<tr>
<td>6:00 p.m. – 11:00 p.m.</td>
<td>Hospitality Suite</td>
<td>Maple</td>
</tr>
<tr>
<td>6:30 p.m.</td>
<td>Friendship Dinner</td>
<td>Offsite</td>
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#### FRIDAY, JULY 28, 2017

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<tbody>
<tr>
<td>8:00 a.m. – 9:00 a.m.</td>
<td>Registration</td>
<td>Mezzanine (outside Aspen)</td>
</tr>
<tr>
<td>8:00 a.m. – 9:00 a.m.</td>
<td>Opportunity and Accountability: Becoming Cosmopolitan President-Elect, Part II (open discussion of steps leading to success)</td>
<td>Cedar</td>
</tr>
<tr>
<td>9:00 a.m. – 11:00 a.m.</td>
<td>Cosmopolitan Educational Forum</td>
<td>Oak</td>
</tr>
<tr>
<td>9:00 a.m. – 11:00 a.m.</td>
<td>Awards Judging</td>
<td>Maple</td>
</tr>
<tr>
<td>11:30 a.m. – 1:00 p.m.</td>
<td>CDF Luncheon</td>
<td>Canadian Ballroom</td>
</tr>
<tr>
<td>1:30 p.m. – 6:00 p.m.</td>
<td>Wascana Park</td>
<td>Offsite</td>
</tr>
<tr>
<td>6:00 p.m. – 9:00 p.m.</td>
<td>IMAX/Science Centre</td>
<td>Offsite</td>
</tr>
<tr>
<td>8:00 p.m. – 11:00 p.m.</td>
<td>Hospitality Room</td>
<td>Maple</td>
</tr>
</tbody>
</table>

#### SATURDAY, JULY 29, 2017

<table>
<thead>
<tr>
<th>Time</th>
<th>Activity</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>8:00 a.m. – 9:00 a.m.</td>
<td>Registration</td>
<td>Mezzanine (outside Aspen)</td>
</tr>
<tr>
<td>9:00 a.m. – 11:00 a.m.</td>
<td>Delegates Meeting</td>
<td>Oak</td>
</tr>
<tr>
<td>11:30 a.m. – 1:30 p.m.</td>
<td>Installation Luncheon</td>
<td>Canadian Ballroom</td>
</tr>
<tr>
<td>1:45 p.m. – 2:45 p.m.</td>
<td>CI Board Meeting</td>
<td>Maple</td>
</tr>
<tr>
<td>3:00 p.m. – 4:00 p.m.</td>
<td>CDF Board Meeting</td>
<td>Maple</td>
</tr>
<tr>
<td>6:00 p.m. – 7:00 p.m.</td>
<td>President’s Reception</td>
<td>Canadian Ballroom</td>
</tr>
<tr>
<td>7:00 p.m. – 11:00 p.m.</td>
<td>President’s Awards Banquet</td>
<td>Canadian Ballroom</td>
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#### SUNDAY, JULY 30, 2017

<table>
<thead>
<tr>
<th>Time</th>
<th>Activity</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>8:30 a.m. – 10:00 a.m.</td>
<td>Wrap-Up Breakfast</td>
<td>Oak</td>
</tr>
<tr>
<td>10:30 a.m. – 12:00 p.m.</td>
<td>Board Gathering</td>
<td>Oak</td>
</tr>
</tbody>
</table>

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Note: Activities and events will take place at host hotel unless otherwise noted. Schedule subject to change.
### COSMOPOLITAN INTERNATIONAL
#### 2017 International Convention Schedule

#### TEEN PROGRAM!

**July 26-30, 2017 • Regina, Saskatchewan**

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Event</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>WEDNESDAY, JULY 26, 2017</strong></td>
<td></td>
<td>Parent and Teen Meeting</td>
<td>Mezzanine</td>
</tr>
<tr>
<td></td>
<td>4:30 to 5 p.m.</td>
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<tr>
<td></td>
<td>6 to 11 p.m.</td>
<td>Teen Welcome Party</td>
<td>Offsite</td>
</tr>
<tr>
<td><strong>THURSDAY, JULY 27, 2017</strong></td>
<td></td>
<td>Breakfast</td>
<td>Offsite</td>
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<tr>
<td></td>
<td>7:30 to 8 a.m.</td>
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<tr>
<td></td>
<td>8:15 to 9:45 a.m.</td>
<td>CDF Board Meeting</td>
<td>Maple</td>
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<tr>
<td></td>
<td>10 a.m. to noon</td>
<td>CI Board Meeting</td>
<td>Maple</td>
</tr>
<tr>
<td></td>
<td>12:30 to 2:00 p.m.</td>
<td>Opening Ceremonies Luncheon</td>
<td>Canadian Ballroom</td>
</tr>
<tr>
<td></td>
<td>2:30 to 6 p.m.</td>
<td>Royal Canadian Mounted Police Barracks Tour</td>
<td>Offsite</td>
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<tr>
<td></td>
<td>6:30 to 11 p.m.</td>
<td>Teen Friendship Dinner</td>
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<tr>
<td><strong>FRIDAY, JULY 28, 2017</strong></td>
<td></td>
<td>Breakfast</td>
<td>Offsite</td>
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<td>8 to 8:45 a.m.</td>
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<tr>
<td></td>
<td>9 to 11 a.m.</td>
<td>Cosmopolitan Educational Forum</td>
<td>Oak</td>
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<td></td>
<td>11:30 a.m. to 1 p.m.</td>
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<td>IMAX/Science Centre</td>
<td>Offsite</td>
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<td>9 to 11 p.m.</td>
<td>Teen Hospitality Room</td>
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<tr>
<td><strong>SATURDAY, JULY 29, 2017</strong></td>
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<td>Breakfast</td>
<td>Offsite</td>
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<tr>
<td></td>
<td>8 to 8:45 a.m.</td>
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<td>9 to 11 a.m.</td>
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<td><strong>SUNDAY, JULY 30, 2017</strong></td>
<td></td>
<td>Wrap-Up Breakfast</td>
<td>Oak</td>
</tr>
<tr>
<td></td>
<td>8:30 to 10 a.m.</td>
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*Note: Schedule is tentative. Business meetings are optional.*
Whether the upcoming convention in Regina is your first or your fiftieth, here are some pointers for knowing exactly what’s what during these fabulous three Cosmo days!

What do I do when I first arrive?

A fun evening in the hospitality suite is planned for Wednesday, July 26, and is open to anyone who pre-registered. The convention officially kicks off Thursday morning, July 27. Registration is open from 7 a.m. to 5 p.m., and you will want to make registration your first stop so that you can get your name badge, pick up other important information, and say hello to Cosmo friends old and new.

What can newcomers go to?

Everything…almost. Newcomers as well as seasoned members who purchased the package registration should feel free to attend all events with the one exception of the Past International President (PIP) reception. Those who have never attended convention previously will not want to miss the First-Timers event, which also is a good refresher for long-time members as well. Those who registered for a la carte events are welcome at the first-timers event, the board meetings and the delegate meeting.

What is a delegate? How do I know if I am one?

Each club selects one delegate per ten members of the club. Your club will select its delegate(s) in advance of international convention. If you volunteer or are asked to serve as a delegate, your club officers will discuss this with you in advance of international convention.

I’m new and don’t really know a lot of people. How can I meet people?

First-timers will wear a ribbon on their name badges indicating that this is their first international convention. Seasoned members are very good about introducing themselves to first-timers, making them feel comfortable and introducing them to other people. If you are a first-timer and aren’t meeting people, just let someone at the registration table know and soon you will find yourself with lots of Cosmo friends.

What should I wear to all the different events?

International Convention, overall, is a fairly casual event. The only event that is formal is the International President’s Awards Banquet, where you will find tuxedos or suits for gentlemen and evening attire for ladies. For the social events such as luncheons, dinners, and offsite excursions, “smart casual” summer attire is appropriate. Board meetings and other meetings at the hotel usually find both gentlemen and ladies in business casual attire.

What if I want to say something at the board meeting? I’m not a board member.

All Cosmos are welcome to contribute at board meetings. Board members typically sit surrounding the board table, and additional seating is provided for non-board members. Board meetings are a great opportunity to learn exactly what’s going on at International.

If you have specific questions about International Convention, please feel free to contact ED Tracy at (717) 295-7142 or email headquarters@cosmopolitan.org. No question is too big or too small. We want to make sure you have all the information you need to have a great international convention experience!

See you in Regina!
We all know David Letterman right? Did you know that one of his most famous multi-visit guests was from Canada? That’s right! One of our past residents was Dick Assman from Regina, Saskatchewan, and he put us on the map. We thought it only fitting to invite you here using the top 10 listings.

#10 Liver Lovers Luncheon Club

The things that happen. Since 1984, local liver lovers have bonded – over liver and onion meals – at the basic City Hall cafeteria at noon on the first Thursday of the month. Meals are spent chomping, reliving liver-meals past, planning off-site events and singing the Liver Lovers Lunch anthem – to the tune of ‘Jesus Loves You’. One regular told me many regulars come without their spouse. She explained, ‘We come to get what we’re not getting at home.’ All are welcome. (And it’s OK if you don’t finish it – I didn’t.)

#9 Warehouse District Bars

Dewdney Ave, just north of downtown, has a few bars filling old warehouses. Best is, by far, Bushwakker Brewpub, occupying a 1913 warehouse with a dozen or so beers, live shows and better-than-average pub fare. Regina is in love with the place.

#8 Cathedral District Cafes & Shops

Several blocks west of Albert St on 13th Ave, the ‘Cathedral District’ is lined with cafes, bookshops and a restaurant or two, making it a walkable alternative from downtown. Best is 13th Ave Coffee House, a cafe serving a mix of all-veggie lunch and breakfast ‘bowls’ on the ground floor or an old home.

#7 Milky Way Ice Cream

Regina’s favorite ice cream spot since 1956, the Milky Way has three windows, each spotted by the long line filling the sidewalk of Victoria Ave. Don’t sweat the wait – you’ll want the time to make sense of the gargantuan menu. There’s some unusual ice creams – the grape hard ice cream was surprisingly delicious – and some locals swear by the milkshakes. Already open for the 2017 season!

#6 Its Pronunciation

It’s not said Regina like the name, but embarrassingly linked, rhyme-wise, with a certain part of the female anatomy. Or as one local DJ puts it, ‘Regina: it rhymes with fun.’ Maybe they should switch to the city nickname, Queen City?
Trial of Louis Riel

North America’s second-longest running theater production (now in its 45th year), the Trial of Louis Riel details the 1885 trial that met the demise of Metis leader Louis Riel. Not well known outside Canada, Riel remains a divisive figure – part traitor, part martyr. (‘I don’t know whether to love or hate him,’ one visitor from Winnipeg told me.) Decide for yourself. The one-act production, held several nights a week in July and August, is well worth a trip to Regina in itself.

Riderville

Regina is home to the ‘Green Bay Packers of Canada’ – who knew? The community-owned Saskatchewan Roughriders football team – one of eight in the Canadian Football League – has a rabid following, despite the team’s lackluster history (most years). Rider fans account for over half of the full league’s merchandise sales. Each game becomes a ‘Riderville’ of gang green outfits, many homemade (We see green Darth Vaders, green Bravehearts, green body suits, green moustaches). Even stands in away games in Edmonton or Calgary are frequently half-green, at least.

Do not resist. Go early, get $6 beers, wave at Gainer (the cutest mascot of all time, gopher or otherwise) and stick to your seats to the end. No matter what happens. The season runs from mid June to November, capped with the championship Grey Cup. 2017 will also see the opening of our brand-new stadium and should you wish there is a game on the Saturday of the convention.

Wascana Lake

Named for the Cree word meaning ‘pile of bones’ (in reference to bison bone piles), this lake occupies Regina’s center, and is easily the best spot for a morning walk or jog. The lake is surrounded by a 2300-acre park, where you’ll find the Royal Saskatchewan Museum, Legislative Building, the University of Regina campus and plenty of wild geese. Coming at dusk? Don’t forget the bug spray.

Mounties

Every Canadian Mountie gets their red serge tunic and Stetson hat via Regina’s RCMP Depot, the Mountie training facility since 1885. Visits to the neighboring RCMP Heritage Centre ties the lore to the present (‘Canada’s FBI,’ per the New York Times), and allows looks at the training facility including its chapel, complete with Mountie stained glass windows. The ‘noon parade’ – at 12:45pm – is open to the public, presently, on Monday, Wednesday and Friday.

And the #1 Reason to book your trip to Regina, Saskatchewan July 27th to 29th, 2017 is...

to Attend the 2017 Cosmopolitan International Convention!

You will be welcomed with open arms, large smiles and plenty of good ole’ Saskatchewan hospitality!

We look forward to seeing you all here. Book early, come early and stay late.

The Club that Fights Diabetes
A New Look for the Cosmopolitan Club of Council Bluffs (CB), Iowa

By Steve Wymore

In February of 2017, Glennay Jundt attended our Cosmo club meeting to receive a check. The money she was about to receive was our contribution to Habitat for Humanity of Council Bluffs. Glennay, HFH Executive Director in CB gave a little talk at our meeting about herself and what Habitat does for our area. She has worked for Habitat for eight years. The last two years she has been the executive director for this service organization. Her duties include running the Re-Store. Here, donated home improvement items are offered for re-sale to those looking for this type of product. She also is involved in the writing and applying for grants to fund the building of homes and educating people how to keep homes functional. She and Habitat for Humanity help to educate adults and children on how to stay out of poverty and teaches them how to stay healthy. These are just a few of their services. When Glennay was finished presenting, she was invited to stay for the rest of our meeting.

A week later she was contacted by our club and asked if she would consider becoming a member of our organization. We invited her to attend our next meeting. She attended and liked what she saw and heard about our Cosmo club. After the meeting, she asked a few more questions, was satisfied with what she heard, and said she would like to join our group. She turned in her application and hasn't missed a meeting since.

One of the things that makes Glennay unique and special to us is she is the first official female member for our club. Our particular club’s membership had been males-only since it began in 1965. Yes, our Cosmo Pals were very active in our club. In fact, we could not have accomplished many of the things that we did over the years without their support. That being said, it was time for us to make the change and recruit females for membership. Glennay has been a real “find.”

Glennay brings many talents to our club including her fine organizational skills. Her friendly personality has already helped her make many friends in the meetings she has attended. Another talent she feels she brings to our club is that she loves to interact with people from varied backgrounds. She wants to make an impact on people, and being a COSMO is one way to accomplish this idea.

When asked what attracted her to our club, she said it was several things. First, Glennay became very interested in our club because of our focus on diabetes issues. Her mother and nephew are both diabetic and have had to deal with the disease for many years. Glennay loves what we are doing with diabetes including the promotion of diabetic service dogs. She also likes what we are doing with our fundraising efforts to promote Camp Hertko Hollow near Boone, Iowa. This YMCA two-week summer camp is open to children and teens to learn about diabetes, how to deal with the disease, and meet other kids who have the same issues. The children and teens find out they are not alone when it comes to living with diabetes.

Second, Glennay likes how we give back to the community through our volunteer work and our financial contributions to help individuals and other service organizations. She felt that our club was a good fit for her, and she stated her enthusiasm and energy could be a real asset to our club. She likes to volunteer herself in many endeavors.

The CB Cosmo club hopes that Glennay is the first of many new recruits who will become part of our group and make a positive impact on our efforts and on our community. The club feels fortunate to have added a new and exceptional member to our club. Hopefully, this will encourage others, both male and female, to want to join our organization. Remember, “It is great to be a COSMO!”

Photo by World-Herald News Service
What do cherry sales, golf tournaments, ushering at hockey games, rodeos, Broadway shows, and working on sports shows have in common? These are just some of the ways that the clubs in the North Central Federation raise funds to assist in the fight to find a cure for diabetes as well as helping other organizations in their communities.

In Sioux Falls, the clubs have come together to provide funds for EmBe to help build a playground for children in their programs. $1,000 from each club was donated this year with a commitment of $2,000 per year for the next four years. Long time Cosmo Darwin Sletten also donated $5,000, amounting to $15,000 for the total donation. They also support Gilbert Camp for children with diabetes by hosting a golf tournament each year. In the past three years, the Noon Club has donated $20,000 to Camp Gilbert from the golf event, or a total of around $100,000 over the past seven years.

The Rapid City Cosmos support the Kamp for Kids which is a camp for children with diabetes. The club has also supported the “Riding on Insulin” program where young people with diabetes and their friends get the opportunity to go skiing. Rapid City gives approximately 65 percent of its funds to diabetes causes and the remainder to other organizations and programs in the Black Hills area. Approximately $40,000 is given to various causes throughout the year.

Fargo-Moorhead club with a membership of approximately 20 members raises about $20,000 through its annual cherry sales with one of the grocery stores in the area. The club supported the YMCA and RACC (Rape and Abuse Crisis Center). The club also sells football pool booklets and does a grilled brat sale at one of the local grocery stores.

The club supports a number of homeless programs as well as youth programs in the community and with donations to the CFC – Valerie Millar Fund, as well as Service Dogs of America.

The Federation covers three clubs in eastern North and South Dakota as well as one in western South Dakota. The membership in these clubs ranges from eight or nine members to approximately 95 members. The distance between the clubs ranges from 250 miles to over 500. The Federation has a total membership of approximately 170 or about 10 percent of International’s total membership. The Federation is also fortunate to have five active Past International Presidents among its membership.
Rockford Polar Plunge

By Chris Zion

On Saturday, March 4, Rockford Cosmopolitan Club members participated in the annual Polar Plunge benefiting Special Olympics. It was the first time that our club had put together a team for this fundraiser. Chris Zion was the Captain of the team that took honors of being the highest sponsored team. With nine Cosmo participating, they raised just over $7,000 in sponsorships. The attached picture was taken immediately after our cool dip.

It was a great day to be a Cosmo!

Sioux City Cosmopolitan Club Donates to help provide Diabetic Alert Dog

By Curt Stoevery

In February 2016, 10-year-old Markiya Emmelkamp was diagnosed with Type 1 diabetes. Sioux City Cosmopolitan Club President John Ward presented a $1,000.00 check to Markiya and her father, Dave, to help provide for a diabetic alert dog for Markiya.

Markiya’s grandfather also had type 1 diabetes, and he and Markiya bonded over their shared diabetes. When they got together, the grandfather would poke his finger and check insulin with Markiya to help her adjust and feel much better. The grandfather recently passed in an accident, and Markiya’s grandmother set up a memorial fund for Markiya’s dog. Now Markiya can keep her grandfather’s memories alive with this dog. Markiya named her dog Pawpi in her grandfather’s memory.

Markiya received her Labradoodle last December and has brought it to several Cosmo club meetings. Markiya’s father, Dave, has become a member of our club.
**ARE YOU AT RISK FOR TYPE 2 DIABETES?**

**TAKE THE TEST... IT’S FAST. IT’S EASY. IT COULD SAVE YOUR LIFE.**

1. How old are you? ........................................... □
   - Less than 40 years = 0 points
   - 40-49 years = 1 point
   - 50-59 years = 2 points
   - 60 years or older = 3 points

2. Are you a man or a woman? .......................... □
   - Man = 1 point
   - Woman = 0 points

3. If you are a woman, have you ever been diagnosed with gestational diabetes? ...... □
   - Yes = 1 point
   - No = 0 points

4. Do you have a mother, father, sister, or brother with diabetes? .......................... □
   - Yes = 1 point
   - No = 0 points

5. Have you ever been diagnosed with high blood pressure? ................................. □
   - Yes = 1 point
   - No = 0 points

6. Are you physically active? ............................... □
   - Yes = 0 points
   - No = 1 point

7. What is your weight category? * ........................ □

**IF YOU SCORED 5 OR HIGHER:**
You are at risk for having Type 2 diabetes. However, only your doctor can tell for sure. **Talk to your doctor** to see if additional tests are needed.

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**Weight (lbs.)**

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<td>6' 4&quot;</td>
<td>205-245</td>
<td>246-327</td>
<td>328+</td>
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*If you weigh less than the amount in the left column: 0 points

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**The good news is, you can manage your risk.**

For information how, visit: www.diabetes.org

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**EVERY 17 SECONDS**

It’s predicted that **86 MILLION Americans have PREDIABETES.**

9 out of 10 don’t know it.

**THE BOTTOM LINE**

Sources: cdc.gov & diabetes.org

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**The Club that Fights Diabetes**
During the past year or so there has been some concern regarding the low returns on all of our CDF investments. After the 2016 convention the finance committee of the CDF Board reviewed and studied the entire investment portfolio. This review included looking at the various fund placements, reviewing as to whether they were invested according to the CDF investment policy and the fees being charged.

Something we hear many times is, “I didn’t know CDF did that.” The truth is that CDF is very diligent in our duties to review our policies and our portfolio. We would, therefore, like to announce to Cosmopolitan membership that after the complete review, the finance committee report was presented to the CDF board and a unanimous decision was made to terminate our relationship with Oppenheimer & Company, Inc. which we used for several years to manage the CDF funds. Going forward, we have transferred the funds to Trust Company of America to be managed by Michal Fraser of Interactive Financial Advisors in Virginia Beach, Virginia. In the following paragraphs, Mike shares with us information about himself, his background, his investment strategy, and a current look at the CDF investment portfolio.

CDF is an investment, one that pays off in many ways. The truth is, we offer so much to our members, and it is easy to miss something sometimes so if you have any questions or comments, please talk to your Federation’s representative or myself. We are always ready to hear your comments and we will find answers to any questions you may have.

From Michal Fraser, CDF Finance Chairman and Investment Advisor:

I feel honored to be able to help in the capacity as the financial advisor of the Cosmopolitan Diabetes Foundation’s investment portfolio as well as the trust that the board has placed in me and my firm.

A little about me. First and foremost, I am a fiduciary for my client’s investments which means by law I am required to put my client’s interest first. So, it is client first, no excuses, no conflicts of interest. And, according to a recent study published in USA Today, approximately 6 percent of advisors out there are true fiduciaries like myself, and I am proud to say I have been a fiduciary since I started as a financial advisor in 1997.

The next thing that is important to know is that I use only regular types of investments like stocks, bonds, equity funds, Real Estate investment trusts (REIT’s) or ETF’s, Exchange traded funds. Not derivatives, equity short selling and options or hedge funds. One of the other important factors to me is total 100 percent transparency of investment allocation, fees and transactions.

Lastly, I also have been very fortunate to have been managing the Norfolk Cosmopolitan Foundation’s investment portfolio for nearly nine years with very good results.
During the past four months, the transfer of funds has taken place and our investment portfolio is now as follows:

Core Model ........................................ $343,264.81
Momentum Model ...................... $339,695.08
100% Bond Fund .................. $170,286.02
Utilities ........................................ $60,288.01
US Aerospace & Defense .............. $58,943.73
Consumer Staples .................. $58,411.67
Inflation Protection Treasury .......... $56,632.45
Energy I .................................. $54,588.26
*Oppenheimer Government Agency Bonds .... $7,937.94
*Oppenheimer Cash Account Balance .... $511.27

Total ........................................ $1,150,559.24

*Denotes investments that have not yet been transferred as of this writing but are scheduled to occur within the next 30 days.

All the above investments are in Exchange Traded Funds (with the exception of the funds noted with *), which are based off indexes and not one stock holding. They are very low cost compared to mutual funds, are truly diversified which helps mitigate risk and are very tax efficient.

The Core Model Strategy:

Diversifies across major asset classes: Equities, bonds, currency, real estate.

- Uses ETFs to enable investors of all sizes to participate and guarantee daily liquidity. Does not try to over-allocate to the best performing asset class to chase performance.

- Does not use leverage, leveraged ETFs or derivatives.

- Uses proprietary risk management techniques to enhance capital protection and growth: Rebalances with objective to minimize volatility; and uses Kill-Switches to exit or re-enter the markets while avoiding prolonged periods when markets plunge.

- Is designed to give investors a clear understanding of the process, to give them the confidence they need to stay invested through periods of volatility and losses so that they benefit from the eventual rebound.

- Is ideal for investors with long term horizon, who need their capital to grow but are worried about the current lack of yield in bonds, the impact of rising interest rates in the future, and the high volatility of equities.

The Momentum Model Strategy:

Momentum is the tendency of securities or asset classes to persist in their performance. Assets that perform positively over a period tend to continue performing well and vice versa. This momentum effect is well documented in the research literature. It is described as one of the most pervasive financial phenomena, likely caused by investor behavior.

The Momentum Strategy is designed to take advantage of this momentum effect in four different asset classes. It selects positions in Equities, Bonds, Real Estate, and Flight-to-Safety based on their momentum characteristics. Assets with positive momentum receive an allocation each time the portfolio is rebalanced, while those with negative momentum are removed from the portfolio.

The portfolio is systematically rebalanced monthly to incorporate changes in market regimes. The overall approach is unemotional and does not allow trading discretion.

The Cosmopolitan Diabetes Foundation

The Cosmopolitan Diabetes Foundation is the charitable arm of Cosmopolitan International. It is the conduit through which contributions may flow from the public to those charitable activities supported by Cosmopolitan International members. It is a non-profit, non-stock corporation organized under the laws of Maryland and recognized by the IRS as a tax exempt organization under section 501(c)(3) of the Internal Revenue Code.
The Cosmopolitan Diabetes Foundation, Inc.(“CDF”) was created by Past International President Thomas Williams, Esq. on December 6, 1976, as a Maryland Nonstock Corporation. It was created for the purpose of being the charitable arm of Cosmopolitan International. If you go to the CDF page on the CI website you will see that as the stated purpose.

Forty years ago, as is the case now, the majority of our Clubs were on the smaller side, and did not have the finances to create their own Internal Revenue Code (“IRC”) 501(c)(3) entity to which members and the general public could donate funds and be able to take a deduction on their income tax returns. CDF was created to fill that void. Clubs could create a charitable purpose fund within CDF to receive tax deductible donations for specific charitable purposes, without the time and expense involved in creating and administering their own 501(c)(3) entity. The Club has the ability to direct the distribution of the funds collected, so long as it is for a permitted charitable purpose.

Distributions from CDF, to comply with the IRC, must be to other 501(c)(3) qualified organizations (such as our diabetes centers) or for other qualified exempt purposes that are charitable, educational, or scientific to name a few. “Charitable” includes relief of the poor, the distressed, or the underprivileged and the advancement of education or science. When the distribution goes to an entity that is not qualified under 501(c)(3) care has to be taken to assure that it is for an exempt purpose as defined above. Here are two examples.

Q: Would an unqualified disbursement from CDF to CI for general purposes be OK?
A: It would not, as CI is not a 501(c)(3) qualified organization.

Q: Could CDF disburse funds to CI for Governor Elect training because it is “educational?”
A: I asked the tax partner at my firm to research this for me. He chuckled and said no research was necessary, because it clearly would not qualify. Although it would be “educational,” it would be for a limited group of the public and not available to the general public. If the funds were to educate any staff the CDF might have, that would be permissible.

I have always advised CDF to use caution when making distribution to other than 501 (c)(3) organizations, by seeking the advice of an independent tax professional.
For your convenience, following is an updated listing of contact information for Past International Presidents since the original printing in the Winter 2017 edition of COSMOTopics. Importantly, Topics would like to apologize to Tom Wilson for omitting his name from the original list.

<table>
<thead>
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<td>(970) 225-1011</td>
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The mission of Cosmopolitan International is to change the world one person and one community at a time. That’s why Cosmopolitan International service projects—however large or small—aim to serve both individuals and communities. Our Clubs across the US and Canada raise funds to assist in diabetes research, as well as help their local communities by sponsoring projects that are used by many people throughout their community.

An application has been prepared to facilitate listing these programs. Applications can be submitted by individual clubs or federations. Once an application is reviewed and accepted as complete, the proposed center/program will be appropriately listed. Applications are available from CI headquarters and are downloadable from www.cosmopolitan.org under Resources, Club and Federation Info.

**Major Cosmopolitan Diabetes Center/Program**

- Primary focus must be diabetes related
- A minimum of $25,000 over two (2) years or $50,000 over five (5) years to a single diabetes oriented entity
- Source of funds must be Cosmopolitan members, clubs, or federations
- Application (or letter) to be submitted to CI Board for consideration
- Must provide specific information to CI Board to show how criteria have been satisfied

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**EASTERN VIRGINIA MEDICAL SCHOOL, STRELITZ DIABETES CENTER**
855 Brambleton Avenue, Norfolk, VA 23510
B 757.446.5909
Jerry L. Nadler, M.D., FACP, Director

**COSMOPOLITAN DIABETES CENTER, UNIVERSITY OF MISSOURI-COLUMBIA**
One Hospital Drive, Columbia, MO 65212
B 573.882.2273
Jeff Robbins, Administrator

**THE COSMOPOLITAN FUND FOR CHILDREN, VALERIE MILLAR ENDOWMENT FUND**
PO Box 394, Sioux Falls, SD 57101-0394
B 605.333.7315
Dr. Laura Davis-Keppen, M.D.

**CRUSADER CLINIC/COSMOPOLITAN DIABETES PROGRAM**
1200 West State Street, Rockford, IL 61102-2112
B 815.490.1600
Gordon Eggers, Jr., President and CEO

**CORNBELT DIABETES CONNECTION, INC.**
9905 South 173rd Circle, Omaha, NE 68136
H 402.895.6732, C 402.290.3471
Terry Sanford, Chair
tsanford77@cox.net

**HEALTH CARE ACCESS - COSMOPOLITAN DIABETES PROGRAM**
330 Maine St., Lawrence, KS 66044
B 785.841.5760
Shelley Wakeman, Executive Director
director@healthcareaccess.org

**DIABETES INCORPORATED**
12955 Bogus Jim Road
Rapid City, SD 57702
Deanna Smith, Executive Director
B 605.341.1273
**Major Cosmopolitan Community Center/Program**

- Primary focus is non-diabetes related
- A minimum of $25,000 over two (2) years or $50,000 over five (5) years to a single non-diabetes oriented entity
- Source of funds must be Cosmopolitan members, clubs, or federations
- Application (or letter) to be submitted to CI Board for consideration
- Must provide specific information to CI Board to show how criteria have been satisfied

**COSMOPOLITAN INDUSTRIES, LTD.**  
28 34th Street E, Saskatoon, SK S7K 1R5 CANADA  
Peter Gerrard, Director  
B 306.664.3158

**SPECIAL LEARNING CENTER**  
1115 Fairgrounds Rd. Jefferson City, MO 65109  
B 573.634.3070  
Debbie Hamler, Executive Director  
dhamler@speciallearningcenter.com

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**Cosmopolitan Supported Diabetes Program**  
(Not to be confused with the Major Cosmopolitan Supported).

- Primary focus must be diabetes related
- A minimum of $5,000 over two (2) years or $10,000 over five (5) years to a single diabetes oriented entity
- Source of funds must be Cosmopolitan members, clubs, or federations
- Application (or letter) to be submitted to CI Board for consideration
- Must provide specific information to CI Board to show how criteria have been satisfied

**ELGIN COSMOPOLITAN CLUB DIABETES EMERGENCY RESCUE FUND**  
Social Service Department, Sherman Hospital  
934 Center Street, Elgin, IL 60120  
B 847.742.9800

**UNIVERSITY OF CHICAGO MEDICINE**  
Kovler Diabetes Center  
900 East 57th Street, Chicago, IL 60637  
Peggy Hasenauer, MS, RN, Executive Director  
B 773.702.2371, Direct 773.834.4789, C 773.412.4171  
kovlerdiabetescenter.org  
www.facebook.com/kovler.diabetes.center

**SETBAID SERVICES’ DIABETES CAMPS FOR CHILDREN & TEENS WITH DIABETES**  
PO Box 196, Winfield, PA 17889-0196  
B 570.524.9090 or 866.SETBAID  
Mark Moyer, MBA, MHA, Executive Director  
www.setbaidservices.org  
info@setbaidservices.org

**RAPID CITY REGIONAL MEDICAL CLINIC- ENDOCRINOLOGY AND DIABETES EDUCATION**  
640 Flormann Street  
Rapid City SD 57701  
Dr. Thomas Repas  
B 605.718.3300
Would you like to increase sales for your business? Advertise in Topics! Want to wish a fellow Cosmo a happy birthday? Advertise in Topics!

All ads should be submitted to headquarters@cosmopolitan.org. If placing a business ad, please send your artwork via JPEG (minimum resolution of 300 dpi) or high resolution PDF. Vector artwork (.eps, .ai, .pdf) with fonts outlined and 300 dpi embedded images, is preferred. If placing a personal message, simply send the wording of the message and we will do the design work.

Please make checks payable to Cosmopolitan International and mail to Cosmopolitan International, PO Box 7351, Lancaster, PA 17604. All messages should be in good taste and must be approved by COSMOTopics editor.

Please contact Executive Director Tracy with any questions at (717) 295-7142 or (800) 648-4331 or email headquarters@cosmopolitan.org.

**GET YOUR MESSAGE OUT!**

Cosmopolitan members now have the opportunity to place either a business ad or personal message in the pages of Topics.

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**Costs are as follows:**

- 1/8 page (2"H x 3.5"W) .............. $25
- 1/4 page (4.75"H x 3.5"W) ........... $50
- 1/2 page (5"H x 7.5"W) .............. $75
- Full page (10"H x 7.5"W) ............ $100

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**Eighth page ad size**

YOUR AD HERE

**Quarter page ad size**

YOUR AD HERE

**Half page ad size**

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In Memoriam

The entire Cosmopolitan family joins in extending sympathy to the families of those Cosmos recently lost:

- Allan Schrunk – Johnson County
- Bill Beatty – Emerald City

Sympathy also is extended to the following Cosmos on the loss of their loved ones:

- Velma Cooper – mother of Lee Cooper, Council Bluffs
- Herman Wesley Cox – father of Terry Cox, Lawrence River City