Next Meeting: Monday, March 15, 2004 Elks Lodge 1475 Creekside Drive Walnut Creek

Call 806-8874 by the Thursday prior to the meeting to cancel your standing reservation or to bring a guest!



Trampas **Topics**

March, 2004



Sayings of the 2004 Big Sir Tom Robinson

It is hard to believe that my tenure as Big Sir is ¹/₄ of the year over and I still have not found a "Taster". I did have one offer however it came with some baggage. The individual who offered wanted to determine which line would go first to the buffet. I naturally declined.

I feel pretty good in that I had only one complaint concerning seating and it was not the arrangement! There are still a few persons who move seating cards. This irritates the person who gets moved, but also, me. They come to me and complain and I had nothing to do with the movement. Please honor the placement of the cards. There are always enough seats, so everyone has a place to sit. Who knows, you may become acquainted with someone that you find extremely interesting.

Since this is our 20th year as a branch, I am asking the 10 charter members to join me at the head table and to say a few words about their early days as a new branch member. This month, Bill Haves is the honoree.

Reminder – If you want to take part in the SIRS Day at the Giants on Thursday, July 22^{nd} , you have to make your intentions known as it closes out on April 1st. There are applications at the "Travel Desk"

Ladies Day Dinner Dance, May 19th, is being held at Blakes at Boundary Oaks. The dance music will be provided by "The Diplomats". You have a choice of Beef Filet or Salmon. Wine will be served with dinner (2 bottles per table) and a "no host" bar at reduced prices. You get all of this for \$25.00 per person. "Such a Deal" as they would say in New York. Hope to see you all there.

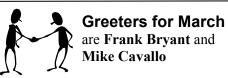
"The man who is a pessimist before forty-eight knows too much; the man who is an optimist after forty-eight knows too little". Mark Twain

Reminder:

Our Branch Webmaster, Floyd Skelton, has created an online calendar for all the planned Branch 116 activities. It is an excellent product and can be accessed at

http://home.att.net/~trampas1/2004 Calendar/

The Branch 116 main website is constantly being updated and can be accessed at http://home.att.net/~trampas1/



are Frank Bryant and Mike Cavallo

Menu for the March Luncheon



March Birthdavs When you see these members. wish them a Happy Birthday!

Belden. Peter Fend, Werner Fioretti, Renzo Harrington, William Hubrig, Walter Johnston, Robert Lake, Robert Lennon, Joe Leschot, Ronald Lockwood, Frank Loder, Robert Massaro, Fred Mc Cord, William Mix, Robert O'Connor, Charles Peterson, John Plank, Llovd Radakovich, Ronald Remorini. Victor Thomas, Ross Thomas, Terry Verhaeghe, Arthur Welsh, Donald

Horoscope for Pisces / Aries

You will make several impulse purchases. Fortunately, you will be able to return all of them, except for the Hormel "100 Years Of SPAM!" decorative wall clock.

Branch 116 Leadership for 2004

Executive Committee



Big SIR

Tom Robinson

798-4276



Little SIR Ron Domer 838-8320



Secretary Jack Bevis 254-7256

Board of Directors



Asst. Secretary Matt Arena 946-0404



Treasurer **Don Roberts** 672-7698



Asst. Treasurer Bob Shader 939-8421



Pat Bermingham 930-9477



Doug Brown 825-7475



932-6259



Tim Hubbard 944-0472



Bill McCallum 939-5045



Dick Thomson 944-1760

Ken Harold



Committee Chairmen

Attendance Audit Bridge Candy Sales Chaplain Christmas Luncheon Computers Fishing Golf **Golf Handicap** Greeters Historian Host Interviewer

Jim Nachtweih 838-7417 Dick Thomson 944-1760 Dan Pope 939-5483 Jim Pope 837-4980 Terry McGovern 672-7687 Harry Shaner 933-2493 Jim Shurr 937-9142 944-1760 Dick Thomson Terry Miller 686-9298 Phil Jenkins 837-7881 David Harris 672-5543 Ed Regalia 934-6313 Matt Arena 946-0404 Frank Crua 932-0975 672-2885 **Bill Mowris**

Investment Ladies Day Membership Membership Roster Newsletter Editor - Proofreader — Distribution Photographer Piano Poker Sunshine Travel Volunteers Webmaster

Ben Smith 820-5403 Jim Shurr 937-9142 Roland Scrivner 938-9078 Dick Thomson 944-1760 Phil Goff 831-3692 John Maclay 937-2399 Lynden Laird 937-1368 Ken Miller 256-9419 Bob Lake 837-4054 **Bill Harrington** 935-1625 Art Donaldson 934-8391 Kirk McVean 9375403 Bob Kinser 837-8886 Floyd Skelton 838-2515



Jim Nachtweih February Attendance

Attendance at the February 16th meeting totaled 233 persons, including 212 members, 2 visitors, 17 guests. 1 speaker and 1 inactive member. There were 30 excused members and 18 unexcused members. The unexcused members will be asked to pay for their missed lunch.



Roland Scrivner Membership Summary for February 2004

Total Current Members - 258

This Month's Inductees - 2

Those in Interview Stage - 7

Total in Process — 9 On Inactive Status — 23

Left the Branch — 1

New Members Inducted on February 16, 2004

Joseph D. Ostler, Norma 1017 Camino Verde Walnut Creek, 94597 930-8857 norjoe28@aol.com New York Life Robert E. Nichols, Sheila 1732 Elmhurst Ln Concord, 94521 682-7887 Kaiser Aluminum **Kuehner, Bill** #167 To Inactive #305-Health



Art Donaldson

SUNSHINE REPORT

DICK LAKE fell at home and broke his right hip on February 5. He is now back home recuperating.

ART HIRSCH continues to undergo chemotherapy for cancer of the right lung. He has been advised to avoid large groups for now but is anxious to get back to his regular activities.

JACK CASSETTARI is continuing to recover from heart bypass surgery on December 5. He is missing the golf course while recuperating at home.

Extremely pleased to report that **PETE BELDEN, ED KOSTERS, ERNIE PURCELL, DICK SOCOLICH, and HAL SORENSEN** were all able to attend the February meeting. Welcome back SIRs!

Please let Art Donaldson (<u>dnldsn@earthlink.net</u> or 934-8391) know of any Sunshine concerns.

Please Remember our Rules of Attendance and Membership for Branch 116

<u>Regular members missing 3 consecutive meetings</u> without notifying their attendance chairman or attending less than 7 meetings within the last 12 months, shall be notified by form letter of their membership termination. Certification of attendance at another Branch meeting will be considered a credit to the attendance record. (Maximum of 2 visits per calendar year).

<u>Non-Responsibility Clause:</u> All travel events and other activities sponsored by Sons in Retirement, Incorporated, or its Branches, are for the convenience and pleasure of the members and their guests who desire to participate. Sons in Retirement, Incorporated, and its Branches do not assume any responsibility for the well being or safety of the participants or passengers, of their property or any damages whatsoever, in any manner pertaining to said travel activities.

<u>Checks for trips</u> of 3 nights or less must be made payable to the Branch conducting the trip. Checks for trips in excess of 3 nights must be made payable to the travel agency involved.

Our Guest Speaker for the March Luncheon is:



Michael P. Lebsack Lieutenant Commander, U.S. Coast Guard

Lieutenant Commander Michael Lebsack is currently serving as the Chief of the Marine Environmental Response Division in Coast Guard Marine Safety Office San Francisco Bay. As the Division Chief he supervises daily operations to assess, investigate, and initiate responses to oil discharges, hazardous material releases, and potential weapons of mass destruction incidents for nearly 1900 miles of coastline and inland waterways in the northern half of California, Utah, Nevada, and Wyoming.

A native of Spokane, Washington, Lieutenant Commander Lebsack earned his commission and Bachelor of Science Degree from the United States Coast Guard Academy in New London, CT in 1991. In his 13 years of service, he has enjoyed a wide-array of operational assignments that have taken him throughout the United States with tours on the East Coast, Great Lakes, Alaska and California.

Lieutenant Commander Lebsack is married to the former Donna Lynn Cohen of Waterford, CT. They have three sons, Jacob (9), Jesse (5) and Jeremiah (3).



Terry Miller Area 2 Fishing Report for March, 2004

On Thursday, February 19th, some 24 members and guests of the Area 2 Fishing Group made their way to Emeryville for a "Day at the Races". As is usual for these gatherings, the weather cooperated (the day was overcast but no rain). And . . . most importantly, the track was fast. We, of course, had lunch at the fabulous Golden Gate Fields Turf Club and enjoyed a terrific buffet lunch. There was even a way to get seconds in the event you didn't get enough the first time through. Wow!!! Bob Olson, Branch 116, Chaired the event. As usual, the wives were the big winners. Funny how they calculate their winnings (no deductions for what they started with). Anything to make them happy. Lots of fun, and you missed a great time. Several of the wives had their picture taken with Jockey Adalberto Lopez. Lopez, Riding Burning Brite won the 3rd race which was in honor of our SIRS Fishing Group.

Next week (February 26 to 29th) is the International Sportsmen's Expo at the Pleasanton Fairgrounds. If you like boats, fishing gear, rifles and shotguns and a plethora of trips for outdoor activity, that's the place to go. You'll see every size, shape and description of outdoor enthusiast (and every sort of scruffy beard) taking in the scenery. Worth the price of admission.

The Fishing Group is almost over the "looking and talking" stage and back into real fishing again. The year's first formal trip is to Comanche Reservoir in the foothills outside of Stockton. The name of the game is "Trout", and there should be plenty of good ones for the taking. For accommodations, this time we'll be staying in luxury in Angels Camp in time-share condos. Trip will be from March 22 to 26th. There's still room and anyone interested can call Harold Knudson the fishmaster for the trip at 925-283-7978.

Things then heat up for the Collins Lake (near Marysville) trip for trout and perhaps kokanee April 13 through 16th. In May we're off to McSwain/McClure Reservoirs (outside of Turlock) from May 3 through 7th. This is a "camp only trip", and the rugged outdoorsmen are easily separated from the others (by who goes on this one). From there we have the Norden Trip to Tom Hensley's cabin for fly and lake trout fishing (June 20 to 25th) and to Bill Hooy's cabin in Grass Valley for fly and lake trout fishing (July 25 to July 29th). Don't forget the "family social" expected to be held in mid-June. There's much more to come, so attend one of our meetings (usually on the 4th Thursday of every month) at the Legends Sports Bar and Grill at the Diablo Golf Course at 4050 Port Chicago Highway in Concord, commencing at 8:30 a.m. For further information, please contact Bill Hooy (Big Fish)(925-686-2627); Terry Miller (Branch 116 Coordinator)(925-686-9298) or Tom Hensley (Secretary/Treasurer)(925-937-0605). All SIR members and guests are welcome and, indeed, encouraged, to participate in the fishing trips as well as attend the monthly meetings.

\$ums In Retirement Financial Group



Ben Smith

The March meeting of "\$ums In Retirement "will be held on Wednesday, MARCH 24, 2004.

The meeting will be held at Diablo Creek Golf Course (Grill Room), starting at 8:00am. We will have breakfast at anytime after 7:00am.....The "Hot Cakes" and coffee are excellent.

The January \$ums in Retirement Speaker was Tom Kopas of Pring Turner Capital Group Following are Tom's thoughts about the 2004 INVESTMENT OUTLOOK

We see a very important shift occurring in 2004 that will likely reverse the most recent pattern and place the advantage squarely with quality companies known for consistency in earnings and dividend payments. While we continue to expect the bull market to extend its gains, portfolio tactics will be adjusted to take advantage of the normal cyclical changes currently taking place. For instance, profit growth has already peaked for this cycle. Although corporate profits will continue to grow, they will do so at a much slower pace than 2003. A decelerating profit cycle means companies with stable earnings, higher dividends and quality balance sheets will likely outperform the more speculative lower-quality issues. Our conservative investor portfolios own core holdings in quality companies and should benefit in this environment.

As 2004 began, another very important shift has taken place as our proprietary Inflation Barometer has just moved to a rare reading of 100%, indicating that all of the components within the barometer are forecasting higher commodity prices ahead. To add fuel to the potential inflation fire, Chairman Alan Greenspan has publicly stated the Federal Reserve intends to keep an "easy money" policy in place well into the economic expansion. With early alarms sounding, we think the Fed may be making a mistake and risks letting the inflation genie out of the bottle. This will certainly serve to complicate the investment decision-making process in 2004, as any re-kindling of inflation will have dramatic impact on stocks, bonds, and the U.S. dollar. Our bottom line conclusion for the stock market, which has not experienced a 5% or more correction in price since the bull phase began last March, is that it will likely experience at least a 10% setback sooner rather than later in the year.

The Effect of Higher Interest Rates on U.S. Treasury Note Values

Example: \$10,000 - 10 year U.S. T-Note with 4% yield

Approximate Value at Various Future Interest Rates

\$10,000	
\$9,600	
\$9,225	
\$8,860	
	\$9,600 \$9,225

For the bond market, rising inflation and interest rates means lower fixed-rate bond prices ahead. Right now, the risk of capital losses in fixed rate notes and bonds does not seem worth the relatively low yield they currently offer. The table illustrates the effect of higher interest rates in U.S. Treasury note values. For example, a mere 1.5% increase in the 10-year U.S. Treasury note yield (from 4% to 5.5%) will result in an approximate 12% loss of the principle value, thereby wiping out about three years of income return. For the time being, we

favor adjustable or floating rate securities as a safer alternative.

All in all, 2004 is shaping up as a very favorable environment for quality, income-producing stocks that are the foundation of your portfolio. Any near-term market weakness will present opportunities to add to portfolio positions in those areas we think will respond best to this phase of the business cycle.



Jim Pope

Bridge

The winners of the February Round Hill meeting were: Jim Nachtweih, Bob Anderson, Jack Butler, Bob Singleton, and Terry Thomas. A small slam was made by Ben Yeraka and Paul Floyd. There was also a Grand Slam made by Oscar Krikorian and Dick Nebinger.

We finished out February at the Diablo Country Club where the winners were: Ali, Warren Westrup, Paul Floyd, Jim Pope, and Milt Greenstein. Also Lou Sandor and Milt Greenstein registered two small slams.



Floyd Skelton AI & Dick Curry

Area 2 Computer User Group

Meetings of the Area 2 Computer Users Group are held at the Social Hall of the Walnut Creek United Methodist Church, 1543 Sunnyvale Ave. (off N. Main, one block north of the Treat/Geary/N. Main intersection). Meetings are normally held the 3rd Thursday of each month from 9:30 to 11:30 a.m. All SIR members are invited to attend these informative sessions.

The next meeting will be March 18, 2004. **Dean Steichen**, from Branch 8, will show us how to upgrade our computers including adding/replacing hard drives, RAM, CD/DVD burners, and cards. Never seen the inside of a computer? This is your chance. It's easy and fun. Additionally, we will address your computer questions and problems and will identify some cool sites to visit on the Internet. For more information

please visit our web site at: <u>http://home.alt.net/~area2computer/</u>.

Some Barely Funny Computer Humor:

One day a young man was walking down a road when a frog called to him. "Boy, if you kiss me, I will turn into a beautiful princess."

The young man picked up the frog, smiled at it and put it in his pocket.

Now the frog was upset. "Boy, what is the matter?" the frog cried. "I have told you that I am a beautiful princess, and if you kiss me, I'll be yours."

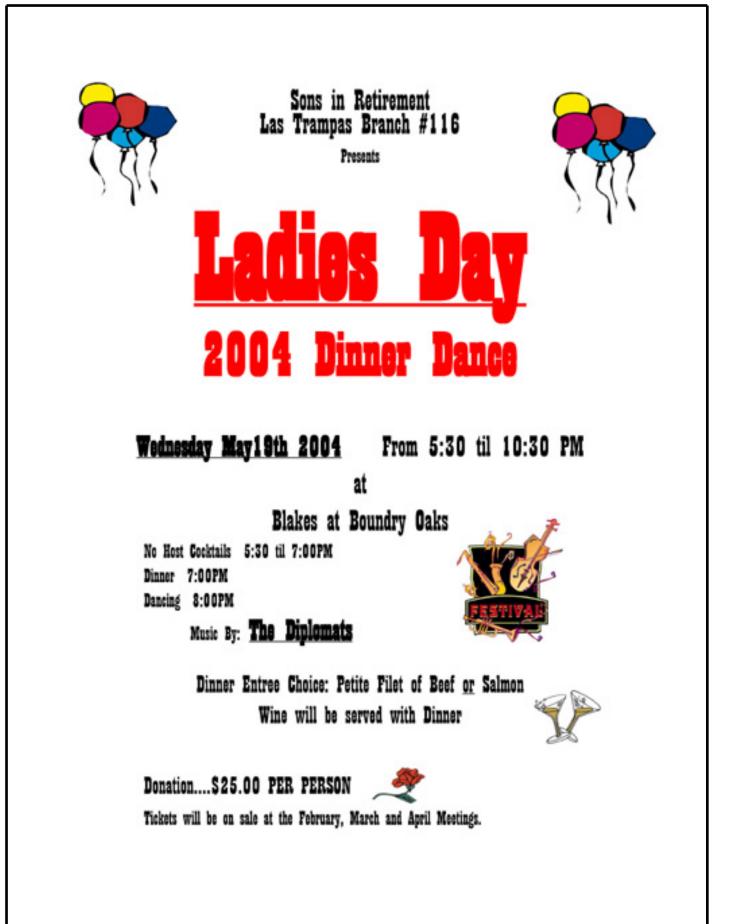
The young man took the frog from his pocket, looked at it, smiled and said: "Look, I'm a computer programmer. I have no time for a girl friend, but a talking frog is cool!"

Have You Heard This One?

Sherlock Holmes and Dr. Watson go camping and pitch their tent under the stars. During the night, Holmes wakes his companion and says: "Watson, look up at the stars, and tell me what you deduce."

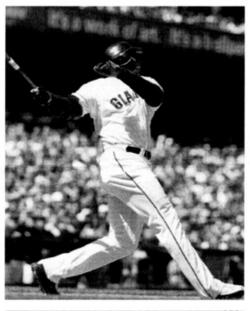
Watson says enthusiastically: "I see millions of stars, and even if a few of those have planets, it's quite likely there are some planets like Earth, and if there are a few planets like Earth out there, there might also be life."

Holmes replies: "Watson, you idiot. Somebody stole our tent."



ALL SIRS DAY 2004

AT SBC PARK





THURSDAY, JULY 22nd • 12:35pm

\$32 - LOWER BOX (limited availability)
\$19 - VIEW RESERVED SEATS
\$16 - LEFTFIELD BLEACHER SEATS

Watch as the San Francisco Giants battle their division rivals, the San Diego Padres!

Join us in celebrating the SIRS 27th Anniversary at the ballpark. All participating branches will be recognized on the scoreboard and in a special homeplate ceremony for Northern California SIRS.



VS



Purchase your seats now. Seats are assigned on a firstcome, first-served basis! Please have alternative seat choice ready as first choice may not be available at the time of booking.

ALL SIRS DAY AT SBC PARK

SIRS seats guaranteed through April 1, 2004. As available after that date. For more information, you may contact the San Francisco Giants at 415-972-2298.

Please reserve the	following number of tickets for:
ALL SIRS	DAY at SBC PARK
Thursday,	July 22nd • 12:35pm

Full Payment Enclosed	\$
 Postage/Handling per order	\$ 5.00
 No. of Leftfield Bleacher Seats (\$16.00)	\$
 No. of View Reserved Seats (\$19.00)	\$
 No. of Lower Box Seats (\$32.00)	\$

No refunds or cancellations

SIRS Branch #	Giar	its Account # (if	available)				
Your Name							
Address							
City/State/Zip							
Day Phone	E·	mail					
Enclosed is my ch	neck or money order pay	able to the San Fra	ncisco Giants				
Send payments to:	o: Jim Wyatt 843 Overlook Court San Mateo, CA 94403						
Please charge my	CINITS METER VILA	Mastercard	Discover				
Card No			Exp				
Signature							





TRAVEL- Kirk McVean and Jim Cobb

Pick up brochures, forms, etc., at the travel desk at the luncheons. Payment should be made to the travel agency arranging the event unless otherwise stated in the announcement.

Local Travel

March 18, 2004

"Day at the Races" Our annual trip to Golden Gate Fields to visit our money we left last year. Includes Turf Club Admission, Lavish Buffet lunch and program. Cost is \$32.00 with r/t bus transportation and \$19.00 on your own. Contact **Charlie Kiser** Br. 146 @ 274-1575

April 11 and 14, 2004

SIR Day at the Warriors. Details yet to come, but you can contact **Jim Wyatt** @ 650-345-3494.

Not So Local Travel

March 29-30, 2004

Debbie Reynolds at Reno Hilton Hotel

Monday, depart Rheem Shopping Center at 8:00 AM. Circus Circus casino stop, Reno Hilton show and overnight. Tuesday, Golden Phoenix Casino, Boomtown casino and homeward bound. Tour price \$110/dbl. Occupancy and a \$17 single supplement. Includes a \$35.00 bonus and meals. Contact Fred Stammen, Br. 171 @ 283-1956

<u>April 17-24, 2004</u>

Steam boating on Columbia, Willamette &

Snake Rivers. Cruise on 3 great rivers of the Pacific Northwest aboard the Queen of the West Steamboat. Follow the Lewis and Clark Exploration Route. Includes r/t air to & from Portland, 7 night cruise, all shore excursions and on-board meals. Cost \$2840.00 p/p d/o. Book before 9/23/03 and receive \$150.00 discount. Contact **Bob Hagler**, Br. 8 @ 934-7620.

Not So Local Travel (cont.)

April 30-May 5, 2004

"Ramona Pageant", Bakersfield, Palm Springs, Hemet, Ventura and San Luis Obispo. Dinner and performance at the **Crystal Palace Theater**. Dinner and performance of the **Palm Spring Follies**. Tour the **Living Desert Museum**, ride the **Aerial Tramway**, Hemet for the spectacular **Ramona Pageant**. **Channel Islands Visitor center** and **Channel Island Cruise**, **Ghost and Ghouls** tour and dinner at the **Pastabilities Ristorante**. Lunch at **Madonna Inn** in San Luis Obispo and a tour of the **Mission Nuestra Senora de La Soledad**. Cost \$987/person. Single \$1137/ person Contact **Fred Stammen**, branch 171 for reservation and details.

May 7-23, 2004

The Iberian Peninsula — A tour of Portugal & Spain A 17 day tour featuring Salamanca, Oporto, Lisbon, Seville, Gibraltar, Costa del Sol, Granada, Valencia, Barcelona and Madrid. Tour features transfers to and from San Francisco Airport, and roundtrip airfare from San Francisco to Madrid. Stay in first class hotels with daily breakfast buffet and nine hosted dinners. Deluxe motor coach throughout. Tour price is \$3175 per person, double occupancy. Contact **Bob Spellman**, Branch 146 at 934-8428 for reservation and details.

May 16-17, 2004

Magnificent Musical CAMELOT, Carson City Sunday, 7:00AM, Motor coach from Heather Farms; casino stop at Pinon Plaza with \$4.00 cash. 2:00PM Matinee performance, check in at Sands Regency Hotel. Food, cash and overnight. Monday, 7:15AM depart to Reno Hilton, \$8.00 slot credit, Boomtown, cash and food. Depart for home. Contact Carl Raaka, Branch 8 @ 254-0482.

October 3-10, 2004

National Parks of the Southwest. Air, motor coach, meals, dinner cruise on Lake Powell, admission to parks and monuments. Details to numerous to mention, See Brochure. Contact Charlie Kiser Br. 146 @ 274-1575.

	Chairman Phil Jenkins			18 Hole Golf					
	GOLF RESULTS: DAVID C. HARRIS								
	FEBRUARY 2, 2004 - BOUNDARY OAK - rained out								
	FEBRUARY 9, 2004 - SILVERADO								
llendieen 9	Flight 1			Flight 2			Flight 3		
Handicap &	J Altomare	78	3	J Daniel	73	3	K Miller	73	3
<u>Scoring</u>	J Clizbe	78	3	L Doyle	79	2	B Kinser	75	2
	F Crua	78	3	B Testa	79	2	D Aalders	80	1
A REAL	C McInnis	78	3						
1-1	Low Gross			Low Gross			Low Gross		
(Sen)	J Clizbe	89		J Daniel	98		K Miller	110	
A Cash	Close			le #2 C McInnis, A L			· · · · · · · · · · · · · · · · · · ·		
A Day		Hol	e #11	D Geary, P Kallas,	BHC	opkir	ns (Guest)		
Ff Charles									
986	FEBRU	ARY	17, 2	2004 - THE RESERV	E AT	SP/	NOS - rained out		
Jed Daniel			-						
	Eliabt 4			EBRUARY 23 - DIA	BLO	CRE			
	Flight 1 DC Harris	74	2	Flight 2 W Fend	70	3	Flight 3 P Jenkins	72	3
San Strange	J Hunter	71 73	3 2	T Robinson	73 73	3	B Hemmelsbach	72	3 2
	F Crua	73	2 1	A Sequin	73	3 3	P Kallas	73	2 1
1 games of	Low Gross	74	1	Low Gross	13	<u></u> З	Low Gross	19	1
	F Crua	88		T Robinson	95		P Jenkins	100	
	r Clua	00		sest to: Hole #7 DC		e W		100	
David Harris			0103	Hole #17 D Geary,					
	SIR BRANCH 116 LEADER BOARD								
	FLIGHT 1	as	of 23 February, 2004 - Diablo Creek FLIGHT 2 FLIGHT 3						
	NAME	PO	INTS	NAME	POI	NTS	NAME	POIN	ITS
								-	
	Hunter, J		9	Robinson, T		0	Jenkins, P	11	
	Crua, F		4	Daniel, J		9	Grivas, P	5	
Remem-	Robertson, C		4	Hutchko, A		5	Hemmelsbach, B	5	
ber: Sir	Altomare, J		3	Fend, W		3	Maclay, J	5	
Branch 116	Clizbe, J Harris, DC		<u>3</u> 3	Powell, T Sequin, A		3 3	Vetro, B Kallas, P	5 4	
Golf Hot-	Hicks, J		<u>3</u>	Doyle, L		2	Miller, K	4	
line is	Marks, P		3	Goff, P		2	Kinser, B	2	
906-5355.	McInnis, C		3	Testa, B		2	Aalders, D	1	
200 3035.	Xavier, Ć		3	Walden, H		2	Brown, D	1	
	Geary, D		2						
	McCord, B		2						
	Morgan, J		1						
	The Golf V	Webs	site c	an be accessed at ht	tp://a	tt.ho	ome.net/~sirs116.golf	/	



Pictures from the SIR February 9 Golf tournament at the beautiful Silverado Golf Course.

Pictures and captions provided by Ken Miller.

Silverado Clubhouse



Phil Jenkins at Work.



Frank Lockwood cleverly avoids actually going out on the Course



Phil hits a hydrophilic ball.



Ted Laurizen knocks the cover off.



Nice roll by Gerald Doherty.



Ted Laurizen puts it in the hole.



Keeping his head down.



This is serious stuff!



We made it!



At last!

Las Trampas Branch #116



TIME VALUE MATERIAL PLEASE DELIVER AS SOON AS POSSIBLE

A non profit Organization for Retired Men devoted to the Promotion of Independence and Dignity of Retirement

RETURN TO: Roland Scrivner 3300 Tice Creek Drive #4 Walnut Creek, CA 94595-4105

Non-Responsibility Declaration:

All activities arranged for or by, or sponsored by, Sons in Retirement, Incorporated, and its Branches, are for the convenience and pleasure of the members and their guests who desire to participate. Sons in Retirement Inc. and its Branches do not assume any responsibility for the well being or safety of the participants, or their property, in any matters pertaining to said activities.