Next Meeting: Monday, Nov 15, 2004 1475 Creekside Drive Walnut Creek

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



Trampas Topics



November, 2004



Sayings of 2004 Big Sir Tom Robinson

At our October meeting, I introduced all the past Big

SIRS that could attend our meeting. I am looking forward to becoming a member of that worthy fraternity.

I now know what it takes to become a member. It really doesn't take a lot of work. You do have to listen to all sides and make a decision. Sometimes it is not a popular one, but it has to be made.

At our last Executive session, I proposed two changes concerning how to impact the amount of money in our accounts. They were both turned down. Instead, we elected to forego the annual dues for 2005 only. The decision to continue this program will be voted on next year at this time.

We also reviewed the need for insurance for the Officers and Directors in the area

Menu for the November Luncheon

Carved Turkey Stuffing Mashed Potatoes Rolls and Butter



Greeters for November are Ed Regalia and Walt Thede

of Errors and Omissions. After a deep and through investigation by Ben Smith, it was decided that insurance of this nature was not necessary. The state does provide \$7,000,000 of Liability insurance for the D and O's.

Coming up on December the 8th is our annual Christmas party. Jim Shurr and his committee have put together an outstanding evening of food, dining and dancing. I am looking forward to it and I hope that all members are doing the same.

PS – "Life would be infinitely happier if we could only be born at the age of eighty and gradually approach eighteen." *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/

Horoscope for <u>Scorpio/Saggittarius</u>

A scruffy-looking fellow who you've never seen before will come up and offer you a very strange-looking raisin muffin. Good idea to decline, in this instance.

November <u>Birthdays</u>

When you see these members, wish them a Happy Birthday!

Gregerson Craig Andrews, William Aochi, Hiroji Bamberger, Richard Borrecco, Courtney Brandreth, Roy Brown, Douglas Clark, William Cobb, James Donaldson, Arthur Fox, Grovenor Green, Russell Hayes, William Hogan, Bill Kline, John Kosters, Edward Krikorian, Oscar Morgan, Jesse Randall, Lonny Rhodes, Dusty Shaner, Harry Testa, Robert

Branch 116 Leadership for 2004

Executive Committee



Big SIR Tom Robinson 798-4276



Little SIR Ron Domer 838-8320



Secretary Jack Bevis 254-7256



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

Ken Harold 932-6259

Tim Hubbard 944-0472

Board of Directors

Bill McCallum

939-5045



944-1760



Dick Thomson Carlos Xavier 947-6756

Committee Chairmen

838-7417

Attendance	Jim Nachtweih
Audit	Dick Thomson
	Dan Pope
Bridge	Milt Greenstein
Candy Sales	Terry McGover
Chaplain	Harry Shaner
Christmas Luncheon	Jim Shurr
Computers	Dick Thomson
Fishing	Terry Miller
Golf	Phil Jenkins
Golf Handicap	David Harris
Greeters	Ed Regalia
Historian	Matt Arena
Host	Frank Crua
Interviewer	Bill Mowris

944-1760 son 939-5483 stein 376-5589 overn 672-7687 933-2493 er 937-9142 944-1760 son 686-9298 837-7881 672-5543 İS 934-6313 946-0404 932-0975 672-2885 Investment Ladies Day Membership Membership Roster Newsletter Editor - Proofreader 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 256-9419 Ken Miller Bob Lake 837-4054 **Bill Harrington** 935-1625 934-8391 Art Donaldson Kirk McVean 9375403 **Bob Kinser** 837-8886 Floyd Skelton 838-2515



November Sunshine Report Art Donaldson

PETE KALLAS was in an automobile accident in early October and suffered a

cracked pelvis and four broken ribs. After two days in the hospital he is now in a Concord convalescent home.

JOHN MACLAY is scheduled for prostate cancer surgery November 15 at Mt. Diablo.

JACK HAGLER had a skin cancer removed from his right temple and finished radiation treatments in mid October. He will continue chemo treatment until December.

JOHN LEMAK has returned to a convalescent hospital after recovering from pneumonia. He is working to gain strength for possible future lung surgery.

ROY HEDKE experienced chest pains one day and the next day he was in John Muir having two arterial stints implanted. Two weeks later he felt well enough to be back at the bridge table (and finished first!).

BOB MIX spent a night in John Muir suffering from a thorax constriction. He successfully passed a treadmill test and received the welcome news that no further treatment is needed.

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



Roland Scrivner

Membership Summary for August 2004

Total Current Members — 258 This Month's Inductees — 2 Those in Interview Stage — 3

Total in Process — 5 On Inactive Status — 29 Left the Branch — 1

Harold A Sorensen #196 To Inactive #328

New Members Inducted on October 18, 2004



Robert Wolf, Carol 318 Buckeye Ct. Lafayette, 94549 935-5439 New Millennium Consulting bob.wolf@nmconsult.com



Stephen Cherepy, Angie 4481 Clearcreek Ct. Concord, 94521 825-0395 Social Security Administration onintwo@astound.net



October Attendance Jim Nachtweih

Attendance at the October 18th meeting totaled 194 persons, including 186 members, 1 speaker, 7 guests and no inactive

members.

There were 60 excused members and 12 unexcused members. The unexcused members will be asked to pay for their missed lunch.

WIFE: "There's trouble with the car. It has water in the carburetor."

HUSBAND: "Water in the carburetor? That's ridiculous."

WIFE: "I tell you the car has water in the carburetor."

HUSBAND: "You don't even know what a carburetor is. I'll check it out. Where's the car?"

WIFE: "In the pool."



Guest Speaker for the November Luncheon is:

Dr. lan Leverton Vice President, Clinical Integration of Sutter Health

Ian was educated in the U.K. at the Royal Free Hospital, University of London. He is a member of the Royal College of Physicians and Surgeons. Ian has taught at Stanford and George Washington University. He completed a residency in General Surgery at Kaiser Foundation Hospital in San Francisco.

Ian has served as Chief of Surgery at Kaiser Foundation Hospital in Redwood City, Medical Director of Kaiser Permanente Kansas University Medical Center in Kansas City and was Chairman of the Board and President of Permanente Medical Group of Mid-America.

Ian is currently Vice President, Clinical Integration of Sutter Health. Ian's wife, Jill is also a physician. The couple resides in Napa, CA.

Ian will speak on medical issues of interest to seniors.

Branch 116 Officers and Directors Elected for 2005

Officers:

Big Sir — Ron Domer Little Sir — Jerry Hunter Secretary — Lynden Laird Asst. Secretary — Matt Arena (carryover) Treasurer — Don Roberts (carryover) Asst. Treasurer — Bob Shader (carryover)

Directors:*

Pat Bermingham (carryover) Doug Brown (carryover) Ken Harold (carryover) Terry Miller (replaces Tim Hubbard) Tom Eller (replaces Bill McCallum) Dick Thomson (carryover) Robbie Robinson (replaces Carlos Xavier)

* Each year a minimum of 2 Directors are replaced and the past Big Sir is added to the Board for one year.



\$ums In Retirement Ben Smith

"\$ums In Retirement" will meet on **WEDNESDAY, NOVEMBER 17, 2004**. This a change from our normal 4th

Wednesday, due to the Thanksgiving Holiday. This will be our last meeting of 2004. We resume in January 2005. We will review our past year stock picks, and make our picks for 2005.

We will meet at Diablo Creek Golf course (Grill room) located on the North intersection of Highway 4 and Port Chicago Highway, Concord. The meeting will start at 8am, with breakfast available at anytime after 7am.

Our Guest speaker will be Mr. Brian Ambrose, CPA, Certified Financial Planner with SFG Investments of Walnut Creek. His Topic will be" SAFE MONEY IDEAS". Mr. Ambrose has many years of experience and has some creative and novel ideas on how to invest for a reasonable return and still protect/guarantee your Retirement Capital Base. This should prove to be a thought provoking meeting.

All SIR's and their guests are welcome. No reservations are required. Bring your ideas and suggestions and make an investment in building your knowledge......As we all know, Knowledge is Power.

If you need additional information contact SIR Ben Smith (Branch 116) Tele: 925-820-5403, e-mail bjsssmith@aol.com



Bridge Milt Greenstein

Our annual Ladies Day lunch and bridge event was held on October 12, coordinated

by Ben and Helen Yeraka, and by Bob and Jane Singleton. We had 17 tables for bridge, a great group.

Our big winner was Bob Anderson and his partner, Fern Quenvold, with an amazing 8000 points !!! That is an average of 333 points per hand for the 24 hands that were played ! (During our regular SIRS bridge days, the average high score for 2004 todate is 6250, with an individual all-time high of 7620). That kind of score requires not only good cards, but excellent play as well. Bob and Fern had one small slam included in there totals.

The booby prize was won by yours truly. (Bob and Fern got all of OUR good cards !)

Fourteen

Area 2 Fishing Report for November, 2004

Terry Miller

The word is that "the big fish are in!!!!". Finally, the salmon and stripers that have been lurking off the San Francisco headlands are coming into the rivers. In the last week or so, Brach 8's Rich Bal, Bob Stine and others hit the last few gasps of the season going out into the Ocean for what's left of the run there. Rich got an 18# and Bob his usual 2 fresh beauties. But the real story now is the rivers. Joe Peterson (Branch 19), one of our members from Rio Vista, caught a 35# salmon off Viera's Resort on the Old Sacramento. Al Brunner and Terry Miller (Branches 19 and 116 respectively) caught two nice salmon there fishing above the Rio Vista Bridge. Stripers are also in (they follow the salmon), and fishing is picking up all along the River. For the first time in months fishermen report lines at the fish cleaning station to clean their fish. With the prior catches, you'd never have had a problem. Now you need patience. What a great development!!! Our members are getting their boats out to take part in these big events.

Rio Vista had its Bass Derby early this Month and catches were big and lots of them. Top prizes were boats and similar gear. Can't say any of our SIRs were winners, but maybe next year. Many of our guys are off on cruises and other trips, so they have a lot of catching up to do when they get back.

For the rest of the year our focus will be on the Delta and rivers for salmon, steelhead and stripers. We'll do this on an ad hoc basis (each fisherman making arrangements with members, who have boats). The Group still has a possible trip to Baja in late November and North Coast fishing for steelhead in late December. There's much more, so, for those interested, attend one or more of our meetings (usually on the 4th Thursday of the Month) at the Legends Sports Bar and Grill at the Diablo Creek Golf Course at 4050 Port Chicago Highway in Concord. Meetings start at 8:30 a.m. For further information, please contact Bill Hooy (Big Fish)(925-686-2627); Terry Miller, Br 116 Coordinator)(925-686-9298) or Tom Hensley (Treasurer/Secretary)(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.

Following is an excerpt from Tom Kopas, a frequent presenter to the \$ums in Retirement Group:

<u>Generating Positive Returns</u> <u>in a Trendless Market</u>

Adding value to portfolios in "go-nowhere stock markets" has been a challenge facing investors and professional money managers for more than five years now. Returns from the stock market (S&P 500 index) have shown considerable volatility over this time period, suffering a nearly 50% decline followed by only a partial recovery. The end result is that stock market returns, including dividends, have been negative for the last five years. So how do you generate positive returns to your portfolio in a trendless market?

First of all, let us explain that recent market behavior seems more typical to us than the "bubble" years of the late 1990's when an unprecedented speculative fever took hold of the market. Recently, the market has moved in closer response to more normal, cyclical trends in the economy. Secondly, we fully expect the market will continue to move in a wide, sideways range with cyclical good and bad periods for years to come. We welcome the return to a saner market environment as we are well prepared to navigate successfully through the economic ups and downs that lie ahead.

One critical factor in an investor's ultimate success or failure is the ongoing decision how to allocate money between stocks, bonds, cash, and inflation sensitive securities. Various studies have found that asset allocation is the key determinant of portfolio performance. The right mix is critical because it does not matter as much how one particular investment performs, but how the portfolio performs as a whole. For example, economic events may send bond prices higher even while the stock market declines. Combining different classes of assets into a balanced investment plan can stabilize performance, reduce risk, and create a well-diversified portfolio that will prosper through the dynamic cyclical changes that occur in the economy and markets. The result, as evidenced by the last five memorable years, is investment performance that protects the portfolio though unfavorable markets and yet participates to a measurable degree in strong periods.

While the current year has been frustrating for others, we have used occasions of market weakness to add undervalued companies to portfolios. Asset and stock rotation in portfolios is the path to adding value in a trendless market environment.

Looking ahead to the next several quarters, we expect additional positive returns. Our intermediate work suggests we will soon see the stock market move higher into early 2005.







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.

November 14-15, 2004

Carousel – Held at Carson City Community Center with an overnight stay at the Sands Regency Hotel in Reno. Cost will be \$80pp and also include transportation, luggage handling, casino stops, cash back, gaming and food credits. You can begin to amass your fortune while playing bingo on the bus. Cost \$ 80pp. **Kahuna Raaka** at 925-254-0482.

November 30 - December 1, 2004

Reno Holiday Extravaganza – Featuring Robert Goulet. One night deluxe accommodations at Eldorado Hotel Casino, admission into showroom and special holiday gift, hosted cocktail party, area casino stops and bonuses. Cost - \$ 108pp double, \$ 18 single supplement. Charlie Kiser – 925-274-1575

December 29 - January 2, 2005

Grande Ole New Years – A five day tour to Music City, USA – Nashville Tennessee. Featuring a New Years Gala hosted dinner/dance at the Opryland Hotel, Backstage tour at the Grand Ole Opry,

Wisdom from Cliff Clavin as seen on the Sitcom, "Cheers".

One afternoon at Cheers, Cliff Clavin was explaining the Buffalo Theory to his buddy Norm...

"Well ya see Norm, it's like this... A herd of buffalo can only move as fast as the slowest buffalo. And when the herd is hunted, it is the slowest and weakest ones at the back that are killed first. This natural selection is good for the herd as a whole, because the general speed

Travel (cont.)

Wildhorse Saloon, Country Music Hall of Fame, Antebellum Home Tour and much more. Ya'll come cause it's gonna be fun. Cost - \$1235 dbl occupancy, \$ 325 single supplement. Bob Hagler 925-934-7620.

January 24 - 28, 2005

Bright Lights of Broadway. A four night stay at the Renaissance Times Square Hotel.. Dinner at Tavern on the Green and at the Center Stage Café'. Attend performances of "Reckless", "Wicked", and "Little Women"/ Includes a Radio City Back Stage tour. Air fare, tax, and luggage handling included. Meet with a "Wicked" cast member. Full American breakfast daily. Cost—\$1563 per person, double occupancy. Call Bill Hansen at 925-937-4951.

<u>March 31 - April 11, 2005 — SOLD OUT!!!</u>

Traditional and Modern Japan. A 12 day tour featuring 10 nights in Japan. Cities visited are Osaka, Hiroshima, Okayama, Kyoto, Toyohashi, Hakone, Nikko and Tokyo. Trip includes:

- Round trip airfare from SF to Osaka
- Transfers to SF Airport
- First and Deluxe class accommodations for 10 nights
- Tickets for the "Bullet Train" Osaka to Hiroshima
- All meals hosted (3 meals daily)
- All applicable air and land taxes
- Tips for driver & tour manager

Tour price is \$3165 per person double occupancy. \$750 single supplement.

and health of the whole group keeps improving by the regular killing of the weakest members.

"In much the same way, the human brain can only operate as fast as the slowest brain cells. Excessive intake of alcohol, as we all know, kills brain cells, but naturally it attacks the slowest and weakest brain cells first. In this way, regular consumption of beer eliminates the weaker brain cells, making the brain a faster and more efficient machine. That's why you always feel smarter after a few beers."

Page 8		
9 Hole Golf Group	4. How to	
October 2004 Results	5. When	
Dick Chaffee &	6. Using earning	
Troy Powell	7. Crying	
	8. Proper	
	9. How to	
On Wednesday, October 6, 15 golfers par- ticipated in our 9 hole tournament at Bu- chanan Fields.	10. How to the wa	
Three golfers tied for scoring honors; Pete Lucido, Bill	11. Why y	
Stoll and Dick Chaffee all had 38's. Pete Lucido and Russ Green were the big Closest to the	12. How to without	
PIN winners. Pete was the winner on both money holes	13. How to	
and Russ was second on both holes.	14. When	
Closest to the PIN:	oppone 15. God ar	
Hole 3: 1. Pete Lucido 2. Russ Green 3.none Hole 5: 1. Pete Lucido 2. Russ Green 3.Cord Hull	16. Re-grij	
Ball prizes have not yet been awarded. We will have		
your prizes at the SIRS lunch or at our next tournament		
On Wednesday, Oct 20, 8 golfers braved the elements and participated in our 9 hole tournament, Actually the sun came out, the course was dry and we had a very enjoyable day.	ATTE	
The team of Troy Powell, Will Cabral, Bill Stoll and Mike Cavallo won team honors with a net 24. David Geary won scoring honors with a 35 followed by Troy Powell with a 36.	Golfers ne club by the ues to be \$	
Closest to the Pin Hole 5: 1. Dick Chaffee 2. Bill Stoll 3. Troy Powell Hole 6: 1. Dick Chaffee 2. David Geary 3. Bill Stoll	hole club. matically a hole club i	
SIRS 9 hole golf club plays every other Wednesday at Buchanan Fields. First tee time is 10:00am November tournaments are scheduled for November 3 and 17. Golfers of all levels are welcome. If you would like to	If you belo club, you o our 18 hol pete in the	
play, please call the SIRS Golf Hot Line, 906-5355, or call Troy Powell, 934-9151, to sign up.	Membersh to "SIR B	
Courtesy of David Geary —	Treasurer meeting, o	
The First Truly Useful Golf Book includes	9 hole mei	
the following chapters	18 hole me	
1. How to properly line up your fourth putt.	18 hole me	
2. How to hit a Nike from the rough when you hit a Titleist off the tee.	(tell us you	
3 . How to avoid the water when you lay 8 in the bunker.		

- 4. How to get more distance off the shank.
- 5. When to give the finger.
- **6.** Using your shadow on the greens to maximize earnings.
- 7. Crying & how to handle it.
- 8. Proper excuses for drinking beer before 10 a.m.
- 9. How to rationalize a 6-hour round.
- **10.** How to find that ball that everyone else saw go in the water.
- **11.** Why your wife doesn't care that you birdied the 5th.
- **12.** How to let a foursome play through your twosome without getting embarrassed.
- **13.** How to relax when you are hitting 3 off the tee.
- **4.** When to suggest major swing corrections to your opponent.
- **15.** God and the meaning of the birdie to bogey 3 putt.
- 16. Re-gripping your ball retriever.

ATTENTION BRANCH 116 GOLFERS!

2005 GOLF CLUB DUES

Golfers need to pay their 2005 dues for our golf club by the end of November. The club fee continues to be \$10 for either the 18 hole club or the 9 hole club. If you join the 18 hole club you are automatically a member of the 9 hole club. But, an 18 hole club member must belong to the NCGA.

If you belong to the NCGA through some other club, you do not have to join the NCGA through our 18 hole club, but you may not be able to compete in the SIR area and state events.

Membership payments must be by check, made out to "**SIR BRANCH 116 GOLF**", given to the Golf Treasurer David Geary at a golf event or luncheon meeting, or mailed to our golf Post Office Box.

9 hole member = 10

18 hole member and the NCGA = 35

18 hole member (NCGA with another club) = \$10 (tell us your NCGA #)

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	18-Hole Results By David C. Harris											
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Branch	116 Golf Lea	der Board as of Oc	tober 25, Ran	cho Solano	
FLIGHT 1		FLIGHT 2		FLIGHT 3	
NAME	POINTS	NAME	POINTS	NAME	POINTS
Crua, F	31	Robinson, T	33	Jenkins, P	53
Hunter, J	31	Powell, T	26	Lockwood, F	24
Geary, D	26	Goff, P	22	Grivas, P	22
Marks, P	22	Cobb, J	17	Vetro, B	22
Harris, DC	20	Sequin, A	16	Hemmelsbach, B	17
Xavier, C	17	Chaffee, D	15	Arena, M	16
Robertson, C	16	Daniel, J	12	Honstein, H	16
McCord, B	15	Eckels, P	12	Kinser, B	15
Domer, R	12	Thede, W	12	Brown, D	13
Yasuda, A	12	Walden, H	12	Morison, P	9
Meyer, D	10	Contestable, P	11	Maclay, J	8
Watanabe, B	9	Fend, W	10	Kallas, P	7
Smith, B	8	Hutchko, A	10	Walsh, F	6
Bermingham, P	6	Story, John	10	Cuny, C	5
Belden, P	4	Testa, B	7	Miller, K	4
Clizbe, J	4	Egbert, L	6	Harriss, Don	3
Hicks, J	4	Schnieder, W	5	Hubbard, T	3
McInnis, C	4	Doyle, L	4	Mix, B	3
Altomare, J	3	Johnson, L	4	Booth, D	2
Eller, T	3	Socolich, D	4	Turrin, A	2
Leschot, A	3	With, M	4	Aalders, D	1
Benz, A	2	Ghelfi, D	3	Maffei, R	1
Brandreth, R	2	Laird, L	3	McKenna, G	1
Morgan, J	1	Lutkus, A	3	Regalia, E	1
		Rinkert, Otto	3		
		Ginter, B	2		
		Kay, N	2		
		Lucido, P	2		
		Roberts, D	2		
		Welsh, D	2		
		Bryant, F	1		
		Greenstein, M	1		
		Shader, R	1		
	+	Vollmer, J	1		1

Remember: Sir Branch 116 Golf Hotline is 906-5355

Golf Checks should be made out to: "SIR Golf, Branch 116"

Mail to: P.O. Box 5586, Walnut Creek, CA 94596-1586

EARLY NOTICE!!! Golfers — Mark Your Calendars for the Carson City Event

SIRS BRANCH 116 2005 CARSON CITY GOLF TOURNAMENT AUGUST 24, 25, 26, 2005

The Perfect Golf Getaway Three Night's Lodging Two Rounds of Golf (including cart) Three Hosted Cocktail Parties Three Private Banquets Breakfast Coupons Gaming and Bar Coupons Free Membership to the Prospector's Club

Golfing

Thursday the 25th – Genoa Lakes Friday the 26th – Empire Ranch Golf Course Cost for all this is \$298 for Golfers \$160 for Non Golfers Singles add \$35

Prize money collected upon arrival at \$10 per player

ENTRY DEADLINE IS AUGUST 19, 2005

Complete the entry form below and mail to:

Sir Art Miller 1812 Del Rey Street Lafayette, CA 94549-1911

2005 CARSON CITY ENTRY FORM

Number of persons in your party _____

Please enter Last name first:

Name:	_ Golfer	Non-Golfer	NCGA Index
Name:	Golfer	Non-Golfer	NCGA Index
Name:	Golfer	Non-Golfer	NCGA Index
Name:	Golfer	Non-Golfer	NCGA Index

Room Preference (please circle) Single Double Twin Smoking Non-smoking

Enclosed is my check for \$ _____ to cover my reservation Comments:

Las Trampas Branch #116



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.

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.