No Meeting in December!





December, 2006

A Nonprofit Public Benefit Organization for Retired Men Devoted to the Promotion of Independence and Dignity of Retirement.

Sayings of 2006 Big Sir, Jerry Hunter

Thanksgiving is now behind us. It was really great to have the Grandkids home from college to help us celebrate. Christmas and the New Year will be here before you know it. I will be returning to New York Times Square to see the ball drop just one more time.

However, before I start thinking about the future I want to use this last opportunity to tell all of you how much I have enjoyed serving you as your Big Sir. The officers, directors, committee chairmen and committeemen all did an outstanding and professional job in their roles. That made my job easy and I want to thank them for all they did. I truly believe that because of them, Branch 116 is a very smooth and efficiently run organization and I am proud to be a part of it.

I also want to thank all of you for giving me the opportunity to serve as your Big Sir. I had a really good and fun ride this year and it was all due to the good people that rode along with me. I am confident that you will give our new Big Sir Floyd Skelton and his 2007 leadership team the same courtesy and support that you have shown towards me. I wish them well and only hope they enjoy the ride as much as I did.

Before I forget it, did I tell you that I bought a new hat? I was going to wear it in our last golf tournament and eliminate all of the comments I've been hearing regarding my old hat. Then of all things, I forgot to take it or any other hat for that matter. The golf course we were playing didn't have any either, if you can believe that. I looked through the car and found one of my wife's sun visors. After starting the day feeling so good about wearing a new hat, there I was on the driving range wearing a lady's hat. Fortunately, before I teed off I remembered I had a rain hat in the pocket of my rain coat which I quickly put on, to save at least some of my embarrassment. So much for trying to eliminate comments!

I am looking forward to seeing most of you at the Christmas Dinner Dance. To those of you that will not be attending, I hope that you and your families have a great holiday season and we will be seeing you next year.

December Birthdays

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

Butler, John
Cole, Edward
DeHeus, Marvin
Domer, Ronald
Gibbs, Parker
Harris, David
Hubbard, Timothy
Jenkins, Phillip
Olson, Dennis
Robertson, Conrad
Skelton, Floyd
Stoll, William
Wareham, Leslie
Waterman, Douglas



Jerry Hunter

Branch 116 Leadership for 2006

Executive Committee



Big SIRJerry Hunter
376-4353



Little SIR Floyd Skelton 838-2515



Secretary John Maclay 937-2399



Asst. Secretary Matt Arena 946-0404



TreasurerDon Roberts
672-7698



Asst. Treasurer Bob Shader 939-8421

Board of Directors



Pete Belden 686-3650



Dick Chaffee 932-5087



Terry Miller 686-9298



Art Donaldson 934-8391



Tom Eller 939-5897



Dick Thomson 944-1760



Ron Domer 838-8320

Committee Chairmen

Attendance	Jim Nachtweih	838-7417	Interviewer	Bill Mowris	672-2885
Audit	Dick Thomson	944-1760	Investment	Ben Smith	820-5403
	Dan Pope	939-5483	Membership	Roland Scrivner	938-9078
Bridge	Milt Greenstein	376-5589	Membership Roster	Dick Thomson	944-1760
Candy Sales	Ron Radakovich	939-4337	Newsletter Editor	Phil Goff	831-3692
Chaplain	Harry Shaner	933-2493	— Proofreader	John Maclay	937-2399
Christmas Party	Bill McCord	376-5280	Photographer	Ken Miller	256-9419
Computer User Group	Phil Goff	831-3692	Piano	Bob Lake	837-4054
Fishing	Dick Thomson	944-1760	Poker	Bill Harrington	935-1625
Golf	Tom Robinson	798-4276	Spring Party	Bill McCord	376-5280
Golf Handicap	David Harris	672-5543	Sunshine	Matt Arena	946-0404
Greeters	Tim Hubbard	944-0742	Travel	Carlos Xavier	947-6756
Historian	Matt Arena	946-0404	Volunteers	Bob Kinser	837-8886
Host	Frank Crua	932-0975	Webmaster	Floyd Skelton	838-2515

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\$ums In Retirement

Ben Smith

\$ums In Retirement Financial Group will NOT HAVE A MEETING in December. The next meeting will take place on Jan 24, 2007 at Diablo Creek Golf Course (Grill Room). This will be our kick off meeting for the coming year and we will have Mr. TOM KOPAS, of Pring-Turner Capital group giving us their outlook for 2007. Mr. Kopas has provided us with annual forecasts for the market outlooks in the past years and they have proved for the most part to be very accurate. Mark your calendar, you will not want to miss this meeting.

Also in January, we will be welcoming a new Chairman for the \$ums In Retirement group. He is **Mr. DAVE MUNSON**, Branch #171. Dave has had vast experience in the Investment world and will be presenting many interesting and informative programs during the coming year. We look forward to his leadership and fresh perspectives.

Wishing everybody a great Holiday season and a prosperous New year.

Ben Smith



Membership Roster

Little SIR, Floyd Skelton

Ongoing Updates to the Membership Roster Now Available On-line

Changes and additions to our once-a-year printed SIR 116 Roster are now available monthly on-line at: http://www.sir-web.org/116-web/roster1.htm

Thanks to Dick Thomson for making the monthly update info available for posting to the web.



Membership Summary

Roland Scrivner

Total Current Members — 255
This Month's Inductees — 4
Those in Interview Stage — 1
Total in Process — 5
On Inactive Status — 27
Left the Branch — 0
Waiting for a Member Number — 0

New Members Inducted on Nov 20, 2006



Paul Kim, Kelly 2 Corte Azul Moraga, 94556 Tel. 299-1069 Kaiser International phkim38@yahoo.co.kr



Pat Peters, Evangeline 1235 Arkell Rd. Walnut Creek, 94598 Tel. 930-6447 AT&T patnpeters@earthlink.net



Attendance

Jim Nachtweih

Attendance at the November meeting totaled 197 persons. This includes 191 members, 2 speakers, 4 guests and no visitors. There were 51 excused members and 11 unexcused members. The unexcused members will be asked to pay for their missed lunch



Area 2 Fishing Report

Dick Thomson

Lots of fishing on which to report. The big adventure this month was to Eagle Lake, which lived up to its previous billing as the premier trip for the year. Eleven of our members went, including Branch 116 members Terry Miller and Dick Thomson. Craig Walton was Fishmaster. Unfortunately, the Lake had turned over, and fish were scattered so catching was very sporadic. The overall haul was only 9 fish for eleven rods out over 3 days. Not a great record. But, the fish that were caught were sizeable (Craig boated a 3 pounder along with 2 smaller fish. The weather did cooperate to an extent (early in the morning a powdery frost was everywhere but by noon the temp reached 70 degrees) and some wind but not a gale. As usual, the comraderie was outstanding and meals were super; accommodations were fine; so, all in all, it was a great outing. But, because of the poor fishing results, the jury is still out as to whether we will go back next year or try somewhere else.

New Branch 8 member **Carl Moyer** reported on a number of individual trips he took in the October-November time frame. These included trips to Big Break on the San Joaquin, near Highway 12 on the Mokelumne and Montezuma Slough near Collinsville. These resulted in lots of keeper stripers. He also went out of Pacifica into the Ocean and boated 4 limits of rockfish and a 33-pound salmon. **Carl** is a great addition to the Group.

Craig Walton also reported on trips to the Delta (Sherman Lake and Montezuma Slough) with Branch 19 member Joe Peterson. They trolled and plugged. Craig caught a couple of keeper stripers. Craig and Joe also went out the Gate to Duxbery reef and the latter came home with a 40-pound salmon. Wow!!!

Branch 116 member **Dick Thomson** reported on his recent trip to Copper Canyon. In a half day of fishing out of San Carlos on the sea of Cortez he

along with three others caught about 100 rock cod. At noon the crew prepared fish tacos with all the trimmings and the fishermen had a feast.

Branch 8 member **Tom Hensley** (in addition to his exploits at Eagle Lake) went steelhead fishing on the Trinity River and caught 2 small steelies. But, his enthusiasm for the chase led to his taking a swim in the very, very cold water. Worth it???? Maybe not says Tom.

Branch 171 member **Harold Knudson** is on a roll. He caught 2 nice sized rainbows at Eagle Lake and then on November 14th went to the Suisun Cut and caught two 20-inch stripers for the freezer. Not a bad few days work. Branch 171 member **Carl Drosse** went out with Branch 8 member **Joe Karg** on the Morningstar party boat out of Martinez. He caught a 60 inch 45 pound sturgeon, a couple of leopard sharks and a legal striper. All Joe could do is watch. Bummer, but good for you, **Carl**.

As far as other trips in the next three months, day trips to the Delta for stripers/salmon (as arranged with boat owners) and day trips out the Gate for rock fish and crab (dates are open depending on the fishing). Early in December, we will be working on the calendar for 2007. There is much more to come, so, if you are not fishing, you are not trying.

If you want to hear more, please attend one of our meetings on the 4th Thursday of the Month - December is on the 21st because of the Xmas Holiday. The meetings are 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 **Terry Miller** (Big Fish)(925-696-9298), **Dick Thomson** (Branch 116 Coordinator)(925-785-7600) or **Romano Gnusti** (Treasurer/Secretary)(925-376-3313). All SIR members and guests are welcome to participate in the fishing trips as well as attend the monthly meetings.

Area 2 Computer User Group



Phil Goff, Chairman 831-3692 <u>philgoff@yahoo.com</u>

Dick Curry, Asst. Chairman 376-5541 racorinda@pacbell.net

No Meeting in December!

New Officers Selected for 2007:

The Sir Area 2 Computer/Digital Photography Group Board met October 19 following the regular CUG monthly meeting. Primary business before the board was developing a 2007 plan for the group, with SIR Area 2 Governor **Harry Hubinger** in attendance. **Phil Goff** (Branch 116) was nominated, and then appointed by **Governor Hubinger** as 2007 chairman for the Computer/Digital Photography Group.

Outgoing chairman **Floyd Skelton** stepped aside to devote his energies to the 2007 Big Sir position at Branch 116. **Dick Curry** (Branch 171) agreed to continue as Assistant Chairman, and **Dean Steichen** (Branch 8) was selected as Floyd's replacement for the 2007 board.

It was also decided to have 10 meetings in 2007, with June and December off. Several subjects and speakers were identified as desirable for next year. We can use help in securing the speakers necessary to maintain the 10 meeting schedule.

Meetings of the Area 2 Computer Users Group, and Area 2 Digital Photography Group are held the 3rd Thursday of each month (except June and December) from 9:30 to 11:30 a.m., at the Social Hall of the Walnut Creek United Methodist Church, 1543 Sunnyvale Ave. (off N. Main, one block north of Treat/Geary/N. Main intersection).

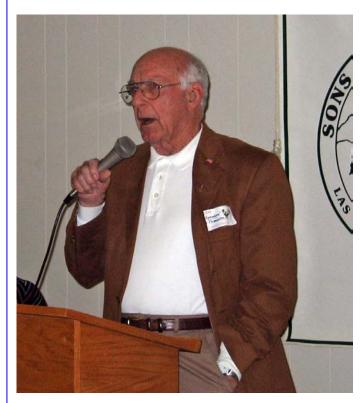
The Digital Photography Group meets the first month of each quarter (January, April, July, and October) and the Computer Group on the 2nd and 3rd months of each quarter. All SIR members are invited to attend these informative sessions

For more information please visit our web site at: http://www.sir-web.org/computer

New Resource on Web

Floyd Skelton has built a new website with links to all of the past presentations for the Computer User and the Digital Photography Groups. This is a rich resource which was developed by a variety of contributors. If you have a question about computers or digital photography, the answer can likely be found in the presentation materials.

It's a resource that you won't find elsewhere. Visit the new site at: http://www.sir-web.org/computer/presentations.htm



November Speaker — Bob Tharratt

At the November luncheon Bob Tharratt spoke about his experience in WW II. His plane was shot down over Nuremburg, Germany and he was a prisoner of war from February 6 to April 26, 1945. During that time he survived a forced march of 600 miles.

Bridge



Milt Greenstein

The Branch 116 bridge group met 3 times during November. On November 7, the duplicate group met at the Pleasant Hill Bridge Center with 12 men attending. High scorers were the team of **Bob Wolf/Calvin Cohen** with 59 points (59 %) followed by **Monte Hall/Floyd Skelton** with 55 points (55 %).

On November 14, 28 men gathered for lunch and bridge at Roundhill C.C. High individual scorer was Ron Wolberg with 6,960 points followed by Bob Anderson (6,620), Jack Butler (6,300), Jai Yee (5,670) and Ali Aghaiepour (5,280). Small slams were bid and made by the teams of Ali Aghaiepour/BillSullivan, Jack Butler/Ron Wolberg, Jack Butler/Jim Nachtweih, Bob Anderson/Ron Wolberg and Fred Massaro/Warren Westrup.

On November 28, 31 men gathered at Diablo C.C. for lunch and bridge. This was a high scoring day with Ali Aghaiepour taking top honors with 7,310 points. Second place went to Ben Yeraka with 6,960 points, followed by Warren Westrup (5,530), Bill Andrews (5,360) and Roy Hedtke (5,090). Small slams were bid and made by Ali Aghaiepour/BobDaily, Ali Aghaiepour/Jack Dodgson, Monte Hall/Norm, Schoenfeld and Bill Andrews/Warren Westrup. (It helps to have 2 small slams to boost you into the top spot).



Branch 116 Golfers

David Geary

December 6th is the deadline for payment for 158 Rooster Run (Petaluma), our last pay in advance golf outing of the year. (We will play at Rooster Run on Monday, 12/18).

If you have not paid your golf club "donation" and your optional NCGA membership fee for

2007, YOU ARE LATE! (\$10, plus the optional \$30, one check for both is okay). Late payment is accepted, along with profuse apologies and clever alibis!

Regards, David Geary

Branch 116 Officers for 2007

Officers

Big SIR, Floyd Skelton

Little SIR, Art Donaldson

Secretary, John Maclay

Asst. Secretary, Matt Arena

Treasurer, Dick Chaffee

Asst. Treasurer, Bob Shader

Directors

Ron Armijo (replacing Dick Chaffee)

Pete Belden

Tom Eller

Bill Hemmelsbach (replacing **Art Donaldson**)

Terry Miller

Dick Thomson (also Auditor)

Jerry Hunter (Outgoing Big SIR, 1 Year)



9 Hole Golf Group

Dick Chaffee

Remaining 2006 Nine Hole golf tournament schedule:

Wed, Dec 6 Pine Meadows 10:00am

Wed, Dec 13 Buchanan Fields 10:00am

Wed, Dec 20 Boundary Oak 10:30am

Wed, Dec 27 Buchanan Fields 10:00am

Golfers of all abilities are welcome. If you would like to play in any of these events, you can sign up by: e-mailing **Dick Chaffee** at:

rwchaffee@sbcglobal.net or by calling the SIRS Golf Club Hot Line at 906-5355, or calling **Jim Nachtweih** at 838-7417.



TRAVEL – Carlos Xavier

Pick up brochures, forms, etc., at the travel desk at the luncheons. If we run out of

these and you are still interested in the trip, please ask your travel chairman and he will have one sent to you. Payment should be made to the travel agency arranging the event unless otherwise stated in the announcement.

Local Travel

February 18, 2007

The Coastal Repertory Theatre at Half Moon Bay presents "Lost in Yonkers" by Neil Simon. Trip includes motorcoach transportation, a hosted champagne brunch at the Moss Beach Distillery and the Matinee Performance of "Lost in Yonkers." Cost is \$97 pp. Payment is due by January 12, 2007. Contact Carl Raaka at 254-0482 for information.

Overnight and Longer Travel

February 13 — 15, 2007

Round Trip to Reno on the Snow Train. Travel from Martinez to Reno with two nights accommodations at Harrah's East Tower. Includes a show at Harrah's with purchase of a drink. All meals in Reno either free or discounted. Beverages included on train ride to Reno and afternoon snack included on return trip. Price \$250 per person based on double occupancy. Deadline for registration is December 8, 2006. Escorted by Carl Raaka of Branch #8.

March 16 — April 1, 2007

The Best of Spain & Portugal. A 17 day tour featuring Madrid, Salamanca, Oporto, Lisbon, Seville, Costa del Sol, Mijas, Granada, Valencia and Barcelona. Tour price is \$3675 per person. Includes round trip transfers to San Francisco airport, airfare to/from Madrid, all tips for drivers, guides and tour manager. Sponsored by Branch # 8, Bob Hagler. Brochures and application forms will be available at the luncheon meeting.

September 6 — 17, 2007

Russian Waterways. This is a 12 day adventure cruise from St. Petersburg to Moscow sponsored by Bob Spellman of Branch #146. Cruise tour includes round trip transfers to San Francisco Airport and round trip fare to Russia. Eleven nights on board the m/s Vladimir Mayakovski. Prices start at \$3555 pp double occupancy. Contact Bob Spellman at 934-8428.

September 29 — October 14, 2007

Cruise the Panama Canal on Norwegian Cruise Line's newest ship, the Norwegian Pearl. Trip departs from Los Angeles and finishes in Miami, Florida. Ports of call are Cabo San Lucas, Puerto Vallarta, Acapulco (overnight), Cartagena, Puerto Limon, and Key West. Trip includes round trip transportation to Bay Area Airport, round trip airfare, all port charges and government fees, skycap, stevedore and driver tips, and a one hour cocktail party with hot & cold hors d'oeuvres on board ship. Prices start at \$2140 pp/do. Contact Bob Hagler at 934-7620 for more details.

September 24 — October 10, 2008

SIR 50th Anniversary Cruise to Hawaii on board Celebrity's luxurious SUMMIT. Round trip from San Francisco to the four islands - Hawaii, Oahu, Kauai, Maui and Ensenada, Mexico. Cabin selection will be on a first-come first-serve basis. To secure your reservation, please send in your deposit of \$100 per person with your application before the December 31, 2006 deadline. Call your Travel Chairman Carlos Xavier at 925-947-6756 if you need more information.



Sunshine Report

Matt Arena

Sorry to report that Bill Hoban had knee surgery at John Muir Hospital. He is recovering quickly and will be spending the Holiday season at home.

Chairman

18 Hole Golf



Handicap & Scoring

David Harris

Tom Robinson

Old River - November 27, 2006										
Flight 1				Flight 2				Flight 3		
Frank Crua	69	3		David Carlson	67	3		Bill Hemmelsbach	70	3
David Geary	71	2		Phil Goff	75	2		Bob Kinser	71	2
Al Zavattero	71	2		Robbie Robinson	76	1		Troy Powell	74	1
Low Gross				Low Gross				Low Gross		
Frank Crua	84			David Carlson	91			Bill Hemmelsbach	99	

Closest to: Hole #5 - Stan Lowenberg, Bob Conlon --- Hole #14 - Frank Crua

Rancho Solano - November 21, 2006

Flight 1			Flight 2			Flight 3			
Schmidt	65	3	Carlson	73	3	Conlon 68	3		
Kim	66	2	Hunter	74	2	Powell 68	3		
Eller	72	1	Hutchko	75	1	Lockwood 74	1		
Low Gross			Low Gross			Low Gross			
Schmidt	80		Hunter	93		Powell 96			

Closest to: Hole #5 - Eller, Powell --- Hole #15 - Hutchko, Arena

Boundary Oak - November 13, 2006

Flight 1			Flight 2			Flight 3		
David Harris	71	3	Bob Testa	65	3	Joe Ostler	64	3
Dirk Meyer	74	2	Phil Jenkins	69	2	Max Foust	68	2
Philip Marks	75	1	David Carlson	70	1	Troy Powell	72	1
Bill McCord	75	1	Robbie Robinson	70	1	Joe Stalovich	72	1
Low Gross			Low Gross			Low Gross		
David Harris	88		Bob Testa	90		Max Foust	99	
Bill McCord	88							

Closest to: Hole #2 - Phillip Marks, Frank Lockwood --- Hole #12 - Jim Clizbe

Boundary Oak - November 6, 2006

Flight 1		Flight	Flight 2			Flight 3		
Dirk Meyer	67	3	David Carlson	68	3	Matt Arena	64	3
Pat Tinguely	69	2	Jerry Hunter	70	2	Joe Ostler	66	2
Neil Schmidt	70	1	Bob Testa	74	1	Troy Powell	70	1
Low Gross			Low Gross			Low Gross		
Dirk Meyer	83		Jerry Hunter	90		Matt Arena	98	
						Troy Powell	98	

Closest to: Hole #2 - Jim Clizbe, Troy Powell --- Hole #12 - Jim Clizbe, Phil Jenkins

Remember: Sir Branch 116 Golf Hotline is 906-5355 Golf Checks should be made out to: "SIR Golf, Branch 116" Mail Golf Checks to: P.O. Box 55, Moraga, CA 94556-0055

18 Hole Golf Leader Board November 27, 2006







FLIGHT 1		FLIGHT 2	FLIGHT 2			FLIGHT 3		
NAME	POINTS	NAME	POINTS		NAME	POINTS		
Harris, David C	3 1	Carlson, David	40		Powell, Troy	46		
Crua, Frank	28	Hunter, Jerry	3 1		Serafino, Al	41		
McCord, Bill	25	Robinson, Robbie	30		Hemmelsbach, Bill	29		
Schmidt, Neil	23	Hutchko, Al	26		Vetro, Bob	27		
Tinguely, Pat	23	Jenkins, Phil	26		Arena, Matt	19		
Meyer, Dirk	22	Goff, Phil	2 5		Walden, Herman	16		
Geary, David	19	Robertson, Conrad	22		Lockwood, Frank	15		
Randall, Lonny	18	Testa, Bob	20		Lutkus, Alex	14		
Domer, Ron	17	Ghelfi, Dan	17		Peterson, John	12		
Clark, Bill	12	Story, John	16		Kinser, Bob	11		
Marks, Phillip	12	Chaffee, Dick	8		Conlon, Bob	10		
Zavattero, Al	12	McClaughry, Darrell	5		Ostler, Joe	9		
Eller, Tom	11	Contestable, Pat	4		Brown, Doug	7		
Cherepy, Steve	9	Hagge, Walt	4		Aalders, Doug	6		
Xavier, Carlos	9	Socolich, Dick	4		Bernard, Meade	5		
Smith, Ben	6	Daniel, John	3		Maclay, John	4		
Campbell, R	3	Scrivner, Roland	3		Cuny, Chuck	3		
Carson, Ernie	3	Videle, Jim	3		Egbert, Lee	3		
Clizbe, Jim	3	McVean, Kirk	2		Kallas, Pete	3		
Kim, Paul	3	Schoen, Gary	2		Saavedra, Jim	3		
Sigvaldson, Arni	3	Bryant, Frank	1		Stralovich, Joe	3		
Abbott, Mike	2	Cassettari, Jack	1		Foust, Max	2		
Benz, Andy	2	Yniguez, Tony	1		Regalia, Ed	2		
Deisem, Harley	1				Turrin, Art	2		
Nichols, Bob	1				Shader, Bob	1		

The Golf Website has Up to Date

The Golf Website address is,

http://www.sir-web.org/116-golf/

Please bookmark it in your "Favorites" list of websites.

The website contains information on the following:

- 2006 Golf Schedule: Dates, times, and courses as well as detailed information on costs, payment information, deadlines, and special event facts.
- <u>18-Hole Pairings:</u> Weekly, usually on the Friday or Saturday prior to the event, showing captains, teams, starting times, and handicaps.
- <u>18-Hole Leaders and Results:</u> Weekly, usually within a day or two of the event.

- <u>9-Hole Results:</u> Bi-weekly, also usually within a couple of days of the event.
- <u>Paid-In-Advance Sign-Ups:</u> Weekly, showing checks that have been received for the next 3 or 4 pre-paid outings.
- Boundary Oak Sign-Ups: Weekly, shortly following 18-hole events, and the monthly luncheon when most signups occur. This listing will show who has signed-up for the next two Boundary Oak sessions, and whether they have indicated using a cart.

All SIR 116 members are encouraged and invited to offer comments, additions, suggestions, and corrections to the site. Please send your e-mail to: sir116.golf@sbcglobal.net

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 6 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).

Non-Responsibility Clause: 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.