

# Sons in Retirement



Volume 26 Issue 10

Web site <http://www.sir5.org>

October, 2013

## Big SIR sez:

The September luncheon was well attended, with 49 members who apparently were attracted by our speaker, Branch 5 member Ernie Traugott, who gave a filmed presentation of the rescue of German Jews from the Holocaust in the late 1930's. The Philippine government offered a haven for 1,300 people, and Ernie and his family took advantage of the offer which probably saved their lives. This was the largest attendance at a luncheon this year.

The speaker for October 23<sup>rd</sup> will be James Codromac, whose topic will be "How to access misunderstood government entitlement programs as the no-cost alternative to long-term care insurance". This will be an interesting and timely program.

At this luncheon meeting we will install the new officers for 2014. We still do not have a candidate for the position of Little Sir. Won't someone please volunteer?

Our membership continues to hover around 70. Bring a friend to lunch, and we will help you "convert" him to be a SIR member. See you there.

Big SIR *Al Stratz*

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## Sir Happenings

The latest edition of SIR Happenings has just been posted on the SIR website:

<http://sirinc.org/sirhappenings/>

President Dettmer's front page article discusses Survivability Action Teams that offer help and advice to struggling Branches. He also discusses the Annual Meeting and the fact that we now allow dues.

The SIR website has borrowed the travel page from "SIR Happenings" and

you may go here to see the new link. [http://sirinc.org/new\\_site/travel.html](http://sirinc.org/new_site/travel.html), and then click on "Click to see a sample of SIR trips being planned"

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### Lunch, 10/23

#### Salads

- Spinach with Mushroom and Egg
- Caesar
- Tomatoes Vinaigrette
- Med. 3 Bean

#### Entree

- Breast of Chicken, Herb Butter Sauce
- Beef Stroganoff

#### Dessert

- Chocolate Mousse

## SPEAKER

James Codromac will speak on the topic that addresses updated information on misunderstood government entitlement programs designed to protect your family and estate from financial devastation due to chronic illness. How to avoid having to spend down your estate while dealing with a skilled nursing or in home care event.

Here are some of the most common mistakes people make when trying to qualify for the entitlement programs for Skilled Nursing.

Do You Know How These Rules Can Qualify or Disqualify You for the Entitlement Program?

What is the "Name On The Check" Rule?

Should you check or not check the "Returning Home" box?

What are Countable Assets, Exempt Assets and Unavailable Assets?

Where does the "Look Back" rule apply?

What is the "Community Spouse" rule?

How should you give away an asset so it DOES NOT hurt you?

What is "Concurrent Giving"?

What is the minimum monthly maintenance needs allowance?

How much income is a spouse allowed to have before it disqualifies one from receiving benefits?

How can you get Long Term Care insurance alternatives with no monthly payments?

Do you know that you don't have to sell your home, car or various other assets, or spend down your resources if you have taken the proper steps to protect your estate?

What critical provision is most likely missing from your Trust documents to allow entitlement qualification (and how can you fix it inexpensively)?

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## Attendance Report

September 25, 2013

49 Members (including new member Traugott as speaker and presenter)

2 Guests

51 total

Our attendance of 49 members is the largest of the year 2013, representing 71% of our total membership.

Of our 7 new members this year, 4 have perfect attendance to date.

Respectfully Submitted

*Duane Stauffer*

*Continued—*

Attendance Chairman

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**Membership**

No data received,

**Roster Changes**

None reported

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**October Birthdays**

Saul Kravitz	10/2
Flemming Nielsen	10/3
Harold Wellmerling	10/9
Lloyd Lettis	10/15
Robert Cruzen	10/17
Stan Kazul	10/21
Albert Donahue	10/23
Richard Scanlan	10/27
Howard Trudeau	10/27
Roy Dreisbach	10/31

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**Minutes of the Meeting of the Executive Board**

September 25, 2013

Meeting was called to order at 10:04 AM. A quorum of BEC board members was present. In attendance were Al Stratz, Big SIR; Art Schmid, Little SIR; Pete LoPresto, Treasurer; Art Kraemer, Assistant Treasurer; Fred Van Kirk, Director; Ken Liddicoat, Director; Duane Stauffer, Attendance; Paul Butler, Membership; Greg Kemist, Director; and Paul Krug, Secretary.

The minutes of the June 19 meeting were approved with the following correction: The assessment of \$1.25 is transmitted to SIR, Inc., the State SIR organization, not Branch 5.

Big SIR Al Stratz distributed the Form 27, Monthly Branch Membership Report through August. There are 70 active members and 1 inactive member. Meeting attendance in August was 61%.

The year's goal for 2013 new members is 7. To date we have attained 6, leaving one more member to be recruited to meet the 2013 goal. Discussed the need to emphasize to the

membership the need for new members. One prospective member asked what we do. Ordering brochures that list SIR activities to hand out with the invitation card was considered.

Today's speaker is Branch 5 Member, Ernie Traugott, who will show and discuss the DVD "Rescue in the Philippines" about the rescue of German Jews from the Holocaust through the efforts of the Philippine Government.

Next month's speaker is Jim Codromac, who will discuss how to access misunderstood Government entitlement programs as an alternative to long term care.

There is a list of 150 people on the speaker's list that have been vetted by the membership on how the speaker was received. There is a speaker on Theodore Roosevelt not vetted, but that we think is worth asking for one of our meetings.

A Little SIR volunteer is still needed. A prospective candidate was discussed.

Treasurer Report: Pete LoPresto reported five members have not paid this year's contribution. Of our active members 21 members have perfect attendance, 14 missed one meeting, 15 have attended one or more meetings, 5 attended one meeting, and 10 have attended no meetings. Possible approaches to improve meeting attendance:

Call members each month (this is now being done).

Ask members to call and encourage friends who are not coming.

Send a New Year letter to all members encouraging attendance.

Old Business:

Fred Van Kirk, as the Chairman of the Holiday Party Committee, is working on the menu and cost for the December 11 Holiday Party. The cost is expected to be about the same as last year, but he has not received a response from Michael's. There will be an update on the ticket cost in the October BEC Meeting.

The call for adjournment was approved and the meeting was adjourned at 11:03 AM.

*Paul Krug*  
Branch 5 Secretary

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**GOLF, September**

**Sunnyvale golf course**  
**9-5-2013**

Naim Nazzal	89 net 68
Ed Nazzal	93 net 71
Jim Stevens	102 net 76
Gary Hornberger	100 net 78
Jiries Nazzal	107 net 79
Jere Austin	113 net 81
Azmi Habib	118 net 82
Greg Kemist	102 net 87 CTTT

**Santa Clara golf course**  
**9-12-2013**

Naim Nazzal	92 net 71 CTTT
Jiries Nazzal	102 net 74
Howard Trudeau	105 net 74
Art Kraemer	97 net 75 CTTT
Jim Stevens	105 net 79
Azmi Habib	116 net 79
Jere Austin	115 net 82

**Shoreline golf course**  
**9-19-2013**

Jere Austin	99 net 65 CTTT
Jim Stevens	95 net 68
Naim Nazzal	90 net 68 CTTT
Azmi Habib	109 net 72
Fred Van Kirk	123 net 86
Wayne Richter	127 net 90

**Los Lagos golf course**  
**9-26-2013**

Azmi Habib	101 net 66
Naim Nazzal	90 net 69
Howard Trudeau	99 net 69
Jim Stevens	99 net 74
Gary Hornberger	97 net 76
Fred Van Kirk	118 net 83 CTTT
Greg Kemis	36/9 CTTT

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**Compusir**

CompuSIR has disbanded as a PC users group meeting at the Palo Alto Elks Lodge. You are invited to join and attend meetings of SPAUG (Stanford-Palo Alto Users Group for PC) held at the Lodge. You can find information about its programs at [www.pa-spaug.org](http://www.pa-spaug.org). PC users looking for computer help may also be interested in the Computer Class and

*(Continued on page 3)*

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Computer Help Drop-In Programs offered by the Sunnyvale Senior Center, 550 Remington Drive, in Sunnyvale.

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**Macintosh Group**

Contact Skip Ross to join this e-mail group where SIR members in all branches can exchange Mac-related news, get answers to questions, and share experiences.

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**TRAVEL NEWS  
 FOR AREA 16,  
 BRANCHES 5, 35,  
 & 51**

Still looking for a travel chairman. See BIG SIR. You can read the State SIR newsletter called SIR HAPPENINGS at the state website

:[www.sirinc.org/sirhappenings/](http://www.sirinc.org/sirhappenings/), which includes travel news from other branches . **Example:**

**November 20-21, 2013 CHRISTMAS ICE FANTASY at THE ELDORADO, Reno**

(Br 74) Escorts: Allen Daily (408-265-8140) and Don House (408-268-1703). Our annual Christmas show at the Eldorado will be an Ice Fantasy where Cirque meets the Ice combining the excitement of figure skating with the thrill and wonder of cirque acts on ice.

We will include our private Cocktail Party, buffet dinner and breakfast; casino time with \$5 cash and \$5 food bonus at the Nugget, plus no-host rest stops at the Black Oak and Nut Tree Center. The price is \$199/p dbl. occ. (\$16 Sgl. Suppl.) payable to Cruise Adventures Unlimited. Mail check & application to Allen Daily, 1580 Trona Way, San Jose, CA 95125.

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**Bowling  
 BRANCHES 5, 35,  
 & 51**

**Co-Chairmen:**  
 Bob Taggart  
[cbtaggart@earthlink.net](mailto:cbtaggart@earthlink.net)  
 650-321-2654

Doug Anderson  
[marktintl@aol.com](mailto:marktintl@aol.com)  
 415-407-4000

**Prizes:** Roy Robinson

**EVERY TUESDAY: 1:00 p.m.,  
 HOMESTEAD LANES,  
 HOMESTEAD AND  
 STELLING,  
 SUNNYVALE.**

We completed the Summer/Fall session, with the closest standings since the inception of our SIR bowling league.

Following the winning team, (Ron Nakamoto, Ptah Bennett, and Earl Pampeyan) were three of the remaining five teams tied for 2nd place. The Fall/Winter league started on September 17. We have openings for new bowlers of any level so come join us.

**STANDINGS THROUGH WEEK #1**

- 1st PLACE**  
 Bill Finkemeier, Jeff Grundy, Bob Taggart
- 2nd PLACE (Tie)**  
 Ptah Bennett, Al Runge, Chuck Huff
- 2nd PLACE (Tie)**  
 Jerry Coe, Earl Pampeyan, Doug Anderson, Tim Eastham
- 4th PLACE (Tie)**  
 Arnie Satterlee, Hal Knowlton, Fred Schwalbach
- 4th PLACE (Tie)**  
 Alan Gaudie, Ron Nakamoto, Harold Kaye
- 6th PLACE**  
 Bill Webster, Roy Robinson, Jerry Ososkie

- HIGH SERIES - SCRATCH**  
 1st - Bob Taggart:: 540  
 1st - Earl Pampeyan: 462  
 3rd - Chuck Huff: 448

- HIGH GAME - SCRATCH**  
 1st -Tim Eastham: 198  
 2nd -Doug Anderson: 177  
 3rd - Al Runge: 170

- HIGH HANDICAP SERIES**  
 1st -Ptah Bennett: 638  
 2nd -Fred Schwalbach: 588  
 3rd - Alan Gaudie: 584

**HIGH HANDICAP GAME**

- 1st - Jeff Grundy: 244
- 2nd -Bill Finkemeier: 212
- 3rd -Hal Knowlton: 206

There were two scratch 200+ games bowled last month. Listed below are these men and their personal achievements: Doug Anderson: 221 and Ron Nakamoto: 201.

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**Biking**

**Jerry Butler – (650)494-8078  
 GXB366@AOL.COM  
 2<sup>ND</sup> Thursday –**

October 10, 2013, 11:00 AM  
 Wives and guests welcome  
 Rain cancels; Helmet required

**Coyote Hills / Alameda Creek –  
 Niles/Fremont**

**The Ride:** We will begin the ride at the Coyote Hills Park and continue on the Alameda Trail to Niles where we will have lunch at a restaurant in downtown Niles. The ride is flat and approximately 9 miles each way, with an optional loop of a scenic view of the bay that adds about one mile (a total ride of 19 miles).

**Directions:** Take highway 84 across the Dumbarton Bridge past the toll booth to the first exit, which is Paseo Padre Parkway. Turn left and go one mile to Paterson Ranch road; turn left. This is the entrance to Coyote Hills Park (there is a small sign). Go 1/2 mile to the park toll booth (\$5 per car or use your East Bay Regional Park District season pass). Continue another 1/2 mile over several speed bumps to the park office and museum; park there.

If you plan to ride, or have questions, please reply to Jerry Butler, as per above.

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**SIR BRANCH 5  
 HOLIDAY PARTY  
 DECEMBER 11, 2013**

**SOCIAL TIME 11:30 AM  
 LUNCH SERVED 12:00 PM  
 GUESTS AND SPOUSES INVITED  
 CHOICE OF FOUR ENTREES –**

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PLEASE SELECT ONE AT SIGN UP

1. ROAST BEEF, ENGLISH CUT, AU JUS
2. BREAST OF CHICKEN, PORTOBELLO
3. BROILED SALMON, LEMON BEURRE BLANC
4. WILD MUSHROOM CREPES (VEGETARIAN)

LUNCHES INCLUDE SEASONAL GREENS,  
VEGETABLES, POTATO DU JOUR, FRENCH ROLLS  
AND VANILLA ICE CREAM WITH CRÈME DE MENTHE  
SAUCE

RAFFLE PRIZES

\$25.00 PER PERSON AT THE DOOR

SIGN UP AT NOVEMBER 20TH MEETING

CONTACTS

FRED VAN KIRK (650) 948-7435 [fvk@sbcglobal.net](mailto:fvk@sbcglobal.net)

GARY HORNBERGER (408) 264-5029

[ghornberger@earthlink.net](mailto:ghornberger@earthlink.net)

**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. Son In Retirement, Incorporated and its Branches do not assume responsibility for the well being or safety of the participants or their property, in any matters.

-2013-

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Region Director: George Kranen <[belmontgeorge@earthlink.net](mailto:belmontgeorge@earthlink.net)>, 650-281-2427

Area 16 Governor: -TBD-

**SONS IN RETIREMENT**  
**INCORPORATED**  
**SOUTHERN PENINSULA**  
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**ATTENDANCE**  
 Duane Stauffer  
 650-948-7268

Fred Van Kirk  
534 Torwood Court  
Los Altos, CA 94022-2155

**PLACE  
STAMP  
HERE**

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