



SIR 101

Bulletin

August, 2025

Volume 44, Number 8

SONS IN
RETIREMENT 101
LIVERMORE, CA

FOR MORE
INFORMATION,
ABOUT OUR
BRANCH, PLEASE
VISIT OUR
[WEBSITE](#)

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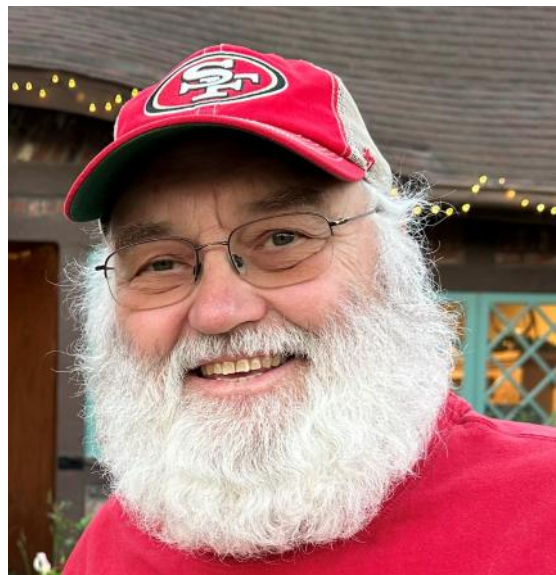
The Big Sir Message from Bob Johnson

I have important news regarding RSVP'ing for our August 21st luncheon. To better accommodate our caterer's needs for planning and shopping, I need to know who will be attending by **7 pm on Monday, August 18th**. By the time you are reading this, you likely have already received the invitation with the buttons to click to RSVP for the August luncheon. I am mentioning it here as an additional reminder that we need to know who is attending by the evening of August 18th.

Whether you are prepaying for your lunch or planning to pay at the door, please click the button on the invitation to RSVP that you are attending. It is also helpful if you let us know if you cannot attend. And remember, please be sure to let me know if you are bringing a guest.

While the new RSVP deadline will take some getting used to, it is a very reasonable request from the caterer that we give her a count for meals sooner than we have been doing. It is not uncommon for caterers to require a week or two week notice. Our caterer is still being very accommodating by not requiring more notice.

Speaking of guests, it has been really great to see that almost every guest who attends a luncheon becomes a member. So please keep



asking guys you know to be our guest at a luncheon. This is our most successful way to bring in new members.

On another note, be sure to mark your calendar for our Holiday Dinner on Thursday, December 11, at the Dublin Ranch Golf Course. Mr. & Mrs. Claus will be there to greet everyone as they arrive. Cocktails from 6 pm to 7 pm, with a complimentary glass of champagne or apple juice served upon arrival. There will be an assorted cheese platter to enjoy during cocktails and a fully stocked cash bar. Plated dinner served at the tables at 7 pm. Live music during cocktails and dinner, and entertainment after dinner. The all-inclusive price, which covers everything, is \$85 per person. More de-

Save the date: Holiday Dinner is December 11th

Big Sir's Message, continued...

tails, choice of entries and how to RSVP will be forthcoming as we get closer to the event. I hope you will join me and my wife for this very special event.

The guest speaker at our August 21st luncheon will be Sheila Fagliano, Public Education/Community Relations Manager for Livermore Sanitation. Here's your chance to find out all you wanted to know about recycling and trash in Livermore. I hope to see you on the 21st!

August Speaker

Speaker: Sheila Fagliano,
Community Relations manager
Livermore Sanitation

Topic: Community Outreach and Education

Time and Location:

Thursday, August 21, 2025, 11:30AM
Asbury United Methodist Church



Sheila Fagliano has been a vibrant knowledgeable presence in the solid waste industry since 1977 and joined Livermore Sanitation in 2010. With extensive experience, she excels in waste management and public education.

As public Education Manager, Sheila leads waste reduction programs for commercial and multi-family customers. She actively engages in community events, delivers engaging presenta-

tions, and provides ongoing trainings for businesses, schools, and community groups in the city of Livermore. Sheila's daily customer visits ensure proper waste sorting and compliance with local ordinances. She has accomplished so much with her energetic personality and deep expertise making her an invaluable asset to our team and the community.



Check out our **SIR Branch 101 web site.**

Click SirInc2.org/Branch101 to see the latest edition. Click on this link to email Dennis Gately, SIR101Web@googlegroups.com or call 925-443-1953 for the member id and password.

Do you need a member phone # or email address? It's in our web site's '**Members Only**' section, which has a Member Roster, Member Photo Gallery, Speaker Videos, Member Videos, and BEC Meeting Minutes

Financial

Contact: Roger Grimm, Treasurer, 925-290-5891
SIR101Treasurer@googlegroups.com



Monthly Cash Report for July, 2025
 See our web site for the complete Form 28.

Beginning Cash Balance (Total Cash)..Line 1: Month: \$6,566.20 **Jan 1:** \$8,337.78
 Ending Cash Balance (Total Cash).....Line 8: Month: \$6,414.90

Membership and Attendance

Contact: Larry Wiley, Chairman, 925-337-4263
SIR101Membership@googlegroups.com



WELCOME NEW MEMBERS, VISITORS and GUESTS:
 on our website.

New Members: 4

Dick Lear, Mike Telang,
 Rick Vistnes, John Whitehead

- ♦ **Visitors:** 0.
- ♦ **Guests:** 0

MEMBER CARE GIVERS:

- ♦ Care Givers: 0.

MEMBERSHIP CHANGES:

- ♦ Deleted: 8
- ♦ Passed: 0

MEMBERSHIP STATUS:

- ♦ The ACTIVE Membership of SIR 101 as of August 10, 2025 is **128** members

MEETING ATTENDANCE— All lunch meetings are planned to be in-person

- ♦ July: 60 attendees .

BEC meetings follow in-person lunch meetings.

The complete SIR Form 27 Monthly Branch Membership Report for July, 2025 is available on our website.



Werner Schlapfer receives his honorary Life Member plaque from Little SIR Terry Tikalsky

Future Speakers

Our Planned Speakers :

September 18—Vickie Stephens, *Traveling in Morocco*

October 16—Tony Mazzucco, *James Webb Space Telescope*.

Speakers are a great attraction for attracting potential new **members to attend our SIR meetings**. Do you have ideas for speakers? Let Terry Tikalsky, SIR101LittleSIR@googlegroups.com, know.

Bocce

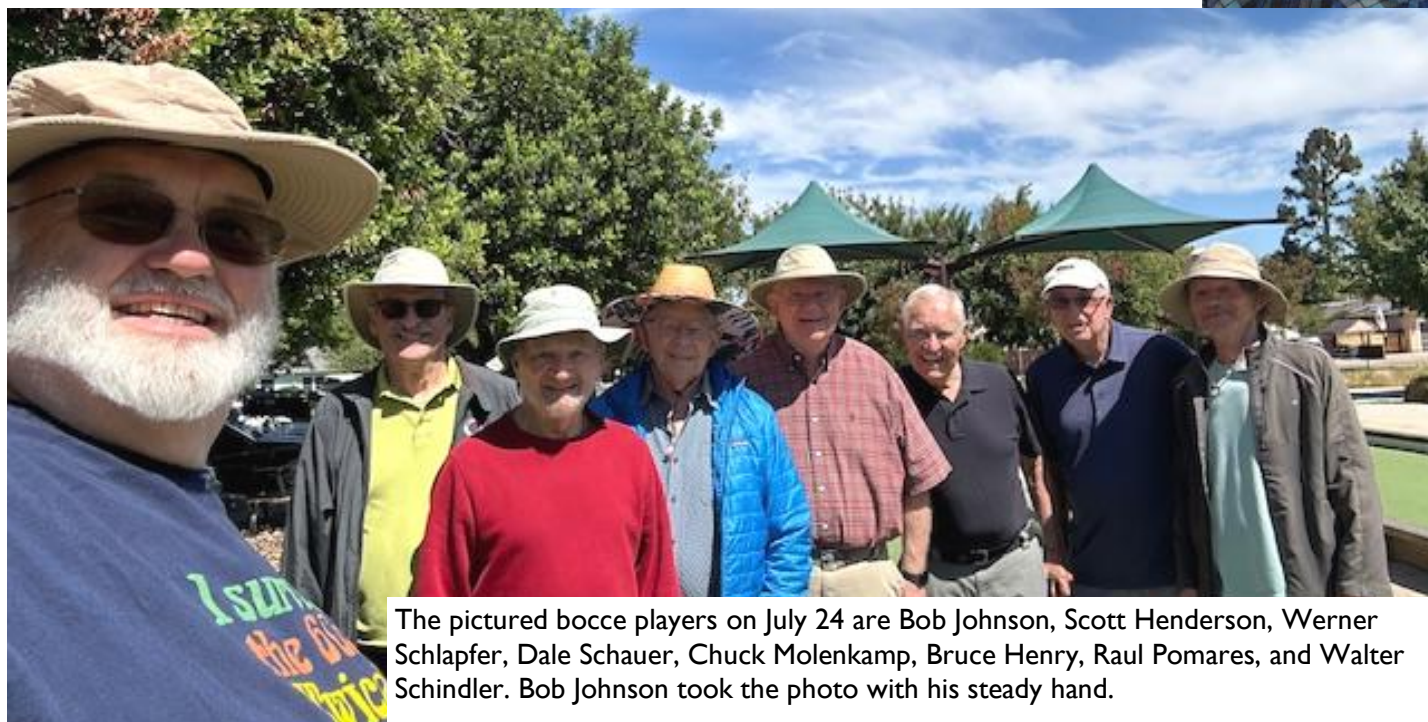
When: 2nd and 4th Thursdays 10:00am

Next: August 28, September 11 & 25, 2025

Where: Bothwell Park, 8th and H St

Contact: Chuck Molenkamp, Chairman, 925-413-1414

SIR101Bocce@googlegroups.com



The pictured bocce players on July 24 are Bob Johnson, Scott Henderson, Werner Schlapfer, Dale Schauer, Chuck Molenkamp, Bruce Henry, Raul Pomares, and Walter Schindler. Bob Johnson took the photo with his steady hand.

During July, SIR 101 bocce players enjoyed two beautiful days on the bocce courts at Bothwell Park. On July 10 we had an early 9:00 am start because of predicted high temperatures in the mid 90's. We discovered most of us prefer our normal 10:00 am start, but it is worth it to start early on hot days. On July 10 most of us seven players were finished after just two quick games. On July 24 the temperatures were more pleasant as they have been for most of the summer so far, and the eight players had a nice day playing our usual three games.

We have a lot of fun on the court because the relaxed pace of bocce allows us to have a lot of interesting conversations while we play. If you would like to give SIR bocce a try just ask Chuck Molenkamp (cmole44@gmail.com) to put you on the bocce reminder email list to be notified of the starting time for each second and fourth Thursday of the month bocce games. We would love to have you join us.



The bocce players on July 10 are Roger Everett, Scott Henderson, Raul Pomares, Werner Schlapfer, Walter Schindler, and Dom Saccullo. Look at all those elegant hats, cool shorts, and skinny legs. The photographer was Chuck Molenkamp.

Dining Out

When: Usually 2nd Tuesdays at 5:30pm

Next: September 9, 2025

Where: Chez Didlake (John and Suzanne), Livermore

Contact: Ted Schaefer, Chairman,
SIR101Diningout@googlegroups.com



The SIRS Dining Out group ventured out to China Pavilion on Vasco Road in north Livermore on Tuesday, August 12th.

We had ten diners who enjoyed a wide variety of excellent Chinese cuisine as well as lively conversations and warm camaraderie.

September will find the Dining Out group gathering at the home of John and Suzanne Didlake for a potluck barbecue. Details will be forthcoming but Save The Date - Tuesday, September 9th!!

"High sodium, high cholesterol, lots of toxins -- your blood is remarkably similar to a potato chip."

NEAL'S ROMEOs (Retired "O" Men Eating Out)

When: Tuesday September 2, 2025 at 11:30am

Where: Time Thai, 1106 E. Stanley Blvd, Livermore

Contact: Vic Wheatman, Chairman
SIR101Romeos@googlegroups.com



Hello Romeos,

We sincerely hope your summer travels were sufficiently exhausting that you'll welcome a return to something we'd normally call "normal" - except it's not normal.

Anyway, our Return to Romeo lunch will be at the relatively new Time Thai in Livermore, which spun out of the Thai place in Pleasanton on Santa Rita near the train tracks. We've eaten there

and had take-out going back over 20 years; it's uniformly good. We tried this new branch with friends a couple of months ago and it was, in the parlance of Larry David "pretty pretty pretty good."

The venue is in the Trader Joe/Michaels strip mall on Stanley, kind of in a nook near the gymnastics place. You can't miss it.

Arguing with a woman is like reading the Software License Agreement. In the end, you ignore everything and click "I agree".

Hiking and Walking

When: Wednesdays, 8:00 & 8:30 am (see note below)

Where: South L St. and Railroad Ave.

Contact

Art Hull, Chairman, 925-443-5479, Dave Lunn, Asst. Chairman, 925-784-2624

SIR101Hiking@googlegroups.com

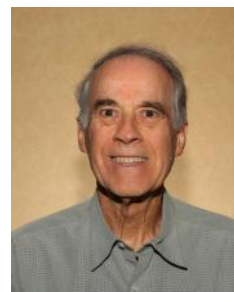
I wonder how much longer we can enjoy the cooler than usual summer weather but we are taking full advantage of it by hitting the trails we often skip in the summer.

We try to do a different trail every Wednesday forming three groups of various hiking levels (Amblers, Ramblers, and Scramblers). The *Amblers* do a level hike usually at a park such as Sycamore Grove, Shadow Cliffs, or Holdener. The *Ramblers* do a moderate hike and the *Scramblers* do a more strenuous hike at one of the many surrounding regional parks such as Del Valle, Sunol, Morgan Territory, Pleasanton Ridge, Vargas Plateau, Garin/Dry Creek, Coyote Hills, Brushy Peak or Lake Chabot.

Hiking is good for your heart, good for your brain, and good for making friends. To walk in

nature is good medicine! I guarantee we have a group for you. Ramblers and Scramblers leave at 8:00 AM from the parking lot on the southeast corner of South L Street and Railroad Avenue and Amblers leave at 8:30 AM, usually from the trailhead but sometimes from the aforementioned parking lot if carpooling is needed (check the Ambler sign-up spreadsheet which is emailed every week). Spouses, friends and family are welcome. Bring plenty of water and hiking poles if needed.

Our Motto: Remember, there's no such thing as bad hiking weather, just inappropriate clothing.







More Hiking Photos on Page [12](#)



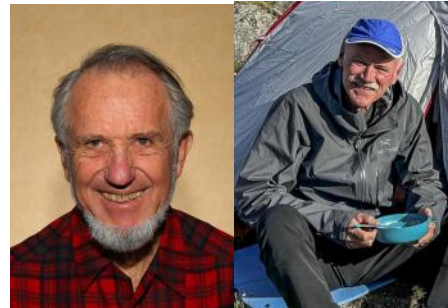
SIR 101 Kayaking

When: *Second Tuesday of the month (usually)*

On hiatus until August

Contact: Dick Ryon, 925-447-8907

SIR101Kayaking@googlegroups.com



SIR 101 Kayakers and friends traveled to Drake's Estero near Point Reyes. Fifteen paddlers enjoyed a great day on the water.

Paddle and live long!





Wine Tasting

When: Friday September 19 or 26, 2025, 3pm

Where: TBA

Contact: Steve Skedzielewski, Chairman, 925-455-5579

SIR101Wine@googlegroups.com



Another warm Friday afternoon turned out to be quite pleasant, this time under the semi-shade of the pavilion area at Concannon. We had fifteen participants, who enjoyed the "5 for \$5" Friday tasting special that is running this month.

We'll meet next month after the SIR luncheon, either on the 19th or 26th. We will send out an invitation earlier in the month to those who are currently on the mailing list, so if you'd like to be added to the list, just send a mail to Steve at skedz@acm.org.

Clockwise, from left: Bill Bisch, Steve Skedzielewski, Connie Howe, John Didlake, Kareen and Rick Knowles, Suzanne Didlake, Walter Schindler, and Sophia Schaefer



Clockwise, from left: Walter Schindler, Sophia and Ted Schaefer, Wendy and Dave Burg, Little SIR Terry and Martha Tikalsky, Bill Bisch, and Don Carter.

SIR 101 Travel

"The world is a great place. You should see it!"

Contact: Bill Britton, Chairman, 925-443-9913,
SIR101Travel@googlegroups.com



(no update, just repeating last month's report)

I have almost finalized the details for the Christmas on the Danube river cruise starting in late November into December 2026. We'll visit many of the wonderful Christmas Markets and historic old towns along the Danube from Frankfurt to Vienna, with the addition of Prague at the end. I'm arranging for one pre-night stay and one extra post-night in Prague (total of 3 nights). When I get the final details and pricing it will in-

clude round trip air from SFO to Frankfurt and return from Prague, travel insurance, all tips, and transfers to and from Livermore to SFO. I plan to get our SIR BEC approval at the August meeting. I will then schedule at least one informational meeting in late August and most likely another later. We did this in 2018 and it was great!

Golf

When: 7:30 Monday and/or 8:30 Thursday Mornings

How: Through the Livermore Valley Golf Club

Where: Las Positas golf course

Contact: Dwight Lang 925-784-1389

Many new SIR 101 members have expressed an interest in playing golf with a group. We currently do not have organized golf activity in Branch 101, as we do not have over 20 member golfers needed to form a SIR golf activity.

Many SIR 101 members now play with the Livermore Valley Golf Club, as I do, and the organizers of that club are welcoming SIR 101 members to join their club. They play on Monday and Thursday mornings at Las Positas golf course. Information about how to join this group is available from Dwight Lang.



Sunshine

Contact: Art Molvik

SIR101Sunshine@googlegroups.com.

At our July Luncheon, we learned that Bruce DeCoursey was coming home that day after spending ten days in the hospital recovering from a heart attack.

If you hear of someone needing a word of en-

couragement from all of us, or hear good news of someone's recovery, please let Art know. He will spread the news and get a card out to them.



Investments

When: Friday August 22, 2025 from 10am-11am

Where: Zoom meeting

Contact: Bob Dashner

sir101investmentschairman@gmail.com



If you are interested in joining, please send a note to Bob at the address above and he'll add you to the group's email list.

Agenda

1. Announcements
2. Update on OBBB (New Tax Law enacted in July 2025)
3. Retirement Yearly Withdrawal Rates

There have been many articles on withdrawal rates or other approaches to drawing down retirement assets. I will send out a couple of articles on this topic as a pre-reading for a discussion on this topic. I believe sequence risk is a subject that every retiree should be aware of and have a strategy to mitigate it.

Definition (ChatGPT, 8/10/25):

From a retiree's perspective, **sequence risk** (or sequence-of-returns risk) is the danger that you experience poor investment returns early in retirement, when you're also making withdrawals. Even if your average return over time is decent, early losses combined with withdrawals can shrink your portfolio so much that it may never recover, increasing the risk of running out of money later.

It's basically the bad-luck timing risk of the market turning down right when you start living off your savings.

4. New topics.





Activities

Contact: Ron Saltgaver, Chairman, 925-443-0693,
SIR101Activities@googlegroups.com

What: Do you want to start something new? Describe it in your own words.

Where: Please, suggest location based on your ideas with current restrictions considered.

When: How often and what duration would you think would be best to keep up interest?

Contact: Do you want to be the Chairman for this?

Please contact Activities chair Ron Saltgaver for more information.



The following activities are on hiatus.

BackPacking: **Contact:** Dave Lunn, Chairman, 925-784-2624, SIR101Backpacking@googlegroups.com

Game Day: **Contact:** Ron Saltgaver, Chairman, 925-443-0693, SIR101GameDay@googlegroups.com

If you are interested in the following activities we would welcome volunteers to chair them!

- Chess
- Domestic Travel
- Fishing

Birthday Boys*

August Birthday Boys

Dave Arterburn
Joel Bowers
Dick Crawford
John Kerns

Dave Lunn
Chuck Molenkamp
Ron Saltgaver
Walter Schindler

June Birthday Boys Winners

Garry Rodrigue and Jim Hermerding

July Birthday Boys Winners

Cal Wood and Bob Canning

*** What is the Birthday Boys Program?** It is a program that offers each member who is celebrating a birthday in the current month, a chance to receive a free luncheon credit. Two names are drawn each month, however, the member must be present at the monthly meeting when the names are drawn to receive the credit

Lunch Prepayment Instructions / Yearly Member Dues Reminder

Prepay your \$33 lunch or make your Annual Dues payment of \$30.

You can best support our branch with your yearly \$30 dues. SIR promotes entertaining and enriching our lives through many activities as well as branch meetups, like in-person luncheons, If you have not already paid for the year, please do so!

Pay online or on your cell phone or computer with Zelle ([preferred](#))!

Check with your bank to see if it provides the Zelle service. If it does, you can use their app or web site to send money *at no cost* by just adding the SIR101Treasurer@gmail.com as a payee.

If your bank doesn't participate visit the zellepay.com website.

Avoid the long lunch line: RSVP the meeting invitation online, pre-pay your lunch via Zelle and arrive early to visit at the lunch.

PayPal We currently can't accept PayPal payments.

Mail checks to: Roger Grimm at 3034 Chateau Way, Livermore 94550

Questions or more Information? Contact Treasurer: Roger Grimm, SIR101Treasurer@googlegroups.com.

What is the Green Dot Program?

Each member is assigned an identification number that appears on his lapel badge, which is filed in numerical order near the Luncheon Meeting entrance. He will wear his badge at all meetings and must leave it when he departs the meeting. For about the first year after he joins SIR 101, his badge will have a **Green Dot** on it, which signifies he is a new member and entitles members who share his dining table, **early access to the buffet line**. The main purpose is to encourage members to introduce themselves to the new members and help them feel comfortable and learn what SIR is all about. The badges also provide a means of noting meeting attendance. **Current Green Dot members are:**

Greg Barr, Dale Berven, David Cabral, Jim Durkee, Phillip Garbutt, Allen House, Dick Lear, Harry Levin, Bob Lormand, Thomas Parham, David Pendleton, Ken Simons, Mike Telang, Gary Tompkins, Rick Vistnes, John Whitehead

Membership Rules:

- A Member will be considered in good standing if his annual dues are paid up. There is no longer a luncheon-attendance requirement.
- A member is responsible for replying to the RSVP alert sent via email prior to each monthly luncheon. If he responds that he will attend but later finds that he cannot, he must notify Werner Schlaper, SIR101Attendance@googlegroups.com not less than 48 hours before the luncheon.
- Each member is responsible for confirming that we have accurate contact information for him.
- If you plan to bring a guest or caregiver, please send an email to Bob Johnson, SIR101BigSir@googlegroups.com at least 48 hours before the luncheon.

Non-responsibility clause: All activities arranged for or by, or sponsored by, SIR, Inc. 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 matter pertaining to said activities. Travel events of four (4) or more nights and all air and sea travel must be arranged and booked through a travel agency. Members and guests shall make their checks payable to the travel agency involved. Tour and travel events of three (3) or fewer nights shall require participating members and guests to make their checks payable to the appropriate Branch of SIR, Inc., whether or not a travel agency has booked the event.

SIR 101 web information:

SIR 101: SirInc2.org/Branch101. Our site has a '**Members Only**' section. SIR 101 members may contact our Webmaster for the User Name and Password. See the Member Roster, Member Photo Gallery, Speaker Videos, Member Videos, Form 27, Form 28 and BEC Meeting Minutes.

Is your Photo Gallery photo missing? Send a digital photo similar to the Photo Gallery pictures to Webmaster Dennis Gately and to Bulletin Editor Steve Skedzielewski. No photo? Contact the Bulletin Editor.

State SIR information: SIR Inc.: sirinc.org, **SIR Sports:** State SIR Sports Chair W. Lee Moy, HealthStudio@gmail.com (559) 709-9851. The **SIR newsletter** [SIR Happenings](#) features news about SIR and all the things that are still going on in our Branches.

