



SIR 101

Bulletin

September, 2025

Volume 44, Number 9

SONS IN
RETIREMENT 101
LIVERMORE, CA

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

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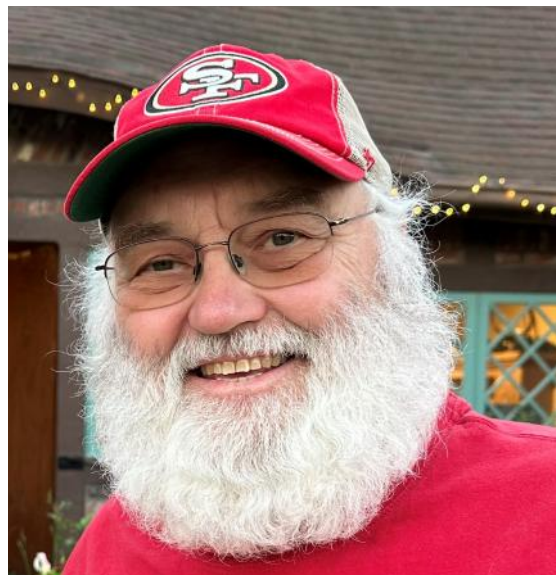
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The Big Sir Message from Bob Johnson

We have big news from a recent State SIR Annual Meeting that I attended. A resolution was approved to remove the word retired from SIR's Articles of Incorporation. Now a prospective member does not have to be retired to join SIR, just a guy at least 50 years old. This recognizes a changing world in which a lot of guys retire later, but would like to enjoy now all that SIR has to offer. Do you know someone who is not officially "retired" who you might want to ask to join us for lunch? A personal invitation offered by a member is our best way to recruit new members. If you do invite a guest please let me know so I can include them in the meal count for the caterer.

Another resolution approved removed the geographic restrictions in the By-laws, so now we can have branches anywhere in California. When SIR was created sixty-six years ago it was limited to Northern and Central California, so that any member could attend a statewide meeting. With technology advances, like Zoom, the geographic limitations are no longer relevant.

At our August luncheon Shelia Fagliano from Livermore Sanitation gave a great presentation with a lot of information about what can and cannot be put in the Blue Recycling



Bin. There were several questions and concerns about properly disposing of batteries and other hazardous items. As she mentioned, there is the Alameda County Household Hazardous Waste Drop-off Facility, 5584 La Ribera Street, Livermore. It is open Thursday & Friday, 9:00 am - 2:30 pm, and Saturday 9:00 am - 4:00 pm.

For our upcoming luncheon on Thursday, September 18th, our speaker will be retired teacher Vicki Stephens presenting Traveling in Morocco. This will be a fascinating presentation with beautiful photography. Hope to see you there! Please remember to RSVP. Deadline to RSVP this month is Monday, September 15th, at 7 pm.

Save the date: Holiday Dinner is December 11th

September Speaker

Speaker: Vicki Stephens

Topic: From Mosques to Nomads, Traveling in Morocco

Time and Location:

Thursday, September 18, 2025, 11:30AM

Asbury United Methodist Church

4743 East Avenue, Livermore, CA



Vicki Stephens is a retired teacher from the Pleasanton Unified School district. Since retiring she and her husband have been traveling the world. Vicki took up photography at this time and loves to document their trips, from the people, architecture, food, culture and more. She hopes you enjoy this visit to Morocco.



And then there's the Buddhist who refused to let the dentist give him Novacaine because he was hoping to transcend dental medication.

Activity Chairmen, and an Opportunity

You'll see two changes in Activity Chairmen this month, which lead to a need for help.

Art Hull has decided to step down as Chair of the Hiking group. Art has spent the last twenty years choosing hiking venues and leading hikes almost every week and has decided to step down. Hiking is the most-attended activity in SIR 101 and most of us have benefitted from all of his work on our behalf.

Larry Wiley will step into the role as Hiking Chairman, and Scott Henderson will take over

from Larry as Membership Chair. Thanks to both of them!

That leaves open Scott's role as "Doorman," who greets Luncheon members and collects money for the meals and dues from members who haven't prepaid. It's a job that requires just one day each month, but needs to be filled.

Can you help? If so, please speak to Big Sir Bob Johnson, Little Sir Terry Tikalsky, or anyone else on the board. Thanks!

Save the date: December 11, SIR Holiday Party

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 August, 2025
 See our web site for the complete Form 28.

Beginning Cash Balance (Total Cash)..Line 1: Month: \$6,414.90 **Jan 1:** \$7116.59
 Ending Cash Balance (Total Cash).....Line 8: Month: \$6225.10

Membership and Attendance

Contact: Scott Henderson, Chairman
SIR101Membership@googlegroups.com



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

New Members: 2

Vic Avila, Marcus Libkind

- ◆ **Visitors:** 0.
- ◆ **Guests:** 0

MEMBER CARE GIVERS:

- ◆ Care Givers: 0.

MEMBERSHIP CHANGES:

- ◆ Deleted: 0
- ◆ Passed: 0

MEMBERSHIP STATUS:

- ◆ The ACTIVE Membership of SIR 101 as of September 9, 2025 is **130** members

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

- ◆ August: 63 attendees .

BEC meetings follow in-person lunch meetings.

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



Right now, I'm having amnesia and deja vu
 at the same time.
 I think I've forgotten this before.

Future Speakers

Our Planned Speakers :

October 16—Tony Mazzucco, James Webb
Space Telescope.

Speakers are a great attraction for attracting potential new **members to attend our SIR meet-**

ings. Do you have ideas for speakers? Let Terry Tikalsky, SIR101LittleSIR@googlegroups.com, know.

Bocce

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

Next: September 25, October 9 & 23, 2025

Where: Bothwell Park, 8th and H St

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

SIR101Bocce@googlegroups.com



SIR bocce players were on the courts at Bothwell Park twice during August. On both dates fewer players than usual were available to play. On August 14 there were four players. We had a good time and some competitive games. On August 28 there were six players, and we had three good games. One of the best parts of bocce is the conversations we have while playing.

We also had wonderful weather; in fact, we have really appreciated the cooler days this summer. There is still a chance in September and October that we might have a hot day in which case we would start playing an hour earlier than our usual 10:00 am start time. If you might be interested in joining us you should ask Chuck Molenkamp (cmole44@gmail.com) to add you to the bocce email reminder list. We always love to have new players join us.



Green is looking good. The photographer was Bill Leach.



The SIR bocce players on August 28 are Dom Saccullo, Werner Schlapfer, Dale Schauer, and Bruce Henry. The photographer was Chuck Molenkamp.



Chuck Molenkamp, Dom Saccullo, and Dale Schauer pause in the action. The photographer was Bill Leach who stopped by for a visit.

Save the date: Holiday Dinner is December 11th

Dining Out

When: Usually 2nd Tuesdays at 5:30pm

Next: October 14, 2025

Where: TBA

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



The SIRS Dining Out group gathered at the beautiful garden of Suzanne and John Didlake for another wonderful evening of good food, wine and warm friendship.

The evening was filled with lots of great conversations and everyone enjoyed the variety of

side dishes that accompanied the excellent tri-tip steak which was perfectly grilled by executive chef John Didlake!!

The next Dining Out gathering will be Tuesday, October 14 - details coming soon!!

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

When: Tuesday October 7, 2025 at 11:30am

Where: TBA

Contact: Vic Wheatman, Chairman
SIR101Romeos@googlegroups.com



Seven ROMEOs journeyed to Livermore's branch of Thai Time (the original is in Pleasanton) for a tasty luncheon and vibrant conversation. Topics ranged far and wide: how cold water comes from the North side of a well, how to split checks, spending an upcoming year in Portugal and touring Europe, Boston memories, favorite sports teams including the Savannah Bananas, cars without air conditioning but with

stick shifts, buying cigarettes for your father and where to find the best local gas prices.

The next Romeo event is scheduled for the first Tuesday in October, October 7. Under consideration: the new Tapas place in Livermore, a new Austrian restaurant in Pleasanton, maybe the raw fish place across from the Livermore movie theater, possibly Korean or back to the recently expanded Oyo in Ptown. We shall see!



From left: Paul McCandless, Vic Wheatman, Rick Knowles, Marcos Contreas, Bruce Henry, Bob Johnson, Chuck Molencamp

Hiking and Walking

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

Where: South L St. and Railroad Ave.

Contact

Larry Wiley, Chairman, 925-443-5479, Dave Lunn, Asst. Chairman, 925-784-2624

SIR101Hiking@googlegroups.com

Thank you, Art for all that you've done for our hiking group. We'll attempt to build on all of your work, and that of those that preceded you.

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 signup 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.





I don't understand why people say they have to 'get ready' for bed.
I'm ALWAYS ready for bed.



Wine Tasting

When: Friday October 3 or 10?

Where: TBA

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

SIR101Wine@googlegroups.com



We don't have a wine-related outing planned for September, due to Steve's schedule at Concannon. He'll remember to remove some Fridays from his working availability going forward.

We'll announce the plans for the next meeting using the mailing list of those who have expressed interest in the group. To be added, just send your contact to him at skedz@acm.org.

SIR 101 Kayaking

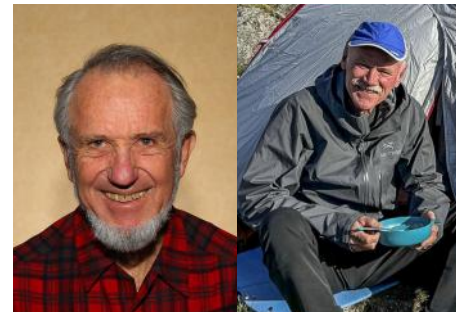
When: *Second Tuesday of the month (usually)*

On hiatus

Contact:

Dick Ryon, Chairman 925-447-8907

Kim Grandfield, Asst. Chairman



Dick's recovery is taking longer than hoped, so we don't have an update about the kayaking activity this month.

Paddle and live long!

SIR 101 Travel

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

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



I am happy to say I have all the details complete for our 12-day Christmas on the Danube cruise leaving on November 27, 2026. Join us as we fly to Germany with our first stop in Würzburg, we will join our cruise ship the MS Amadeus Brilliant on November 30 in Nuremburg. We will spend 6 nights on our ship arriving in Vienna on December 4. From Vienna we will take an extension traveling by bus to Prague for 2 nights before flying home on December 8. There will be an option to spend a third night in Prague for those who wish to spend more time in this special city. We will be visiting many of the wonderful Christmas Markets and historic old towns along the Danube. I've arranged for one pre-night stay in Würzburg and the two-night extension in Prague. I will present the forms at our September SIR BEC for approval. I have scheduled one informational meeting in for September 22 on Zoom. I will

schedule at least one more later. We did this Christmas on the Danube in 2018, and it was great!

The cost of the Christmas on the Danube will include transportation from Livermore to SFO and back and more...

I can email you more information on request or answer any questions. SIR101Travel@googlegroups.com

Topic: Collette Presentation - Christmas on the Danube - Bill Britton Group

Time: Sep 22, 2025 at 3:00 PM Pacific Time

Join Zoom Meeting

[https://collette.zoom.us/j/83702795743?](https://collette.zoom.us/j/83702795743?pwd=sVFsKCz5tLstsTSr65fQu7MUaL96SA.1)
[pwd=sVFsKCz5tLstsTSr65fQu7MUaL96SA.1](https://collette.zoom.us/j/83702795743?pwd=sVFsKCz5tLstsTSr65fQu7MUaL96SA.1)

Password: 96908984

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.



Roger Everett is in hospital due to a leg problem.

Our Big Sir, Bob Johnson, is soldiering through a compression fracture of a vertebra.

Carl Rosenkilde is recuperating from pneumonia.

If you hear of someone needing a word of encouragement 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



Birthday Boys*

August Birthday Boys

Dennis Atkinson
Greg Barr
Ron Dueltgen
Ron Gross
Richard Larder
Dick Lear

Don Meeker
Scott Peters
Ron Peterson
Steve Plummer
Alan Throop
Bill Whalen

August Birthday Boys Winners

Dick Crawford and Joel Bowers

*** 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:**

Vic Avila, Greg Barr, Dale Berven, David Cabral, Jim Durkee, Phillip Garbutt, Dick Lear, Marcus Libkind, 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.

