SIR INC. MODESTO BRANCH 144 THE ALMOND CAPITAL BULLETIN

Dedicated to enriching the lives of members through social activities while making friends for life



November 2021 Newsletter

Volume 11-2021

Message from Big Sir Anthony Butera



Hello Fellow SIR Members. Holiday shopping is just about here and that may mean more online shopping compared to the past. But buyer be aware there has seen a steady rise in online card fraud. However, there are some tips for

safe digital shopping.

Credit cards are often considered the safest payment option when shopping online because they have strong, federally mandated consumer protections. If you have a disagreement with a merchant or receive a defective product and can't resolve the problem yourself, you can dispute it with your card company.

The credit card goes to bat on your behalf. And if your card is stolen or hacked and you spot unauthorized charges, you aren't liable for them — or could be responsible for \$50 at most — if you report it promptly.

In addition, the major payment networks generally go beyond the requirements and extend zero fraud liability for credit card and certain debit card transactions, according to WalletHub.

Even so, having a card hacked can be a hassle. You'll need to take time to report the matter to your card issuer. It will generally cancel your card and issue one with a new number, so you will need to reset any recurring payments or subscriptions.

For that reason, some shoppers may want to consider options like "virtual" credit cards or digital wallets, which add an extra layer of security when you use them.

Virtual cards are, in effect, temporary card numbers issued by your card company that are used to mask your real card number. You enter the virtual number when shopping online, and the merchant never sees your actual card number. So, if the website is fraudulent, or if a legitimate site is breached, your card number isn't exposed.

(continued on bottom of Travel- page 3)

Ladies Day Tickets are on sale this month. \$25 per person.

New Members



Pictured L-R:(SP) Larry Parks-(NM)Randy Alford;(NM) Tony Castillo, Big SIR Anthony Butera, (SP) Charlie Leffingwell Randy was a Teacher (Modesto City Schools) & a Salesperson. He enjoys Baseball Day, Biking, Book Club, Bowling, Computers & Tech, Fishing, Football Day, Golf, Hiking(exp), Investments &Travel. His Partner is Suzanne. Tony enjoys Golf & RV's. His wife is Shelly.

Speaker will be Jon Hicks; a member of The Native Sons of the Golden West who will talk about the History of La Grange.

\$16 dues are past due. Make check payable to "SIR Branch 144" and mail it to: SIR at 3549 Fawndale Drive, Modesto, CA 95356. Thank You!

Remember, if you cannot attend the luncheons, please call *Gaylan King* at 209-380-9896 by Sunday November 14 (Meeting is November 18). Thank you!

SIR INC BRANCH 144 BEC MEETING MINUTES OCTOBER 21, 2021

The meeting was called to order, by Big SIR Anthony Butera at 9:30 AM.

A quorum was established with the following members present:

Big Sir Anthony Butera, Little Sir Biff Galbraith, Secretary Fernando Gonzalez, Treasurer Nilo Casiano Directors: Sam Graham, Bob Lewis, Andre Dodd, Jerry Strain and Jim Toepfer

Guests and Committee members present: Vince Sereno, Bill Stires, Patton Brooks, Richard Provost, Julius Manrique, and Patton Brooks.

Motion to approve minutes from September meeting. 1st Jim Toepfer, 2nd Andre Dodd. Motion passed.

Treasurers Report:

The Treasurer's Report for August was presented by Treasurer Nilo Casiano.

Checkbook Balance as of August 31st, 2021	\$6,255.12
Total Receipts	
Disbursements	\$1,013.02
Checkbook and cash as of August 31st, 2021	

Motion to approve the Treasurer's report. 1st Jim Toepfer, 2nd Andre Dodd. Motion Passed.

Expenses: Anthony (frames)-\$4.85, Gary Williams (badges)-\$17.91, Bob Lewis (printing)-\$15.61. Motion 1st Gary Williams 2nd Jerry Strain. Motion Passed.

Starting next year, the speakers paid lunch or fee will be listed on line 404 of the financial reports.

Membership Report:

Gary Williams gave the Membership Report for October 21, 2021: three new applicants.

SHLM: Julius Manrique and Ted Nagel

State SHLM: Jerry Strain

HLM: Gary Williams and Sam Graham

Disabled Members: Conrad Haines, Vincent (Vinny) Altadonna, Harold DeArmond, Paul Moran and

Bryan Harrison

Discussed prorating dues for new members starting in midyear, we will continue with the process described in the current letter produced by Gary Williams. Motion to accept report: 1st Bob Lewis, 2nd Jerry Strain, Motion passed.

New Business: Tickets for Ladies Day will go on sale today.

Committee Reports:

Travel: Bill Stires: minor changes to the two travel destinations.

Dining: Vince Sereno: Nothing has changed.

Newsletter: Doing fine.

Bowling: New Branch Chair Bob Lewis, proposed opening a sub account at US Bank to process money for

upcoming bowling tournament.

Motion to approve 1st. Jerry Strain, 2nd Biff Galbraith, motion Passed.

Golf: Check with Jerry Strain. All is going well.

Programs: November will be Jon Hicks

Sunshine: Edd Santwier; Sunshine Chair contact via email, do not call.

Walking Group: Anthony Butera, Nothing has changed.

Meeting adjourned: 10:05AM

The time of the next BEC meeting will be at 9:30 AM, November 18, 2021.

Respectfully submitted by Fernando Gonzalez, Secretary.

Area 18 Travel

Top of Switzerland and Oberammergau, Germany and the Passion Play. August 27 – September 7, 2022 Price: \$4,725 double occupancy (Land only) Airfare to be added in October 2021. Deposit of \$750 per person to hold reservation. So, sign up now to reserve your spot for this great trip.

ONLY 2 SPOTS LEFT FOR OUR GROUP

Highlights: 2 night stay in Zurich, Switzerland. Tour of city and leisure time on own to explore this great Swiss city. • 1 night stay in Interlaken, Switzerland. A trip to the "Top of Europe" with a Panorama 360 Degree. Experience of viewing France, Germany, and Italy. • 2 night stay in Brienz, Switzerland. Visit a Woodcarving Museum, walk through the romantic Brunngasse, once awarded the title "Most Beautiful Street in Europe. • 2 night stay in Lucerne, Switzerland. A tour of the city and a farewell dinner to Switzerland. Travel through Innsbruck, Austria and on to the picturesque city of Oberammergau, Germany. • 2 night stay in Oberammergau and the Passion Play. The Passion Play takes place only once every 10 years and is performed by people that live in Oberammergau. • 2 night stay in Munich, Germany. Orientation featuring Olympic Stadium, Olympic Tower and Marienplatz. 17 meals, Headsets throughout the tour, and much more.

Contact Bill Stires at 209-988-5445 if interested in the trip.

Holland Tulip Festival Tour Featuring Mackinac Island's Grand Hotel May 12-19, 2022

Price: \$4,045 Per Person Double Occupancy \$5,375 Single

Deposit \$650 per person Final payment January 10, 2022

This trip is sold out and now there is a wait list. Deposit will be charged when the trip opens back up. Price will increase on February 15, 2022

Trip Highlights:

*Transportation to and from airport *Airfare into Chicago, returning from Detroit *Gratuities for Tour Manager and Bus Driver *Spend 1 night in Chicago with a guided tour of the city *Attend the annual Tulip Festival in Holland, Michigan *Visit Veldheer-DeKlomp Musiekparade (Music Parade) *Spend 2 nights at the Grand Hotel, the crown jewel of Macinac Island *Tour Macinac Island via a horse-drawn carriage *Take the River Rouge Ford Factory Tour *\$40 in Mayflower Money *Much, much more

(Continued from page 1)

In some cases, there may be an extra step to take to use a virtual card. You must retrieve the virtual number from your credit card's website and then enter it on the website where you're shopping. It doesn't take long, but the added time may discourage some shoppers. Citibank and Capital One both offer credit cards with virtual options.

Services like **ApplePay** and **GooglePay** can also add protection when payment cards are used. The services create random—account numbers, or "tokens," that shield your real number when you make a purchase. The services are handy when shopping in person because you can store your card numbers on your mobile phone's wallet. They can also be used online, although availability varies by merchant. Look for the symbol for each payment option at checkout.

Tokens and other security features are also used by the "Click to Pay" service, an offering from the major card processing networks, including Visa and Mastercard, that's recommended by the American Bankers Association. You must register your credit or debit card on the network's website or through your card company, and then select the "Click to Pay" button when making a purchase on a retailer's website.

And what about using a debit card to shop online? You can, but experts like the Privacy Rights Clearinghouse generally caution against it. That's because if the card is compromised, funds are taken directly from your bank account. There are consumer protections in place, but it may take time to resolve the issue, and, in the meantime, you may be out the cash.

And in the meantime, see all of you at our next general meeting on November 18th

Big Sir Anthony Butera Branch 144

DINING OUT CLUB HUMOR

How It's Done in Politics:

Judy Trudeau, a professional genealogy researcher in Ontario, Canada, discovered that a common ancestor of herself and Prime Minister Justin Trudeau was hanged for horse theft & train robbery in 1889. The only known photo of Remus Tudeau, shows him on the gallows in the new Alberta territory. The inscription on the back of the photo was:

"Remus Trudeau, horse thief, sent to Alberta Territorial Prison in 1885, escaped in 1887, robbed the Alberta Rail Flyer six times. Caught by Royal Canadian Mounted Police detectives, convicted and hanged in 1889."

So, Judy e-mailed Prime Minister Trudeau for information about their great, great, uncle, Remus.

Believe it or not, the Prime
Minister's staff sent back this response:

"Remus Trudeau was a famous cowboy in the Alberta Territory. His business empire grew to include acquisition of valuable equestrian assets and intimate dealings with the Canadian Pacific Railroad. Beginning in 1885, he devoted several years of his life to government service, finally taking leave to resume his dealings with the railroad. In 1887, he was a key player in an investigation run by the renowned Royal Canadian Mounted Police. In 1889, Remus passed away suddenly during an important civic function held in his honor when the platform upon which he was standing collapsed." Now THAT folks, is how it's done in politics!

"They walk among Us!"

Those of you who worry about Democrats vs. Republicans - relax, here is our real problem. In a Purdue University classroom, they were discussing the qualifications to be President of the U.S.A. Simply put, a person must be a natural born citizen of at least 35 years of age. However, one student declared how unfair the requirement to be a natural born citizen was, as it would exclude many capable citizens. The concluding statement was: "What makes a natural born citizen any more qualified to lead this country than one born by C-section"

NOVEMBER BIRTHDAYS

Nan	Name Date		Age	
Jackson	Ed	11/12/44	77	
Bica	Gus	11/14/44	77	
Maxwell	Max	11/22/41	80	
Salonga	Tony	11/21/40	81	
Sterling	Jim	11/09/39	82	
Chalk	Gary	11/21/39	82	
O'Brien	Jack	11/08/38	83	
Cook	Deane	11/04/38	83	
Toepfer	Jim	11/01/37	84	
Williams	Gary	11/09/36	85	
Toschi	Gene	11/06/33	88	

NOVEMBER ANNIVERSARIES

Name Spouse Date Years

Gaylan	King	Cathey	11/18/00	21
Robert	Yanko	Roseann	11/23/96	25
Randy	Alford	Suzanne	11/24/87	34
Tony	Scoble	Virginia	11/27/81	40
Norman	Lawrence	Janet	11/30/55	66

NOVEMBER INDUCTIONS

rirst name	inauctea	<i>Years</i>
Anthony	11/16/17	4
Gary	11/17/16	5
Hall	11/17/16	5
Sam	11/06/08	13
Don	11/07/96	25
Mike	11/18/93	28
Don	11/01/91	30
Walt	11/01/90	31
	Anthony Gary Hall Sam Don Mike Don	Gary 11/17/16 Hall 11/17/16 Sam 11/06/08 Don 11/07/96 Mike 11/18/93 Don 11/01/91



November 2021 Bowling Report

High Scratch and Handicap Series and Games

Scratch Games

Handicap Games

Week 5 October 5

Series: Bob Abujen 602 Bob Lewis 661 Game: Bob Abujen 226 Lor Salvi 249

Week 6 October 12

Series: Arnold Fidalgo 624 Gary Del Nero 679 Game: Arnold Fidalgo 235 Steve Holly 260

Week 4 October 19

Series: Bob Abujen 675 Bob Lewis 717 Game: Bob Lewis 246 Bob Lewis 272

Week 5 October 26

Series: Bob Lewis 616 Steve Gibson 678 Game: Bob Lewis 243 Bob Lewis 262

Come out for our hometown tournament.
---- 2021 UPCOMING STATE TOURNAMENTS----

December 1-2 Danville Bowl, Danville John Monahan 925-837-1598

ALL TOURNAMENTS SUBJECT TO CANCELLATION

Branch 144 Bowling Chairman:

Bob Lewis 523-7387 bobalew69@msn.com



NOVEMBER 2021 GOLF NEWS



This is the new URL for Area 18 Golf:

https://sirinc2.org/public html/area18golf/

MON. NOV. 8	TRACY C.C.	COST: \$ 49.00
HOST: 103	9:00 AM	CARTS:
		INCLUDED
MON. NOV. 15	DRYDEN	COST: \$47.00
HOST: 144	9:00 AM	CARTS:
		PREPAID
MON. NOV. 22	MANTECA	COST: \$45.00
HOST: 164	9:00 AM	CARTS:
		INCLUDED
MON. NOV. 29	CREEKSIDE	COST: \$49.00
HOST: 103	9:00 AM	CARTS:
		PREPAID
MON. DEC. 6	MICKE GROVE	COST: \$45.00
HOST: 164	9:00 AM	CARTS:
		INCLUDED

NCGA DUES ARE BEING COLLECTED NOW, I WANT TO BE DONE BY OUR DECEMBER MEETING. \$48.00 TO RENEW. \$58.00 FOR NEW MEMBER. WELCOME THREE NEW MEMBERS. RANDY ALFORD, ARNOLD FIDALGO AND TONY CASTILLO. STAY SAFE, SEE YOU AT OUR NEXT MEETING. NOVEMBER 18.

JAY NORRIS Branch 144 GOLF CHAIRMAN AND ASST. HANDICAP CHAIRMAN Sirgolfer144@gmail.com 3328 VINE CLIFF WAY MODESTO, CA 95355 209-606-1475 Members who have paid dues: (Anyone not on the list and paid, let me know.)

Last Name	First Name	Last Name	First Name	Last Name	First Name
Abujen	Bob	Graham	Sam	O'Brien	Jack
Adams	Chuck	Griesaber	Howard	Oehrlein	Ken
Alford	Randy	Griffin	Jack	Parks	Larry
Bell	Red	Haines	Conrad	Peck	Russell
Bica	Gus	Hall	Wes	Pinkston	Ernie
Boyd	Mike	Hardison	Roy	Rogers	Keith
Brooks	Patton	Harrison	Bryan	Rovere	Don
Brown	Ron	Hawes	Jack	Solonga	Tony
Burchell	Bill	Hodge	Doug	Salvi	Lor
Butera	Anthony	Holder	Jeff	Sandillano	John
Cardoza	Bill	Jackson	Ed	Sanford	Don
Casiano	Nilo	Kincanon	John	Sereno	Vince
Chalk	Gary	King	Gaylan	Sheaffer	Chuck
Conkey	Hal	Lawrence	Norm	Sherman	Fred
Cook	Deane	Leffingwell	Charlie	Shoup	Chuck
Davis	Glenn	Lewis	Ernie	Slocum	Michael
Davis	Leonard	Lewis	Bob	Solario	Henry
DeArmond	Hal	Liebert	Merle	Sterling	Jim
Dodd	Andre	Manrique	Julius	Strain	Jerry
Dutton	Pete	Masciorini	Walt	Stroud	Gary
Eubank	Hall	Masse	Vern	Sullivan	Don
Fetzer	Bruce	Miceli	Joe	Toepfer	Jim
Fidalgo	Arnold	Miller	Jerry	Townsend	Roger
Fix	Terry	Morey	Mike	Venturini	Joe
Gailbraith	Biff	Mountain	Jeff	Vigus	Ron
Gasper	John	Nagel	Ted	Williams	Gary
Gentry	Chuck	Norris	Jay	Yarbrough	David
Gonzalez	Fernando	Castillo	Tony	Vigil	Vig
Hardison	Brad				

Calendar of Events

HOLLAND TULIP FESTIVAL (MICHIGAN) MAY 12-19, 2022 <> SWITZERLAND, AUSTRIA, AND GERMANY FOR THE PASSION PLAY. STAY IN OBERAMMERGAU, GERMANY AUGUST 27- SEPTEMBER 7, 2022

Past Big Sirs

1988 Lynn Wood 1989 Elbow Jones 1990 Dick Benevento 1991 Warren Lawson 1992 Al Evans 1993 Joe Underwood 1994 Homer Jorgensen 1995 Don Singer 1996 Max Norton 1997 Charles Cox 1998 Dick Bachman 1999 George Harden 2000 John Shores 2001 Bob Curley 2002 Frank Pierson 2003 Julius Manrique 2004 Ed Boyle 2005 Ted Nagel 2006 George Ditman 2007 Herman Vigil 2008 Michael Mensinger 2009 Charles Shoup 2010 Gary Williams 2011 Jerry Strain 2012 Sam Graham 2013 Jerry Emery 2014 Leonard Davis 2015 Patton Brooks 2016 Bill Burchell 2017 Gary Williams 2018 Sam Graham 2019 Jerry Emery 2019 Jerry Strain



2020 Anthony Butera

Modesto Branch 144 Officers

OFFICERS FOR 2021

Big Sir:Anthony Butera 985-3473Little Sir:Biff Galbraith 575-2724Secretary:Fernando Gonzalez 415-420-2440

Assistant Secretary:......Jack O'Brien 221-3691

Treasurer:.....Nilo Casiano 324-5926.

Assistant Treasurer:.....Open

DIRECTORS FOR 2021

Andre Dodd 527-0482 Sam Graham 552-0960
Gaylan King 380-9896 Bob Lewis 523-7387
Jerry Strain 551-8220 Jim Toepfer (360) 477-0930

STATE, REGION, & AREA OFFICERS FOR 2021

STATE PRESIDENT OF SIR Inc ...Stu Williams 510-865-5000 STATE VICE PRESIDENT OF SIR Inc ...Rick Kindle 652-8608 DIRECTOR, REGION 2......Dale Decker 533-0455 GOVERNOR AREA 18.....Richard Provost 222-1910

COMMITTEE CHAIRMEN

RAMP

Recruitment:.....Open
Activities:....Open
Member Relations:....Gary Williams 578-3471

Publicity/Relations:...Sam Graham 552-0960
Accessories:.....Sam Graham 552-0960
Travel: Area 18:.....Bill Stires 544-2684
Area 18 Golf Chairman:....Jerry Strain 551-8220
Assistant:....Jay Norris 606-1475

Branch 144 Golf Chairman: Jay Norris 606-1475

Assistant:.....Gary Hubbard 551-5253

Area 18 Bowling Chairman:.....Vern Masse 538-4275 Branch 144 Bowling Chairman: Bob Lewis 523-7387

Programs:..... Biff Galbraith 575-2724

Newsletter: ... Bob Lewis 523-7387

Data:...... Gary Williams 578-3471

Chaplain:...Vernon Jones 683-8033

Dining: Vince Sereno 524-9630, Henry Solario 578-5607

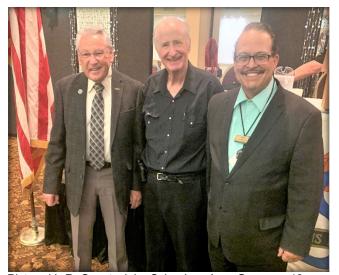
Attendance:.....Tony Salonga 505-0915

Sunshine:..Edd Santwier 605-9638 Assistant: Julius Manrique 576-1077

Nominating Committee Chairman: Gary Williams 578-3471

Members: Julius Manrique, Patton Brooks, Bill Burchell, and Sam Graham

Membership: .. Gaylan King 380-9896 Book Club:Joe Venturini 524-6577



Pictured L-R: Guests John Scheuber, Area Governor 18 Richard Provost and Big SIR Anthony Butera



Pictured L-R Little SIR Biff Galbraith, Big SIR Anthony Butera, Speaker George Boodrookas and Julius Manrique

Please visit our website at www.sirinc2.org/branch144

The SIR website for the latest edition of SIR Happenings at: SIR Happenings for Nov 2021

If anyone knows if someone has an illness, accident, or passes, please let Edd Santwier (605-9638) or Julius Manrique (576-1077) know. Thanks!

Joe Venturini's wife Diane passed away. RIP

SHLM: Julius Manrique and Ted Nagel HLM: Gary Williams and Sam Graham

STATE HLM: Jerry Strain