

Big Sir – Stuart Etzler
(415) 819-8503

Little Sir – Stuart Ruth
(415) 387-7176

Secretary – Pete Gandell -
(415) 981-6551

Treasurer – Robert Golton
(415) 661-8280

Ex-Officio: George Suter
State President: Ed Benson
Editor: George Suter
(415) 665-1185

Lunch Menu

March 2019

House salad w ranch dressing
Corned beef and cabbage
Mint ice cream
Alt: Tuna melt sandwich

April 2019

House salad w Thousand
Island dressing
Pork tenderloin cutlet
Apple pie
Alt: Chicken salad

Our speaker for the March meeting is Jim Carly – the topic is “Better retirement planning with a reverse mortrtgage.”

Jim is a Certified Senior Advisor/Reverse Mortgage Specialist. He is a former banker and investment advisor with a combination of consumer lending and investment experience. He is a senior member of the Financial Planners as well as the National Association of Independent Financial Advisors.

At Bank of Amerca he was rated in the top 1% in



customer satisfaction. Jim has talked to over 35 SIR and Rotary Club organizations.

One way to improve cash flow and provide a better retirement with better planning is a reverse mortgage.

This approach can provide additional funds for health care and a richer retirement.

Lastly, Jim will discuss the positive as well as potential pitfalls of a reverse mortgage.

Membership Report - Bill Gipe

Membership and Attendance:

Active	113
Super Seniors	6
Total	119

February lunch attendance was 81.

Branch 4 thanks all members for their 2019 dues.

Please remember to pick up a SIR wallet card to invite interested friends to visit a Branch 4 lunch.

If you have any changes for your 2019 roster listing, please let the Badge Table know about changes or call 650-8787-5746. The 2019

God Bless America



March 2019 Issue

Meeting: March 6, 2019

Next meeting: April 3, 2019

rosters will soon go to the printers.

Sunshine Report

Please let the Badge Table know (or call 650-878-5746) if you know about any SIR with challenges these days. Branch 4 sends greetings to Roy Bava.

.March Birthdays

Branch 4 remembers the birthdays of Bob Calhoun, Juan Garcia, Pat Long, George Mourgos, Jack Negrin, Dan O'Leary, Bob Richter, Joe Sangiacomo, and Woody Woodall.

Local Tours

We are expecting to announce a tour to the **Pacific Pinball Museum** in Alameda shortly. The museum has 5 rooms of pinball from every decade, and 90+ of them are playable

for the price of admission (no need to bring coins).

In the meantime, here are some tours we took last month:

In February Branch 4 took the **Magnolia Walk at the San Francisco Arboretum.**

Three brave SIRs: Terry Kirchhof, Bill Gipe, and Bruce Barichievich froze on their way through the garden led by George Suter. They did see some spectacular floral displays, based on the magnolia trees that could put on their show so early in the year.

SIR John Hoskins led a group of SIRs to the **Año Nuevo Preserve on the coast South of Pescadero.** SIRs Bill Gipe, Dave Ocampo, George Suter, and Stuart Ruth and their spouses/significant others hiked out under John's expert guidance to view the elephant seals over-wintering on the beach.

John is a docent at the preserve and his wide-ranging knowledge made for an exciting and instructional hike. Exciting because elephant seals can be found in the most unlikely places and are best not met face-to-face. Instructional because we learned of the seals' habits and their extraordinary migrations that they do twice a year – up to Alaska and the mid-Pacific for the males.

Surprising factoid – the seals drink no water on these migrations, they get all their water from their prey (mainly shrimp). They have an elaborate mechanism to retain the humidity in their breath to conserve water!

While most of the seals were quiescent, there was a bit of activity when some males engaged in a chest-to-chest confrontation over a harem of females. There were also new-born pups crying for feeding from their mothers. Badge number 164. Unlucky males who did not have a harem yet stalked the shoreline waiting for females trying to get to the ocean for feeding – this tactic paid off for at least one of them while we were there.

SIR Ken Reed's "**Last Friday of the Month**" group got together for a lively game of horseshoes February 22nd. SIRs David Nigel, Roger Kelly, Bill Gipe, and Tony Morotto threw horseshoes with abandon and friendly competition until fatigue quelled their ardor and the clinking of horseshoe on stake was not as loud or frequent as at the beginning (or so I've heard).

Golf: Jack Major 415-412-6654 (cell) and Ken Reed 415-810-3832.

A 2019 summary of the local **SIR golf rules** has been

published and is now available. Pick up a copy on the golf table or check the web site: <http://branch4.sirinc2.org/golf.html>.

The **2019 Sharp Park Tournaments** are scheduled for the second Tuesday of the month, starting at 0930. Check the website for the current schedules and past results. Copies will be on the golf table at the lunch too. Make sure I have your email for alerts, lineups, and results.

The **February 12th** match was cancelled due to wet weather. We can't complain too much – we may go through May again this year until it's playable.

Next Sharp Park Tournament: Tuesday, March 12th - first tee-off is 0930. SIR members and their guests are invited. There's **breakfast that starts at 0815**, so you want to get there early. At least, **check in a half-hour before your tee time.** The lineup will be sent out by email a few days before. Sharp Park fees are **\$54** - \$18 green, \$13 breakfast, \$13 cart, \$6 prizes...No cart saves you \$13.

The **2019 Poplar Creek Tournaments** are all scheduled for Tuesdays this year – 2/19, 4/23, 6/18, 8/20, 10/22, 11/19, 12/17 – starting at 1015.

The Tuesday **February 19th Tournament** was played with

sloppy conditions, cart-path-only, but pleasant weather. Results will be emailed, and on the golf table at the March lunch.

Next Poplar Creek Tournament: Tuesday April 23th - first tee-off is 1015. Sign up at the golf table or call Jack or Ken. Green (\$33), prize fees (\$7), and golf fund replenishment (\$5) are **\$45**; optional cart fees are \$33 double, \$23 single, payable at the Pro Shop. Prize merchandise vouchers can't be used for cart rentals during tournaments.

SIR Area 4 Away Golf Tournaments: these will be scheduled. Alameda, Tilden, Crystal Springs, and Lake Chabot are on the list. Any other suggestions?

Stand by for updates. Sign up for the tournaments at the golf table at the 1st Wednesday lunch.

Bocce Ball - Charley Leach and Roger Kelly - Co-Chairs

Meets every Wednesday at the Doelger Senior Center 10-12 AM. No Bocce Ball on the first Wednesday of the month because of SIR's Lunch. We have been skunked by the rain early in January. To keep you posted on conditions, make sure Roger or Charley have your email address.

Computer Club - Jerry Blumenthal - Chair (415) 728-5573 or glblumenthal@gmail.com

Meets every 3rd Wednesday at the Doelger Senior Center.

We take lunch together at 12:00 PM (reserve a seat early!), then repair to Room 3 at about 12:45 PM.

Walk for Health - Ken Reed - Chair

Meets on the last Friday of the month at a variety of locations at 9:45 AM. Badge 31. The walks are scenic, fun, and full of camaraderie. An email is sent monthly as to the current location. Guests welcome.

Look for your badge number in the Fog Horn, if you see a number that just doesn't belong in the context and it's yours, claim your 6 free tickets for the raffle



Horseshoe heroes - SIRs Tony Marotto, Bill Gipe, Ken Reed, Roger Kelly, David Nigel



At Año Nuevo – Bill Gipe (Fran), George Suter (Mary), John Hoskins, Kathy Ocampo, Grace Ruth, Stewart Ruth – Photographer: David Ocampo -

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San Francisco Branch 4

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