

“ I was recently asked what you would like your epitaph as the 2021 Sir President to be?

I told my friend, a fellow Sir, that if my epitaph read “State President 2021 Stu Williams, did his damndest” this would be the best epitaph I could have, since whenever a man does the best he can, then that is all he can do.

This year as President started under the most difficult circumstances, with the loss of incoming President Jim Johnson, State of California Mandated shutdowns, and scrutinized Insurance Coverage.

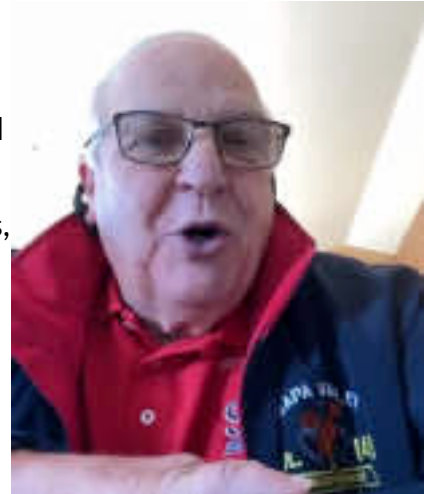
However, we learned from our entire membership, that when things go wrong, as they sometimes will, and when pandemic care is pressing you down, don't quit, our goal is nearer than it seems at first glance, and our hardships will pass.

We learned that the foundation of our organization founded 63 ago is strong, and has been built upon the strength of our Branch activities and resilience of the membership to return to monthly membership meetings.

Our organization has also done its damndest during these difficult times, and our duty now, is to preserve what the past has had to say for itself, and to say for ourselves what shall be true for the future of Sirs.

Thanks for the opportunity to serve as your President during the preceding year.

Stu Williams
SIRInc President 2021



Publication Deadline for Future Issues

SIR Happenings will be published Quarterly

Deadline for future issues will be:

- *January 15 for the February Issue*
- *April 15 for the May Issue*
- *July 15 for the August Issue*
- *October 15 for the November Issue*

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published by the
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SIR Publicity

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2021 STATE OFFICERS

STATE PRESIDENT Stuart Williams

VICE-PRESIDENT Rick Kindle

SECRETARY Ronald C. Flagel

ASSISTANT SECRETARY Lee Moy

STATE TREASURER Roy Hodgkinson

ASSISTANT TREASURER Ronald K. Saltgaver

CHIEF ADMIN OFFICER Dean Steichen

State SIR Annual Meeting

25 August 2021
Zoom, 9-noon

Pictured:
President Stu Williams
VP Rick Kindle
former president
Derek Southern



Topics of Interest

Special Award Presentations
Ginny Johnson & Mike Berry

Covid Update-Attorney Allan Meinicoe

Treasurer's Report-Roy Hodgkinson

Bylaw 220 Revision-Dale Decker
Inserting CAO-Dean Steichen on Executive Board

SIR Branding-MCO Mary Odbert-RD1 Davis Gonzales

UCSF Wellness Program-Ed Benson

Other Items before the Meeting



(State SIR Officers 2022)

President-elect Rick Kindle
VP Davis Gonzales
Secretary Ron Flagel
Assistant Secretary Lee Moy
Treasurer Roy Hodgkinson
Assistant Treasurer Ron Saltgaver
Chief Administrative Officer Dean Steichen



Lee Moy



Mike Berry, Award Recipient



Appendix-F-MCO

How Can Branches Build Their Membership?

Improve your ability to attract new members

1. Your publicity, membership and newsletter chairs are critical to SIR growth. They are the Branch Growth Team.
2. Roundtable discussions for Branch Growth Teams.
3. Follow the Brand Style Guide.
4. Read emails and newsletters sent to you.
5. Share information with Branch members about opportunities and events.
6. Think positively and infuse fun into the Branch materials and activities and communicate.



Vital Assistance Areas

Area Governors

1. Area Governors will act as coaches and as resources for the Branches.
2. Training will be provided to Governors in September so they can be confident in helping the Branches.

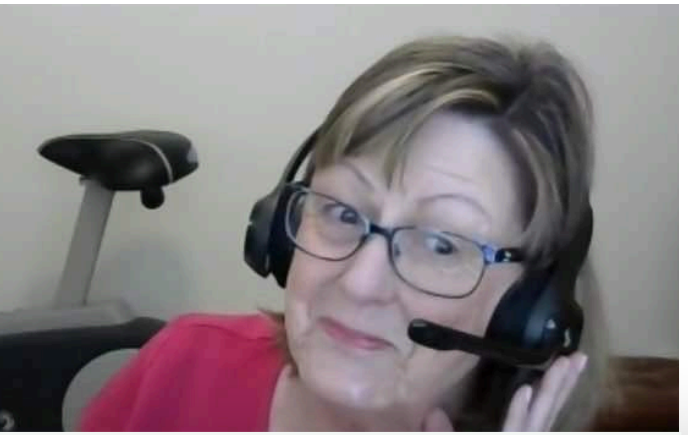
Golf

1. Golf is the number one activity in SIR.
2. We'll be working with the Golf Chair and Committee.
3. We'll be asking Branches to share information with everyone one, not just known golfers.

Communication

To create a successful program, we'll count on everyone to effectively reach the Branches, the members and the public.

Appendix-D—Tribute to Jim Johnson





STATE SIR

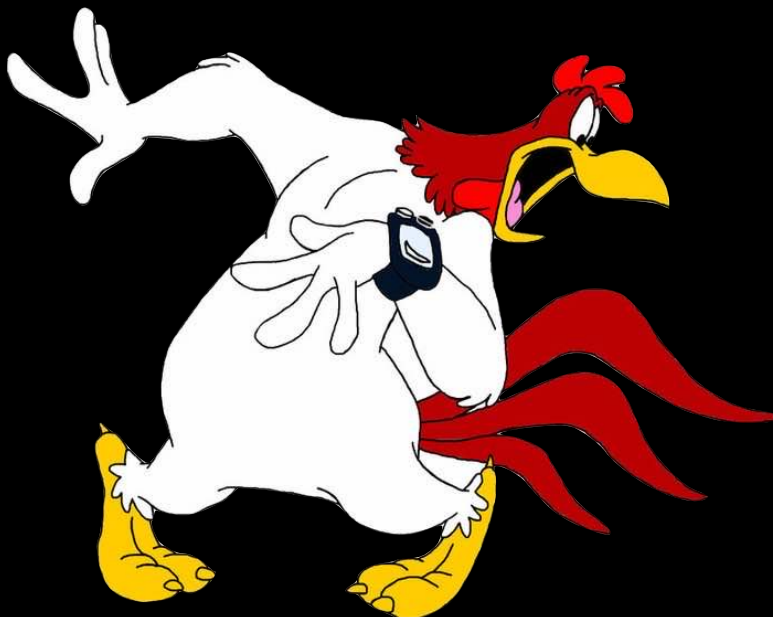
ANNUAL MEETING

WELCOMES



Guest Speaker

Mary Odbert-Principal
MCO Associates



Sons in Retirement

"There are no strangers here, only friends that haven't met." W. B. Yeats

We're Lucky to be Living in the Smartphone Era



Taking Better Photos 101

Chronicle Books recently published a handy pocket-sized volume titled *How to Rule at Photography – 50 Tips and Tricks for Using Your Phone's Camera*, by Natalie Butterfield, et al. (22 co-authors). The Bulletin will print a few of the best ones over several upcoming issues. Want to capture better photos? Shots that will be "musts" for putting in the family album? Yes? Well then, spend some time trying each of the various ways of becoming a journeyman "phonographer" (careful, NOT pornographer !). Following are this month's hints:

- "A roll of masking tape turns almost anything into a tripod."
- "Zoom with your feet."
- "People laughing: Take a gazillion pictures of that."
- "Shoot on the same level as your subject. Use a stepladder if necessary."
- "Connect with your portrait subjects. Make them comfortable."
- "Pay attention to background. [especially] when shooting a portrait."
- "Take pictures at the beginning and the end of a moment, event, or special day."
- "Hold a treat or toy above your phone to get your furry baby or human baby to look at the camera."

Why bother to take the time and expend the effort to become proficient at capturing excellent smartphone shots? Since most folks carry smartphones, we'll never again miss an amazing photo because we weren't carrying a camera. But, we'll only keep the good photos. Amateur photographers may assume that photos taken on a professional grade camera will look better than ones snapped on a phone. However, with the advancements in smartphone camera technology, the results can be comparable and even surprising.

Taking Excellent Smartphone Photos Gridlines Balance Shot

First, turn on grid (the *blue lines* in example photo on the right). →
→

iPhone: go to **Settings**, choose **Photos & Camera**, and switch on **Grid**. They do not print with photo.

Samsung Galaxy: launch **Camera app**, go to **Settings**, scroll down to **Grid lines** and switch on.

This superimposes a series of lines on the camera's screen that are based on the *rule of thirds* — a photographic composition principle that divides an image into thirds, both horizontally and vertically, yielding nine total parts. To use this technique, place points of interest at the line intersections or along the lines, and the photo will be more balanced, level, intuitively tasteful, and allow viewers to interact with it more naturally. It's magical !



Groucho Loved Them, Too

Paraproisdokians

Winston Churchill enjoyed these clever figures of speech in which the latter part of a sentence or phrase is surprising, unexpected, or contradictory.

- ☺ Change is inevitable, *except from a vending machine.*
—Robert Gallagher
- ☺ I've had a perfectly wonderful evening, *but this wasn't it.*"
—Groucho Marx
- ☺ I don't belong to an organized political party. *I'm a Democrat.*"
—Will Rogers
- ☺ If I am reading this graph correctly—*I'd be very surprised.*
—Stephen Colbert
- ☺ If I could just say a few words... *I'd be a better public speaker.*
—Homer Simpson
- ☺ The truth will set you free. *But first, it will piss you off.*
—Gloria Steinem

More paraproisdokians in the November *Bulletin*...



"Your predictions of the future are uncanny, Nostradamus, *but your weather reports are crap.*"



"In My Life" first appeared in the Beatles' 1965 album Rubber Soul. Lennon considered it his "...first real major piece of work..." because it was the first time he penned lyrics about his own life. The original version of the lyrics was based on a bus route he used to take in Liverpool, naming various sites seen along the way, including Penny Lane and Strawberry Field. Lennon discarded this lyrical idea in favor of a more generalized meditation on his past. He and McCartney later revisited those original references with their respective songs Strawberry Fields Forever and Penny Lane. In 2000, the music magazine Mojo named "In My Life" the best song of all time. Rolling Stone ranked it number 23 on its list of 500 Greatest Songs of All Time, and 5th on its list of the Beatles' 100 Greatest Songs.

For Singing in the Shower In My Life

By John Lennon and Paul McCartney

There are places I'll remember
All my life though some have changed
Some forever, not for better Some have
gone and some remain

All these places have their moments
With lovers and friends I still can recall
Some are dead and some are living In my
life I've loved them all

But of all these friends and lovers There
is no one compares with you And these
memories lose their meaning When I think
of love as something new

Though I know I'll never lose affection
For people and things that went before I
know I'll often stop and think about them
In my life I love you more
In my life I love you more

Shower Thoughts

Deep thinkers constantly encourage and challenge themselves by questioning and expanding thoughts, ideas, and insights. This sometimes leads to new and unexpected answers. Some believe that deep thinking and deep thoughts percolate only in the minds of high-I.Q. folks with highly trained brains. In fact, most people experience enlightening moments when their brains are less constrained, such as when they go through our daily hygiene routines. These magnificent flashes of brilliance have been dubbed “shower thoughts.” Most shower thoughts do not lead to rare insights or novel inventions. Many are just crazy. The most entertaining ones will be repeated in this new column.

- Somewhere in the galaxy a photon from a flashlight you pointed at the night sky when you were a kid is still traveling through space.
- If you enter a traffic circle, drive all the way around it, and exit in the direction you came from, then you have simultaneously done a 180 and almost a 360.
- Maybe plants are really farming us, giving us oxygen until we eventually expire and turn into mulch which they can consume.
- Lawyers hope you get sued, doctors hope you get sick, cops hope you're criminal, mechanics hope you have car trouble, while a thief wishes prosperity for you.
- April Fool's Day is the one day of the year when folks critically evaluate news articles before accepting them as true.
- An "unlimited minutes per month" phone plan really only gives you 44,640 minutes per month at best.
- “*It's not a pyramid scheme*” is a phrase almost exclusively used by people involved in pyramid schemes.
- A true mad scientist would only destroy half of the earth, since the other half would be the control group.

A Few Key Facts about Bonsai

The Japanese art of bonsai (literally meaning “tray planting”) has flourished for over a thousand years. It is the practice of growing plants in shallow containers following the precise Japanese traditions and principles of pruning and training, resulting in an artful miniature replica of a full-grown tree in nature. Bonsai practice focuses on long-term cultivation and shaping of one or more small trees growing in a container. It evolved from an ancient Chinese horticultural practice, part of which was redeveloped under the influence of Japanese Zen Buddhism. The primary purposes of Bonsai are contemplation for the viewer, and the pleasant effort and ingenuity for the grower. Bonsai are not genetically dwarfed plants. In fact, bonsai can be created from nearly any full-sized species of perennial, woody-stemmed tree or shrub that produces true branches and can be cultivated to remain small through pot confinement with crown and root pruning. The more suitable species for Bonsai are those with certain characteristics, such as small leaves or needles, that make

them appropriate for the compact visual scope of Bonsai. The ten size classifications of Bonsai range from *Keshitsubo* (1-3 inches) to *Imperial* (60-80 inches). *Katade-mochi* (10-18 inches) remains the most popular size because it is the largest bonsai that can be readily lifted with one hand.



Changing the **Tone** of Messages Persuading Anti-Vaxxers

One in four vaccine-eligible people in the U.S. is not inoculated against SARS-CoV-2. Health officials point to the “high threat” posed by the delta variant and call on unvaccinated to get their shot, so that “...life can get back to normal as soon as possible.” Counterintuitively, messages with this tone “...often backfire,” says S. Shyam Sundar, a communication scientist who has studied the effects of media and health campaigns for the past 30 years, “I worry that a fevered pitch in vaccine messaging may make the holdouts even more resistant [to getting vaccinated]. A growing body of research shows that direct, blunt messages to go get vaccinated that worked on three-quarters of Americans may not work for the remaining one-quarter.” Sundar is Professor of Media Effects at Pennsylvania State University. “These messages can have the unintended effect of causing psychological **“reactance,”** in which people resist complying with health guidance on issues as seemingly benign as flossing or keeping kids off drugs.... It’s a psychological phenomenon that can be seen around the world and is exemplified by widespread protests and opposition to mandates.” What is the cause of this **“reactance?”** Sundar explains, “When individuals sense a threat to their freedom of action, they become motivated to restore that freedom, often by attempting to do the very thing that is prohibited or by refusing to adhere to the recommended behavior.”

The anti-vaxxers are not simply hesitant to get vaccinated, but rather actively resisting the vaccine messaging, reflecting an effort to protect personal agency by asserting one’s freedom of action.



Freedom is a critical concept in the anti-vaxxing rhetoric. Signs carried by protestors explain their fears: “*Freedom, not force...if we lose medical freedom, we lose all freedom...we will make our own health choices...we will not wear a mask...we will not be forced into random screening and testing.*” How can health officials change their messaging so that those not vaccinated will roll up their sleeves and accept an injection? “Word messages so they’re suggestive, rather than directive,” says Sundar, “allow room for people to exercise their own free will. Health communication research provides other strategies for reducing **reactance**, ranging from providing choices to evoking empathy.” In one study, researchers tested participants’ responses to sensible health behaviors such as flossing: “If you floss already, don’t stop even for a day. Now is the time to start flossing. Do it because you have to!” Many study participants reacted to such messages by expressing their disagreement through anger and by defying the advocated behavior. But after the researchers reworded the same advice to be less threatening, such as: “If you floss already, keep up the good work. And if you haven’t been flossing, now might be a good time to start.” And “Flossing: It’s easy. Why not give it a try?” The researchers found that participants’ **reactance** was significantly lower and their message acceptance higher. Sundar sums up, “Messages free of dogmatic language that are suggestive, rather than directing, are a key to persuading the unvaccinated to get the stab. A communication strategy that is sensitive to psychological **reactance** could empower the holdouts to willingly get vaccinated instead of grudgingly comply with a mandate.”

[See: <https://theconversation.com/forceful-vaccine-messages-backfire-with-holdouts-how-can-it-be-done-better-167601?utm>]

Some Answers to...

Life's Infernal Questions

With the death of master Washington power broker Donald Rumsfeld, we're reminded of the "infernal question" of whether Iraq possessed weapons of mass destruction and Don's notorious statement to the press: "There are known knowns; there are things we know, we know. We also know there are known unknowns, that is to say, we know there are some things we do not know. But there are also unknown unknowns —the ones we don't know we don't know." Life incessantly poses all three types of "infernal questions.". This new semi-regular feature will address those that remain the most controversial.

This month's question: **Which is the proper way to hang toilet paper?** Is it "over" (with the loose end draped over the top) or "under" (with the loose end hanging inside next to the wall)? The over/under issue is surprisingly controversial. Allegedly the topic generated the most letters on a single subject to Dear Abby. An 1891 patent (see above) illustrated it as "over." The reason was not explained.

And "over" is the preferred way to hang toilet paper because that configuration is the most hygienic and therefore healthiest. Here's why: if hung "under," a user's fingers are likely to brush the wall and possibly leave a "deposit." That "deposit" may contain the fecal bacteria *E. coli*, which may then be transferred to the next user. Unless that user practices thorough hand washing techniques (as surgeons do before they operate), some *E. coli* will remain on the fingers to possibly get ingested and grow into a full-blown gastrointestinal infection.

Gastrointestinal *E. coli* infections (aka *Montezuma's Revenge*) are like the flu on steroids with intense nausea, vomiting, diarrhea, and weakness. Some sufferers report being literally too weak to get out of bed. While most victims of *E. coli* poisoning recover within 24 hours, in the worst cases the infection can result in brain damage and even death.

Alternatively, if the toilet paper is hung "over," a user's fingers only touch the toilet paper that they'll be using, which will subsequently be flushed.



Welcome Newest Branch One SIR



Please welcome our newest brother SIR: Anthony J. Brown. Tony worked for fifty years as a metallurgical process engineer in the mining industry, retiring for the fourth (and final) time late 2020. He has experience in

plant operations, feasibility studies, engineering, construction, and commissioning for projects around the world, primarily focused on gold and silver production.

For Unintentional Night Owls



"You can't sleep? Have you tried meditating, then reading for an hour, then going to the couch, then back to bed, then counting backward from ten million, then taking a sleeping pill?"

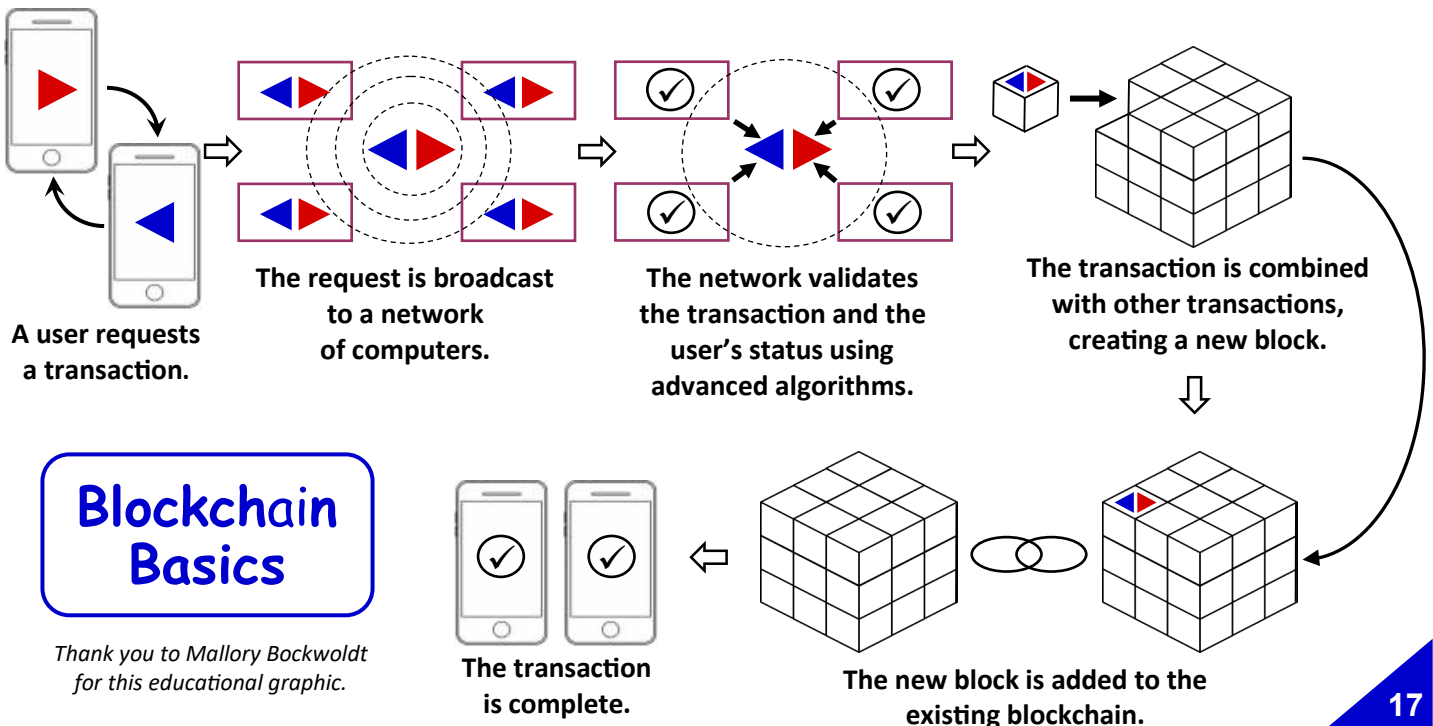
Ingenious Technology
Disrupting Nearly *Everything*

Blockchain Explained

With all the hype around *bitcoin*, your fearless Editor decided to draft a piece about this cryptic 21st century obsession. The first prerequisite was to understand the basis of all cryptocurrencies: *blockchain*. Determined to develop a basic understanding of this heavily-hyped hyper-technology, your Editor worked through a seemingly boundless mass of websites dedicated to blockchain (a google search yields 182 million results). From this effort comes the following condensation of selected internet wisdom on this subject. The most understandable definition of blockchain: *a digital system that maintains a secure, encrypted record of all transactions on multiple servers across a decentralized network. Servers* are computers; a *network* is a set of computers that communicate with each other; and the *decentralized blockchain network* has encoded copies of all data and transactions on every computer in the network.



The computers in the network communicate with each other over digital interconnections using common communication protocols. Key to blockchain's value is a *virtually immutable* history of all transactions — called a *ledger* — that resides across a *decentralized network*. When users make changes, they are recorded in the *ledger* and are visible to all users, making it an entirely *transparent process*. Blockchains are built on open-source software, thus avoiding third-party control or interference. All data and transactions are displayed to all users. Next month: *Opportunities Engendered by Blockchain*





Luther Burbank Branch 17

Santa Rosa, CA

New Website: www.sir17.org

THE REDWOOD BARK NEWSLETTER



BIG Sir

Every so often I receive interesting emails from my friends. One particular message was very fascinating and brought back a lot of fond memories. I would like to share it with you. I feel that we are all of a certain age that we can recall the “good times” when we were kids so long ago. Granted, we were innocent during those early years of the Red Scare and the Iron Curtain, and in our innocence, we lived in a blissful era free from understanding those conflicts and enjoying just being kids!

Now, let's go back in time slowly down Memory Lane...Close your eyes and think back...

I lived next to the Julliard Park in downtown Santa Rosa. On summer days my brother and sister and I used to lie on the grass and look up in the sky and pretend to see horses and bears in the fluffy clouds high above. We played with our neighborhood friends all day in the park on those warm summer days and we listened to a whistle from one of the moms at 6 PM to signal us home for dinner. Little did we realize that when we played “army” in the park some of us would be in the jungles of South Vietnam in a few years.

This was the time before PCs and the Internet and the only “techy appliance” that I had was a transister radio and WOW, I thought that was great! Swimming at the local pool and occasionally taking a break in a sunny spot without “sun block” (only Coppertone) was a great summer memory. Do you remember when you went to the shoe store and checked your foot size in an X- Ray machine? That's unheard of today! I remember...playing in our attic that was filled with asbestos...so far, no health problems. Hot summer nights lying in bed with no air conditioning just with the windows open and enjoying the sound of crickets stands out in my mind. I looked forward to Saturday mornings watching cartoons and shows on my parents' little black and white television set. Captain Midnight, the Lone Ranger, the Cisco Kid and Pancho were my favorites. I remember a live Saturday morning show from Channel 5, KPIX, in San Francisco with Captain Fortune. The Captain weekly interviewed children from around the Bay Area and one of my school friends was lucky to be on television...what a honor!

Kool Aid was the drink of a hot summer day as was the cool sip of water from a garden hose. When we were sent to the principal's office our fear was the fate we would receive from our parents when we got home and “race issues” were meant, who could run the fastest. Mistakes were corrected simply by saying “do over.” The worst thing you could get from the opposite sex was “cooties” and the most embarrassing moment was being picked last for a team.

The era has passed and slowly those of us who lived it are passing also. If you can remember most or all of your innocent “good times,” then you have lived during a more pleasant, enjoyable and simple time.

I can still hear the whistle for dinner....I gotta go. I'm hungry!



Little Sir Gordon Boultee's

I usually defer trips down Memory Lane to Big Sir George Traverso, an exemplary example of which is in the column to the left, but an article in the September 27th edition of the *Press Democrat* caught my eye and brought back memories from more than 50 years ago.

It was so secret even the pilot who flew it wasn't allowed to admit it existed. I didn't have a high enough security clearance to know about it either but nobody else at the meeting seemed to mind. Maybe because I had the money bag?

(Continued next page)

It said that the US Forest Service and CalFire were using an Air Force satellite system to aid in spotting undetected wildfires. It's called the Defense Support Program (DSP). I helped develop it more than 50 years ago while on active duty in the Air Force Systems Command Space Systems Division in El Segundo. Very classified then, you can Google all about it today. It can detect, track, and predict the impact point of an ICBM or submarine launched ballistic missile (SLBM) shortly after launch from 22,300 miles away! Think about that. We used to joke that in the event of a missile attack by the Soviet Union or China we were giving the world an extra 15 minutes to kiss its ass goodbye.

We are familiar with satellite photos of brightly lit cities at night. But at certain infrared wavelengths the Earth looks completely black from space because water vapor and CO2 in the atmosphere absorbs those infrared wavelengths. But once a missile is above most of the atmosphere its hot exhaust plume stands out against this dark background. We knew that in 1966 but we weren't sure if lightning bolts or sun reflections off thunderheads (or presumably large wildfires, but I don't remember them being discussed) might look like a missile exhaust and trigger an attack alert. My job the last two years of my active duty was to start the ball rolling to find answers to these questions and to begin technology development programs needed for future generations of DSP satellites. I was given a \$12 million *annual* budget, about \$94 million in 2021 dollars. Whoa! Lots of stuff happened but one of my best memories was meeting Kelly Johnson of Lockheed Skunk Works fame to discuss the possibility of using a "new and improved" U-2 aircraft for experiments to be flown out of Cape Canaveral and Vandenberg AFB.

I left active duty about six months before the first DSP launch, but I knew approximately when it would be. Then one day I happened to see a photograph of a motel marquee near Cape Canaveral on the front page of the *New York Times*. It read "Spy Satellite Launches Tonight," and I knew. "Pretty cool" I thought.

September 27, 2021, another headline, this time in the *Press Democrat*. "Pretty cool."

New Members to SIR Branch 17



Marc Perl (Left)

David Harris

William Grafeld

(No Photos Available)

October by Robert Frost

O hushed October morning mild,
 Thy leaves have ripened to the fall;
 Tomorrow's wind, if it be wild,
 Should waste them all.
 The crows above the forest call;
 Tomorrow they may form and go.
 O hushed October morning mild,
 Begin the hours of this day slow.
 Make the day seem to us less brief.
 Hearts not averse to being beguiled,
 Beguile us in the way you know.
 Release one leaf at break of day;
 At noon release another leaf;
 One from our trees, one far away.
 Retard the sun with gentle mist;
 Enchant the land with amethyst.
 Slow, slow!
 For the grapes' sake, if they were all,
 Whose leaves already are burnt with frost,
 Whose clustered fruit must else be lost—
 For the grapes' sake along the wall

Joke of the Month



Why Teachers Drink!

Q. How are the main 20 parts of the body categorized? (e.g. the abdomen)

A. The body is consisted into 3 parts, the brainium, the borax, and abdominal cavity. The brainium contains the brain. The borax contains the heart and lungs. The abdominal cavity contains the 5 bowels: A, E, I, O, U. (WT???)



BIKING

2nd Thursday—October 14, 2021, 11:00 AM

Wives and guests welcome Rain cancels ride; Helmet mandatory

This is a SIR ride and waivers are required

Ride Location: Half Moon Bay/Pillar Point:

Parking: POPLAR BEACH PARKING HAS A FEE.

THE PAY MACHINE OPERATION IS VERY AMBIGUOUS. SOMETIMES EASY, SOMETIMES NOT. IF IT IS NOT DONE CORRECTLY, THERE IS A \$40.00 TICKET PLACED ON YOUR CAR.

The Ride: We will ride the paved flat trail along the ocean shore for about 6.5 miles from Poplar beach, located south of Half Moon Bay, to Pillar Point. We will return to Princeton where we will have lunch, (if something's open or eat what you have brought) then ride the same trail back for a total ride of about 13 miles.

We may extend the ride and eat at Moss Bach Distillery. This will add about 4 more miles to the ride. (There is a bridge out: We will have to make a detour around that part of the ride) **Driving Directions:** Take I-280 to highway 92, then take the exit to Half Moon Bay. Continue on highway 92 about 10 miles to the intersection with Highway 1, turn left. Go about one mile to Poplar St., turn right. Go to the end of Poplar St and park in the Poplar Beach parking lot. Some riders park in the streets before they get to the Beach parking lot and ride bicycles to the lot. Driving time is about 45 minutes. It may be windy and cold, so be sure to bring a wind breaker and gloves to wear. Or, it may be a lovely sunny day.

If you plan to ride or have questions, please contact Jim Lunt as per above or Gordon Tong gordy6850@gmail.com, or (408) 242-0557

WINE FINDERS

This activity's objective is to find good wine at a reasonable price and have fun through "blind" tasting and grading of various wines. Our first meeting on July 24th was a great success when we found that more people liked the lowest cost wines and had a lot of fun. For more complete details on how this works see the July trail tips. Contact me to sign up or if you have questions.

ALAN GAUDIE 650-964-6510
alanguddie@yahoo.com



SIR hikers enjoying the view of Old Cove Landing

HIKING

Our September 24th SIR Branch 35 hike along the bluffs near Santa Cruz was well attended, considering the longer drive, with eleven hikers. The weather was overcast with clear views from the Ohlone Bluffs Trail of the beaches and coves with marine wildlife including harbor seals and dolphins. The leisurely pace along wide trails provided the opportunity for frequent stops to view Old Cove Landing where schooners anchored in the 1800s, numerous coves with cormorants and marine mammals, and many chances for hikers to talk and get to know each other better.

The highlight of the hike was our lunch stop at Fern Grotto Beach with an amazing deep grotto covered with verdant ferns. Large driftwood logs provided many places to sit and enjoy the view of the surf while we had lunch. After the hike some hikers explored the Wilder Ranch with 1890's houses, farm buildings and equipment. The rest of us explored local brews at Humble Sea Brewing Company.

Branch 35 Monthly Spouse Hikes

Our hikes are designed to encourage spouse participation. Now that Covid-19 vaccines are available, we are beginning to visit nature preserves that may require carpooling. There are opportunities to socialize and get to make new friends. Pack a lunch, and we will stop at a scenic spot to eat and to enjoy nature.

Any Branch 35 member, spouse, or friend who has signed the Covid-19 Waiver and is able to enjoy a moderate hike of up to 5 miles and up to 1,000 feet elevation gain is invited to join us. Hikes will occur on the 4th Friday of the month. **Save the date for our next hike on October 22nd.**

The Henry Cowell Observation Deck Loop in Henry Cowell Redwoods SP in Felton is a 5-mile hike with 700' elevation gain. This is a shady hike in the redwoods, along spring-fed hillsides, and through a unique ponderosa pine forest. If you wish to join our October hike, send an email to Peter Thurston, peterthurston@gmail.com.

If you wish to join the Branch 35 Hiking activity, contact Peter Thurston, and he will add you to our Branch 35 hiking distribution list.

Further details about our October hike will be sent to the Branch 35 Hiking distribution list about two weeks before the hike.

---Peter Thurston, SIR Branch 35 Hiking Chairman

GOLF

Ken Newton Shoots the Round of the Month

September's best round belonged to **Ken Newton**. He won the Palmer flight by ten strokes on Sep. 2 at DeLaveaga with a net 59 that put him 7.1 strokes "under," a remarkable accomplishment. Congratulations, Ken!

Branch 35 Golfers Qualify for State Finals

All eight Branch 35 golfers who competed at the Regional Individual Qualifying tournament at Pacific Grove on Aug. 30 did well enough to advance to the State Finals. The finals will be held at Hiddenbrooke in Vallejo on Oct. 12. Congrats to **Mark Asrat, Joe Enos, Bill Hall, Dick Heiman, Jay Jonekait, Bruce Karney, Don Mattson and Man Tran!**

Prize Winners at State Two Best Ball Tourney

The Pacific Grove tournament also featured a fourman, two best ball event. Each fourman team consisted of a pair of golfers from different branches. Team #1, which included **Bill Hall** and **Joe Enos**, tied for first. Bill and Joe each won \$32.50. Team #2, which included **Jay Jonekait** and **Bruce Karney**, ended up in a 3 way tie for third place and each of them won \$5. Bruce had the best hole of the day, birdieing the par 4 sixteenth on which he received two handicap strokes, resulting in a net hole in one!

Rittweger's Eagle

Congratulations to **John Rittweger** for eagling the 431yard par five 2nd hole at Seascape. He described it like this: "After a solid drive, I slightly mishit a 3 wood that luckily rolled to about 20 feet from the green. The pin was cut in the front portion of the green. I bounced a wedge on, and it tracked to the bottom of the hole. Someone said, 'nice birdie,' but they were corrected with 'that's not a birdie, it's an eagle!'"

Taking Dead Aim at Who Knows What

Dave Ogle writes: "We were playing at DeLaveaga and **Balbir Kalsi** and I were in the same foursome. On one of the par four holes I was on the fairway and Balbir was behind me down the hill about 150 yards away and ready to hit his shot. I saw him and headed for the side of the fairway, pushing my hand cart as fast as I could. I heard him yell "Fore!" and then his ball hit the putter pocket on my bag while I was still on the move. It then disappeared down to the bottom of my bag. You could have 10 pro golfers lined up and hit 1000 shots to try to duplicate this, and it would never happen. Kudos to Balbir for his unique 'Hole in One.'

SIR BRANCH 36 NEWSLETTER
THE REDWOOD ROOSTER – September 1, 2021
sirbranch36.com

BIG SIR COMMENTS

Well fellow SIR Branch 36 club members, here we are at the end of Summer 2021 and still find our Santa Cruz community in a "COVID Cautious" state of seeking ways to navigate the directives of our County Health Department and yet hold in person luncheon meetings. In light of that I, as your new Big Sir, and all of our Board Executive Committee (BEC) want each of our members to know that we greatly value your faithful participation in the activities of our branch. At our age, which averages about 78, so much change in our individual personal lives (mostly our health or the health of our spouse) can take its toll on our ability to attend our luncheon meetings. Hopefully the majority of us will be able to attend, as we all would likely agree with the notion that in person socializing can help us maintain a healthy and energetic and fulfilling lifestyle. So, please take this opportunity to go to our club home page [sirbranch36](http://sirbranch36.com) and register your intention and commitment to come to our September 1, 2021, 11:45 am. SIR luncheon at the Santa Cruz Elks Club, 150 Jewell Street, Santa Cruz, CA. Dr Gary Griggs is a very interesting speaker and well known in our county as being very knowledgeable about "Desalination and the Monterey Bay Region.

As we endeavor to regroup during the next several months, I ask you to make it a personal priority to not only attend our luncheons yourself, but also invite a friend or two to get a feel for the warm and accepting atmosphere of our club. That also goes for the various sub activity groups that have been reactivating over the past couple of months. Check our home page for further information. At our last BEC meeting this month, it was pointed out that the relatively recent policy of the club covering the cost for the club luncheon charge, for all members over the age of 90, is not sustainable without having to raise the current \$20 per person charge per lunch. So, starting in October (September is still being covered by the club) we will be requesting 90+ members to resume paying for their lunch. However, we still will be comping the lunch for the first lunch for a prospective member. (Note: This is only for prospective members and not simply an out of area guest that you are simply entertaining.)

Here's to a healthy and active life as the fall season is just around the corner. So, Sirs (cheers) to you.

Computers and Technology Discussion Bob Lewis chairs the Branch #36 Computer Club when we are able to meet monthly in person. Bob also chairs a community computer "club" called the Felton Linux Users Group. Known as the Felton LUG for short, it is currently meeting semi-monthly using video conference software. Virtual meetings are on the first and third Saturdays at 11:00 am. Members are currently diverse in their technical knowledge and there's always a problem or solution to discuss. It's not just computers, but other aspects of technology and how it is affecting our lives. Of course, there's also the plain social part of getting together and hearing how people are doing and what they are doing.

The video conference tool used is Jitsi. The meeting address is: <https://meet.jit.si/FeltonLUG>. It's best to use your Firefox or Chrome browser. No download needed. The next meeting will be September 4th.

Good News/Bad News

A woman phoned her husband at work for a chat. "Sorry darling,' he said, "I'm really busy at the moment. I haven't got time to talk."

"Oh, this won't take long. It's just that I've got good news and bad news."

"Look,' he repeated, "I really am busy. Just give me the good news."

"Well," she said, "the air bag works."



PLACER GOLD

ATTACH
FIRST CLASS
U.S. POSTAGE
STAMP HERE

SIR Branch 37 Bulletin

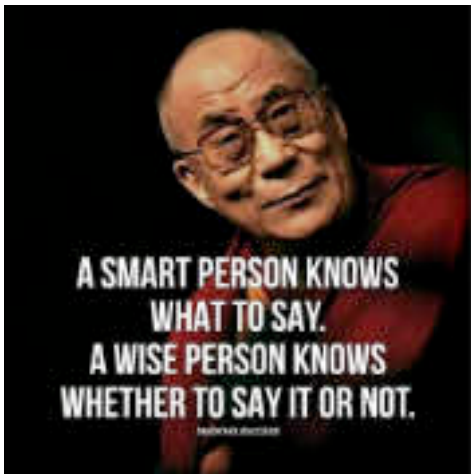
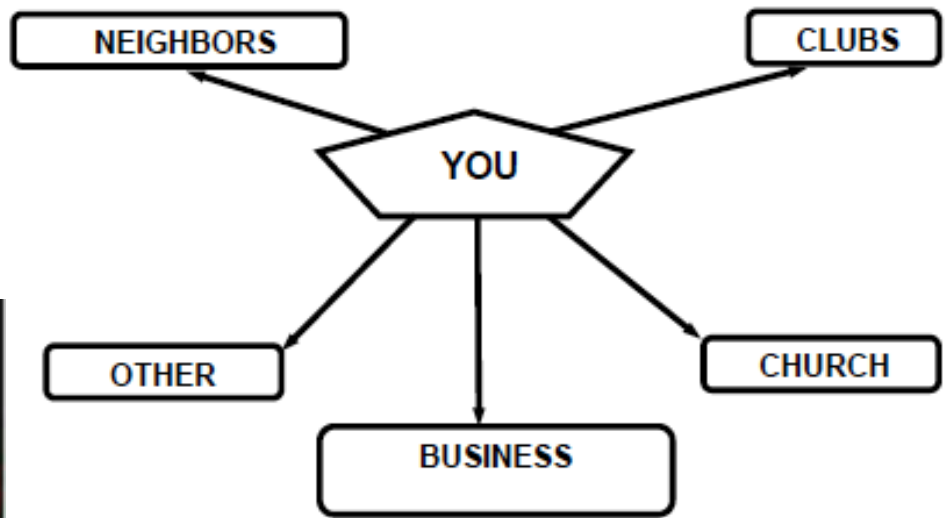
FOUNDED JULY 1958

Org. March 6, 1972

MEMBER SOLICITATION CHART

We have an entry in the 2021 Auburn Veterans Day Parade, it will be our fifth year. The date is Thursday Nov 11th so mark your calendars. This is great fun so come join us!

FIND, SELECT & INVITE



“Celebrating Branch 37’s 49th year of serving Placer & El Dorado County Retired & Semi-retired Men”

NEW MEMBERS! WELCOME TO SIR'S BANCH 37

	<p>Robert DIMioeli and his wife Denise reside in Auburn. His interests are booe, golf, poker and wine tasting. His sponsor is Rex Goldthread.</p> <p>Welcome Bob</p>		<p>Richard Reomeand his wife Jan live in Auburn. He was an Account at Homer Palermo & Company. His interests are cooking and golf. His sponsor is Len Leveoehlo.</p> <p>Welcome Richard</p>
	<p>James Dill and his wife Marli reside in Forecthill. He was a Finance Manager at Teledyne Ind. His interests are RC model airplanes, day trips, booe, feoh and golf. His sponsor is Woody Shields.</p> <p>Welcome Jim</p>		<p>Steven Hoegel and his wife Judy lives in Forecthill. He was a Sheet Metal Worker, Local #104. His interests are baseball day, booe, football day, Investments and Reo. vehicles. His sponsor is Woody Shields.</p> <p>Welcome Steve</p>



Big SIR Woody Shields presents Gunter Vogtmann with the Senior SIR Presidents Award. Congratulations Gunter for this life time achievement.

In life,
it's important to know
when to stop arguing
with people and simply
let them be wrong.
www.YourPositiveOasis.com



Sirs with birthdays in August who attended the Luncheon



Sirs with birthdays in July who attended the Luncheon

Sirs with birthdays in September who attended the Luncheon





At last!! Our first luncheon since COVID-19 struck.



**Held at the Elk's Lodge on September 15, 2021
(Join us on October 20th)**

Are you SIRious Bruce Roberts Editor

Begging for Water – Bruce Roberts



The brutality of our first day on my first fire made me think I had chosen the wrong summer job. The Interregional Fire Suppression Crew (locally known as Hot Shots) had been dispatched from our base in McCall, Idaho, to southern Utah for a fire very early in the summer. My teammates didn't care; time on the fire line was money in their pockets. I was just trying to survive the climb to the fire. I found out later some of those peaks topped out at 12,000 feet or more. With no other way to get to the fire, we all climbed. Yes, we had trained at over 5,000 feet, but did the supervisors expect us to fight a fire after this climb? Yes they did! Perspiration kept us cool as long as we had water. Well, I carried two, quart canteens which lasted me through the morning. Then what? I begged/borrowed sips from my fellow team members. The next morning I found a strap-on gallon canteen which lasted me the whole day. I carried it from then on – for three summers.

As an aside, on day two of that fire the Forest Service helicoptered us firefighters up to the fire and back down. Our fire-line production improved immensely, and I decided I could hack it. Kudos to the pilot who landed his Bell bubble chopper on one skid to let me out on the mountainside and then picked me up the same way. The pilot told me to be very careful to crouch next to the skid to avoid the helicopter's whirling rotors after he dropped me off on the steep mountainside. (Yes, it was that steep!) Although it was just part of the Hotshot's job, it scares me now to think about the danger involved.

You can call that firefighting experience my personal water shortage. It made me think about our current drought. Do we have a "gallon canteen" to get us through the next five or six months? Or maybe longer? Does the future hold for us a wet winter with lots of Sierra snow? The weatherman is not very optimistic right now. I think we will need to conserve what we have so we can make it to the next monsoon winter, whenever that will be. So guys, pay attention to the water-saving tips from the Governor, the California Water Efficiency Partnership, the Pacific Institute and our local water company – so that we may continue to have water.



You may be receiving an email survey regarding the reopening of our regular SIR Branch 59 Luncheon meetings beginning in September.

Please read the email and respond if requested.

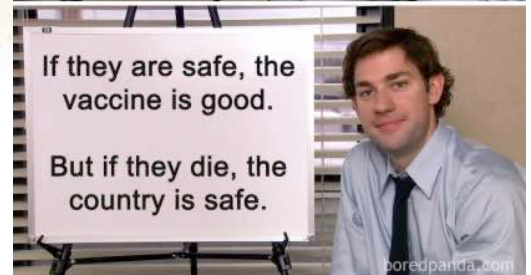
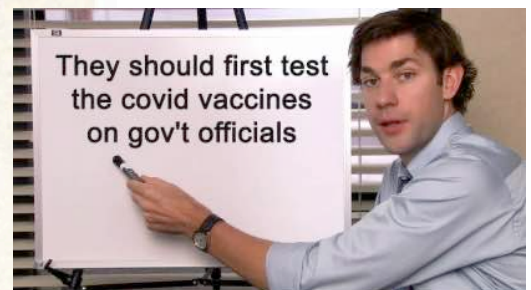
If you don't respond to the email, please be expecting a phone call sometime after you receive this Pathfinder.

If a BEC member calls you to ask the sort of questions referred to on the previous page, please be very understanding of the situation.

It is very difficult for us to even answer the telephone these days with all of the solicitors and spam calls. Your BEC member will leave a message in case you are unable to answer the phone. These are not spam calls.

Please call back if so requested!

COVID VACCINE WARNING! **POSSIBLE SIDE EFFECTS For SENIORS:**





The ROOSTER

The Monthly Bulletin of

Sunnyvale Branch # 62

SONS IN RETIREMENT

A Non-Profit Organization of Retired Men

Devoted to the Promotion of Independence and Dignity in Retirement

SIR Travel – Branch 62

Travel Chairman: Jim Hohenshelt
(408 394-7226).

Assistant: Roy Jordan (408 735-8765)

Branch 32 has informed us of two trips they are planning. **May 20–25, 2022, Chicago** all access & Wisconsin, includes Gangster Tour, Frank Lloyd Wright architecture, Wrigley Field, cruise on the Chicago River. **October 2–10, 2022, Explore the Northwest, cruise the Columbia River** from Clarkston WA to Vancouver, WA. Information on both trips is available from John Pletsch at (408) 504-1255 or jeplet@sbcglobal.net, or Mike Console at (408) 246-1080.

There are a few trips in the July 2021 State SIR Travel Opportunities newsletter.

Holland (Michigan) Tulip Festival & Mackinac Island (May 12-19, 2022) is presented by Branch 143, Bill Stires at 209-988-5445. **Fort Lauderdale to San Francisco aboard the Ruby Princess (March 12-17, 2022)** is presented by Branch 146, Milt Smith, miltsmith549@gmail.com, and **Columbia and Snake River Cruise (May 12, 2022)**, Branch 128, Tan Matosian, tgmat54@gmail.com.

Reminder: Trips organized by Sons in Retirement (SIR) are available to SIR members, their spouses, siblings, children, grandchildren, also to guests and widows of SIR members.

18 Hole Golf

A lot of missing players made the month simpler for Walt Marwitz, but he did the job very well. The big event was the area tournament at Laguna Seca Golf Ranch.

SIR 62 had two teams playing a red ball tournament. Players took turns in rotation playing a red golf ball with the team number on it. If the Red ball was not turned in at the end of the round, the team was disqualified. The first two teams lost it and were out.

Team 3 – Frank Doyle, Alice Goodwin, Richard Simpson and guest Justin Gamble came in first with a 133. Team 4 – Wally Anderson, Paul

Goodwin, Glenn Herrell and Walt Marwitz came in second with a score of 136. Third place scored 141. From a gross score list, Frank Doyle came in third with a 90. The net score of 73 to get second place went to Richard Simpson.

Tournament Coordinator for October is Wally Anderson

Oct 4 – Spring Valley
Oct 11 – Los Lagos -9:36 start
Oct 18 – Sunnyvale -9:30 start
Oct 25 – Area tournament at Spring Hills

Paul Goodwin
18 Hole Golf Chairman

Bridge

We meet the 1st and 3rd Tuesdays of the month at Roger Falberg's office, 3375 Scott Blvd. office 332 in Santa Clara to play in person. On the 2nd and 4th Tuesdays, we play online using Bridge Base Online app.

We play every week on Tuesdays at 1:30. Roger Falberg organizes the play and sends each player the table positions and hosts prior to our gathering time for either on line or face to face play. If you want to join us, let Roger know ahead of time so he can arrange the player tables.

John Dieckman – Bridge Publicist

Walking Program

Tom Chatfield has organized a Branch Walking Group. Contact Tom at 408 736 8044 or by e-mail at tchatfield761@gmail.com if you have interest or comments.



STEPPING OUT WITH THE BR. 65 VINE WALKERS

The Walkers had two adventures since our last report.
Lance Houser

One walk was in the Central Napa neighborhood along the bicycle trail north of Vallejo St. admiring the murals, reminiscing about the Sunsweet plant where Sam Jones pulled fruit out of the drying tubes. Then onto Brown St where Glenn pointed out the house he snuck his first kiss with Bobbie. Next we viewed the Buttercream Bakery that Roger's relative owned for a couple of years, talked about Parks Victory Hospital and Willie pointed out the office he and Robbie lease for their firearm training classes.

Our most recent walk was along S. Coombs St exploring the Sawyer Tannery Complex and the next door Cal Nap Tannery both converted to mixed use development. Lance pointed out the former Juniper Art Gallery where he and Frances got married. At Imola and S. Coombs St. we recalled that it was a major thoroughfare for Mare Island and State Hospital employees driving across the old Maxwell bridge. A pleasant walk along the residential streets of S. Franklin ended our pleasant sojourn. Two members noted that The Wine Country Lodge near S. Coombs St. and Imola, was where Elvis Presley stayed when he filmed "Wild In The Country".



Left, the walkers learned of the sometimes wild history of the Jarvis Conservatory. Right, our walkers along the Tannery section of S. Coombs St. and then lower Franklin St.



September Branch Meeting





This is Mike Murrell. He has organized weekly golf events for the Napa SIR branches for several years. He doesn't get many kudos for his efforts so next time you see him, tell him you appreciate his work and add a pat on the back.

GOLF FUN



The PGA was in town and our friendly Br. 65 golfers stepped up to help. Brent Ihli (left) and Jeff Richard were two of the volunteers. Great way to stay



GARY GARVER WINDS UP FOR A PAR 3 AT EAGLE VINES



NOW, THAT'S WHAT I CALL A SAND TRAP!



MARGIS MALISAUSKAS POWERS ONE TO THE GREEN AT E.V.

Still haven't found the hidden #? Keep reading!!!

THE WAY WE WERE... WHO DAT? ANSWERS...
Top pic, Stephen Stafford, bottom pic, Jerry Stabile



Jack Devlin

The end of December 1963 turned my life in a somewhat unexpected direction. I learned by coincidence that I was about to be drafted into the U. S. Army. I had just completed the first quarter of my sophomore year at Portland State College but feeling uncommitted to an educational goal. A friend suggested I enlist with the U. S. Navy Reserve, and I was sworn in the following day. It was agreed that I would initiate my enlistment with boot camp in San Diego. There being more recruits than needed at the time, my training was scheduled to start in March. This left me with a short period of freedom. It made no sense to me to enroll for the Winter Quarter, so I unexpectedly had January and February to myself.

My brother graduated the previous Spring from Oregon State University with a degree in electrical engineering and had landed a job as a civilian engineer with the U. S. Navy at Mare Island. I decided to make a mid-January drive to visit him in Vallejo, California. I planned a 4-day weekend from my job as a retail stock clerk and began to look forward to a road trip adventure.

I was driving a 1958 MGA roadster that I had bought in mid 1963. That was to be my wheels on this mid-winter trip. I had never taken the car farther than the Oregon Coast and it never occurred to me that the MG would not make the planned trip.

The driver of an MGA is never fully isolated from the elements. It had a convertible top but the seal at the windshield was iffy. The car had removable side curtains with plexiglass panels that slide fore and aft to allow, among other things, access to the car. There were no exterior door handles. One simply slid the side curtain open, reached inside, and pulled a cord inside the door that activated the latch. Electric windshield wipers were standard equipment though not very efficient in moving water from the wind screen. My experience driving around Portland in wet weather made me think I could master the highway with minor inconvenience. The heater worked but to about the same effect as the wipers.

My plan was to set out on Friday morning with an expectation that I would reach Vallejo sometime late on the same evening. Some of the highway would be two lanes since the interstate highways system was not yet completed at that time. One section far from completion was the 35 miles between Ashland, Oregon and Yreka, California which became an issue later on Friday.

Heading south, I encountered continuous rain. What I had failed to calculate about the integrity of the MG was the experience of motoring behind big rigs at highway speed. I could handle the rain, but the wash that came off of the tires of the big rigs was a good approximation of driving at speed into a fully operating car wash. Not only was my vision severely obscured, but the force of the spray also drove a flood of water between the windshield and the convertible top. This required a significant amount of wiping the *inside* of the wind screen. It also caused my lap to become saturated and resulted in water build up on the floor. I had not contemplated swimming to California!

Adjusting for these conditions required a few new tactics. I slowed my highway speed to create more distance between myself and the semis ahead of me. I also stopped from time to time to wring out the towel I had thoughtfully packed for the trip and to drain the accumulated water from the floor. Undaunted, I proceeded southward and finally reached the city of Ashland. By the time I reached Ashland darkness had descended. My original plan was to cross the highest elevations before dark to better navigate the unfamiliar terrain. I pulled off the highway and into a filling station where I re-created a good range for a small fairly economical car and at twenty-five cents per gallon, the refill was a little under three dollars well within my travel budget. Pulling back onto the highway, I was about to encounter my biggest challenges of the trip.

Anyone who has driven the route over the 4,000-foot Siskiyou summit knows the climb from Ashland is steep and long. The mountain darkness made it intimidating and at about the 3,000 feet elevation snow began to fly. Traffic up the southbound highway began to slow because the snow became more intense and had clearly been accumulating for some time. Having prepared not at all for

snow and driving almost completely blind, I finally realized that my only chance for safe passage was to fall in behind one of the semis and follow its track in the snow. The big rigs did a good imitation of a snowplow, so I was able to maintain in this way over the summit.

I knew that we had crossed the summit because gravity was pulling us a bit faster down slope toward the California border. While I was enjoying a momentary sense of relief and hope, the MG began to buck and shudder as if starving for fuel. I knew I wasn't out of gas because I had filled up less than an hour before in Ashland. I was forced to move out of the traffic lane and onto the shoulder.

The engine ran, but it would intermittently cough and sputter. I knew that the MG had an SU electric fuel pump and that it was located between two six-volt batteries immediately behind the driver seat. Access to the batteries and the fuel pump was via a removable steel cover fixed by two screws. I found a screwdriver and popped open the cover. I could now hear the fuel pump start and stop implying electrical contact points that were sticking and which prevented the pump from completing its normal fuel delivery cycle. I used my flashlight to whack the fuel pump and, *voile!* it worked!

I now had hope of reaching the town of Yreka though it would be late at night by the time I did so. I could not make good time in this mode, but I was able to resume the drive. Fortunately, the snow began to abate as I drove down from the summit and did not resume with any force before reaching Yreka. It had turned into a long day but the regular need to bang the fuel pump along with the chill of the winter night kept me from slinging into oblivion.

Pulling into Yreka, I spotted a filling station and rolled into the driveway. The station was still open with lights on but no mechanic on duty. I spoke with the pump jockey who thought it would be ok for me to leave my car parked until morning and told me there was a parts store that would be open Saturday morning. I was not optimistic of finding British parts, but it was reason for hope. I found a pay phone and called my brother to report on my situation.

I thought it might be ok to sleep in the passenger seat with a blanket, but it was major uncomfortable and bitter cold so no sleep there. The pump jockey suggested I walk to the Greyhound Bus depot where there was an all-night cafe. By now it was around 10:00 P.M. and the lights in the filling station went out as I walked onto the street looking for the bus depot.



Yreka is a small place, so it was a fairly short walk to the depot. It was cold and I was still damp from earlier adventures, so it was a relief to walk into a warm quiet place, order a hot coffee and sit down for a long and sleepless night. I found a booth next to a sidewalk window, sat down, sipped my coffee and settled in. I may have dozed a bit in the hours that followed but nothing that qualified as sleep.

Yreka begin their Saturday morning outside. Several people strolled by the window but around 7:30 I was astounded to see my brother walk by outside. I don't recall how he found me, but I could not have been happier to see anyone. He entered the depot cafe and sat down at my table.

My emergency call coming on a Friday night, my brother had an off day on Saturday so decided to get in his car in Vallejo and drive to Yreka to see if he could help me out of my jam. It took him most of the night to reach me there being snow and winter driving conditions to the south and, there too, Interstate 5 was still under construction. There sat two weary travelers with vague notions of what to do next. We decided that breakfast might give us some energy before tackling the MG fuel problem.

We found the parts store and confirmed that British auto parts were not to be found. I bought an AC Delco twelve-volt electric fuel pump that we hoped would work and headed back to the filling station to tackle the replacement job. Though we were not allowed to use the service bay for working on the car, the owner of the station gave us use of hand tools which made the job somewhat easier.

We first found that the new pump mounting bracket did not fit on the MG chassis out of the box. The "get a bigger hammer" technique came into use as we shaped the metal to match the mounting holes and attached the new fuel pump to the car and connected wires to bring it to life. We then discovered that the orientation of the inlet and outlet valves on the Delco pump were opposite of the old SU pump meaning the lines from the gas tank inlet and to the carburetor's outlet did not match the ports on the pump. Significant time spent re fabricating the mounting bracket made us aware that simply turning the pump around would not work. Nothing, though, that \$20.00 worth of brass fittings

wouldn't solve, so back to the parts store! This had the added benefit of allowing us to spend a few minutes away from the snow and ice of the parking lot.

The parts store, of course had no adaptors, so my brother the engineer created a mental model of the Tees, swivels, and elbows that would be needed to route fuel to the correct ports. Returning to the car with a bag of shiny new brass fittings, the engineer climbed back under the MG and proceeded to assemble what came out looking like a brass Christmas tree. But it worked! Problem solved and with dry daylight motoring ahead of us, we fired up our cars and headed for Vallejo, California.

The remainder of the weekend included a whirlwind tour of the Bay Area and San Francisco sights. Cooperative weather made for pleasant local travel. I enjoyed quality time with my brother, Dick, his wife, Joann, and their toddler daughter, Laurie. The return trip on Monday was uneventful. The AC Delco fuel pump was still on the car when I sold it a few years later. My life lesson from the trip: Always have an engineer handy when on a motor trip in a 1950's vintage British car.



Sammy Davis Jr. life changed dramatically in Nov. 1954. Sammy had a car accident, his face was impaled on the center of the steering wheel, and he lost his eye. Sammy had to wear an eye patch while waiting for a glass eye to be fitted. Frank Sinatra got Sam an engagement at Ciro's on the Sunset Strip.

As soon as Sammy walked out on the stage, he noticed two men sitting at a table ringside. They were both in their chairs, newspapers spread wide open in front of their faces, noses buried in the print. The whole time as Sam was singing his first number the men just sat there, paying no attention to the singer on stage, reading their papers.

Sammy knew it had to be Frank Sinatra and Dean Martin and introduced them to the audience. When they finally put the newspapers, both Dean and Frank were wearing eye patches that matched Sammy's.

JESSICA COLE aged five was nearing the end of her life. She had terminal cancer. A date thru MAKE A WISH FOUNDATION was set for her to travel to see Robin Williams. Unfortunately, Jessica's health took a rapid turndown, and it became obvious she would not be well enough to travel. MAKE A WISH, contacted Robin informing him that the meeting would not take place. Robin was having none of that. The next day Robin chartered a plane and flew to her home on his own dime and made her day the happiest of her short life, mostly in MRS. DOUBTFIRE, character, while playing cards, games, and watching TV with Jessica.

DEAN MARTIN....Car enthusiast by day crooner by night. His favorite was the 1976 Stutz Blackhawk, throughout his life he owned 3 different models of this car. In a publicized accident one of his Blackhawk vehicles was demolished, his license plate shown in the newspaper's photo read the ultimate vanity plate, DRUNKY.

The car chase in French Connection was filmed without the proper film permits from the city. In many instances they illegally continued the chase into sections with no traffic control. A flashing red light was placed on top of Gene Hackman's character's car to warn bystanders. Director of the movie filmed from the back seat. He operated the camera himself because the other camera operators were married with children, (too dangerous).

That sudden jarring crash with a crossing white Ford? There's a reason it looked so spontaneous: The other driver was a local who stumbled unbeknownst into the shot that was taking place on an uncleared public road. This car crash was unplanned and was included because of its realism. The man whose car was hit had just left his house a few blocks from the intersection to go to work and was unaware a car chase was being filmed. The producers paid the bill for the repairs to his car.

Allen Rossi

Country Club Bowl Red Tagged!



Rich Berkvam

Unfortunately for SIR bowlers, Country Club Bowl is closed until further notice. It was the San Rafael Fire Department inspectors who red tagged the building on Friday July 23rd in the middle of our league's second set of games. Structural damage was discovered along the back wall causing part of the ceiling to sag. It's not known if or when the lanes will reopen. For bowlers who are interested, the League will finish the season at AMF Boulevard Lanes in Petaluma.



Charlie Salinas

Wine Outing Set

After the 2020 hiatus, SIR 68 is looking forward to another enjoyable wine outing this fall. So mark your Calendars & join fellow SIRS **Thursday, October 21, 2021.**

Arrangements and pricing are pending Sonoma County Covid restrictions and how drought affects winery production...but to whet your palate, take a look at our November, 2019 newsletter review of our previous Winery Picnic Tasting Tour.



FRUITRIDGE BRANCH 93 October 2021 Vol. 43/ 10 –

October 18th Membership Luncheon – Riverside Elks Lodge – 11:30 AM

Promoting the Independence and Dignity of Retirement



The "COUNTRY CLUB AIRES" (CCA) Men's Chorus & Band
All Volunteers - Established 1972 - Sponsored by Sons In Retirement (SIR)

We are currently seeking a Choral Director
also recruiting
Singers and Band Members!

(REQUIRES LIMITED EXPERIENCE & UNLIMITED ENTHUSIASM!)

For more information about entertaining wonderful people in this area,
PLEASE CONTACT:

Bob Baker, Business Manager
BusinessMgr@CountryClubAires.org (ph 916-397-6257)
and/or

Robert DuPlantier, Assistant Business Manager/Master of Ceremonies
AsstBusinessMgr@CountryClubAires.org (ph 916-521-3464)

For more in-depth information about the CCA, please look for our website at:
<http://www.CountryClubAires.org>



THE ROOSTER TALE

SIR Branch 98



Couples Welcome

... Activities

THE SIR Search for the Superb Burger

By Stephen Eastman, Coordinator



We went to a wonderful small cafe in search for a superb burger. Sterling Cafe located on Sterling Parkway in Lincoln was friendly and had great burgers. They scored an average of 4.44 on our 5 point scale by the seven people in attendance. You too can be a burger expert by attending our next SSS Burger location. The next Burger that we will try will be Barn Burner located on Granite Road in Rocklin. We will meet at 11:30 AM at the Barn Burner on 10/19/2021. I look forward to seeing you there, it is a great time to socialize and eat out. For more information contact me.



Stephen Eastman
(916) 548-6641

By Mike Kearns



I was shocked to read in the papers today that a dwarf had been pickpocketed and I just thought to myself "How can anyone stoop so low?"

HALLOWEEN HUMOR

Why wouldn't the barman get the ghost a drink?
Because they didn't serve spirits.

What do you call two witches living together?
Broommates.

What health insurance do Halloween creatures use? Medi-scare.

Why don't vampires strike at retirement homes?
Because everyone's on blood thinners.

What did the ghost say to the psychiatrist? I used to be somebody.

What did the witch say at the Department of Motor Vehicles? As a matter of fact, I can drive a stick.

That awkward moment when a zombie is looking for brains. And it walks right past you.

Why do cemeteries have walls and fences? Because people are always dying to get in



BRANCH 98 DINING OUT

Submitted by Ken Hansen

Due to increased risk from Delta, there will be no dining out until it is safe to do so.
KenHansen, (916) 622-2757
email to: Kenandpenni@yahoo.com



Chaplin's Report

Submitted by Len Sampaio Branch Chaplin
Inspirational Message



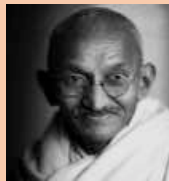
"God's Blessings" be upon you and your family members, as we celebrate another month in our lives. Please try to remain safe by wearing your masks where recommended and maintain social distancing.

In member news Tom Costello had a medical procedure. Although at home recovering, he asks for your thoughts and prayers as he looks forward to resuming his normal life & golf. Because I was unable to attend the August & September meetings, I did not report on the sad news of our member Henry Bomgardner who passed away on July 18th. Henry was an active member, a pleasant man and was often at our sir lunches & events. Good thoughts and prayers go out to his family and friends. Following is my inspirational message for this issue:

"Pause and realize" that nothing here on earth lasts forever. Accept what is, let go of what was, have hope in what can be and Trust in God. We all have survived a lot and with continued faith in God you will survive whatever is coming your way in the future. "Praise be to God for His never ending Love".

OCTOBER 2 is Mahatma Gandhi's Birthday

Mahatma Gandhi is revered the world over as one of history's most transformative and inspirational figures. Throughout his life in South Africa and India, Gandhi was a fearless campaigner for the rights and dignity of all people, whose constant and unwavering promotion of non-violence as a tool to win over hearts and minds has forever left its mark on the world.



TOP INSPIRATION QUOTES

- An eye for eye only ends up making the whole world blind.
- **The weak can never forgive. Forgiveness is the attribute of the strong.**
- Where there is love there is life.
- **Hate the sin, love the sinner.**
- Earth provides enough to satisfy every man's needs, but not every man's greed.
- **In a gentle way, you can shake the world.**
- **Action expresses priorities.**
- Happiness is when what you think, what you say, and what you do are in harmony.
- **If you don't ask, you don't get it**
- The future depends on what we do in the present.

SIR TRAILS

OUR WALKING & HIKING ACTIVITY FOR BRANCH 98 MEMBERS, THEIR SPOUSE AND GUESTS

Family health issues call, so it's time to step aside as coordinator for the SIR TRAILS activity. It's been a pleasure heading this activity since its start up 3 ½ years ago. Many thanks to fellow organizers Bill Taft who led our first trail and John Benbow for leading many trails with historical and local interest and to Pat Sproul for his gracious open invitation to hike and enjoy the resort-like family ranch he manages in New-castle.

And to all our SIR TRAILS members, thanks for the memories. I'll especially remember our fun social gatherings after the walks and hikes. A parting tip of the cap to Del Wong for being our most loyal member. (Never challenge Del to a pancake eating contest ...you're sure to lose!)

COVID certainly put a real damper on SIR TRAILS over the last year, but the future is bright for this activity. You may well be the walking/hiking enthusiast that could bring that spark of energy needed as the new coordinator. Feel free to contact Mike Flanagan our Branch 98 activities Director and let him know your interest. Also, check out our SIR's website for updates.

Alan Ensign, SIR TRAILS current activity coordinator
925 407-5335 / aensign3941@gmail.com

A BIG THANK YOU TO ALAN FOR PROVIDING 3 1/2 YEARS of TRAILS FUN. WE WISH YOU THE BEST & GOOD HEALTH.



Bulletin

When: tbd
Where: tbd
Contact: Ron Saltgaver, Chairman, 925-443-0693,
SIR101GameDay@googlegroups.com

Game Day



Game Day is on hiatus.

I have successfully run a re-occurring Game Day for 3 years prior to the pandemic with satisfactory results. I am trying to make this available (albeit without meeting directly) via the Zoom computer tool.

I am proposing to run a Bingo session and possibly a Trivia or Timeline like game via Zoom. I need to know what you feel would be your best days and times for a 2 hour session of games. Name(s) of players, email addresses, favorite game, and how often would you like to meet. Send me an email at SIR101GameDay@googlegroups.com to express your interest.

Game day was initially designed for a group of people to get together with an agenda: General conversation until all arrive; play 1 or more games as a group or by dividing up into separate groups; Heat up Dinner; Continue the same or a new game; Stop Games; Eat dinner; Have dessert; and Adjourn. We gathered together at 3:00; Play Games; at 5:00 reheat or cook dinner items; 6:00 have dinner and dessert; and adjourn. The number of people invited was based on the table size. We chose a max of 12 as my large table will just comfortably fit that many.

Due to the pandemic, we are unable to get together in person until all participants are vaccinated and we hold to the Pandemic rules. We are not there as yet, but we are closer.

Some of the Branches in SIR are playing games like Poker, Bridge, Pinochle, and Cribbage via an Online Network programs (Not Zoom). The results of each group of 4 are reported to the Game Coordinator so that results can be tabulated and shared.

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

What: Do you want to start something new? Describe it in you 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?

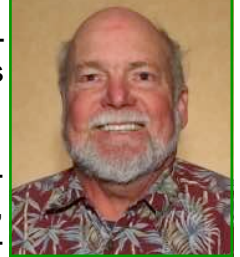
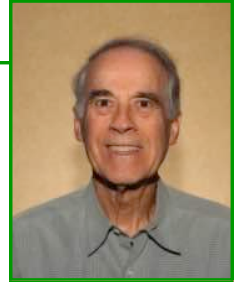
Contact: Do you want to be the Chairman for this?

We are restricted in many ways by the pandemic rules dealing with food and personal interactions, but you may have ideas on ways to comply while meeting California State and County guidelines. Send your ideas to Ron Saltgaver.

Please contact Activities chair Ron Saltgaver for more information.

Hiking and Walking

When: Wednesdays, 8:30 am
Where: South L St. and Railroad Ave.
Contact: Art Hull, Chairman, 925-443-5479, SIR101Hiking@googlegroups.com
 Dave Lunn, Asst. Chairman, 925-784-2624, SIR101Hiking@googlegroups.com



We meet every Wednesday at the southeast corner of South L St. and Railroad Ave. and leave at 8:30 A.M for our hiking destination. Spouses, friends and family are welcome. Bring plenty of water.

We form 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 or Lake Chabot.

Hiking is good for your heart, good for your brain, and good for making friends. I guarantee we have a group for you. Try it, you might like it!

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

Caption 1: Posing in front of the Western Whitehouse
 Caption 2: Visiting Amphitheater Rock
 Caption 3: Dublin Hills Social



Remember to Zoom in (Ctrl+) and out (Ctrl-) of any page.



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The Town Crower

Volume 38, Number 2

The Monthly Newsletter for SIR Branch 103

January 2021

Stanislaus SIR Branch 103

Travel

Top of Switzerland and Oberammergau, Germany and the Passion Play August 27-September 7, 2022

Price: \$5,025 double occupancy (Land only)
Airfare will be added in October 2021. Deposit of \$750 per person to hold reservation. There are only 4 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 wood-carving museum, walk through the romantic Brunnengasse, 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 this trip.

Holland Tulip Festival Tour Featuring Mackinac Island's Grand Hotel

May 12-19, 2022

Price: \$3,895 per person, double occupancy, \$5,375 single. Deposit \$650 per person

Final payment January 10, 2022

Space for 10 more passengers

Trip highlights: airfare into Chicago, returning from Detroit, gratuities for tour manager and bus driver, spend one 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 two nights at the Grand Hotel, the crown jewel of Mackinac Island, tour Mackinaw Island via a horsedrawn carriage, take the River Rouge Ford Factory tour, \$40 in Mayflower Money. As this trip was cancelled last year, it will fill up fast.

Membership

New Members

Don von Buskirk (Joan) #80

2832 Health Care Way Apt.106

Modesto, CA 95356

(925) 408-5467

vonbuskirks@comcast.net

Al Sterling (Sheila) #77

1309 Serenity Ct.

Modesto, CA 95355

(209) 581-8344

alsterling@aol.com

Ted Bracht (Sheryl) #36

726 Jasmine Ct.

Oakdale, CA 95361

tfb5@sbcglobal.net

Sonny Crim (Tami) #80

10306 Dixon Road

Oakdale, CA 95361

(209) 484-0060

scrim35@gmail.com

Jim Long #18

3804 Noor Way

Modesto, CA 95356

(209) 968-3070

long28@yahoo.com

Thomas Pannier #19

1245 N. Daubenberger Road

Turlock, CA 95380

cfexch@charter.net

Hole-In-One

On September 2, 2021, at Creekside Golf Course during the SIR Muni-Creekside Golf, Jeff Chin had a hole-in-one on hole #8, also the closest to the hole hole. The distance was 112 yards and he used a pitching wedge.



The hole-in-one earned the insurance that has been collected since the last one shot by Bob Kredit at Muni in 2014. Hole-In-One Insurance is \$1.00.

GOLF

All payments for golf must be made by 6:00 PM Wednesday before the Monday Tournament. There will be NO payments at the golf course. Mail all checks to John Reedy, 4637 Webster Road, Oakdale, CA 95361-9327. Make all checks to SIRs Golf. Write on the bottom of the check the date of the tournament and the

Mon. Oct. 18-Dryden, 9:00, \$32 (cart opt. \$15)
Host 103

Mon. Oct. 25-Elkhorn, 9:00, \$48 (cart incl.)
Host 164

Mon. Nov. 8-Tracy CC, 9:00, \$49 (cart incl.)
Host 103

Mon. Nov. 15-Dryden, 9:00, \$32 (cart opt.\$15)
Host 144

Mon. Nov. 22-Manteca, 9:00, \$45 (cart incl.)
Host 164

Mon. Nov. 29-Creekside, 9:00, \$34 (cart. Opt.\$15)
Host 103

Mon. Dec. 6-Micke Grove, 9:00, \$45 (cart incl.)
Host 164

Mon. Dec. 13-Dryden, 9:00, \$32 (cart opt.\$15)
Host 103

Mon. Dec. 20-Creekside, 9:00, \$34 (cart opt.\$15)
Host 144



LADIES' DINE-OUT

The Ladies' Dine-out will on October 28, 2021 at Strings Restaurant, 2601 Oakdale Road, St., Modesto, at 11:30 am. All SIR wives/significant others are invited to attend. No reservation is required, however, all will be required to provide a copy of their vaccination card.

SIR INC. MODESTO BRANCH 144 THE ALMOND CAPITAL BULLETIN

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



September 2021 Newsletter

Volume 09-2021



Officers & Directors for 2022. L-R: Director- Anthony Butera
Big SIR- Biff Galbraith; Directors- Jim Toepfer & Andre Dodk
Little SIR & Secretary- Fernando Gonzalez; Director- Gaylar
King; Treasurer- Nilo Casiano; Director- Bob Lewis



Henry Solario receives a Letter of Appreciation from
Little SIR Biff Galbraith for speaking at the August
Luncheon

Pictured are Bob Kredit, left, and Jeff Chin, prior to the weekly golf at Creekside Golf Course in Modesto. Bob was presenting Jeff with his SIR "Feather in the Cap" award for his hole-in-one on September 2 at Creekside. Jeff was playing in the weekly golf and hitting on hole number 8, 118 yards. He was using his PW and playing on "Rooster Hole". He collected the hole in one insurance, which had not been hit since Bob Kredit did it in 2014. That was on the number 3 hole at Modesto Muni Golf Course, which is now closed.



The Thursday golf was started over 25 years ago by a deceased member, Chuck Behr. Don Reed took over the director job in 2000 and finally got help in 2010 from Bob Kredit who volunteered to co-direct the weekly event.

Jeff is currently the Little Sir for Branch 103 and will be Big Sir on January 1, 2022.

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

Price: \$3,895 Per Person Double Occupancy \$5,375 Single

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

CURRENT PRICES EXTENDED UNTIL SEPTEMBER 15, 2021

Space for 10 more passengers

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

DINING OUT CLUB HUMOR

100 miles an hour goat. Two Tennessee rednecks are out hunting, and as they are walking along, they came upon a huge hole in the ground. They approach it and are amazed at the size of it. The first hunter says, "Wow, that's some hole; I can't even see the bottom. "I wonder how deep it is?" The second hunter says, "I don't know. Let's throw somethin' down there, listen and see how long it takes to hit bottom." The first hunter says, "Hey, there's an old automobile transmission over there. Give me a hand, we'll throw it in and see." So they pick it up and carry it over and count one, two, three and heave it into the hole. They are standing there listening, looking over the edge, when they hear a rustling behind them. As they turn around, they see a goat come crashing through the underbrush, run up to the hole and, without hesitation, jump in headfirst. While they are standing there staring at each other in amazement, peering into the hole, trying to figure out what that was all about, an old farmer saunters up. "Say there," says the farmer, "You fellers didn't happen to see my goat around here anywhere, did you?" The first hunter says, "Funny you should ask, but we were just standing here a minute ago and a goat came running out of the bushes doin' bout a hunnert miles an hour and jumped headfirst into this here hole!" The old farmer said, "Naw, that's impossible. . . I had him chained to a transmission."

Check for Alzheimer's—Pretty Amazing!

The following was developed as a mental age assessment by the the School of Psychiatry at Harvard University. Take your time and see if you can read each line aloud without a mistake. The average person over 60 years of age cannot do it.

1. This is this cat.
2. This is is cat.
3. This is how cat.
4. This is to cat.
5. This is keep cat.
6. This is an cat.
7. This is old cat.
8. This is fart cat.
9. This is busy cat.
10. This is for cat.
11. This is forty cat.
12. This is seconds cat.

Now go back & read the third word in each line from the top down.

Come out for our hometown tournament.

— 2021 UPCOMING STATE TOURNAMENTS —

**September 17-18 Carson Lanes, Carson City, Nv
Tim Hall H: 775-246-1027 C: 530-409-2494**

**September 28 Harvest Park Bowl, Brentwood
John Fry 925-783-5614**

**October 19-20 Fireside Lanes, Citrus Heights
Art Tourtillot 916-635-6148
Ron Johnson 916-206-1483**

**November 4-5 McHenry Bowl, Modesto
Vern Masse 538-4275
(SIR ANNUAL STATE TOURNAMENT)**

**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



New Member



Pictured L-R:(Sp) John Kincanon;(Nm) Arnold Fidalgo and Big SIR Anthony Butera

Arnold likes: Baseball Day, Football Day, Crab Feed, Golf, Bowling, Cribbage & Travel. He worked as a Maintenance Mechanic at Crystal Creamery. His wife is Terri.

At the September 9th Zoom meeting, we had a very special anniversary award to present as we recognize our first and only 100-year young member of branch 146 ... At least so far. What contributes to one reaching this significant age? For the answer to this question, you will have to speak with **Dominic DiMatteo**. By the way we call him "Dee." His response will at least give you his answer to this successful long life lived question.

Dee was born in 1921 on September 2nd. He may be the only military man you know of that participated in the Second World War, the Korean War, and the Vietnam War - all in the same lifetime. What a guy! **Dee** served as a naval pilot for many years and retired from the Navy, only to join BART and then subsequently retire from that agency as well.

As is true with many ex-pilots, **Dee** passed on his love of aviation to his sons. Two of his sons served as naval pilots, and one, John, a Northgate high school and Cal grad, achieved the enviable honor of being recognized as a naval 'top gun' pilot.

Dee joined our branch in 1991, sponsored by **Bob Wedin**. **Dee's** wife, **Florie**, has passed away, and **Dee** still lives in Walnut Creek. Five years ago, **Dee** became our first Super Senior Sir at age 95, and today he is our first Century SIR. Please join me in honoring **Dee** for achieving this milestone and for being branch 146's most experienced SIR. Congratulations, **Dee!**

Presenter was **Jim Burk** at the September 9th Zoom Luncheon.



Editor's Ramblings
Clint Collier

Since becoming editor I have been trying to give our newsletter a little more "organization" by defining sections and giving each section a distinctive heading. All of the "organization's business" reports now come first with the second half, titled "Looking for something to do?" devoted to our activities.



That section now has several major subsections devoted to Mexican Train Dominoes, Card Games and food and going out activities. And, of course also the unique activities we have like bicycling, hiking, and other activities remain here on their own. I hope this will make the activities you are most interested in easier to locate and read about but I encourage you to read it in its entirety... you don't want to miss any of the jokes. We need more humor these days! I don't want to trivialize Thomas Payne but I wonder if he had a crystal ball to the future when he wrote "These are the times that try men's souls..."

Deadline for submissions for the November issue is October 25th unless you plan to turn your submission in late in which case it is October 22nd.

Don't forget, we encourage member contributions to SIR. Call so, if you have something you would like to say, send it in to br146SirCall@gmail.com, putting "Member Note" in the subject line, and we will try to get it out in the next available issue.

Clint Collier — Editor SIR-Call
Cell / Text: 925.457.1489
br146SIRCall@gmail.com



CARD GAMES

...we play



MEN'S Hearts Bob West

Since our September Sir Call report, we have had online matches on Friday August 27th and Friday September 10th. We also met on Friday September 24th which will be reported in October. We are playing both matches online because of the recent indoor mask requirements caused by the Delta variant. We will revisit this in October.

Match Summaries: Bob Finlayson won 4 games, followed by Brian McCarthy and Bill Vizza with 3. Brian had 5 seconds followed by Ron Polivka with 4. Ron, Rich Lyon and Bill, each had 2 "Shoot the Moons". In lowest average score, Ray Bland had 59, followed by Steve Ybarra with 61.

YTD Statistics: Wins: Bob Finlayson leads with 23 followed by Ron Polivka with 18 and Ray Bland with 17. Ray won 42% of his games, followed by Bob Finlayson at 39% and Ron Polivka at 35%. Lowest average score, is led by Ray with 71, followed by Jim Nelson with 75. "Shoot the Moon", is led by Ray with 11, followed by Frank Lucas with 9. Ray "STM" in 26% of his games and Frank in 18%. 2nds, are led by Brian McCarthy with 23, and Bob Finlayson and Bob West with 17. The best "sheriff's" are Bob West and Rich Lyon each with having had an uncovered call in only 4% of their games.

Future Meetings: In October, we will be playing online on the 2nd Friday, October 8th at 1pm, and on the 4th Friday, October 22th, at 1pm.

Please call me at [925-518-8472](tel:925-518-8472) or email robtawest@aol.com if you have any questions or are interested in playing.



Couples Party Bridge Tony Greco

The Couples Party Bridge activity re-activation scheduled for October 5th was cancelled due to continued COVID Delta variant concerns and the need for booster shots. We all should take into consideration our age and health when making decisions regarding activities that can be impacted by COVID.

Our re-activation event is now re-scheduled for November 2nd. As we get closer to this event, we will re-evaluate and make a decision on whether to proceed with this event. Stay tuned.

Tony & Cindy Greco
(925) 934-0395 almanorwest@sbcglobal.net

What's the difference between a hippo and a zippo?
One is really heavy and the other is a little lighter



Couples Duplicate Bridge 1

John Kluesener
Couples Duplicate Bridge 1 will not play in October. Our hope is to return to the tables in November.

John Kluesener
john@klueseners.com

What do you call a bee that can't make up its mind?
A maybe



Couples Duplicate Bridge 2 Dave Pierce

The ACBL has suspended all its face-to-face games and I am following their lead for now. The case rate in Contra Costa County continues to rise, albeit slowly, and is about what it was in late January. <https://www.coronavirus.cchealth.org/overview>

Dave Pierce
925.932.3877 dwpi@astound.net



Old Money Poker Group 6 Brad Hatcher

We tried to meet but due to unavailability of players and substitutes, we came up short. We recognize we need more subs and/or regular players. If you have an interest in joining our exclusive (not) group, please contact me at 925-935-1571. Fingers crossed for October..

bhatcher1942@gmail.com



Pinochle

Charlie Kahsen & Jeff Morrow

We play on the 2nd and 4th Wednesday of each month at Rocco's Pizzeria, 2909 Ygnacio Valley Road in Walnut Creek (in the Encino Grande shopping center near Whole Foods). Optional lunch is from Noon to 1:00 and card playing from 1:00 – 3:00 PM.

This is a multi-branch activity open to women. Beginners are welcome as are partners of members. We provide instruction as requested, and most beginners learn a great deal within the first session. Before the pandemic we were getting 10 to 16 participants, and we have plenty of room for more players.

If you're interested in joining our group, or if you'd like to just attend a session to observe, either call or email **Charlie Kahsen** (contact information below) and he'll get back to you.

Please note that anyone attending must be fully vaccinated and have signed the SIR waiver form.

Charlie Kahsen
(925) 943-1750
cwkahsen@gmail.com

Jeff Morrow
(925) 944-7009
jeffrey.morrow@gmail.com



Men's Duplicate Bridge 2

Dick DeVoe

The Duplicate Bridge 2 group has cancelled its October event due to several players' COVID concerns. Contra Costa County has recorded significantly increasing daily new cases from the year's low in June until end-August. Since Sept. 1, daily new cases have been dropping quickly.

However, the CDC was reporting that vaccinated persons also could be carriers. This fact has become a concern for bridge participants playing indoors for several hours, who also enjoy time with grandchildren too young for shots.

It may be possible to restart in November if daily new COVID cases continue to diminish significantly,





MUG Mac User Group

Max Burchett and **Verner Laursen** are the leaders and are available to help Mac, iPhone and iPad users with their questions. Please note that Mac users do not have problems. We do have suggestions on software and where to get the best deals on Mac related products. We will also demonstrate various software products. If you have or may have an interest, please contact us and we will put you on our mailing list. If you are on the list, you will receive an email from time to time about items that are of interest to Mac Users.

Please note that **Max** and **Verner** are here to help Mac users with problems and solutions and there are not formal meetings. They will inform members of new items of interest.

If you are a Mac user and want to be included, please let **Verner** know.

Verner Laursen Vern.laursen@gmail.com
Max Burchett Meburchett@astound.net

Computers and Technology Bill Phelon Chairman



There will not be a SIR Area 16 Computer & Technology (CAT) Group Zoom meeting in October. The next CAT meeting will be on Thursday, November 18th.

The November presentation by Alan Baker will be "TwoFactor Authentication: Beyond Text Messages."

To attend the Zoom meeting, individuals need to sign-up for the CAT's mailing list by sending an email to sirarea2cat@gmail.com. A few days before the meeting, a Zoom web link that is needed to connect will be sent to members on the mailing list.

SIR Bill Phelon
rphelon@juno.com
925.254.8338

The Fishing Group aboard the Sea Wolf after returning from the Farallones (Below)



Cribbage **RV Wanderers**

Theater **Cycling**

Hiking

TRAVEL

SongSirs

**TABLE
POOL**

BOCCE

PICKLEBALL

**Ping
Pong**

**Photography
Group**

Nine Hole Golf Group





The Mountain Messenger

Branch 152 Arnold, CA

Volume 32 No. 1



YOUR BIG SIR - Kevin Andel

This last meeting (July) was more than special. You all know the phrase "Carpe Diem! aka Seize the Day! Well we did it right at the annual July BBQ. We honored long time SIR, Richard "Dick" Watson, with a Honorary Lifetime Member (HLM) award. Dick is more than a worthy recipient. A member for more than 25 years, he served as Big Sir two years along with multiple other positions on both the Board and Committees. To add to how special this day was, we had four distinguished guests from the State SIR. They included Rick Kindle, State Vice President; Derek Southern, Past State

President (and HLM presenter); Dale Decker, Regional Director; and Paul Squeri, Area Governor. Congratulations again, Dick!!

We have now held four consecutive "in person" meetings this year at the Pinebrook picnic grounds. We will hold our last outdoor meeting, again at Pinebrook, on October 19th before looking at November for an indoor meeting at Snow Flake Lodge. COVID is still a factor so we are going to play next months "indoor" meeting day-to-day. As of now there are no County restrictions on indoor gatherings.

TRAVELS WITH DAVE Dave Baugher



Goat Rocks Wilderness? Yes, mountain goats frequent this area, and we saw a herd of about 30 when we came through on PCT. The Goat Rocks

remnants of a large volcano, extinct for some two million years. Glaciation and erosion have worn away at the terrain here, leaving moderate summits on both sides of the crest of the Cascades. The elevation in the Goat Rocks ranges from 3,000 feet to 8,201 feet at Gilbert Peak. The deep east-west drainages below the ridges open into park-like alpine meadows dotted with small lakes and even smaller ponds. This is one of those beautiful places that almost hurts to look at when standing there.

Another thought-provoking place the PCT traversed is the Indian Heaven Wilderness area. This is a high forested plateau, dominated by verdant green forests, open meadows, and more than 150 lakes. Originally known as "Sahalee Tyee," the area is culturally significant to Native Americans. Periodically over the past 9,000 years, the Yakima, Klickitat, Cascades,

Wasco, Wishram, and Umatilla tribes gathered here for berry picking, fishing, and hunting. One large meadow known as "The Racetrack" is historically an annual gathering place for Native Americans during the berry season until the early 1900s. Thousands of people from the Yakama, Klickitat, and Columbia River tribes would gather here each year from eyewitness reports. The track was used for pony races and is about 10-feet-wide and more than 2,000 feet long. It can still be seen today in a large meadow near the base of Red Mountain.

"Glaciers? Here on the west coast?" you might ask. Yep, at an elevation of 12,276 feet, Mt. Adams is the second highest peak in Washington; however, with an 18-mile wide diameter, it is the largest volcano by bulk in the state. It supports over 12 active glaciers that provide water to the forests, streams, and meadows below.

Mount Adams has 209 perennial snow and ice features and 12 officially named glaciers. The total ice-covered area makes up nearly 17 square miles. Most of the largest remaining glaciers (including the Adams, Klickitat, Lyman, and White Salmon) originate from Adams' summit ice cap. The PCT crosses the western flank of Mount Adams, and there were numerous river crossings to ford along the route.

Glacier National Park -

This place has been on my bucket list for several years, and this September, we are driving into the Park with the truck and trailer for three weeks. Glacier Park is termed "Crown of the Continent," a rugged one million acres, indigenous grizzly bears and wolves top the food chain here. Wolverines romp in the high glacial cirques. Bighorn sheep graze in the alpine meadows while pika play nearby. Only two animals present in Lewis and Clark's day are missing: woodland caribou and bison.

The Continental Divide splits Glacier on a west and east side – both different in character, and we will be spending plenty of time on both sides. Boasting more than 700 miles of backcountry trails through verdant valleys, along frigid waterfalls, and crawling along high passes, it is a hiker's paradise. The Park's mountains and glaciers fuel North America's major rivers, and its waters tumble into Hudson Bay, the Atlantic Ocean, and the Pacific.

Yes, we are going to be hiking and backpacking. The Park hosts two major long trails of interest to this author. The Continental Divide Trail stretches across the United States, some 3,100 miles between the borders of Mexico and Canada, twisting and turning to follow the spine of the continent. The Pacific Northwest trail has an east-west orientation across Glacier and stays near the U.S.-Canada border for much of its length. This 1,200-mile trail spans across the Continental Divide and continues along the shores of the Pacific Ocean. Both of these trails will be explored during our visit to the Park.



With a backcountry permit already in hand, one trip we will be hiking is a multi-day journey to Sperry Chalet and Sperry Glacier Basin. This basin is described as a different world with snowfields, moraines, and ice marking a unique environment. The area hosts frigid waterfalls

and immense cliffs in an extremely remote location. Our goal for this hike is the historic backcountry chalet which clings to a high ridge near Mount Edwards and Sperry Glacier.

Glacier preserves some of the nation's wildest country. Designated Biosphere Reserve and World Heritage site, Glacier corrals a rich diversity of wildlife and wealth of natural attributes. Can't wait to go and explore!

More Glacier National Park -

I've mentioned that visiting this place has been on my bucket list for several years, and this past September, we drove to Montana for an adventure. Our plan was to visit four different sections around the Park over a three-week road trip, camping and hiking within civilized and remote wilderness areas.

The trip started out with a couple nights in Whitefish, MT, where we stayed at the beautiful Whitefish Lake State Park, within walking distance to the historic downtown. Yet, remote adventure called, so we moved and camped along the North Fork of the Flathead River, near the Polebridge Ranger section. This western section of the Park is accessed by a 35-mile drive down a bumpy dirt road near the Canadian Border. We hiked and explored for several days before moving south into the West Glacier area for a week.

In West Glacier, we hiked numerous trails and explored the iconic Lake MacDonald area. It was here where Luann and I locked up camp and backpacked up to the iconic Sperry Glacier Chalet for a night in the backcountry. This area is where our close encounter with the mountain goat happened next to our tent. On another day, we hiked the entire Highline Trail from Logan Pass to the Glacier Chalet and down to the Going-to-the-Sun Road, a mere 12-mile trek reportedly to be the best trail in the Park. A final highlight of our time around West Glacier was an afternoon spent riding the historic Red Bus Line serving the Park since the 1930's.

It seemed like a blink before we packed up and moved to the eastern sections of the Park. Here we visited the Many Glacier and Two Medicine sections of the Park, launching our explorations and hikes from the small town of Saint Mary. We also explored the two iconic lodges on the Park's east side, the Glacier Park Lodge and Many Glacier Lodge. Both are stunning examples of early-century craftsmanship.

Before we knew it, we had hiked nearly 110 miles, and with tired feet, we left Glacier and headed south to the city of Bozeman. We explored the town, parked the trailer and truck in storage, and flew back to California. Three weeks went by pretty quick, but as always, there is another adventure coming.

-Editor's Note-

I enjoy sharing Dave Baugher's Travels, but unfortunately I cannot copy and paste many of his comments into the Newsletter because of incompatible text!

New Members Initiated at our September Luncheon/Picnic



JOHN DARRAH



MIKE RUBESA



TIM MCKEON

Scenes from our July BBQ



**BOB KRUGER, ALAN COURT, PAUL FORREST,
AND GUY POLLAK AT THE BBQ**



**GUESTS DEREK SOUTHERN, RICK
KINDLE, DALE DECKER, AND PAUL
SQUERI**



**DEREK SOUTHERN PRESENTS DICK WATSON
WITH HIS HONORARY LIFE MEMBERSHIP
AWARD**



RICK KINDLE ADDRESSES THE GROUP



**RICK KINDLE PRESENTS DALE DECKER WITH
A CERTIFICATE OF APPRECIATION**

For more great pictures of the BBQ,
visit <https://sirinc2.org/branch152/>
and go to the Gallery tab.



ARE WE THERE YET?

Who can relate to the question, “Are we there yet You ever wonder why young ones and sometimes old ones ask that question? Is it because we are impatient with the situation that we find ourselves in? Could it be because we are not doing nothing but just sit around the house?

As the year is coming to an end, we have to evaluate our health status. With that being said we need to reflect on where we are with our well-being, physical and mental condition. I have Parkinson’s and other find themselves with other medical conditions. Whatever your condition is, you need to reflect on the following:

- My present physical and mental condition
- What have I done to understand my condition
- Am I being Pro Active or Re active with my present condition.
-

We cannot afford to be reactive and ask the question “Are we there yet”. You do have a choice, Be Pro Active. How, you say? Stay active:

- Mentally Do word Games/Puzzles, play games with others, listen to music and reflect on the lyrics and read.
- Physically – go to a gym, ride a bike, walk or do yard work. Any type of physical exercise like boxing
- “Rock Steady” has improved my balance and motor skills.

Is there a specific exercise we should be doing? There have been studies on that question of what activities is best for us. They tested people doing boxing, dancing, cycling and running but the study was not conclusive. Why? Because they could not measure brain functions while people were doing different activities.

So, the study took on a turn to visualization. Yes, a person would close their eyes in an MRI station and visualize boxing, dancing, running and other activities. The facilitators could see different brain engagements with different activities. There are many studies and theories to help our well-being or conditions. We are seeing more pharmaceutical companies, universities and private funded projects trying to solve medical problems around our country.

The other day I saw a flock of birds flying in a pattern to overcome the difficulties they were facing (the wind). Why not learn a lesson from those birds? Together, yes together as a group we can overcome and face the medical problems we have. In my case, I struggle with the problems associated with Parkinson’s.

I have joined a “Parkinson’s Support Group and Rock Steady Boxing Club” where I feel very comfortable with the groups because we all have the same medical problems. In my opinion, if we stay engaged in reading and learning about our medical condition, getting involved in social activities and in an exercise program, we would not have the time to ask the question, “Are we there yet”. Joe Carmona
celina_carmona@sbcglobal.net 530) 521 3729

LAKE TAHOE BRANCH 160 FOUNDERS DAY OCTOBER 31, 1990

31 years ago . . . how time flies!

Back in the summer of 1990, SIR Area governor Campbell O'Neill from Placerville's Hangtown Branch 29 ran an ad in our local newspaper asking retired men to attend an informational meeting concerning the establishment of a Branch of SIR at Lake Tahoe. The meeting was held at the old 89 Bar & Grill on Emerald Bay Road and was attended by half a dozen locals and four men from Branch 29. Current Members Bob Peterson, Al Bartley and Ken Koegl spread the word and ran newspaper ads and put out fliers and the response was great. Right away they moved the luncheons to Carrow's Restaurant for several meetings before moving to Timber Cove Lodge (soup and sandwiches served by "Angie's"). On October 31, 1990, the SIR State organization granted probationary status to the new Branch 160. Probation was to continue until the new Branch could show a total membership of 75 men, at which time we would be officially chartered. That happened on April 22, 1991.

This club has grown to well over 100 members, some of whom are very involved in our activities, and serving on committees and as officers. It is important that we continue to grow in membership, because that makes it a lot easier to find officers and committeemen and increases our monthly donations, so we don't have to sweat that out so much. When one of the many SIR Branches folds up, more often than not it is because the guys won't help out by filling the leadership chairs.

Those are a couple of selfish reasons for bringing in new members. But consider this ... retired and semi-retired men living everywhere from Woodfords and Meyers, through South Lake Tahoe and Stateline, up both sides of The Lake and down in The Valley -- these guys need us as much as we need them! When you invite an acquaintance to be a guest at the luncheon and he decides to join, figure you have done him a big favor. He doesn't need to become real active, if only he enjoys the monthly luncheon as a social event, that's fine. And who knows ... there may be some real talent among these fellows.

So here we are, after 31 years of building . . .
Your Branch 160 Executive Committee 2021

JOE TOMLIN, JOHN LILGREN, GORDON SALAS, MIKE PATTON, LARRY COFFMAN, SKIP HEMPLER, TERRY CANNON, JIM BEILSTEN, JOHN GERARD, STEVE BUTTS



2021 Heidemann Cup Winner John Lilygren on the right



Branch 169 Gateway

Still going strong together at their monthly luncheon

Pictured: (l) Branch photographer, Nick Lopez; (r) "guest" speaker/member Bernard Hollenbeck



Branch 169 BEC (from left to right around the table): Daniel Lindstrom Little Sir, Ted Fox newsletter editor, yours truly me, Duane Evans treasurer, Bob Large board member, Bernie Hollenbeck sunshine chairman, Ed Dorn standing golf/event, Jim Forden secretary, Luis Rodriguez board member, Jim Hiney membership.



Lee Moy

Former Big SIR Jackie "Sergeant" Lovato and State Assistant Secretary Lee Moy



Branch 169 Web Editor Jim Forden, who made the Membership Directory

Branch 174 Website:
<http://branch174.sirinc2.org/>



Newsletter Editor:
 Joe Freedman

APPLE USER GROUP ACTIVITY: STAN HOLCENBERG (Br. 171) <sholcenb@icloud.com>, JOE TRACY (Br. 174) jotracy@comcast.net. We will continue having Zoom meetings rather than in-person meetings. The Zoom share screen venue is an excellent vehicle for our discussions and for sharing. Our last meeting was held on September 20 in order to incorporate a discussion of the just-announced iPhone 13 and other new products. A decision is yet to be made whether to hold our next meeting on November 1 or postpone our next meeting until December 6 and return to our schedule of holding meetings bi-monthly in even number months. Currently our meetings are facilitated meetings held through Zoom with members discussing recent announcements; sharing information and perspective on new Apple toys; and a general roundtable discussion on rumors and buying decisions, tips, applications, and Issues. Novices and advanced users are welcomed. Come and be a part of the group. Please contact Stan Holcenberg at sholcenb@comcast.net to be added to the Apple User Group distribution list. The Zoom meeting link will be shared with members approximately one week before the meeting. Contact Stan for the Zoom meeting ID and password.

ASTRONOMY: TOM FARR (Br. 174) 283-1561 <ruskfarr@pacbell.net>, **ALLEN GROSSMAN** allengross7@sbcglobal.net Due to the current health situation, we are unable to have our Astronomy activity meeting in person. See Larry Lange's astronomy comments in the Branch 8 monthly newsletter (<https://www.sirbr8.com/astronomy/>). In addition, please check out the Astronomy member link on that site for other links and articles of astronomical interest.

BARBERSHOP HARMONY: BRAD DEWEY (Br. 171) 376-3349, **RICK ZAVATERO (Br. 174)** 785-9315. In-person participation in this activity is still on hold.

BOCCE BALL: Steve Patton (Br. 171), Ed Protiva (Br. 174) You could be a part of this great group of guys. Our bocce ball games are played every Tuesday and Friday from 10-12 at the Moraga Commons Park located at the corner of Moraga Road & St Mary's Rd next to the bandstand in the Town of Moraga. The game consists of 4 players on each court, creating 2 teams of 2 members each. Each team has one player at each end of the court. Sign up now by calling Steve. SIR protocols are in effect for participation including proof of vaccine. We collect two dollars per person.



BOWLING - AREA 16: Dan Weller (Branch 8) 935-5510 The bowling league finished an abbreviated season on July 28. The 2021-2022 league will start after Labor Day. For more information, please contact Dan Weller, Branch 8, 935-5510 or at dweller@astound.net.

BRIDGE: JOHN SCHICK (Br. 171) **STEWART KNUDSEN (Br. 174)** 376-4919 In-person participation in this activity is still on hold.



COMPUTERS & TECHNOLOGY - AREA 16: NEIL SCHMIDT (Branch 116) <np_schmidt@pacbell.net>; **DICK CURRY** (Br. 174) 376-5541 <racorinda@pacbell.net>. *The SIR Area 16 Computer & Technology Group will not be meeting in October as we are having difficulty finding volunteers to lead a discussion. A person does not need to be an expert on a subject to be a presenter. They just have to do some research and report their findings to the group. If you are willing to volunteer, send an email to: SIRArea2CAT@gmail.com* To attend Zoom meetings, individuals need to sign-up for the CAT's mailing list by sending an email to SIRArea2CAT@gmail.com. A few days before a meeting, a Zoom web link that is needed to connect will be sent to members on the mailing list. Always check out our CAT website at <https://sirinc2.org/a16cat/> for information about our meetings and for info on past presentations.

DOMINOES: TOM WESTHOFF (Br. 171), Br. 174 DON MERSON 287-0874
DSMERS19@comcast.net In-person participation in this activity is still on hold.

DUPLICATE BRIDGE – AREA 16: TOM HENRY (Br. 174) (510) 502-5724
tomh925@icloud.com In-person participation in this activity is still on hold.

FISHING - AREA 16: KARL DROESE (Br. 171) 376-0468, Big Fish HARRY SHERINIAN 510-207-7067. All SIR members and guests are welcome, and indeed encouraged, to participate in fishing trips as well as attend the monthly meetings. Contacts are Ron Lew 925-550-4166 and Carl Moyer 925-685-5243. Next meeting will be at the Legends restaurant at the Diablo Creek golf course on Port Chicago Highway and Highway 4 on Thursday, October 28, at 8:30am. Drought has stopped all our inland fishing because the lakes and streams are so low, but luckily, we have an ocean nearby and it has saved the day. Rich Fiscina caught a huge 35-pound salmon on his boat. Harry Sherinian caught a nice one on Ron Lew's boat, and a few of us caught the red meat on Party Boats. Rock fishing has been terrific. Brion Beetz chartered the Sea Wolf boat for 19 of us, and we loaded it with rock cod and ling cod. Stan Wong, Pedro Contreras, Steve Paulick, and Ben LaSala got on a long-range boat from San Diego and caught yellowfin tuna over 100 lbs, and smaller yellowtail. Tom Kostik went up north to the Klamath river where he fished for salmon, catching 3. He also got some black bass from the delta, but said it was slow. **Members of SIR and guests had a wonderful time on a rock fishing trip out the gate.** Please contact Karl Droese (Br 171) at 376-0468, Carl Moyer (Branch 8) 685-5243 or Ron Lew 550-4166 for more information.



GOLF: 18 Hole Golf – ED McBRIDE (Br. 174) 284-9479, Steve Wright (Br. 171)

Our events in September include Canyon Lakes, San Ramon, on **October 4** and Las Positas Golf Course, Livermore, on **October 18**. Sign up by emailing 1wadsy@gmail.com or roneleiker@gmail.com. Competition toward our club championship, truly enjoyed by our membership, still continues. Our two finalists are Gary Irwin and Steve Roath. This has been a fun and competitive tournament enjoyed by many. We hope to be able to award our Snoopy trophy to our club champion shortly. A group of Sir members informally play on Thursdays at Franklin Canyon. For more information, please call Don Kavanagh at 254-5906. There is another informal group headed by Steve Wright, 377-5844, that plays on the off-Mondays. Many

individuals play all three groups. Ed McBride, Chair.

9-Hole Golf – TIM FREEMAN (Br. 171) 283-5945 Open (Br. 174). For those that don't want to play 18 holes, or want to play a shorter course on occasion, there is a 9 hole group that meets each Friday morning at Diablo Hills Golf Course in Walnut Creek. Lunch follows at the Diablo Hills clubhouse. Tim Freeman coordinates this and sends out a note to all members on his interested party list each week, a few days before the game, to see who is interested in playing. Contact Tim (timfre@comcast.net) if you would like to be added to the interested party list.

HISTORICAL ADVENTURE and VETERANS ACTIVITIES: OPEN (Br. 174) JIM KLINE/KEN FISHER (Br. 171) 376- 4173/518-3104 TOM FARR (Br. 174) 683-9476 ruskfarr@pacbell.net In-person participation in this activity is still on hold.

INVESTMENT GROUP - AREA 16: TOM HENRY (Br. 174) (510) 502-5724, DAVID SUTTON (Br-8) 686-0158. Due to the restriction placed on us because of the coronavirus pandemic \$UMS has discontinued monthly meetings including informal presentations using Zoom. However, we

have been invited to join Branch 128 (San Ramon) and their guest presenter in their once a month Zoom meeting. We will again join Branch 128 (San Ramon) 4th Wed, October 27, Zoom meeting at 1:30 PM. Zoom instructions will be sent out later to those on the email list. The topic for this presentation has not yet been announced. For further information please contact Dave Sutton at 686-0158 and ask to be added to our email list.

POKER: DICK MEDEL (Br. 174) 376-5568. In-person participation in this activity is still on hold.

RUBBER BRIDGE - AREA 16: ROD SPICER 935-5306. In-person participation in this activity is still on hold.

STAMP AND COIN GROUP: LARRY BEANS 376-7306 & BRUCE BERMAN (Br. 171), DON MERSON (Br. 174) 287-0874. In-person participation in this activity is still on hold.

TABLE POOL - AREA #16: BILL WEINBERG 682-0962, Steve Patton (Br. 171) 510-409-2916. Massès is now open for pool. We meet every Monday at NOON. Our cost remains the same as it has been in years past; \$5.00 for as long as you want to play. We have been asked to park in the lot on the south side of the bushes that separates the "vacant" lot from Massès parking next to the building.

WINE TASTING: GENE BELL (Br. 171) 284-1786, JON LEUTENEKER (Br. 174) 376-7035 In-person participation in this activity is still on hold.

TRAVEL: BILL HAGERMAN (Br. 174) 464-9175 e-mail: Bulabill@gmail.com, Br. 171 (Open). SIR Milt Smith (Br. 146), State Travel Co-Chairman advises of the following trips that are being planned for SIR members and their guests. For interested travelers it is vitally important now that all paperwork be completed properly and on time as our insurance requirements are quite detailed. For foreign travel we will maintain a \$27 per person insurance fee for the foreseeable future. Be sure to check with the tour director for each trip you may have an interest in joining.

March 12-17, 2022: PRINCESS CRUISE: Fort Lauderdale to San Francisco aboard the Ruby Princess. Sail via the Panama Canal with ports of call at Cartagena, Colombia; Panama Canal (new locks); Panama City; Puntarenas, Costa Rica; San Juan del Sur, Nicaragua; Cabo San Lucas, Mexico; and San Francisco. **Balcony Staterooms starting at \$3,824 pp. Ocean view at \$3,369.** Contact Milt Smith SIR 146 miltsmith549@gmail.com or contact Lisa Mittone, agent, at lisa@tctat.com or 800-528-2223. Be sure to mention SIR 146



May 12, 2022: 8-night Columbia and Snake River Cruise. Via the *American Harmony of the American Cruise Lines*. Explore the Pacific Northwest with your fellow SIR members following the path of Lewis and Clark. Unpack once and enjoy the beauty of the lush forest of the River Gorge and the high desert bordering the Snake River and Hells Canyon. Prices range from \$5,600 p/p. double occupancy. For more information contact Tan Matosian Branch 128. tgmatt54@gmail.com Or contact The Travel Center in Pleasant Hill directly at 925- 937-2223. Be sure to mention Branch 128.

May 12 -19, 2022: Holland Tulip Festival Tour Featuring Mackinac Island's Grand Hotel Price: \$3,895 Per Person Double Occupancy \$5,375 Single Deposit \$650 per person, final payment January 10, 2022. Contact Bill Stires Branch #143 at 209-988-5445 or email bstires46@gmail.com if interested in the trip.

WALKING: We have three walking groups. All three of these activities are back on hold for participation of Branch 174 members.

ORIGINAL WALKING GROUP: STEVE BEHNKE (Br. 174) 817-8317. We meet every Tuesday at 9:00 a.m. at the Serbian Church, unless we advise you otherwise via E-mail. Please note that masks are still required. We're walking "low traffic" routes so social distancing is not an issue. For information regarding the schedule of future walks and for a copy of the Branch 174 approved walking group COVID protocols please contact Steve Behnke. A representative walk recently taken:

A new hike in the vicinity of Inspiration Point. It's the gated-off section of El Toyonal from Wildcat Canyon Rd out and back, a little over a mile each way. You'll walk along under a

continuous arch of trees among horse pastures and parkland on perfect pavement with glimpses of San Pablo and Briones Reservoirs. The road is shaded, and wind sheltered its entire length.

SENIOR STROLLERS WALKING GROUP: JOHN SCHICK (Br 171) 376-9412. The Strollers Walking Group welcomes new members for whom the regular walking group agenda has become a bit strenuous. Our walks are limited to about one-half mile (one mile optional) on a flat, paved surface, at a leisurely pace geared to the ability and limitations of the participants. Our strolls give us the opportunity to get exercise, get some fresh air, and to socialize. A return of this activity is dependent on member interest. If you are interested, please call John Schick, 925-376-9412



BIG HIKERS: STEVE BEHNKE (Br. 174) 817-8317. This activity was established to engage SIRs who want a walking route longer and stronger than our other two walking groups. It offers opportunities for hikes more than 3 miles in length and, perhaps, with a little more elevation. We are considering offering perhaps one hike per month. Please contact Steve for more information



Our Big Hikers Group on one of our recent Friday outings enjoying each other's company and the wonderful scenery along the shores of Briones Reservoir.

Know Your SIR

Please Note a biography of our latest inductee, Andy Giertz, has been posted on our website. You can view Andy's bio as well as yours and other of our members' biographies by visiting our website and clicking on the Member Biographies link in the left column on the page. You will need your User Name and Password to access this section and the section with our current Member Roster. If you have forgotten or misplaced your user name and/or password, check with Dick Curry at racorinda@pacbell.net. ***Do we have your biography?***

Ask not what your Country can do for you; ask what you can do for your fellow SIR

We all enjoy our SIR Branch, the activities, the camaraderie, the speakers, the food. But there is more! You can help make our organization more enjoyable and add to that which you draw from the Branch by filling a position and helping to distribute the work load from a few to many. Remember, many hands make for little work!!

If you have an interest in serving in an activities capacity in Branch 174 please contact Tom Farr at 283-1561, ruskfarr@pacbell.net. If you have an interest in a position on our BEC as an officer or director (and get your picture in the Newsletter!!) please contact Tom Henry at (510) 502-5724 or tomh925@icloud.com.



The SIERRA ECHO

Branch 175 Newsletter

Volume 2019, Issue 11

Information: Call Don Laines (see last page)

See our web site: www.sirinc2.org/branch175



Aviation as we experienced it.

Flying Combat

From John Durant, Aviation

In 1941, LeRoy Gover was determined to be a fighter pilot. He joined the RCAF and later the RAF and flew Spitfires. When the U.S. entered the war, Gover transferred to the US Army Air Force and flew P-47s.

In his book "Spitfires and Warm Beer" Gover explains that late in 1943, "I was getting physically tired from consistent combat. Many times I had to be helped out of the plane by my crew chief. It is difficult to describe the fatigue that comes from flying a fighter in combat.

As I look back on it, I can truthfully say that there is nothing I have ever done that is as all-consuming, as physically and mentally exhausting or as violent as flying combat. Everything is constantly moving and changing. You must be looking to each side, up, down, ahead, behind and at your instruments all the time. Your head is never still for more than a second. Because you had to look around so much, your neck would have been worn raw before the mission was over if we had not worn our silk scarves. There is also the constant change in the forces on your body. One second you are pulling so many G's that you are almost blacked out as you are pulled into the seat and your head is driven into your body. The next instant you are being held in the cockpit by the shoulder harness or being jammed against the right or left side on the cockpit as you violently maneuver to deal with an enemy aircraft. And all this time you are moving the stick with your right arm, the throttle and the three trim wheels with your left and the rudder pedals in coordination to fly the plane. You are trying desperately to keep track of all the aircraft in the sky, the guy you are after, the one who is after you, talking on the radio, and trying to line up a good shot. And when you did get ready to shoot, it required complete concentration so you could watch the tracer bullets to know how to change your aim. But the biggest fatiguing factor is the tension that goes with combat. There is literally not one second to relax, and you are always reminded that every engagement is a life-or-death situation."

"A thunderbolt at speed simply can't make a square corner and in a dogfight, you never want to surrender your airspeed, so sometimes you make a split second decision to over shoot your enemy and climb. Trusting that you can out climb him and that he can't get his nose up and get a bead on you while you are streaking skyward at 6 miles up. You are also trusting that hanging by your propeller, going almost straight up, full emergency power, which a P-47 can do for only so long before losing speed, shuddering, stalling, and falling back down, and trusting that he will stall before you do and that you can dive faster than he can and therefore catch him in the dive and hit him with eight 50s. Thank you for American airplanes."

"When a combat is completed, you are completely drained mentally and physically and absolutely drenched with sweat. I have often wondered just what my heart rate was during aerial combat. I know that sometimes my heart was pounding well after the encounter was over. I often found it impossible to relax for hours after I landed. That is one reason we would go into town with no idea what we might do, try to find a movie somewhere, just have a drink or lose yourself in a letter from home.

Finally, there was the stress of having one of your friends killed or shot down and knowing that tomorrow you were going to have to do it all over again."



New Branch 175 inductees: (l-r) Bill Coit, Tom Thomas, and Lee Moy with Big SIR Ron Rayburn presiding.



A very Busy SIR Branch 175

three new inductees,
 a new branch mug,
 branch number on recruiting brochures
 standard bolo tie & pin given to new inductees
 luncheon speaker WWII USS Enterprise
 midshipman's experience



SIR Keith Herzog displaying his bolo tie.



Al Blumer USN Gunners Mate WWII 98. At the same tele Rich Andrus.

SEPTEMBER 2021 CONSUMER TIPS

GENERAL CONSUMER ITEMS/ISSUES:

■ **Things you can do with Disposable Shower Caps** – When traveling and staying hotels and motels, grab the shower cap if it is included in your bathroom amenities and throw into your baggage for future use. The following are just some of the things you can use them for: > Use as a temporary shoe bag to keep clothes clean in your packed bag. > Use as an ice bowl to keep things cool or cold. > Use as a temporary dog/pet water bowl. > Use as a shoe bootie to keep mud, paint or other messy things from getting on your shoes while working in a messy environment. > Use as a bike seat cover to keep it dry when it rains.

■ **Kirkland AA Alkaline Batteries** – Costco carries both their own Kirkland brand as well as the popular Duracell brand. The name brand is more expensive. Buy the Kirkland brand because it's made by Duracell and is exactly the same battery but with a Kirkland brand battery shell. The performance and specification are the same.

■ **Certified Hepa Room Air Purifiers** – Last year during the bad, smoke filled days from the Wild Fires in the Western States, we got two of them and they work really well and so quiet we don't even know they're on. If you're interested, here's a link you can use to order them from Woot.com.: https://home.woot.com/offers/winix-c545-4-stage-wifi-air-purifier-20?ref=w_gw_dd_1. These are the WinixC545 4-StageWifiAir Purifier with Plasma Wave Technology - \$70 Factory Re-conditioned. Current price from Amazon is \$173, new. Woot.com is an Amazon company and shipping is free for Amazon Prime Members.

■ **Stuck without a mirror?** – Try using your cell phone in the selfie mode. This tactic can be used to examine a wound on your face or to apply makeup, etc.

■ **Need a Magnifying Glass to examine something small?** – Like above, use your cell phone and take a photo of the object using normal or telephoto lens setting. Once you have captured/recorded the image, you can enlarge the image on your cell phone screen using the cell phone zoom feature. This has come in handy to read the fine print on medications, ingredients on packaged goods, reading instructions on the flap of a container, etc.

■ **Protect yourself from Identity Theft and other Personal Security Issues** - Shred all documents and printed material that contain sensitive data such as your name, address, account numbers, balances, investment properties, etc. You don't own a shredder? No problem. Simply take your papers for shredding to any Kaiser Permanente clinic or medical offices and deposit them into their shredding bins liberally located throughout the facility. It is intended as a service to member patients to shred medical reports and other hard copies of possibly sensitive data. No one monitors them and no one will object unless you abuse the privilege by bringing in bulk quantities to shred. And while you're there, use their receptacle containers to dispose of medical waste (Hypodermic Needles and other small, hazardous items, etc.) and outdated or no longer used medications.

MORE ITEMS YOU SHOULD AVOID OR NOT PAY FOR – (CONTINUED FROM PREVIOUS AUGUST 2021 EDITION OF CONSUMER TIPS); Source: Consumer Reports.

Car Dealership Add-ons

Paint and fabric protection, rustproof coatings, VIN etching, key-replacement plans, wheel locks, pin stripes, bike or ski roof racks, dent insurance, wheel packages, window tinting...these add-ons almost always have little value, are priced with outrageously high markups, and are sold using aggressive, misleading pitches. Be prepared to say no. If you really want a bed liner for your truck or whatever, you can probably buy it elsewhere for a lot less.

Car Leases

Even though ads featuring low monthly payments make vehicle leases look like good deals, in the long run these plans will cost most consumers more than buying. Unless you purchase the wheels at the end of your lease, you have to give back the car and won't own anything; you'll then have to lease or buy something else, starting a process of paying for a new ride's steep depreciation all over again. Plus, you can't customize a leased car, drive it farther than preset annual mileage limits, or

damage it without paying the vehicle's real owners extra fees. Whether you lease or buy, avoid overpaying.

Car Repairs at the Dealership

Unless the work you need is covered by a new-car warranty or manufacturer recall, use an independent shop, not a dealership. Many consumers believe dealers have access to proprietary knowledge, sophisticated diagnostic software, and better tools than independent garages. [That's not true. And when we use our surveys of consumers to compare quality of work at dealers and non-dealers, the non-dealers on average score better.](#) We also find that dealerships typically charge a lot more than independents.

Car Repair Warranties

Vehicle extended service contracts are incredibly profitable for auto dealers and other companies that sell them. But because many new cars are very reliable, most owners make few service claims. Even when something goes wrong, many consumers who buy these plans find their claims are often denied due to sneaky fine-print exclusions. [We reviewed the lists of excluded repairs buried in several contracts and were left wondering if there was anything on the car left to cover.](#)

Cloud Data Backup

[You definitely should periodically back up all your devices.](#) Dozens of websites offer free cloud backup, usually capped at 2 to 5GB, which is plenty for most people. If you need more, sign up with multiple sites. If you mostly have photos and videos to store, Amazon Prime members can back up unlimited pics and videos to its cloud for free.

Credit Reports, Scores, and Monitoring

[Carefully watch your credit and accounts for signs of fraud, but don't pay a company to do it.](#) Identity-theft monitoring services cost \$10 to \$30 a month, but you can easily do it yourself for nothing.

Federal law entitles you to one free credit report every 12 months from each of the three credit bureaus—Equifax, Experian, and TransUnion. Request yours at [AnnualCreditReport.com](#).

You can stagger your requests to get a free report from one of the three major credit bureaus every four months. Because of the pandemic, you can access a free online copy of your credit report from all three credit bureaus once a week until April 20, 2022. And identity theft victims are always entitled to unlimited free credit reports from the credit bureaus.

The credit bureaus' free reports won't include your credit scores. But you don't need to pay extra to get yours. Many financial institutions have set up access so their customers can monitor their FICO scores for free; check the websites of your bank, credit union, and credit card companies for how to enroll.

Debt Relief and Counseling Services

Many of these outfits prey on consumers by promising solutions they never deliver, charging high fees, or even outright theft. Their customers often end up in worse financial shape than before they asked for help.

No company can magically eliminate your debt or quickly repair your credit scores. [On your own, you can do most of what even the legitimate services can accomplish.](#) If you need help, read the warnings and advice offered by the [Federal Trade Commission](#). It advises that you deal with only certified, trained counselors who offer in-person meetings, and to avoid those that charge high fees or hidden fees, or urge clients to make "voluntary" contributions that produce more debt.

Defective Products

We've all bought stuff that arrived broken, didn't perform as promised, or died too soon. Many frustrated buyers give up and pay for something else. [But consumer protection laws entitle you to receive defect-free products and provide several paths to satisfaction, even if the manufacturer's warranty expired or there wasn't one at all.](#)

Start by asking the retailer for a refund or replacement. It's reasonable to expect a store to stand behind products it sells and to make things right for a valued and loyal customer. If that doesn't work, check whether there's a manufacturer's warranty. Even if there isn't one, or it has expired, you still likely can demand a replacement or free repair under your right to an implied warranty of merchantability. In the U.S., unless a seller explicitly declares a product is sold "as is," there's an implied warranty that the item was provided free of defects and will remain so for a reasonable amount of time.

Still no resolution? Complain to your credit card company.

[You can dispute a credit or debit card transaction and request a “chargeback” if you’ve tried to resolve a dispute with a business and it won’t budge.](#) This is also another good reason to use your credit card instead of a Debit Card. You will have less consumer rights when using a Debit Card.

Dental Treatments You Don’t Need.

Be suspicious if a new dentist recommends far more treatment than your previous one—for instance, if suddenly many fillings need to be replaced, several teeth need to be crowned, or your gums need extensive surgery. [This is an area where we receive frequent complaints in our surveys of patients.](#)

To help you decide on a treatment, your dentist should fully describe the condition of your mouth and all treatment options, including those that might cost less. If a dentist recommends extensive treatment, get a second opinion.

Drugs—Name-Brand

Always ask your doctor whether less-costly generic brands can be subbed for name-brand drugs.

Extended Product Warranties, AppleCare, Etc.

Purchase protection. Service contracts. AppleCare. Whatever retailers call them, these policies are sources of easy revenue for the outfits that hawk them and for the insurance companies that administer them and honor infrequent claims. [But we find they are usually bad deals for you.](#)

For example, buy an iPhone 11 and for no extra cost you get a one-year limited manufacturer’s warranty covering repairs and 90 days of tech support. Pay an extra \$149 for AppleCare and it extends that warranty for another two years; spend yet another \$100 and you’ll get coverage for theft or loss.

The problem? Even after paying those premiums, you’ll still have to pay extra if you run into trouble. Cracked screen? There’s a \$29 deductible to fix it under AppleCare; you’ll pay \$99 if your clumsiness or a product defect necessitates a different type of fix. And if you bought Apple’s full-boat policy covering theft and loss, you’ll still have to shell out a \$229 deductible to replace a lost phone.

So you’re out \$699 for the phone, plus \$149-\$249 for AppleCare, then up to another \$99 if you break it or \$229 to replace it. That means if something goes wrong you could be out-of-pocket \$248-\$478 to cover a \$699 purchase.

Even if you want an extended warranty, you can usually get it for free. Many credit cards automatically provide free extended warranties when you use them to pay for products that have manufacturer’s warranties. Costco also offers free warranty extensions. That so many companies give away extended warranties is an obvious sign that they’re not worth paying for.

Eyeglasses Lens Extras

Anti-reflective and UV coatings. High-index lenses. Scratch-resistant coatings. Polarized lenses. Photochromic lenses. When shopping for eyewear, you get offered lots of add-ons. Many of these options have value but don’t make sense for everyone. For example, if you usually wear contacts and sunglasses outdoors, it’s a waste to get transition lenses for your backup eyeglasses. If your glasses have not gotten scratched in the past, or if reflection has never troubled you, don’t pay for add-ons to fix something that isn’t broken. And if you have a low prescription, there’s little need to pay more for high-index lenses.

Home Warranties

Home warranty companies run lots of ads promising to save you thousands of dollars when something goes wrong with your refrigerator, furnace, plumbing, and other appliances and systems. But don’t count on the peace of mind these plans promise. [We find these warranties are terrible deals for most homeowners.](#)

Warranty companies are the subject of thousands of complaints to consumer agencies. Even after paying \$400 to \$1,000 for the coverage, consumers will find home warranty contracts typically are filled with fine-print exclusions that stick them with much of the costs for product repairs or replacements. The vast majority of plan buyers will pay far more in premiums and service fees than they’ll get back for covered repairs. Plus you don’t get to decide who does the work. We find that the best repair services overwhelmingly disdain these plans and won’t work for home warranty companies.

Hotels' Early and Late Check-in Fees

We often can get fees for early or late check-ins waived simply by asking nicely. If the hotel isn't expecting a full house, they're usually happy to accommodate. And members of loyalty programs of some chains get free late check-outs as a perk.

If there are no extra rooms at the inn, most places will happily store your bags (tip the bellman) for the day while you sightsee or grab a bite before check-in or after check-out.

Want to rest up before a redeye flight? Although they don't advertise it, many hotels allow guests to pay for a half night's stay, letting you hang on to your room until evening for less money.

HVAC Maintenance Contracts

Some heating and A/C companies swear by these contracts, arguing that regular maintenance helps avoid untimely breakdowns during peak-usage months. But many really push these plans to keep their technicians busy during otherwise slow months—and to maintain a steady flow of revenue.

Internet Modem and Router Rental

Many cable companies and internet providers charge \$12 or more a month to rent their modems and wireless routers. You can buy your own for less than \$100; the savings from not paying for a monthly rental will quickly pay back your investment.

Junk Haulers

[We provide dozens of ways ways to get rid of unwanted belongings](#), including donations to charities—some will even pick up. Websites like [The Freecycle Network](#) match you with people who think your trash is a treasure. If you need to unload an entire household's worth of stuff, working with an [estate sale company](#) will generate revenue for you.

Medical Alert Devices

[Our researchers tested several models and found that most medical alert device makers' products delayed emergency response and provided less-than-precise location data when we hit the alarm button.](#) We could recommend only one company: GreatCall, because it offers wearable devices that can connect its customers directly to 911 instead of a company-run call center. Wearable devices like Apple Watch also offer good options for those who want a panic button at hand that can actually get them help in a hurry.

Medical Bill Gotchas

Double-check your medical bills and statements from your health insurance plan to compare them against your policy to make sure you're not paying too much for routine and preventive care like annual physicals, well-woman visits, mammograms, flu shots, colonoscopies, etc. Usually, out-of-pocket costs for these types of services are lower than other types of appointments and treatment. If you get a surprise sky-high medical bill, [consider hiring a patient advocate](#) to negotiate a fair price for you.

Rental Car Insurance

When picking up your rental car, you must face THE QUESTIONS about insurance coverage. [We find that for most drivers, the plans the agent "strongly recommends" represent unnecessary expenses.](#) Most of us already get sufficient coverage from a combination of our personal auto insurance policies and the credit cards we use to pay for the rentals. Plus, you get liability coverage automatically from the rental car companies themselves, as required by the state or country you're visiting.

Restaurant Ordering Services

Although ordering apps like DoorDash, Grubhub, and Uber Eats charge you low fees to ferry food to your place, [we find most charge restaurants steep commissions and fees](#), typically totaling 20 percent, and sometimes 40 percent or more. These fees force many restaurants to raise their menu prices paid by you and other eaters.

Tech Support

At the end of your rope trying to program or hook up a new TV? Can't get your new tablet to find your Wi-Fi network? Can't configure that new laptop? [Some stores, including Costco, offer free tech support.](#) Or ask a techy friend for aid in exchange for lunch.

Tires—Nitrogen Fill

The pitch is that filling tires with nitrogen will more effectively maintain air pressure, which means you'll get optimal fuel economy and tread life. That's true, but the benefits are really small. And if you have to pay for nitrogen fill-ups (many shops charge \$7 or more per tire), then it's a waste of money.

Tire Protection Plans

[Most tire sellers offer tire protection plans](#), which cover damage to tires due to road hazards during normal driving. In other words, if you get a flat caused by a nail, glass, or other road debris, the company promises to repair or, if necessary, replace the tire. But if you get a flat from accidentally running over a curb or other driver-caused errors, you get bupkis. And these plans never pay for failure from worn tread; that type of problem is (poorly) covered under the manufacturer's warranty.

[Some stores \(including Costco\) provide this type of coverage for free](#), but most plans cost an extra \$50 to \$80 for a set of four tires. Unless it's free, these add-ons aren't good deals. Even if a nail flattens your tire, you can get it plugged by an auto repair shop for only \$20 or so. Paying \$50 to \$80 to protect yourself against a \$20 risk doesn't make sense.

Tire Rotation¹

Periodically rotating tires extends tread life by allowing even wear among all 4 tires. When shopping for new tires, look for retailers that offer free tire rotation. Costco, Walmart, Big O Tires and other tire shops offer this service at no charge.

¹ See clarification note below

Upgraded Tech Speeds and Capabilities

Internet and cell service providers push their customers to upgrade to "better" plans that offer faster speeds and higher data-download allowances. But before you pay out the wazoo for 1,000 Mbps download speeds, unlimited cell data, and the like, consider whether you really need it. You don't need too much bandwidth to watch Netflix or attend all those dreaded Zoom meetings. And although each year our Smartphones gobble up more and more data, most of us still can get away with monthly allowances of 20GB or less, rather than a pricey unlimited plan.

When shopping for new gadgets, consider whether you really should shell out a lot more money to buy the latest thing. Popping down thousands of dollars for an 8K Ultra HD TV model to watch *Cheers* reruns doesn't make sense, especially when "older" models from a few years ago cost 90 percent less yet deliver the same picture quality for your needs. And although 5G smartphones sound amazing—download a movie in minutes!—the carriers haven't built out their networks enough for us to take advantage of it, and how often do you need to download the latest Oscar-winning flick to your phone, anyway?

Utility Line Warranties

Homeowners across the U.S. often receive ominous, official-looking letters bearing the logos of their utility companies warning they are responsible for repairs to water and sewer lines on their property. The clincher: If there are problems, the homeowner could be on the hook for thousands in repair costs.

Although these mailings seem to come from their utilities, they're really pitches from third-party companies. They've struck sketchy partnership agreements with utility companies allowing them use of their names and logos to hawk (in our view, lousy) warranty coverage. The ploys work: So far, more than 7 million homeowners have purchased these plans.

[But our research found that few homeowners ever have to deal with expensive water or sewer line repairs or replacements. These warranties are bad deals.](#)

NOTE: 1. THE FOLLOWING IS AN ADDITIONAL COMMENT ON REHEATING PIZZA FROM LAST MONTH: "■ **Reheating Pizza, a Review:** Previously, I had mentioned that the best way to re-heat pizza at home was to place the slice/s in a cast iron or non-stick fry pan on low – medium low heat with a lid on for approximately 5 minutes (no oil needed)." **Sir John Noll recommends adding 2 tablespoons of water into the hot pan near the end to create steam to thoroughly heat the topping ingredients. I tried it and it does help on thicker crust or heavily loaded toppings on the pizza.**

2. *IN THE SAME ISSUE, I WROTE:* “■ Things You (Probably) Shouldn't Pay For: We're often warning about products, services, and extras that aren't worth shelling out for, from duct cleaning to lousy insurance plans to tire rotation.” CLARIFICATION: That was a direct quote from the Consumer Reports article but it is out of context. They're not saying Tire Rotations are not needed. Instead, they're saying you shouldn't have to pay for it. See the Tire Rotation item above. *This was brought to my attention by Sir John Noll.*

OCTOBER 2021 CONSUMER TIPS

GENERAL CONSUMER ITEMS/ISSUES:

■ Scam of the week - SPEAR PHISHING¹:

Spear phishing is a phishing attack that targets a specific person and appears to come from a trusted source. One of the easiest ways for cybercriminals to find a target is through social media. Spear phishing attacks on social media often come from fake accounts, but in a recent scam, cybercriminals used real, compromised accounts. After hijacking an account, cybercriminals impersonated that person and targeted their friends and followers.

In this scam, cybercriminals use the hijacked account to engage in friendly conversations with you in an attempt to lower your guard. Since you don't know that the account has been hijacked, you are more likely to trust information that they send to you. Once they think they have your trust, the cybercriminals will send you a Microsoft Word document asking for you to review it and give them advice. Once you open the document, the program will ask you to enable macros. If you do enable macros, your system will automatically download and install a dangerous piece of malware.

Follow the steps below to stay safe from this scam:

- Think about how a conversation with this person typically looks and feels. Do they usually ask you to download files? Are they typing with the same pace, grammar, and language as usual? Be suspicious of anything out of the ordinary.
- Before you enable macros for a file, contact the sender by phone call or text message. Verify who created the file, what information the file contains, and why enabling macros is necessary.
- Remember that cybercriminals can use more than just links within emails to phish for your information. Always think before you click!

¹ **Source:** SR Smith Corp. IT Dept.

■ **Scam of the week – WINDOWS 11¹:** Microsoft Windows is the most widely used operating system in the world. This October, it is getting an upgrade. Microsoft has announced that starting October 5, compatible systems that run the current version of Windows 10 will be offered a free upgrade to Windows 11.

Cybercriminals are sure to use this announcement in several ways. In the coming weeks, we expect to see update-related phishing emails, fake Windows 11 web pages, and pop-up ads designed to look like a Windows update.

Don't fall for these scams. Follow the tips below to stay safe:

- Always think before you click. Cyber attacks are designed to catch you off guard and trigger you to click impulsively.

- Only trust information from the source. If you want to learn more about the Windows 11 update, go directly to Microsoft’s official website or follow their official social media pages.
- If you are prompted to update your work computer, reach out to your administrator or IT department. They can check to make sure the update is legitimate and safe.

¹ **Source:** [SR Smith Corp.](#) IT Dept.

■ **Wipe Your Data Before You Sell, Donate, or Recycle Unwanted Computers and Smartphones** ²:

Before getting rid of an old tablet, laptop, desktop computer, or smartphone, follow the manufacturer’s instructions on how to properly “wipe” the memory. Before starting, back up any files you want to keep to the cloud or another hard drive. “You want to bring that device back to factory settings, and that means reinstalling the operating system,” said Robert Siciliano, a digital security expert with [Protect Now](#), a cybersecurity consulting firm.

For desktops and laptops, here are links to manufacturers' instructions on how to do that:

- [Mac](#)
- [Chromebook](#)
- [PC](#)

Doing a total reset on a PC still may not remove all your info and files; afterward, it’s a good idea to run a utility program, such as [Disk Wipe](#) or [DBAN](#). Both of these free apps will destroy whatever data is left on the drive.

² **Source:** [SR Smith Corp.](#) IT Dept.

■ **Beware of Scanning Bar Codes for Information** ²: Fear of COVID-19 made touchless interactions essential, QR codes became the “safe” way to place orders and make digital payments. Since the pandemic, half of all full-service restaurants now have digital menus accessed by QR codes, according to the National Restaurant Association. PayPal QR code payments are now accepted at CVS, Nike, Footlocker, and around 1 million small businesses, according to *The New York Times*.

Once scanned and clicked, a QR code takes you to a website (the URL is embedded in the image) to place an order, make a payment, download coupons or apps, or learn about new products and services.

The rapid acceptance of QR codes has been good for retailers, but it’s also provided cyber criminals with a powerful new tool.

“The more people start using QR codes, the more of an opportunity it creates for attackers,” said Lorrie Cranor, director of the [CyLab Security and Privacy Institute](#) at Carnegie Mellon. “Most of the time, the QR code takes you to whatever website you thought you were going to, but sometimes you wind up going to a phishing website or a website that’s full of viruses or malware.”

For the fraudsters, hiding a malicious link in a QR code is better than including it in an email or text message, where the intended victim might spot it. You can’t look at that little square and spot the danger.

“Since a QR code can send you to any webpage, [the criminals] can do almost anything they want,” said Hank Schless, security solutions manager at Lookout, a global security firm.

“They could send you to a rogue website and ask you to verify your identity—and in doing so, grab your personal information, maybe a Social Security number or credit card number. They could also ask you to download malicious applications that have hidden functionality to swipe sensitive data from your device.”

² **Source:** Consumer’s Checkbook

■ **Keep Flies Away from Your Porch and Patio** ³: Don't pay for expensive pest exterminators just yet... this little-known bug hack could save you hundreds of dollars every year.

There's been a lot of viral videos around this unique method to repelling annoying bugs. And we've done some research to see just how effective it is.

Irish Spring is known for its classic “invigorating” scent, and there are plenty of success stories on the internet from people using it to banish flies and even rodents around their home. You can get a mesh or nylon bag, place the bar of soap inside and hang it on your patio or porch. Most pests, including larger animals like rabbits and deer, hate the smell of strong soap, so this trick should keep your social gatherings and garden pest-free all summer.

Many people claim that it must be the original green bar. It's worth a try to see if it works for you!

Give Your Air Conditioner Some Space ³:

Just like we need to breathe, your air conditioner needs space where it's getting air easily. Many AC units are surrounded by shrubs that can restrict the airflow it needs to run efficiently. Take a few minutes this weekend and do the following:

- Trim up any bushes that are touching the unit so there is at least 1 foot of clearance
- Clean up the ground for any loose debris or leaves
- If the outside of the unit has a lot of debris clogging it up, consider having a professional service and clean it out

³ **Source:** Yourpennysaver.com

■ **Opening Lightweight Plastic Grocery Bags:** When shopping in the Produce Section of your local supermarket, it is maddening to try to open those thin plastic bags that you tear off the roll to hold your produce, meat product packages and other loose items. If you wet your fingers using the moisture from the wet produce due to their periodic misting feature, it becomes really easy to generate enough friction to get the layers of the thin plastic separated. If there is no moisture around, look for a liquid sanitizer often located throughout most supermarkets. Use this liquid cleanser as your ‘friction generator’ for your fingers to easily separate the layers in order to open the bag.

■ **No Vehicle Gas Filler Cap?:** You’re driving a rental car, or a friend’s car or your brand new car off the showroom and can’t find a filler cap the first time you go add gas to the fuel tank – don’t panic! Some new cars now come with a spring-loaded gas cap inside the gas filler tube. It automatically swings out of the way when you insert the gas pump nozzle and swings back to the closed position upon removal of the gas pump nozzle. If you want to add gas via a small, approved, portable gas can, you will need to use a funnel shaped like the gas pump nozzle end to push the spring loaded cap out of the way. A special funnel is often supplied by the manufacturer on those new cars that have no external gas cap. Check the Owner’s Manual for the storage location for this special funnel.

■ **Costco Update: 1.** Costco has, again, begun to limit sales of paper products and other select products due to shortages in the current National supply chain. These are mainly man-

power issues – truck drivers, dock workers, manufacturing staff, etc., all due to the Pandemic. The duration of nationwide shortages is expected to last through the end of the year. **2.** Costco is installing compressed air hoses at all Costco Gas Stations to provide **FREE AIR** for Costco gas customers. The Danville Store will be adding a new gas station across the street from the main store on property formerly occupied by Office Depot.

■ **Corn Cobs:** Don't throw out corn cobs or put them in the composting bin. They can be used to add flavor to soups and broths. They can also be used in place of wood chips/chunks in outdoor grills or dedicated smokers to add a nice mild smoke flavor to various foods.

■ **Canned Tomatoes** ⁴: When buying canned tomatoes, look for whole, peeled tomatoes. Use kitchen shears to cut them up for use as diced tomatoes. Use a food processor to make crushed tomatoes when needed. Why? Diced and crushed tomatoes are more highly processed and have Calcium Chloride added as a firming agent during the cooking/canning process. This alters the flavor. Whole, peeled, canned tomatoes use steam to remove the skin and needs no cooking or additives to retain texture of the flesh. This will result in a brighter, fresher flavor in your finished product.

⁴ **Source:** America's Test Kitchen TV Show

■ If you have a squeaking floorboard, door hinge or other mechanical item in the house in need of lubrication, WD-40 is excellent for this use. If you don't have any WD-40 or 3 In One Oil, use **Pam Cooking Spray** as a lubricant substitute. Like WD-40, it can also be used to remove any residual adhesive after removing labels and self-adhesive pricing labels.

⁵ **Source:** Living Magazine

■ **Women's Elastic Hair Bands:** These are very inexpensive and make excellent cord minders/organizers. These often come in assorted colors within the pack. Use them to color-code cords/wires of different uses and applications.

■ **Clothes Washer Steam Option Feature** ⁶: The Steam option on clothes washers is not a good thing. They can use up to 600% more energy and increase the amount of water by 18 more gallons used. Yet, for all of that, CR tests show no improvement in stain removal, washing capability or sanitizing ability.

⁶ **Source:** Consumer's Report

■ **Comcast Cable TV Remote:** If you have Comcast Cable TV, the low battery warning indicator will appear on your TV screen when using certain functions/modes. It's very small and faint and easy to miss. A better indicator is the loss of some remote functions. The Voice Command is one of the high energy use functions that will become erratic or inoperable when the battery power is low.

■ **Free Whole Foods Delivery to End:** Starting on October 25, every Whole Foods delivery order placed through Amazon Prime will include a \$9.95 delivery charge. Amazon Prime members were notified of the change via email Friday, [CNN reported](#). The new fee is designed to help cover operating costs associated with delivery related equipment and technology without raising grocery prices, a Whole Foods spokesperson said, noting that Whole Foods delivered three times as many orders in 2020 as it did in 2019. Whole Foods piloted the new fee in six markets over the summer - Portland, Maine; Providence, Rhode Island; Manchester, New Hampshire; and the greater Detroit, Boston and Chicago areas - before making the move nationally. There are extra fees for one-hour delivery orders.

■ **Don't Buy Vehicle Service Contract aka Extended Vehicle Warranty** ⁷:

There's no point in paying thousands of dollars for coverage for repairs you likely won't need and backed by companies that often refuse to pay out if you have a problem. Keep in mind that vehicles now come with longer manufacturers' warranties and better reliability. Most owners will have few problems, which makes it even less likely that a vehicle service contract will be a good bet. The risk of even expensive car repairs isn't worth insuring against.

When buying one of these plans, you're betting that the cost of your vehicle's repairs will exceed the price you pay for the coverage itself. The plan's seller is betting the opposite—but it gets a lot of leeway in deciding when and how much to pay out for most repairs, which means it's making a safer bet. So it's not surprising then that a survey by Consumer Reports of auto repair service contract customers found more than half never used their coverage; even those who did ended up paying hundreds of dollars more than they saved on repairs. You'll do better by planning on paying for repairs yourself.

That's also our advice if you're thinking about purchasing other kinds of service contracts, whether for your home's HVAC systems or appliances, computer devices or smartphones, or water and sewer lines. Even if your vehicle needs a repair, you want to be in charge of decisions, not a company focused on holding down its own costs.

One final warning: Be careful when financing the purchase of a new or used car. The Federal Trade Commission warns that some dealers have been caught sneaking the costs of service contracts into loans or leases.

⁷ **Source:** Consumers Checkbook, Spring/Summer Edition