GOLD COUNTRY BRANCH 95



Bulletin 416

July 2024

Kevin King, Editor

BIG SIR | Lew Chapman 510-912-5658



According to the Washington DC-based nonprofit consumer education organization, Alliance for Lifetime Income, the largest surge of Americans will turn 65 this year accounting for 11,200 per day and 4.1 million

through 2027. They compiled a list of the top 20 fastest growing retirement hot spots in the United States. Florida dominated the top 20 with 11 cities named. There was only one California city that made the top 20. El Dorado Hills was listed as #4 in the country! EDH had a one-year (2021-22) increase of people aged 65 and older of 9%. The percentage of EDH's population aged 65+ in 2022 was 20%. Perhaps that bodes well for sustained membership growth of Click on the following link if you're our branch. interested in seeing the full list https://www.famag.com/news/top-fastest-growing-retirement-hotspots-78451.html?section=219.

Congratulations to Ron Wadsworth and those who volunteered to help on what I heard was a great (in spite of the heat) Branch picnic. I'm sorry to have missed it. See some photos of the picnic following the Little SIR column.

I'm composing my column on my phone from Italy this month. As some of you know, during the month of June, I've been traveling throughout Western Europe with my grandson, Eli. So far we have been to England, Ireland, France, Switzerland, Austria, Germany and now Italy (8) countries counting the



Vatican). As of this writing, we are in Rome, and we'll soon go to the Amalfi Coast for a few days before wrapping up our trip in Barcelona. It has been a fantastic experience for both of us. Perhaps I'll show a couple more photos of our trip at the July meeting.

A few takeaways: 1) we have bonded in a way not possible in the normal course of daily living in El Dorado Hills; 2) people we've met traveling have been wonderful whether they are fellow travelers or the local populations; 3) European history is remarkable and interesting to get a perspective on up close; 4) there are record numbers of people traveling-the post-COVID boom. It's been verv crowded, but nothing to interfere with anything we've wanted to see or do; 5) the infrastructure in terms of transportation such as roadways, subways, trains (including lots of high speed ones), etc. is vastly superior to the U.S.; and 6) five weeks is a long time; we'll be ready to come home.

See **BIG SIR** next page

Gold Country Branch 95 2024 BEC Members - PBS denotes Past Big SIR; HLM denotes Honorary Life Member

Big SIR Lew Chapman 510-912-5658

Director at Large

David Chighizola

530-558-9336

Little SIR Ron Wadsworth 916-417-1484

Director at Large Ken Mahar 650-504-1393

916-817-1524 **Director at Large** Assistant Secretary **Bob Carlson** 916-817-1181

Director at Large

Hugh Thompson

916-276-5117

Treasurer Marshall Armstrong 650-438-7802

Director at Large Tim Irish, PBS 916-933-3466

Assistant Treasurer Grant McMicken 530-306-2468

Director at Large Jay Muzio, PBS 650-302-1902

Bill Yeager, PBS; HLM 916-941-6632

Secretary

Terry Starkel

BIG SIR continued from previous page

Due to my travels I was not be able to pull together a member profile for this month's newsletter. Let me know if you are interested in being profiled for our August newsletter.

Our next regular branch meeting will be at Cameron Park Country Club on July 10th. Social hour starts at 11 am and the meeting commences at 12 noon. Since I am traveling, Irene Muzio has graciously offered to send out the Google Form invitations to the meeting. Please keep an eye out for it by looking for an email from <u>irene.muzio@gmail.com</u>.

Our July speaker, lined up by Dan Maglionico and Ron, will talk about Municipal Bonds. See Ron's Little SIR column for more information. Also, at the meeting, we will profile member Grant McMicken and Jay Muzio will review the Wine Tasting activity. I hope to see you all there.

LITTLE SIR | Ron Wadsworth 916-417-1484



Hello to all SIR 95 members.

First, our July luncheon speaker is Michael Carter, Senior Vice President, Merrill Lynch. He will talk about Municipal Bonds.



Michael is a graduate of Long Beach State University. He holds a Master's Degree with honors in Business Finance,

as a well as a degree in History. He served in the Marine Corps, attaining the rank of Captain. He later joined Merrill Lynch Wealth Management in Sacramento in 1975, and served for two years as coeditor of business and economic broadcasting for radio station KFBK. He also served on the Finance Committee of the Boy Scouts of America, Golden Empire Council for ten years.

Michael opened the Roseville, CA office of Merrill as the Resident Director in 1993. He is a Senior Financial Advisor and Senior Vice President. Michael also holds the Chartered Retirement Planning Counselor[™], CRPC[™] designation from the College for Financial Planning Institutes Corp. He is a founding charter member for the Stand Up 4 Financial Literacy campaign in the greater Sacramento area.

Michael and his wife Marie are the parents of two sons who graduated from the Folsom School District during the time Marie served on the Folsom Board of Education. Michael and Marie currently reside in Granite Bay, CA.

Secondly, I am happy to share that our Summer Picnic on June 12th was a great success. Even though the weather was warm, we had 73 people attend. There were plenty of cold drinks, lots of amazing barbecue food, lawn games, bingo and trivia to play, and many prizes and gift certificates won by lots of attendees. General Meeting Wednesday, July 10, 2024 Buffet lunch \$35 per person

Cameron Park Country Club 3201 Royal Drive Cameron Park, CA 95682

Check-in and social hour 11:00am - 12:00pm

Lunch, speaker & general meeting 12:00pm ~ 2:00pm

Menu

Beef stroganoff w/egg noodles Grilled vegetables House salad Dinner rolls & butter

Beverage station with iced tea, lemonade and coffee included

July Birthdays



Al Gurevich Barry Jacobsen Bill McClanahan Ken McCoy Gary McKae Arlo Miller Scott Ravel Al Thome Terry Wild

July Branch 95 Anniversaries

,	Gary Kretschmer
2 years -	Ed Bowman, Ray DiBasilio,
	Ron Wadsworth
3 years -	Mike Wilke (since rejoining)
5 years -	Ed Ricci
10 years ·	Rich Turoff
13 years ·	Bob Birgbauer

Membership

New or returning members: 0 Prospective members in pipeline: 7 Departing members: 0 Current number of members: 96

LITTLE SIR continued from previous page

A big thank you and word of appreciation for the many that helped both in set-up, take down, and also in donating wines, beers and money to help with the cost of the picnic. It could not have happened without all of your assistance!

Below are some pictures of everyone enjoying their food and the company. The last picture is of Norm and Marilyn Orrick, who won a prize for the longest married couple at 66 years!



BRANCH HAPPENINGS/SIR COMINGS & GOINGS | Kevin King, PBS; HLM 916-337-9811

A shout out to Ron Wadsworth and his "crew" for putting on another terrific picnic. From all reports, the food and games were enjoyed by all. Many were also excited to go home with one (or more in a couple of cases) of the fantastic number and variety of door prizes. And, while a little warm, no one from what I saw followed through on their threats to take over the neighboring splash pad. Aquatic games for future picnics? Probably not.... Our next big event for members and spouses/significant others is the Holiday Dinner. I'm sure Ron will be turning his attention to that in the coming weeks.





Our Branch bocce team consisting of Dan Cockcroft (captain), Kevin King, Dan

Koelzer, Dan Link, Ken Mahar, Jay Muzio and Terry Starkel have reached the halfway point of competing in this year's SIR Regional Bocce Tournament. Other branches in the tournament include defending champion Branch 37 (Auburn), Branch 55 (Grass Valley) and Branch 98 (Roseville/Rocklin). After a slow start last month, we are currently tied for 2nd with Branch 37 with three wins and three losses with six games remaining. Branch 98 is sitting on top with a 5-1 record. This month our team travels to Penn Valley where Branch 55 will be the host for our next

three games. We'll wrap up the season in August by traveling to Auburn for our final three games.

Speaking of bocce, registration for El Dorado Hills Community Services District's (EDHCSD) Fall bocce season opens July 1st. There are Tuesday morning, Tuesday evening, Wednesday evening and Thursday evening leagues to choose from. The season is eight weeks long from mid-August to mid-October followed by an additional week for playoffs. A number of our members already play on various teams. Teams are typically comprised of 6-8 players. Why not consider forming your own team? The registration form is available on EDHCSD's website by clicking <u>HERE</u>.

BRANCH 95 GOLF | Terry Starkel, Golf Chairman 916-817-1524



We just finished up our last tournament of June at Bartley Cavanaugh in a six-six-six format. I think it was an enjoyable experience for most players. A good change of pace from our normal individual golf rounds. Our next special format golf is at Ancil Hoffman on August 27th. Start thinking about partners for that round.

With the hot weather, comes special challenges. Please have plenty of water with you to stay hydrated, try to find shade where you can and don't over exert yourself. We want to have a fun time, not end up in an emergency situation.

We are only about two months away from the start of our Club Championship. That will start on September 10th at Mather golf course. Following Mather, our second round will be held at Wildhawk on September 17th and the final round will be at Empire Ranch on September 24th. Remember, to qualify for the Club Championship, you must complete 10 rounds of golf with SIR 95 during the season. We have played approximately 20 rounds so far this season. We had a few rain cancellations early in the season.

Most of our rounds for the next couple of months have a 9:00 am start time, but a few are different. Be sure to check the schedule, which is on the Branch website, or the schedules that everyone should have received and printed out at the beginning of the season.

Welcome to our newer golf members. If you have any questions about our golf program, rules, procedures or other information that we can give you, please let me know. We want this to be an enjoyable experience for all.



Wishing you and your family and friends a safe and happy 4th of July!

> ~ SIR Branch 95 **BEC** members

SAND TRAPS

Terry Starkel, Golf Chairman 916-817-1524

Golf Director (Mather) Dennis Petersen, PBS 916-817-1149

Golf Director (Wildhawk) Ron Wadsworth 916-417-1484

#####

SIR Branch 95 Results 2024 Tournaments

June 4th - Empire Ranch 1st - Terry Starkel 2nd - Dan Cockcroft 3rd - Alan Bowles Closest to the pin - Tim Irish

June 11th - Mather 1st - Dan Link 2nd - Bill Yeager 3rd - Don Nicholson Closest to the pin - Chad Barrow

June 18th - Wildhawk 1st - Steve Thomson 2nd - Ron Wadsworth 3rd - Chad Barrow Closest to the pin - Alan Bowles

June 25th - Bartley Cavanaugh (6-6-6 format) 1st - Team of Chad Barrow and Bill Klump 2nd - Team of Bob Carlson and Tim Irish 3rd - Team of Ray Guenther and Terry Starkel

Current leaderboards, current qualifiers for the Club Championship and other branch golf news is available on our golf page.

State SIR provides members a number of individual and team golf tournaments throughout the year. See our golf page for a list of upcoming events.

State SIR Officials

Branch 95: sirinc2.org/branch95/ State SIR: sirinc.org State SIR Marketing: WeAreSIR.com SIR Happenings (State SIR newsletters): sirinc.org/newsletters SIR-Branded Merchandise: sir.ourproshop.com

President Dale Decker (Br136 - Sonora) 209-573-0833

Vice President Lee Lamp (Br129 - Redding) 530-921-1375

Area 3 Representative Jim Gragg (Br98 - Rocklin) 916-708-5154

BOCCE | Oli Bohlman 916-844-4067



Come join other members and their spouses/significant others at Promontory Park every Thursday at 9:00am for drop-in bocce. If you are not on the current email list and would like to be, contact me at <u>obohlman@sbcglobal.net</u>. I look forward to seeing you out on the courts.

PICKLEBALL | Lew Chapman 510-912-5658



We meet weekly on Wednesday's at Heritage Park in El Dorado Hills. After a strong start, our group has has had limited participation in recent weeks. With our 1:00pm start, the heat and having to mix in with outside players may be contributing factors to this

decline. Beginning July 3rd, we will start at 8:00am with a two or four at a time rotation. In the meantime, other alternative opportunities will be investigated for possible skills training or playtimes. Emails are sent out on Tuesdays as a reminder or for any schedule changes. If you have interest in joining us in learning and/or playing the fastest growing sport in the country, give me a call or send me an email at lewpchap@gmail.com to be added to our group's distribution list.

BREAKFAST & WALKING |

Norman Orrick 916-709-1693



The group meets at Dennys, 3446 Coach Ln, Cameron Park each Thursday at 9:00am. We eat, shoot the breeze, crack a joke or two and sometimes say something profound. The main thing is to enjoy each other's company. After we eat and talk, those that wish, take off for a mile or two walk. We are looking forward to having new

members to enliven our discussions. To receive a weekly reminder, send an email to <u>7norte@google.com</u> or text to 916-709-1693.

E-BIKING | Ken Mahar 650-504-1393



Join us for one of our weekly rides. If you are interested, contact me at <u>kmahar@comcast.net</u> to get on the E-biking email list.

TEXAS HOLD'EM | Ken Mahar 650-504-1393



We meet the first Wednesday of every month at someone's home. All that's needed is a \$20 buy-in for a fun-filled evening with your fellow members and a chance to go home the big winner. If

this sounds like something that you might be interested in, give me a call or email me at <u>kmahar@comcast.net</u> and I'll put you on our contact list.

CLASSIC CARS | Rick Talone 916-761-7222



We meet the last Friday of the month in the Purple Place parking lot at 10:30 a m before driving a predetermined route to an agreed upon restaurant. On 6/28, we drove

out to Poor Reds in El Dorado. Next month, we'll be headed out to Crawdads on the Lake in Folsom. We generally have 5-7 cars participating with 8-10 people. To be put on the group's interest list, contact me at the number above or email me at <u>rte88a@comcast.net</u>.

DROP-IN BOWLING |

Rick Willson (916) 847-1452



Meets every Wednesday at FLB Entertainment Center in Folsom. Arrive at 12:45pm to get your shoes and pick out a ball. The cost of \$15 includes shoe rental and bowling

from 1:00pm until 4:00pm. Come for one game or as many as you're up to. No advance reservations are required. Just drop in for some fun and exercise with your fellow SIR members. Give Rick a call or email him at <u>rivereagle4u@gmail.com</u> for more information.

BOOK EXCHANGE | Lew Chapman, Big SIR 510-912-5658



As I proposed in the June newsletter, I've morphed the book exchange article into a monthly book report so that we can share ideas on good books we have recently read. No one volunteered for July so I'll report on the book that I read on the airplane on my way to Europe.

This was a James Patterson thriller of the Alex Cross series, and the title of this one was "*Alex Cross Must Die.*" This is #32 of the Alex Cross series. I've read a few of them now, and they are always entertaining. This one begins with a terrorist machine gunning down an airplane on landing approach

to a Washington DC airport. Alex Cross, the PhD psychoanalyst, consults with the government to solve such crimes. He does...

James Patterson often teams up with other people to write books that have some kind of historical or real life connection—such as the one he wrote with Bill Clinton a couple years ago with a Washington DC intrigue, *"The President is Missing."* That was really good. There is a second in the works I heard. Check out Patterson's stuff, I really enjoy him.

Remember, the SIR Branch 95 Book Exchange, no library card, no late fees, yada, yada.

INVESTMENT GROUP | Gary McKae 650-743-7249



We meet the last Wednesday of the month in the Community Center in the back of the store at Raley's O-N-E in El Dorado Hills.

We had three attendees at our June meeting - Bill Yeager, Jay Muzio and myself. The subject of the meeting was interest rates, the economy, stocks and real estate.

At the meeting, Jay suggested a challenge be given for Bragging Rights. Each member of the group could submit an investment portfolio to be measured a year later. I believe our monthly meeting would be a good venue to report on one's portfolio and provide commentary. Do others think this would be a fun and educational activity for the group?

We invite other branch members to join us to discuss financial topics of interest to the group. Give me a call or send an email to <u>gmkae@sbcglobal.net</u> to be added to our contact list.

ANOTHER FALL FEST IS ANNOUNCED

You will remember that Assistance League® Sierra Foothills invited us to their Fall Fest last September. The highlight of the evening was the music by our own member, Brian Lemley and his band.



Get ready for another Fall Fest on September 14th from 5-8pm. Mark your calendars and gather to enjoy an evening of music once again by Brian Lemley, food, libations and a repeat of the ducky dunk.

Enjoy the late afternoon as you savor the eastern vista of the foothills overlooking the owners' exquisite garden and grape vines, all the while sipping your wine and listening to music. Gather a group of friends for a relaxing and entertaining evening.

Tickets will be available for purchase online July 15th. However, Jay Muzio will take your checks (made out to Assistance League Sierra Foothills) or cash and arrange the online registration for you if you would prefer to purchase your tickets in that manner. Tickets are \$40/person. Online ticket may be purchased after July 15th at <u>https://www.assistanceleague.org/sierra-foothills/</u>. More information is available on page 9 of this newsletter.

Page 7

BEST BURGER PURSUIT | Lew Chapman, Big SIR 510-912-5658



Since Lew was traveling, Dan Koelzer filled in for him this month by organizing the event and submitting this report. A shout out to Dan for stepping up and making, by what seems by most accounts, a good choice.

Apparently, a lot of us like to have a good burger, or at least, we like to get together, enjoy a meal and swap a few stories. Our 3rd Best Burger Pursuit (formerly Best Burger Boys) was Friday, June 21st at the Main Street Taphouse in Placerville. 11 of us showed up and everyone seemed very positive about the venue and the meal. We have set up a rating system and everyone fills in a form after we eat and before we leave. It uses the 1 to 5 scale, with 5 being the best. We have 11 categories ranging from quality of the meat patty to the cost. Possibly a little too much detail for some of us, so if you don't feel like rating a certain category, you just leave it blank. No problem!

The June BBP location, Main Street Taphouse, had an overall, average rating of 3.7. Not bad for a 1 to 5 scale. Most people rated the sides, the 'would return', the meat quality and the service promptness relatively high. I have set up a spreadsheet so we can compare our BBP locations. When Lew gets back from his vacation, I'll enter in the data for the first two locations and keep a running tally on future events. We had a few suggestions for this activity. Possibly returning to the top 2 or 3 rated locations to fine tune our rating. Possibly shifting the menu to a different food type – pizza, tacos, ?? Two additional burger venues were suggested – the Relish Bar and 36 Handles, both in the El Dorado Hills Town Center area.

The next BBP event is currently set for July 19. We haven't set a venue yet, but that should be selected in the next two weeks or so. If anyone has a suggestion, feel free to contact me or Lew Chapman. An email will be sent out within the next couple weeks identifying the location for the July activity.

If you are interested in being put an the distribution list for BEST BURGER PURSUIT, please send me an email at <u>dankoelzer@yahoo.com</u> or Lew at <u>lewpchap@gmail.com</u>.

WINE TASTING GROUP | Jay Muzio, PBS 650-302-1902



This month's wine tasting event was hosted by George and Micki Alboff. We all gathered at the Boeger winery in Placerville for a very memorable event. First the winery put on a very nice tasting of five wines of our own selection. I tasted their Sauvignon Blanc, Chardonnay, Barbara, Primitivo, and Zinfandel. Afterwords, we all proceeded to the picnic area under the lovely, shaded trees and next to the old rock wall and pond. There we had a wonderful potluck lunch that included

sandwiches, salads and desserts.

This was one of our most popular events ever as twenty-five people attended the event. In the last couple of years, we have grown from about five couples to more than double that number. Next month's tasting will be July 18th. If you have not already joined the wine tasting group and would like to join, contact Jay Muzio at jaymuzio@gmail.com Besides being able to sample a variety of great wines and have a wonderful meal, the Wine Tasting Group provides a terrific opportunity to get out of the house and socialize with your SIR friends. And, as a reminder, not all our attendees drink wine - some come with a wine-tasting companion and bring their own beverage of choice to drink. Why not come and check it and us out?

A LIGHTER MOMENT

Growing up, we knew Dad had had enough when we heard the recliner slam down. Kids these days will never know that fear.

I met my wife at a singles night. I was surprised because I thought she was home with the kids.

As I walk through the valley of the Shadow of Death, I remind myself that you can't always trust Google Maps.

Someone just gave me half a peace sign. Weird.

Getting older is just one body part telling some other part...you think that's bad...watch this.

JULY ACTIVITIES & EVENTS



2nd, 9th, 16th, 23rd - see golf <u>schedule</u> for course and check-in times



3rd - Texas Hold'em; host varies; 6:30pm



3rd, 17th, 24th, 31st - Drop-in pickleball; Heritage Park; 8-11am



3rd, 17th, 24th, 31st - Drop-in bowling; FLB Entertainment Center; Folsom; 1-4pm



11th, 18th, 25th - Drop-in bocce Promontory Park EDH; 9am



11th, 18th, 25th - Breakfast & Walking -Denny's Cameron Park; 9:00am



10th - BEC & General Meeting; Cameron Park Country Club



19th - Best Burger Pursuit; TBD



18th - Wine Tasting Group; TBD



11th-12th; Foothills Bowl; Auburn 23rd-24th; Clayton Valley Bowl; Concord



26th - Classic Car Group; meet at The Purple Place; 10:30



Mondays and Fridays - e-Biking; various starting locations



24th - Investment Group; 6:00pm; Raley's O-N-E; El Dorado Hills

BOWLING | Ray DiBasilio, HLM 530-558-9727



On June 6-7th our tournament calendar brought 83 bowlers the to The Apex at Red Hawk Casino for the two days of competition. Not bad

attendance for our first SIR tournament at this new venue. We enjoyed a pizza buffet offered at a minimal cost and served between the two squads each day. Some folks had a little difficultly returning on time for the second squad as exploring the casino and amenities took a little longer than anticipated! If you haven't been there, not only is the pizza delicious, but the amenities ... well, they are outstanding, too!





There has been a great deal of chatter around our upcoming Reno tournament to be held at the National Bowling Stadium in August. This is the one looked forward to the most. Before we head there, we have another (fairly) local event in Auburn at Foothills Bowl in July, and we'll be in Concord toward the end of the month. Cindy and I will be at all of them. I hope you will, too!

Upcoming tournaments: July 11-12 – Auburn, Foothills Bowl July 23-24 – Concord, Clayton Valley Bowl August 11-12 – Reno, National Bowling Stadium

For more information about SIR bowling, the full calendar, and applications, check out our website at: <u>http://www.sirinc3.org/sirBowling/index.html</u>.



Member Attendance

To maintain membership, a member is required to attend one-half of the regular Branch monthly luncheon meetings within the previous twelve consecutive month period, unless the Branch BEC has approved different attendance requirements (Policy 25; Bylaw 18).

SIR Non-Responsibility Clause

All activities arranged for, or by, or sponsored by SIR'S Inc. and its branches, are for the convenience and pleasure of the members and their guests who desire to participate. SIR'S Inc. and its branches do not assume any responsibility for the well-being or safety of the participants or their property in matters pertaining to said events or activities.

