



Trampas Topics

February, 2016

SIR Branch 116

Next Meeting: 11:30 am,
Monday, February 15, 2016
Elks Lodge—1475 Creekside
Dr, Walnut Creek, CA 94596

A Nonprofit Public Benefit Organization for Men Enjoying Active Retirement

Sayings of 2016 Big Sir Jim Barstow



Topics Index

Activities Calendar-----	3
Activity Chairman -----	5
Birthdays -----	4
Book Club -----	9
Book Exchange-----	12
Branch Officers-----	2
Bridge -----	9
Carmel Golf Outing-----	8
Computer & Tech.-----	7
Dine-O-SIR-----	12
Fishing -----	6
Golf -----	13-15
Hiking and Walking-----	10
Luncheon Attendance (Jan.)--	4
Lunch Menu (Feb.)-----	4
Luncheon Speaker (Feb.) ----	12
Membership -----	4
Member Relations Chair-----	7
Mexican Train -----	12
Poker Group 2-----	5
SIR Happenings -----	7
SIR Web Addresses -----	4
See's Candy -----	6
\$ums Investment -----	10
Sunshine -----	5
Support Chairman -----	2
Topics Submissions -----	7
Treasurer's Report -----	4
Travel-----	11
Walking Tours -----	9
Wine Appreciation-----	7

February provides us with two significant dates, Valentine's Day and our Monthly Luncheon. I am sure all of you will remember your wife / significant other on Valentine's Day, February 14th. She deserves Flowers, Candy, a Dinner out, or possibly all of the preceding. I am certain you will be appreciated for your thoughtfulness.



During my first Luncheon as Big SIR, I am guilty of omitting (among other things, forgive me) my plan to recognize the contributions / support of a number of our long term members that are "retiring" after years of support as an Officer, Director, or Activity Chairman . I wish to recognize and thank SIRs **Carl Langhorst** (Treasurer), **Bob Testa** (Director), **Jim Nachtweih** (Attendance Chairman), **Andy Benz** (Member ship Secretary) and **Tom Eller** (Travel Chairman) for their time and efforts while supporting Branch 116. **THANK YOU** Gentlemen.

It is that time of year. Our annual voluntary contribution (lowered to \$40 this year), is due. If you have not contributed to date, please bring your check to the February luncheon. Also, if you have not done so, remember to pick up your Membership Roster from a table in the back room when you pay for lunch. A lot of time and effort by SIRs Dick Thomson and Phil Goff has gone into this Roster update, and this booklet proves very valuable should you wish to contact another Branch 116 member.

Due to a number of reasons, including other tournaments previously scheduled at the Golf Course, our 2016 Carmel Golf Outing is now firmly scheduled for Tuesday / Wednesday, May 17th and 18th. Details are provided on the entry form included in this newsletter. We hope you and your wife / significant other will join us at the May Carmel Golf Outing. It has proven to be a fun and very social event, enjoyed by all in attendance.

I would like to remind everyone of our new member, SIR Don Acamo sponsored by SIR Terry Grummitt, inducted in January. Please take the opportunity to welcome Don, and extend an invitation to have him join you in one of our activities.

Jim Barstow
Big SIR

PLEASE CALL 806-8874
or send an email to
snb49@outlook.com *by the*
Thursday prior to the
meeting to cancel your
standing reservation or to
bring a guest.

2016 SIR Branch 116 Officers & Directors



Big SIR
Jim Barstow
938-2744



Little SIR
Paul Ramacciotti
229-2564



Secretary
Fred Schafer
648-4199



Assist.Secretary
Allan Chasnoff
933-6665



Treasurer
Jim Nickels
210-1512



Asst.Treasurer 1
Bob Shader
939-8421



Asst.Treasurer 2
Al Satake
254-9589



Member.Sec.
Phil Goff
831-3692



Director
Norm Alberts
837-4074



Director
Wayne Cook
933-8337



Director
Bob Donohue
513-5141



Director
Al Hutchko
827-9130



Director
Harry Sherinian
846-7067



Director
John Story
932-8826

2016 Activity Chairmen

Book Club	Rich Black	283-8376
Book Exchange	John Fraser	837-7439
" "	Dick Kauffman	838-2334
Bridge	Jon Dickson	837-1178
Candy Sales	Art Vogl	288-0488
Computer & Tech.	Neil Schmidt	948-8702
Dine-O-Sir	Ben Smith	820-5403
Duplicate Bridge	Art Donaldson	934-9391
Fishing	Harry Sherinian	846-7067
Golf-18 Hole	Al Zavatero	933-0465
" " Asst.	Carlos Xavier	947-6756
Golf-9 Hole	Dick Chaffee	932-5087
" " Asst.	Darrell Mclaughry	933-1147
" " Asst.	Skip Berkson	437-1511
Golf - Carson City	Tim Hubbard	944-0742
Golf - Carmel	Jim Barstow	938-2744
Hiking & Walking	Joel White	964-0994
Mexican Train	Richard Madden	788-4223
" " Asst.	Alex Lutkus	827-2828
Parties	J. Christopherson	393-9373
Poker Group 1	Bill Harrington	935-1625
\$ums in Retirement	Ben Smith	820-5403
Walking Tours	Bernie Wroblewski	820-3274
Wine Appreciation	Jack Bevis	254-7256

2016 Support Chairmen

Activities Coord.	Jerry Kaplan	938-1037
Attendance	Sam Beret	388-6145
Audio/Visual	Neil Schmidt	948-8702
Audit	Ron Armijo	945-0637
"	Carl Langhorst	672-2541
Chaplain	(rotating)	(various)
Computer Support	Phil Goff	831-3692
	Neil Schmidt	948-8702
E-mail Contact	Phil Goff	831-3692
Greeters	Pat Bermingham	930-9477
Guitar	Paul King	938-3035
Historian	Mat Arena	946-0404
Host	Frank Crua	932-0975
Interviewer	Max Foust	827-9323
Member Relations	Bob Donohue	513-5142
Membership Roster	Dick Thomson	785-7600
Member. Secretary	Phil Goff	831-3692
Music Man	Robbie Robinson	798-4276
Newsletter Editor	Neil Schmidt	948-8702
" " Asst.	Phil Goff	831-3692
Nominating	Bob Donohue	513-5141
Photographers	Neil Schmidt	948-8702
"	Phil Goff	831-3692
"	Gary Boswell	673-3545
Public Relations	Wayne Cook	933-8337
Raffle	Don Schroeder	837-6005
Storytellers	(rotating)	(various)
Sunshine	Matt Arena	946-0404
Travel	Marty Katz	484-0122
Visitors	Bernie Wroblewski	820-3274
Volunteers	Bob Kinser	837-8886
Webmaster	Phil Goff	831-3692
Welcoming	Jerry Kaplan	938-1037

Some Other SIR Area 2 Activities

Apple User Grp.	Dick Macy (Br.171)	376-1180
Astronomy	Bill Hunter (Br.8)	947-6947
Bocce	Bob Barnes (Br.8)	686-0106
Bowling	Dan Weller (Br. 8)	935-5510
Digital Photo.	Bill Phelon (Br.8)	254-8338
Pocket Pool	Jerry White (Br.8)	944-9068
Tennis	Ralph Thornicraft (174)	376-8140

SIR Branch 116 Activity Calendar

February 2016

Sun.	Monday	Tuesday	Wednesday	Thursday	Friday	Sat.	
	1 18-Hole Golf (9:30@ Boundary Oak GC)	2 Duplicate Bridge (9:00 Diablo Vly. Bridge Ctr)	3 9-Hole Golf (10:00@ Buchanan Fields GC)	4	5	6	
7	8 18-Hole Golf (9:30@ Boundary Oak GC)	9 Luncheon Bridge (11:30@ Round Hill CC)	10 9-Hole Golf (10:00@ Pine Meadow GC) Mexican Train Dominos (2:00@ TBD)	11	12 Hiking & Walking (8:15@ Inspiration Point Parking, Berkley Hills)	13	
14	15 SIR Br. 116 Mtg. (11:30 @ WC Elks Lodge) President's Day Holiday	16 18-Hole Golf (9:30@ Brentwood GC)	17 9-Hole Golf (10:00@ Buchanan Fields GC)	18 Computer & Tech (9:30@ Elks Club)	19	20	
21	22 18-Hole Golf (9:30@ San Ramon GC) Book Group (10:15@ Orinda Books)	23 Luncheon Bridge (11:30@ Round Hill CC)	24 9-Hole Golf (10:00@ Diablo Hills GC) \$ums Investment (8:00@ Diablo Creek GC)	25 Fishing Group (8:30@ Legends-Diablo Crk)	26 Hiking & Walking (8:15@ Panerra Bread, Countrywood Shopping Center, Walnut Creek)	27	
28	29 18-Hole Golf (9:32@ Callippe Reserve GC)						



Membership

Phil Goff

(philgoff@yahoo.com)

SIR 116 Membership Status

Total Current Members:	239
This Month's Inductees:	1
Changed to Inactive:	1
Left the Branch:	3
On Inactive Status:	18



Br. 116 Treasurer's Report

Jim Nickels, Treasurer

(bjnickels@sbcglobal.net)

	Jan. 2016	2016 YTD
Contributions	\$ 7,780.01	\$ 7,780.01
Disbursements	\$ (3,875.50)	\$ (3,875.50)
Net (gain/(loss))	\$ 3,904.51	\$ 3,904.51
Jan. 28th Cash Balance		\$ 11,639.87

**Want a Free Lunch ?
Sponsor a New Member !**

February Birthdays

**When you see these members, wish them a
Happy Birthday!**

1. Ron Armijo	13. Harry Kinney
2. Norm Azevedo	14. Sheldon Lawrence
3. Jon Dickson	15. Harry Oberle
4. Cliff Egan	16. Ed O'Rourke
5. Nick Fokas	17. Don Roberts
6. James Foust	18. Dick Rossland
7. Dan Green	19. Norm Schafer
8. Paul Harris	20. Mike Schneider
9. Cordell Hull	21. Ralph Schwarz
10. Paul Johnson	22. Jeff Smith
11. Pet Kallas	23. Ernie Wong
12. Tom King	



Lunch Attendance

Sam Beret

(snb49@outlook.com)

Attendance at the January 18th Meeting

Total:	187
Members:	177
Guests & Visitors:	8
Speakers:	2
Excused:	40
Un-Excused:	22

The un-excused members will be asked to pay for their missed lunch.

February Luncheon Menu

Peppered Pork Loin with
Mashed Potatoes & Gravy
Veggies, Salad, Rolls & Butter
Dessert, Coffee, Iced Tea & Lemonade

REMINDER

To cancel your standing Luncheon reservation, please call the Luncheon Hotline (925-806-8874) or send an email to the Attendance Chairman at snb49@outlook.com

SIR Website Addresses

SIR 116 Web Site
branch116.org

Branch 116 Golf
branch116golf.org

Trampas Topics
branch116.org/trampas/

Computer and Technology
a2cat.sirinc2.org/

SIR Happenings State Newsletter
sirinc.org/sirhappenings

State SIR Web Site
sirinc.org/



Sunshine Report

Matt Arena

(marena@astound.net)

SIR **Mike Murphy** after a long illness passed away on January 8, 2016. Mike was a serious fly fisherman and had a great devotion to his loving family. He will be missed by his many friends.

SIR **Oscar Krikorian** is dealing with a back problem which put him in Manor Care in Rossmoor.

He is now at home recuperating and expects a slow recovery. Here is hoping Oscar will mend quickly.

SIR **Dennis Perry** is recovering from some health issues which are healing enough so that he is planning a nice cruise. Enjoy your trip Dennis.

SIR Roger Colton continues to deal with an old health problem at home. His wife Laurie informs me that he is cooperating and is an excellent patient.

SIR **Tim Dorr** following a mild stroke is now moving from a walker to a cane. Tim is a fighter and he will be back.

SIR **Jerry Jacob** was hospitalized with a stroke at John Muir Medical Center. When visiting him he showed how well he was doing with all extremities functioning. He was dealing with some problem swallowing but it too was improving. Keep up the good work.

SIR **Will Schnieder** left the branch recently due to a diagnosis of cancer which he felt we should know. I called to see how Will was doing. He tells me that he is on a regimen of chemotherapy and will keep us posted on his progress.

SIR **Lloyd Plank** had a metal rod implanted from his shoulder to his elbow. He is in excellent spirits which is very normal for Lloyd who can cheer you up if you feel down.

SIR **Larry Johnson** fainted while at the gym riding a stationery bike. Before he was extracted from the bike, in order to go to the hospital, he hurt his wrist, pulled his right quad, and pulled his back muscle. Larry has been discharged from the hospital with a heart monitor to wear for a week.

SIR **Don DeGraf** is dealing with a painful back. He has had an epidural which is giving him some relief.

" TWO THINGS ARE INFINITE: THE UNIVERSE AND HUMAN STUPIDITY; AND I AM NOT SURE ABOUT THE UNIVERSE' -

-Albert Einstein

In Memoriam
Michael A. Murphy
June 12, 1939-January 11, 2016



Poker Group #2

Jim Shurr

(shurrjim@astound.net)

Poker Group #2 plays on the 3rd Tuesday of the month at Diablo Country Club in Diablo, from 1-4 p.m. Low stakes, good times and fun. To play, contact Jim Shurr (925-937-9142) or Jerry Kaplan (925-938-1037) at least 24 hrs before the game.

"The Old Days"

Grandpa was telling his young grandson what life was like when he was a boy.

"In the winter we'd ice skate on our pond. In the summer we could swim in the pond, and pick berries in the woods. We'd swing on an old tire my dad hung from a tree on a rope. And we had a pony we rode all over the farm."

The little boy was amazed, and sat silently for a minute. Finally he said, "Granddad, I wish I'd gotten to know you a lot sooner!"



SIR Fishing Group

Harry Sherinian

(h.sherinian@comcast.net)

All SIR members and guests are welcome, and indeed encouraged, to participate in fishing trips as well as attend the monthly meetings. Next meeting will be Thursday, February 25th, at the Legend Sports Bar and Grill at the Diablo Creek Golf Course at 4050 Port Chicago Highway in Concord. Meeting starts at 8:30am.

Not much fishing to report in the cold and wet past weeks. Gordon Linebaugh and Carl Moyer got some nice trout at Shadow Cliffs Reservoir. Carl got skunked on a solo shore trip there, and Carl and Terry Miller had the same result sturgeon fishing from Pittsburg. There have been no reports to date for 2016. Hopefully all this rain forebodes a great rest of the year. Meanwhile, our short and bleak days will be full of the adventures listed below.

We will be very busy this winter with: delta fishing for catfish, striped bass, sturgeon, and trout in local lakes. We live in a fishermen's paradise. We also begin our fishing related programs including, the Sacramento EXPO, and our annual trek to Bass Pro and Fishermen's warehouse in Manteca, as well as the comradery of our monthly breakfast meetings. Come early for the fun and fables.

Our next meeting will be **Thursday, February 25th**, at the Legend Sports Bar and Grill at the Diablo Creek Golf Course at 4050 Port Chicago Highway in Concord. Meeting starts at 8:30 am. For further information, please contact Paul Dubow, Big Fish (415-495-6504); Harry Sherinian, Branch 116 Coordinator, (925-846-7067); or Barry Rauchle, Treasurer/Secretary, (925-400-3729.)



Notice

See's Easter Candy Time!

We will again be offering **Gift Certificates** at the cost of \$14.50. This will buy you a one pound box that regularly costs \$18.50 or you can use the Certificate on any other See's Candies product (A\$4 savings per certificate!).

Purchase as many Certificates as you like and your cost is our cost.

Make your check out to: **SIR Branch 116 Candy**. If your check does not have your name and address on it, please include it on another sheet of paper.

Bring your order to our **February 15th SIR Meeting**. Certificates to be picked up at our March 21st meeting (Easter Sunday is March 27.)

Thank you,
Art Vogl





Computer & Technology
Derek Southern & Neil Schmidt
 (SIR.Area2.CAT@gmail.com)



The Area 2 Computer and Technology Group announces that our next meeting will be at the Walnut Creek Elks Lodge on **Thursday February 18, 2016 at 9:30 am**. Sirs from all branches and their guests are welcome and invited to attend.

In February, we will have a “show and tell” presentation about gadgets such as Amazon Echo, a new Firestick and Chromebook computers, presented by Dean Steichen and Phil Goff. In addition, we invite members to bring any new techie gadgets acquired over the holidays and demo their new devices. Maybe someone will show off an Apple Watch or keep-fit device!

We look forward to seeing you 9:15 AM, February 18, 2015, at the Walnut Creek Elks Lodge, 1475 Creekside Drive. We ask for a donation of \$5 to cover the cost of the hall rental, coffee and cookies - but some months are free, so come and see if our February meeting is another one of those! All SIR members and their guests (spouses included!) are welcome to attend. See you there.

Trampas Topics Submissions



We need your contributions and suggestions for Trampas Topics. Please send photos, news items, SIR activities, and Letters to the Editor to:

Neil Schmidt, Trampas Topics Editor
trampastopics@gmail.com

State ‘SIR Happenings’

Enjoy reading *SIR Happenings* and find out about all the fun things that are going on throughout our organization. You can easily find Happenings on the SIR State Website located at:

sirinc.org/sirhappenings



Wine Appreciation Group
Jack Bevis
 (jackb435@comcast.net)

The January wine event will take place after the cutoff date for input to Trampas Topics. See the next issue for coverage of the event.

Wine Tasting events are held every other month on the last Thursday of the month from 4:00 to 6:30 pm. The next one will be on Jan. 28th.

These informal gatherings are held at member’s homes on a rotating basis, with the host selecting the wines and finger foods. Usually, four or five different wines are tasted and discussed. There is a nominal cost. Both SIR members and their wives are invited to attend.



Member Relations Chair
Bob Donohue
 (bobdonohue@sbcglobal.net)

Gentlemen:

This is to let you know that I am the new Member Relations Chair for Branch 116 and I’d like to tell you a little bit about my job.

Member Relations within the SIR Branches has been recommended by the State Leadership as a way to get your opinions and ideas to our branch leaders in a timely manner and I’d ask that if you have any ideas, comments, complaints or recommendations, that you would like to see passed along to our BEC (Branch Executive Committee), that you let me know and I will make sure that they hear what you have to say. I, in turn, will then get back to you in a timely manner, once I’ve had the chance to pass your comments along to the BEC.

Thank you for your time and I look forward to hearing what you have to say about SIR generally, or Branch 116 in particular.

Bob Donohue

***Golf at Rancho Canada in Carmel, CA
May 17 and 18, 2016***

**Branch 116 is going back to Carmel.
Spouses and Significant others are invited.
Non-golfers are welcome.**



Here are the Details

We will stay at the Carmel Mission Inn (Tel 1-800-348-9090.) You must make your own reservations and pay separately. Mention you are with the SIR 116 event and the room rate will be \$139/night.

We will play golf at Rancho Canada on Tuesday and Wednesday, May 17 & 18. First tee time on Tuesday is 10:00 so you may drive down that morning if you wish. Those driving down that morning will be assigned the later tee times. Golf fees for the two days are \$147 (\$113 for walkers.) This price includes \$20 for prize money and a Buffet dinner on Tuesday night.

Non-golfers will pay \$33 for the Buffet on Tuesday night.

Detach Here -----Detach Here
Rancho Canada Golf Event, May 17 and 18, 2016

Name _____ Name _____

No. of Golfers x \$147 (\$113 for walking) _____

Non-Golfers x \$33 _____

Total Amount _____

Send Your Checks to SIR Branch 116 Golf - P. O. Box 683 - Lafayette, CA 94549-0683

Questions? Email Jim Barstow, jbarstow@aol.com



Br. 116 Book Club

Rich Black

(blackrw41@comcast.net)

“The Great Reformer, Francis and the making of a Radical Pope” by Austen Ivereigh.

In 2013 a puff of white smoke over the Vatican signified that Jorge Boroglio, a cardinal virtually unknown outside of Argentina, had been elected Pope. Who was this advocate for the poor and how did he find favor with his peers? Austen Ivereigh tells the whole story. Tim Tinnes recommended the book and Richard Black led the discussion with John Riordan, Al Reynolds, Lytton DeSilva, Jim Scott, Tim Tinnes, Jerry Christopherson, Bob Wolf, Steve Bort, John Kopchik, Cord Hull, Paul Freitas, and Mac McLoughlin. The group awarded the book 3.6 stars.

The group will next assemble at Orinda Books on **February 22 at 10:15** to discuss “All the Light we Cannot See” by Anthony Doerr.



Bridge

Jon Dickson

(still26@sbcglobal.net)

Our bridge games are on the 2nd and 4th Tuesdays of the month, meeting for lunch and bridge at Round Hill Country Club in Alamo. Play is Chicago Style, with rotating partners. We start at 11:30 PM with lunch. If you have any interest in bridge, please do join us.

Last game on January 12th, Jai Yee was awarded with an citation honoring him for having the highest average bridge score for 2015 of over 4,000 point per game. Charlie Schmidt was close behind, also with over 4,000 points. We assume they also bid and made the most slams during the year to gather so many points and we all plan to be more aggressive in bidding in 2016.

Do join us for bridge in 2016!



Walking Tours

Bernie Wroblewski

(bbwroblewski@comcast.net)

On Jan. 16th the Branch 116 walking tour visited the "Rosie the Riveter" museum in Richmond. We saw several exhibits and were given a most inspiring history lecture by Betty Soskin. Betty is the oldest official National Parks ranger at age 94. Her inspirational presentation highlighted key historical events that paralleled the personal history of both her life and of the City of Richmond.

The next walking tour will take place in March. Those currently on the e-mail list and those added this month will be receiving an announcement.



Tour guide Betty Soskin talking to the SIR Group



Walking Tour group at January 16th event



Hiking & Walking

Joel White

(zpz2mrz@yahoo.com)

The first SIR Walk of 2016, led by Dan Green, was from the Moraga Commons on Friday, Jan. 8. Attendees were Anna and Paul Freitas, Gail and John Riordan, Donna and Richard Black and Dan Green. After our walk we visited Terzetto's for breakfast, coffee and conversation.

The Friday, **February 12th** walk will be led by David Geary. Meet at 8:15 am at the Inspiration Point Parking area in the Berkley Hills. Directions are available on multiple websites. Berkeley, CA 94701; Get Directions; Inspiration Point 1000 Wildcat Canyon Rd Berkeley. Please RSVP to David: dsgeary@comcast.net

The Friday, **February 26th** walk will be led by Allan Chasnoff. We will meet at 8:15 am at the Panerra Bread in Countrywood Shopping Center, corner of Treat and Bancroft in Walnut Creek. Please RSVP to Allan: allanchasnoff@gmail.com.

In case of inclement weather, check your e-mail at 7am prior to the walk for a possible cancellation notice from the walk leader. We will generally walk unless it is unreasonably cold and/or raining too hard.



Hike group on Jan. 8th (from left to right: John and Gail Riordan, Donna and Rich Black, Anna and Paul Freitas)

\$ums Investment Group

Tom Henry (Branch 174)

(tomh925@icloud.com)

Date: **24 FEB 2016**

Time: **8:00AM**

Location: **Diablo Creek Golf Course**

The presenter for February will be Joan M. Grimes JD. Ms. Grimes is an estate planning attorney and will talk about the newest addition to the estate planning process: Portability. The estate tax credits of each spouse are preserved without a complicated AB trust or the publicity of Probate. Come and learn about this development in estate law.

Paid Advertisement



Law Offices of Joan M. Grimes

Offices in Brentwood and Walnut Creek

(925) 939-1680 Phone

www.grimesbklaw.com

IN FCO

Do You Still Have an AB or ByPass Trust?

Up until 2011, it was very common for estate planning attorneys to draft an AB or ByPass Trust for clients. The purpose of the AB/ByPass Trust was to create estate tax savings by keeping a deceased spouse's property out of the estate of the surviving spouse.

However in 2011, federal estate tax laws were changed dramatically to exempt most estates from paying any estate taxes. For 2015, the exemption for each person is \$5.43 million. The amount will go up each year based on a "cost of living" increase. In addition, under the rule change called "Portability", a surviving spouse may use any unused portion of a deceased spouse's estate tax exemption upon filing a 706 tax return. For example, a couple has an estate of \$7 million. The husband dies, leaving his wife with an estate of \$7 million. There is no estate tax due because wife takes all property by way of the marital deduction (which is unlimited). Because husband's personal exemption of \$5.34 was not used, the wife can add his \$5.34 to her exemption at the time of her death.

The personal exemption and portability have meant that very, very few people will pay any estate tax. Therefore, the traditional AB Trust is no longer necessary or useful for most people. That is not to say that there is anything wrong in keeping an existing AB Trust. **HOWEVER**, there are serious drawbacks which you should be aware. Specifically, (1) with an AB Trust there are restrictions on what a surviving spouse can do with property

in Trust A created with deceased spouse's assets i.e. making it is difficult to sell assets; (2) with an AB Trust, the surviving spouse cannot make gifts to anyone of the Trust A property and (3) with an AB Trust there can be substantial costs involved in managing the Trust after the death of the first spouse including establishing the trust, preparing the trust tax return each year and record keeping to ensure that the property in Trust A is kept separate from the surviving spouse's assets.

In most cases, an AB/ByPass Trust is no longer necessary or advisable for estate planning. If you have not looked at your Trust recently, I strongly encourage you to review it and see whether it provides for an AB Trust. If it does provide for an AB/ByPass Trust, I would encourage you to seek legal counsel to see whether it may be in your best interest to amend or restate the Trust to remove the AB Trust provisions.

If you have any questions regarding an existing Trust, I see people every day for a **FREE 30 minute consultation** in Walnut Creek and Brentwood.

This article provides only general legal information, and not specific legal advice. Information contained is not a substitute for a personal consultation with an attorney.

**LAW OFFICE OF
JOAN M. GRIMES**

PHONE (925) 939-1680

1600 S. Main Street, Suite 100

Walnut Creek, CA 94513

© 2014 Joan Grimes



SIR Travel

By Marty Katz, Travel Chairman
(mctkatz@pacbell.net)

I would like to thank everyone with their support of me as your Travel Chairman. There are many



trips and exciting place to go in 2016. At every meeting I will display a wide variety of trips and exotic destinations.

I would like to shake it up a little this year and propose that we have maybe joint adventures with the Wine Appreciation Group, Walking Tours or even Dine-O-Sirs. It has been suggested a Tour of Levi Stadium and the Museum with maybe a lunch. Also, a day at the track at Golden Gate Fields. There is even a **SIR Day at AT&T** with the Giants (it is an Even Year), **July 31, 2016**, 1pm vs. the Nats. I will be handing out brochures at the next meeting. So, I think we are off to a good start. Your input is very important so please contact me with your suggestions.

Again, thank you to SIRS and see you on the Open Seas, The Clouds Above and the Down the Roads of Life.
Marty...

Area 2 SIR Travel Opportunities

Mar 25-Apr 10, 2016: Big Band Voyage Across the Atlantic Ocean. 16 day all inclusive cruise across the Atlantic on the Crystal Symphony. Relish the blissful luxury of days at sea, highlighted by visits to Bermuda, the Azores, Barcelona,, Bandol, and Monte Carlo. Cost from \$3665. Ken Richter, Br.146, Walnut Creek, 925-689-6217.

Other SIR Travel Opportunities

Mar 7-10,2016: Arizona Spring Training. Accommodations for 3 nights at the Hampton Inn, Tempe. Round trip Air from Bay Area to Phoenix. All breakfasts & 1 dinner plus home pickup, luggage handling, taxes and drivers gratuities. Cost \$995 for land and approximately \$1295 including air. Contact Larry Yarberry, Br 8 925-890-9245.

Mar 13-17, 2016: Spring Training with #SIR 146. 5 day trip with something for everyone. Upon arrival in Phoenix you will be transferred to your accommodations at the Embassy Suites for your 4 night stay. Amenities include hosted breakfast and happy hour. All meals during your stay are included. You will enjoy morning activities that include a variety of local attractions and guest speakers. Your game tickets are the best seats available. Every effort will be made to include A's and Giants games. Cost of \$1795.00 includes RT to and from airport, three games, 4 night accommodations, tours, and guide services. Contact **Ken Richter**, Br 146, 689-6217.

May 3-5, 2016: Vatican Splendors exhibit at the Reagan Presidential Library. The Vatican exhibit only travels every other year so don't miss the opportunity to experience 2,000 years of Vatican art and history. You will also visit the Ronald Reagan Presidential Library. Cost \$591.00 including RT motorcoach, 2 night stay at the Pepper Tree in Santa Barbara, baggage handling, 6 meals, guided tours of the Library, and Santa Barbara Mission, with a visit to Solvang, and drivers gratuity. Contact **Ken Richter**, Br. 146, 925-689-6217

Sep 13-26, 2016: Essence of the Elbe: Berlin to Prague. 13 day river cruise tour aboard the M/S River Allegro, a privately owned 90 passenger ship exclusively for American Travelers. Ports of call include Prague, Dresden, Meissen, Torgau, Wittenberg, Magdeburg and Berlin. Trip includes 2 night hotel stay in Prague and 3 nights in Berlin, 29 meals, 10 exclusive tours with headsets, transfers, port charges, gratuities for local guides, motorcoach drivers and a dedicated Program Director. Cost \$3595 to \$4195 depending on Cabin. Contact **Ken Richter**, Br. 146, 925-689-6217.





Luncheon Speaker
 By Little Sir Paul Ramacciotti
 (dagobuildr@comcast.net)

Joel E. White, MD, FACR is the retired medical director of the Radiation Oncology Center Medical Group at John Muir Hospital in Walnut Creek. He was graduated from Monteith College with a B. Phil. (1963 and Medical School (1964), both at Wayne State University in Detroit. Following internship at the University of Washington and 2 ½ years military service in Okinawa, he underwent training in Radiology and Radiation Oncology at the Henry Ford Hospital in Detroit, where he subsequently served as clinical division chair. Prior to moving to Walnut Creek in 1983, Dr. White participated in National Cancer Institute sponsored clinical trails groups. He has served as Chair and/or Co. Chair of numerous activities including the Contra Costa County Tobacco Control Coalition, of which he was a founding member, and which brought first in the country county wide smoking ordinances. He served in many voluntary capacities including medical ethics and is the recipient of numerous national and local recognition awards.

His presentation, *“What you need to know and do unless you are certain you will live forever?”* is a brief discussion on a complex subject. It was inspired by our SIR’s Book Club discussion of the book *“Being Mortal”* by Atul Gawande, and by his own experiences as physician and of life in general. A recommended reference list will also be distributed.



“Dine-O-Sir” Dinner Group
 Ben Smith
 (bjsssmith@aol.com)

The next event for the Dine-out-group will take place on Jan 31, 2016 at the Crow Canyon CC in Danville. This event will consist of a Champagne Brunch starting at 10:30 AM. This event is almost soldout as we are limited on reservations. If you have interest in trying to join in this event contact Sir-Ben Smith at bjsssmith@aol.com or tel. 925-820-5403 ASAP.

It should be noted that the date for this event published in our Last Newsletter was incorrect. (1-24-16). The correct date is Sunday, Jan 31 2016..

The Dine-O-Sir Herd will be out to pasture during the month of February 2016...but will be back in Gourmet Action in March. Stay tuned for all the details.



“Mexican Train” Dominos
 Richard Madden
 (maddenram@sbcglobal.net)

“Mexican Train” is a domino game which uses a set of Double Twelve Dominoes. From 2 to 8 can play. Each player draws 11 to 15 dominoes. The number of dominoes each player draws depends on the number of players. The object of the game is to play all your dominoes. When you draw your hand you set it up so that the adjacent dominoes match. During the play of a round there are things that can derail your train so that you cannot play. This can make the game very interesting and a lot of FUN!

We plan to meet on the second Wednesday of each month. The location of the meeting will be determined by the number of players we have.

You can contract Richard Madden, maddenram@sbcglobal.net or 925.788.4223



Book Exchange
 John Fraser & Dick Kauffman
 (wokeagle@aol.com & rkkauffman@gmail.com)



Recycle Your Books!

Bring the books that you have already read to the Luncheon Meeting and exchange them for another book or books.

No charge, no hassle.

This is a free exchange of books.



SIR Branch 116 Golf
 By Al Zavattero, Golf Chairman
 (jandazav@juno.com)

**SEQUOYAH COUNTRY CLUB MONDAY
 MARCH 7TH**

Don't forget due date for Sequoyah is our February luncheon on February 15th. Price is \$50. Ask your friends.

AWARD WINNERS FOR 2015

1st Flight -winner Frank Crua; 2nd place Bill Clark

2nd Flight - winner Hugh Duggan; 2nd place John Story

3rd Flight - winner Don Schroeder; 2nd place Bernie Wroblewski

4th Flight - winner Matt Arena; 2nd place Conrad Robertson

Most Improved - Don Schroeder (reduced index by 4.2 strokes)

Most rounds played - Conrad Robertson 44 rounds

2nd Round of Match play must be played in February. Preferred date is **February 8th** at Boundary Oak. If you can't make that date, agree on a date with your opponent. Updated match play results are on the golf web site.



Nine Hole Info
 Dick Chaffee, 9-Hole Chairman
 (rwchaffee@sbcglobal.net)

SIR 116 9-Hole Golf Club membership is open to all Branch members and guests regardless of your golfing ability. We play every Wednesday starting at 10:00am. We rotate playing Buchanan Fields-Concord, Diablo Hills-Walnut Creek, and other 9 hole courses in the area.

The 9 Hole Golf Club is organized into a single flight. The weekly Champion is the player with the lowest net score. The weekly Champion is awarded 3 points, 2nd place 2 and 3rd place 1. The 2016 Champion will be the golfer with the highest point total.

In December, we will again hold our 9 Hole Golf Championship Tournament. The Tournament will be 3 rounds of golf. One round at each of the courses we play. The Tournament Champion will be the golfer with lowest net total for 2 rounds. If a participant plays all 3 rounds, he can choose which 2 rounds will count.

Latest SIR 116 Golf Info Available on Our Golf Web Site

The Golf Website address is:

branch116golf.org

Please bookmark it in your "Favorites" list of websites to access information on the following:

- 2016 Golf Schedule: Dates, times, and courses as well as detailed information on costs, payment information, deadlines, and special event facts.
- 18-Hole Pairings: Shows captains, teams,

starting times & handicaps for next event.

- 18-Hole Leaders and Results: Shows results from recent events and leaders in each group.
- Paid-In-Advance Sign-Ups: Shows checks that have been received for the next 3-4 pre-paid outings.
- Boundary Oak Sign-Ups: Shows who has signed-up for the next two Boundary Oak sessions.

February 9-Hole Schedule

Date	Time	Location	Organizer
Wed. 03	10:00	Buchanan Fields	Dick Chaffee
Wed. 10	10:00	Diablo Hills	Mike Murphy
Wed. 17	10:00	Buchanan Fields	Dick Chaffee
Wed. 24	10:00	Brentwood	Skip Berkson

February 18-Hole Schedule

Date	Time	Location	Organizer
Mon. 01	9:30	Boundary Oak	Alex Lutkus
Mon. 08	9:30	Boundary Oak	Alex Lutkus
Tue. 16	9:30	Brentwood	Alex Lutkus
Mon. 22	9:30	San Ramon	Alex Lutkus
Mon. 29	9:32	Callippe Reserve	Alex Lutkus

18-Hole Results

Las Positas, Mon, Jan 25, 2016

Greg Hughes, Official Scorer

Flight 1		Flight 2		Flight 3		Flight 4	
1st David Harris	75 3	1st Wayne Smith	67 3	1st Bob Testa	70 3	1st Marty Katz	60 3
2nd Hugh Duggan	78 2	2nd Al Zavattero	70 2	2nd Bernie Wroblews	71 2	2nd Ron Armijo	66 2
3rd Michael Barringt	79 1	3rd Phil Goff	71 1	3rd Pete Coggiola	72 1	Tie 3rd Robbie Robinson	72 1
						Tie 3rd Fred Schafer	72 1
Low Gross		Low Gross		Low Gross		Low Gross	
Michael Barringt	90	Wayne Smith	88	Bob Testa	94	Ron Armijo	97
		Al Zavattero	88				
Closest-to #8		Closest-to #8		Closest-to #8		Closest-to #8	
Warren		Phil Goff		Terry Sherman		Robbie	

Boundary Oak, Mon, Jan 11, 2016

Flight 1		Flight 2		Flight 3		Flight 4	
Tie 1st David Harris	70 3	1st Jim Johnson	70 3	Tie 1st Terry Sherman	72 3	Tie 1st Fred Schafer	72 3
Tie 1st Jerry Hicks	70 3	2nd Don Schroeder	73 2	Tie 1st Bernie Wroblews	72 3	Tie 1st Art Vogl	72 3
3rd Jim Barstow	74 1	Tie 3rd Al Zavattero	74 1	Tie 1st Al Serafino	72 3	3rd Jim Nickels	75 1
		Tie 3rd Phil Goff	74 1				
Low Gross		Low Gross		Low Gross		Low Gross	
Jerry Hicks	83	Jim Johnson	85	Bernie Wroblews	97	Fred Schafer	104
Closest-to #12		Closest-to #12		Closest-to #12		Closest-to #12	
Jerry Hicks		Phil Goff		John Story		Jim Nickels	

Boundary Oak, Mon, Jan 4, 2016

Wayne Cook, Official Scorer

Flight 1		Flight 2		Flight 3		Flight 4	
1st Bill McCord	74 3	1st Frank Crua	69 3	1st Al Serafino	66 3	Tie 1st Fred Schafer	73 3
2nd Jim Barstow	75 2	2nd Carlos Xavier	73 2	2nd Jim Videle	78 2	Tie 1st Art Vogl	73 3
3rd David Harris	77 1	3rd Al Zavattero	74 1	3rd Jed Daniel	80 1	3rd Wayne Cook	74 1
Low Gross:							
Jerry Hicks	91	Frank Crua	90	Al Serafino	95	Fred Schafer	105
		Jim Johnson	90				
Closest to Hole #12:							
Jerry Hicks		Don Schroeder		Randy Welker		Fred Schafer	

Delta View, Mon, Dec 28, 2015

Phil Jenkins, Official Scorer

Flight 1		Flight 2		Flight 3		Flight 4	
1st David Harris	68 3	1st Carlos Xavier	71 3	1st Don Schroeder	75 3	1st Bill Hemmelsbac	71 3
2nd Bill McCord	71 2	2nd Bob Testa	75 2	2nd Bernie Wroblews	76 2	2nd Conrad Robertso	73 2
3rd Jim Johnson	77 1	3rd Hugh Duggan	77 1	3rd Alex Lutkus	78 1	3rd Art Vogl	76 1
Low Gross		Low Gross		Low Gross		Low Gross	
David Harris	88	Carlos Xavier	92 90	Don Schroeder	92	Bill Hemmelsbac	105
Bill McCord	88						

Closest to: Hole: #3 - Bill McCord; Hole: #13: Jim Johnson

Closest to: Hole: #3 - Greg Hughes; Hole: #13: Phil Jenkins

2015 18-Hole Leader Board

First Half Leaders, January - June, 2016

As of Las Positas, Mon, Jan 25, 2016

FLIGHT 1		FLIGHT 2		FLIGHT 3		FLIGHT 4	
Name	Pts	Name	Pts	Name	Pts	Name	Pts
David Harris	7	Al Zavattero	4	Al Serafino	6	Fred Schafer	7
Bill McCord	3	Frank Crua	3	Bernie Wroblewski	5	Art Vogl	6
Jim Barstow	3	Jim Johnson	3	Terry Sherman	3	Marty Katz	3
Jerry Hicks	3	Wayne Smith	3	Bob Testa	3	Ron Armijo	2
Hugh Duggan	2	Carlos Xavier	2	Jim Videle	2	Jim Nickels	1
Michael Barrington	1	Don Schroeder	2	Jed Daniel	1	Wayne Cook	1
		Phil Goff	2	Pete Coggiola	1	Robbie Robinson	1

9-Hole Leaderboard

As of Buchanan Fields, Jan 20, 2016

NAME	POINTS	BALLS WON
Mark Jordan	5	2
Darrell McClaughry	2	0
Skip Berkson	1	0
Marty Katz	3	0
Dick Chaffee	1	0
Jai Yee	0	3

18-Hole Pay In Advance Deadlines

<u>Event Date</u>	<u>Location</u>	<u>Deadline</u>	<u>Amount</u>
Tuesday, February 16, 2016	Brentwood	Feb-7	\$32
Monday, February 22, 2016	San Ramon	Feb-6	\$32
Monday, February 29, 2016	Callippe Preserve	Feb-13	\$47
Monday, March 7, 2016	Sequoyah CC	Feb-20	\$50
Tuesday, March 22, 2016	Dublin Ranch	Mar-12	\$38
Monday, March 28, 2016	Rancho Solano	Mar-18	\$42

Send checks made out to SIR Branch 116, Golf, PO Box 683, Lafayette, CA 94549-0683



RETURN TO: Neil Schmidt
2231 San Miguel Dr.
Walnut Creek, CA
94596-5805

Sons In Retirement: A non profit Organization for Men Enjoying Active Retirement

Rules of Attendance and Membership for SIR Branch 116

RULE 100. A member may be notified in writing by his Branch of the pending termination of his membership (Rule 107) should he be responsible for any of the following:

Miss three (3) consecutive regular luncheon meetings without having been excused by contacting the designated Branch Attendance person prior to the meeting date.

Did not attend one-half (5) of the regular luncheon meetings within the previous twelve consecutive month period. NOTE: Excused meetings cannot be included to achieve the minimum attendance.

RULE 101. Certification of attendance by a member at another Branch meeting will be considered as a credit to his attendance record. (Maximum of 2 visits per calendar year).

Non Responsibility Declaration

RULE 345: All activities arranged for or by, Sons In Retirement, Incorporated, and its Branches, are for the convenience and pleasure of the members and their guests who desire to participate. Sons In Retirement, Incorporated, and its Branches do not assume any responsibility for the well being or safety of the participants or their property, in any matters pertaining to said activities.

Checks for Trips

Trips of 2 days and 1 night or less may be made payable to the Branch conducting the trip. Trips in excess of 1 night must be made payable to the travel agency involved.