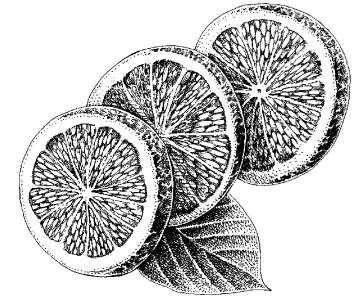




Orangevale Branch 150



State SIR website: www.sirinc.org

April 2006

| Meetings - 3rd Wednesday of Each Month | | Next Meeting - April 19, 2006 | |
|--|---|-------------------------------|--|
| Location | Regular Monthly Schedule | Menu: | Sweet & Sour Pork, Fried Chicken, Rice, Green Salad, & Dessert |
| Rancho Cordova Elks Lodge 11440 Elks Circle Rancho Cordova, CA 95742 | Business meeting 10:30 Social time 11:00 Luncheon 12:00 | Speaker: | Dennis Winger |
| | | Topic: | California Passenger Train Services |

Reverse Mortgage or Selling

Editor's Note: As you may know, we obtain leads to good speakers by attending a monthly meeting in which Little Sirs from all the Sacramento region branches get together and make speaker recommendations. Several branches have had speakers on Reverse Mortgages. As Little Sir last year, I resisted bringing in a speaker on the subject because I felt the speaker's intent (though considered by other branches informative) was to muster up clients which is against SIR rules. Your Little Sir this year: Jerry Courter, agrees with this position. However, the following information, obtained from AARP's web site, may be of interest. If more interest surfaces we might pursue a very objective speaker on the subject. Otherwise, there is ample unbiased information available.

A "reverse" mortgage is a loan against your home that you do not have to pay back for as long as you live there. With a reverse mortgage, you can turn the value of your home into cash without having to move or to repay the loan each month. The cash you get from a reverse mortgage can be paid to you in several ways:

- all at once, in a single lump sum of cash;
- as a regular monthly cash advance;
- as a "creditline" account that lets you decide when and how much of your available cash is paid to you; or
- as a combination of these payment methods.

No matter how this loan is paid out to you, you typically don't have to pay anything back until you die, sell your home, or permanently move out of your home. To be eligible for most reverse mortgages, you must own your home and be 62 years of age or older.

Many homeowners become interested in reverse mortgages so they can stay in their own homes. Selling their homes and moving elsewhere are

generally not very appealing to most older people.

The single best way to evaluate a reverse mortgage is to compare it to what may be your only real option: selling your home and using the proceeds to buy or rent a new home. Do you know:

- How much cash you could get by selling your home?
- What it would cost you to buy (and maintain) or rent a new home?
- How much money you could safely earn on any money left over after you buy a new home?
- Have you recently looked into buying a less costly home, renting an apartment, or moving into assisted living or other alternative housing?

Until you have seen and considered other housing options, how do you know that another housing choice wouldn't be better for you than a reverse mortgage? For your own peace of mind, look into what else might be available. It doesn't hurt to explore all your options before making a decision.

Most likely you will come to one of two conclusions:

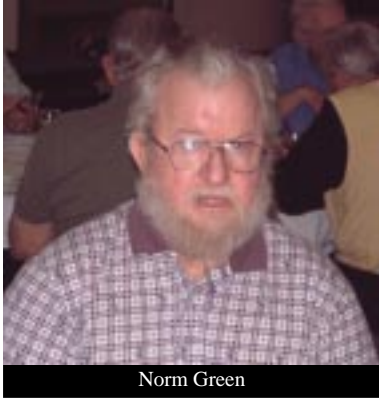
- you may find another housing option that is a lot more attractive than you thought; or
- you may confirm what you were fairly certain of all along: that where you live now is the best place for you to be.

No matter what you conclude, you will have a much better idea of the overall costs - and benefits - of staying versus moving. That will give you a better sense of what is most important to you. Then it should be easier for you to evaluate the costs and benefits of a reverse mortgage.

| Branch 150 Executive Committee | | | Branch 150 Committee Chairmen | | | | | |
|-----------------------------------|----------------|----------|----------------------------------|---------------------------------|----------|-------------------|----------------|----------------|
| Big Sir | Bob Carlstroem | 791-3608 | Attendance | Ron Chute | 791-4087 | Historian | Fred Harris | 983-4843 |
| Little Sir | Jerry Courter | 353-0715 | Booster | Charlie Martin | 858-1453 | Membership | Jim Rae | 967-4951 |
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| | | | State President | Robert G. Curley (209) 549-0792 | | Director Region 2 | Hal Stephens | (530) 295-1867 |
| | | | | | | Governor Area 31 | Al Dumont | (916) 635-7813 |

Spotlighted Sirs

By Bruce Kennedy



Norm Green

While Norm is new to SIRS Branch 150, he does have some additional history with the organization as a member of Branch 70 up in Placerville for a number of years. As is common in our group, a love of golf was Norm's first primary reason for participation. However, the home course of the Placer Branch had the nerve to close and the program sort of floundered. Then Norm played a round with an old colleague from

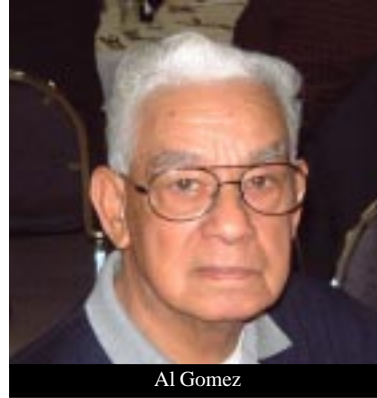
school teaching at Casa Robles, Bill Hooper. Bill proceeded to show Norm a copy of the famous Harold Dopplemeyer/John Sigl annual golf schedule card and the rest, as they say, is history.

Graduating from Grant Union High with Jim Delk of our chapter, Norm went off to Sacramento State following his love of music and on to a teaching career. Three years into that plan, a detour of three years was taken by joining the US Army at the end of the Korean Conflict. Norm served half of his three year tour at Fort Ord and the rest of it on the island of Okinawa. His overseas tour was different since the forces there were both US Military and the Civil Authorities for the Ryukyus' Islands. After Norm had returned in 1955, the islands remained under full United States occupation for several years before being released back to Japanese civil authority.

Norm headed back to school and got both his bachelors and his credential in music to start with the old Orangevale School District in an elementary school. As Districts consolidated, he became a circuit rider among several schools. After Casa Robles High School opened, Norm made the jump to high school in the second year of the school's history. There he remained until his retirement in 1992. For most of that time he remained in the music program. However, almost as if knowing that it would be a requirement to join Branch 150, he did teach math in his last few years (*Editor's note: Good going Norm!*). Next thing you know, in addition to golf, bridge, fishing, etc. we're going to have a group of old math guys getting together to discuss algorithms.

Norm's wife, Marjorie, has always been interested in genealogy, and that interest took a quantum leap forward with her retirement about four years ago. Much of their love for travel is combined with family research all across the country and a thorough examination of all things historical that cross their paths in these endeavors. One of their trips included a planned visit to Valley Forge during a full scale reenactment of the Battle of Brandywine Bridge during the Revolutionary War. Neither Norm nor Marjorie got wounded. The two of them have made it a goal to visit all 50 states and only have eight to go. They plan on reducing that number this summer with a leisurely jaunt across the northern tier of western states catching Mt. Rushmore for sure on the itinerary.

As with most parents, Norm and Marjorie were involved with their children's activities including scouting; 4-H programs and dog training with their son; and baton and dance with their daughter. One real highlight was when their daughter's baton team won the National Junior Title in Colorado. They knew they had done well, but were very nervous as the awards ticked upward from fifth to first place. With the first syllable of the second place team's name, they knew they had won and bedlam erupted. Norm and Marjorie have three grandchildren, a granddaughter in the Bay Area and two grandchildren in Salina, Kansas.



Al Gomez

Native to Sacramento, Al is one of Branch 150's more senior folks. He joined in September 1995. And, as with many, it was a golf game at Cordova that introduced him to SIR. Also, like many of our members Al served when the call came, in his case twice. He joined the Navy as an 18 year old in March 1943. His initial training was conducted in Camp Farragut in Idaho - a long ways from any blue water. His initial training was

a mail clerk. After that he was briefly back in Sacramento waiting for a new CV-E, escort carrier, to be commissioned in Tacoma, Washington. After a brief stop in San Diego it was off to "WestPac" with an extended stop at Pearl Harbor. He remembers very clearly the damage, which had not been repaired, with the USS California in front of their mooring at Ford Island and the top of the USS Arizona across the way. From there it was to the Kwajalein Island group, the Mariana Islands, and the Battle of the Philippines. Al was in several combat events and towards the end of the war watched as a Japanese Kamakaze, on fire, was headed right at his battle station at the elevator on the hanger deck of the CV-E. Al does not know whether it was the ship's guns or the airplanes fire that dropped the plane into the waves a couple of hundred yards from the ship, but whichever it was, he was very pleased with the outcome. It could have ruined his whole day. Al also had the joy of sailing into a full fledged typhoon that tossed everything and everyone around and sank one of the task groups Destroyer Escorts with high loss of life.

After release from active duty, Al started at McClellan AFB (where he met his wife Sally) working in packing and crating of mostly aircraft parts. That ended abruptly with many employees being released. After a short time in construction, he landed another job with the Department of Defense at the Army Munitions Dump in Hawthorne, Nevada. Then call number two came to defend his country - the Korean Conflict. This time he rode it out on an LST, including another typhoon experience. He does not recommend doing this in a flat bottom ship. Most of this time was devoted to carrying cargo on the east side of Korea including stops in Guam and Japan. However, for a period, the ship was converted for a very unusual cargo - prisoners of war. Some stories there?

Back in "civies" again, Al got his old job back at McClellan as a packer. After a period of time he shifted up to become a "moving inspector" assigned to coordinate and monitor military and DOD civilian household moves to/from McClellan. He evaluated the material to be moved and the plans of the moving companies involved. A lot of this time also involved participation in recreational baseball. It was from this job Al retired in 1989.

Al and Sally have four sons and a daughter and a slew of grand-kids, almost all are in the Sacramento area. He supports his wife's active role in their church and enjoys NASCAR with his boys, including trips to major races. This is an outgrowth of the extensive motocross experience of two of his sons while growing up that led to some actual tryouts in Indy cars for the circuit. For a time, Al had his own motorcycle to ride with the boys.

**Confucius Say: Man with big mouth,
beware of foot.**

GOLF NEWS

Call Harold Doppelmayr at 922-6134 or his assistant John Sigl at 362-2429 if you have questions or concerns. Tournament sign-ups are available at each monthly luncheon and at all tournaments.

Cordova Golf Course Weekly Tournament Play

Every Friday except the last Friday of the month.
Sign-up when you show-up

End-of-Month Scramble
Every last Friday of the month.
Prior sign-up required

Away Tournaments

| | | | |
|------------------------|----------------------------|----------------------------|---------------------|
| April 5 th | Lockford Springs | August 2 nd | Mace Meadow |
| April 17 th | Alister Mackenzie ** | August 22 nd | Mather * |
| May 10 th | The Reserve At Spanos Park | September 6 th | Wild Wing |
| May 23 rd | Rio La Paz | September 19 th | Green Tree |
| June 6 th | Plumas Lake | October 4 th | Bass Lake |
| June 20 th | Wild Hawk | October 16 th | Bing Maloney** |
| July 5 th | Dry Creek Ranch | November 6 th | Alister Mackenzie** |
| July 18 th | Ancil Hoffman | November 21 st | Wild Hawk |

* Schedule Change
** Capitol City Cards must be up-to-date

Poppy Hills

Correction!! The Poppy Hills qualifying tournament is being played on the 9th of May. It will be played at Mather. The green fee is \$27 (not \$25) which includes state fees and the prize fund; and the optional cart fee is \$14 to be paid at the course. Checks should be made to SIR 150 for \$27 and given to Harold no later than April 15. The first tee time is 9:00. More specifics will be available by May 4.

Carson City

Carson City is the 15th to the 18th of August. As of now there is no information as to cost, it will be forthcoming from Don Andrews.

Rules of Golf

Recently John and I attended a NCGA meeting and came to realize that we have not been taking full advantage of the rule that allows relief from staked trees and tree wells. It has been my observation that we have not been using the club that we intend to use for the next shot. (See Nearest Point of Relief) in The Rules of Golf. We should determine swing relief and mark that spot. Then we should use any club in the bag to take one more club length and drop in that area. It is now not necessary to use the club that we first used to determine the swing relief to take the next shot. The last part is another thing that we may not be doing.

MEMBERSHIP NEWS

For detailed information contact Jim Rae at 967-4951.

Printed rosters are available at the monthly meetings or an electronic copy can be requested from jamesrae@earthlink.net.

Changes for February

At the March meeting we made the following membership changes:

Added Members: Dick Clausen & Al Toledo.

We now have 108 active members and 14 inactive members for a total of 122.

Note: If you are bringing a guest to the luncheons, please let your caller, or Communications Chair, Bob Neubacher (685-7528) know for our lunch count. For membership applications, call Jim Rae

TRAVEL & EVENTS

All SIR members are welcome to go on any trip with other branches when space is available. Put a little joy in your life traveling with your old and new friends on a sirs trip. For detailed information contact John Galik at 366-0195

Play It Again Sam

April 27th, 2006
Dinner and Show

at

Garbeaus Dinner Theater

Seating 6:00 - 6:30 pm

Play begins at 8:00 pm

Discounted Price - \$78.36 per couple

22 Seats Taken
Room for 10
more

Deadlines
April 11

BRIDGE

For detailed information related to bridge meetings and schedules, contact Chairman John Mahony at 485-2449

We had five tables of bridge in March. The winners were as follows:

| | | | |
|-----|-------------|-----|------------|
| 1st | Tom Bittner | 3rd | Bob Miller |
| 2nd | Norm Benz | 4th | Art White |

low score - Dudley Overmyer

John Mahony will be in charge of April Bridge.

FISHING NEWS

Monthly Breakfast Meetings: Jolly Hookers meet at Folsom Elks on the 2nd Friday at 8:00 AM. Wheels & Reels meet at Coco's Restaurant on the 3rd Monday at 8:00 AM. If you are a fisherman and want to enjoy like company, why not join us for breakfast.

For more information, contact Leon Vann at 359-2379

The Jolly Hookers March 14th derby was cancelled due to weather. An outing is scheduled for Union Valley on April 11, but the location will probably change to Lake Amador due to snow levels. A derby is scheduled for Folsom Lake on April 18.

From Big & Little Sir

Big Sir says: As you may recall, last year we were rained out of our annual picnic. We have decided to set the picnic date a bit later in the year to avoid weather uncertainties. In keeping with our traditional "third Wednesday" for regular meetings, the date is set for June 21. Of course, more information will be published as we get closer to the date. For some of our new members, the picnic is a special event that includes wives and/or other friends. In fact, if it wasn't for the great pot-luck dishes the ladies prepare and the excitement they generate, it would be a dull affair. So have your "better half" mark her calendar now.

Little Sir says: The luncheon seemed to run smoothly in March. Wally did an outstanding job as the official ticket-taker. His skills will be hard to match. We even had enough food for everyone. And, for you Irishmen, we had everything covered except the green beer. Where was that leprechaun? Probably involved in some sort of foolishness.

One of the advantages of being Little Sir is getting to sit with, and talk to the speaker each month. At least, so far, it has been an advantage. All of the speakers this year have been very interesting people.

Our speaker this month is Dennis Winger who works out of Sacramento for the California Department of Transportation. In his presentation he will cover passenger train services available in California. He has spoken to other SIR groups and was referred by Sir Jim "birdie" Rae. So be sure to be at the meeting and you can take a ride with Dennis and Jim.

Fun Stuff

See if you can figure out the following puzzle. The first person to provide the correct answers will receive a prize at the April meeting. Send your answers by e-mail to Bob Carlstroem at bob@carlstroem.com or mail to 7990 South Lake Cir., Granite Bay, CA 95746. Last month's puzzle was solved by only one master - Leon Vann. The puzzle was tough. This one is much easier. Good Luck!

Sudoku

Fill in the grid so that every row, every column, and every 3x3 box contains the digits 1 through 9.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | | 5 | | | | 7 | | |
| | | 6 | 1 | | 3 | 9 | | |
| 7 | | | | 5 | | | | 8 |
| | 8 | 3 | 9 | | 7 | 1 | 6 | |
| | | | | | | | | |
| | 2 | 1 | 8 | | 4 | 3 | 9 | |
| 3 | | | | 9 | | | | 6 |
| | | 7 | 5 | | 8 | 2 | | |
| | | 8 | | | | 4 | | |

A couple of simple math problems

Three students checked into a hotel and paid the clerk \$30 for a room (\$10 each). When the hotel manager returned, he noticed that the clerk had incorrectly charged \$30 instead of \$25 for the room. The manager told the clerk to return \$5 to the students. The clerk, knowing that the students would not be able to divide \$5 evenly, decided to keep \$2 and to give them only \$3.

The students were very happy because they paid only \$27 for the room (\$9 each). However, if they paid \$27 and the clerk kept \$2, that adds up to \$29. What happened to the other Dollar?

SIR Exit Exam: $3 + 4 \times 5 =$ _____

The answer is not 35

March Solution

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 4 | 6 | 2 | 8 | 7 | 3 | 9 | 5 | 1 |
| 5 | 9 | 7 | 1 | 6 | 2 | 3 | 8 | 4 |
| 8 | 3 | 1 | 9 | 4 | 5 | 2 | 6 | 7 |
| 1 | 4 | 5 | 2 | 8 | 7 | 6 | 3 | 9 |
| 7 | 2 | 9 | 3 | 1 | 6 | 5 | 4 | 8 |
| 6 | 8 | 3 | 4 | 5 | 9 | 7 | 1 | 2 |
| 2 | 7 | 4 | 6 | 3 | 8 | 1 | 9 | 5 |
| 9 | 1 | 6 | 5 | 2 | 4 | 8 | 7 | 3 |
| 3 | 5 | 8 | 7 | 9 | 1 | 4 | 2 | 6 |

Honored Members

Past Big Sirs

1989 George Erkson *
 1990 Jim Eastlund
 1991 John Mahony
 1992 Lou Parton *
 1993 Ken Allard
 1994 Ruel Smith
 1995 Bill McCarthy *
 1996 Tom Wirth
 1997 John Means
 1998 Jim Delk
 1999 Bob Smith
 2000 Bob O'Neal
 2001 Lou Joaquin *
 2001 Joe Ramay
 2002 Bob Trathen
 2003 Jim Rae
 2004 Len Bloom
 2005 Don Severance

* Deceased

Birthdays

| | | |
|------------|----------|--------|
| Edelen | Rick | 2-Apr |
| Boone | Gerald E | 5-Apr |
| Means | John W | 5-Apr |
| Neubacher | Robert G | 7-Apr |
| Jones | Bryce L | 10-Apr |
| Livingston | Earl | 10-Apr |
| Carlstroem | Robert | 13-Apr |
| Steele | Howard | 15-Apr |
| Trathen | Robert | 15-Apr |
| Williams | Robert H | 25-Apr |
| Smith | Robert H | 29-Apr |

Other Birthdays

| | |
|------------------|-------------|
| Buddy Ebsen | 2-Apr-1908 |
| Colin Powell | 5-Apr-1937 |
| James Garner | 7-Apr-1928 |
| John Madden | 10-Apr-1932 |
| Thomas Jefferson | 13-Apr-1743 |
| Roy Clark | 15-Apr-1933 |
| Al Pacino | 25-Apr-1932 |
| Jerry Seinfeld | 29-Apr-1954 |

Honorary Lifetime Member

| | |
|--------------|------|
| John Mahony | 2001 |
| Jim Eastlund | 2002 |

NON RESPONSIBILITY DECLARATION: All activities arranged for or by, or sponsored 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. (Rule 345).

PAYMENT FOR TRIPS AND TOURS: Checks, money orders or credit cards for Travel for one day or less (no overnight), where a bus/busses is/are used as the primary means of transportation, may be made payable to the Branch sponsoring the event. All other checks, money orders or credit cards for travel must be made payable to the travel agency. (Rule 420 & 421).

ATTENDANCE: Members are obligated to attend all regular luncheon meetings unless prevented by illness or absence from the Branch locale. (Rule 60). **REQUIRED ATTENDANCE** - A member who misses three (3) consecutive meetings or who attends less than six (6) regular meetings of the last twelve (12) luncheon meetings may be notified, by letter, of the pending termination of his membership in SIR. (Rule 100 & 107).

Bob Carlstroem, Editor
 7990 South Lake Circle
 Granite Bay, CA 95746

