

Next Meeting:
Monday, Oct. 18, 2004
 1475 Creekside Drive
 Walnut Creek

**Call 806-8874 by the
 Thursday prior to the
 meeting to cancel your
 standing reservation or to
 bring a guest!**



Trampas Topics

October, 2004



Sayings of 2004 Big Sir Tom Robinson

There are a few things that I am going to propose to the Executive Committee at our next meeting:

- 1- When you invite a guest to a meeting and you pay the cost of his lunch, that the sponsor will be reimbursed when the prospect gets inducted. In other words, you get a free lunch on Induction Day.
- 2 – Since our coffers are on the very positive side, that in your birthday month, you get a free lunch. Those with birthdays in May and December, tough luck.. Just kidding.

So far, seating has been going very well. Remember, from the call-ins and normal absentees, we notify the caterer on how many there will be for lunch. She then puts in a buffer. There should always be enough seats. I had two seats at the Guests' Table and two at the Head Table last meeting.

October is normally the month when past Big SIR are honored and this year is no different. Depending on how many guests we have, I may have to use the table at the front right (near the piano) for these honorees, in addition to the two tables reserved for guests. Please pay attention to the signs on these tables. I will be contacting the past Big SIR to see how many are attending the meeting.

October Birthdays

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

- Bevis, John H.
- Boufford, Donald F.
- Busby, Lyle E.
- Cavallo, Mike
- Christen, Urs
- Coggiola, Teddy J
- Cuny, F. B.
- Daily, Robert F.
- Daniel, John E.
- Ghelfi, Dan A.
- Jacobs, John C.
- Knight, William R.
- Maffei, Raymond L.
- Miller, Kenneth G.
- Miller, Roy D.
- Perry, Dennis
- Portillo, Frank R.
- Shurr, James
- Thomson, Richard J.
- Turrin, Arthur P.

Menu for the October Luncheon

October's luncheon menu will be a surprise to many of us and especially to your editor.



Reminder:

Our Branch Webmaster, Floyd Skelton, has created an online calendar for all the planned Branch 116 activities. It is an excellent product and can be accessed at <http://home.att.net/~trampas1/2004 Calendar/>



Greeters for September
 are: Ed Regalia and Bob Kinsler



Branch 116 Leadership for 2004

Executive Committee



Big SIR
Tom Robinson
798-4276



Little SIR
Ron Domer
838-8320



Secretary
Jack Bevis
254-7256



Asst. Secretary
Matt Arena
946-0404



Treasurer
Don Roberts
672-7698



Asst. Treasurer
Bob Shader
939-8421

Board of Directors



Pat Bermingham
930-9477



Doug Brown
825-7475



Ken Harold
932-6259



Tim Hubbard
944-0472



Bill McCallum
939-5045



Dick Thomson
944-1760



Carlos Xavier
947-6756

Committee Chairmen

Attendance	Jim Nachtweih	838-7417	Investment	Ben Smith	820-5403
Audit	Dick Thomson	944-1760	Ladies Day	Jim Shurr	937-9142
	Dan Pope	939-5483	Membership	Roland Scrivner	938-9078
Bridge	Milt Greenstein	376-5589	Membership Roster	Dick Thomson	944-1760
Candy Sales	Terry McGovern	672-7687	Newsletter Editor	Phil Goff	831-3692
Chaplain	Harry Shaner	933-2493	— Proofreader	John Maclay	937-2399
Christmas Luncheon	Jim Shurr	937-9142	— Distribution	Lynden Laird	937-1368
Computers	Dick Thomson	944-1760	Photographer	Ken Miller	256-9419
Fishing	Terry Miller	686-9298	Piano	Bob Lake	837-4054
Golf	Phil Jenkins	837-7881	Poker	Bill Harrington	935-1625
Golf Handicap	David Harris	672-5543	Sunshine	Art Donaldson	934-8391
Greeters	Ed Regalia	934-6313	Travel	Kirk McVean	937-5403
Historian	Matt Arena	946-0404	Volunteers	Bob Kinser	837-8886
Host	Frank Crua	932-0975	Webmaster	Floyd Skelton	838-2515
Interviewer	Bill Mowris	672-2885			



Art Donaldson

Sunshine Report

JOHN LEMAK has been in John Muir for several weeks. He is being treated for low blood pressure and undesirable side affects caused by antibiotics prescribed for lung inflammation.

a possible heart operation.

ART MILLER was called into John Muir emergency on September 9 with an unacceptably high potassium level. He will be receiving peritoneal dialysis at home each night but plans to continue his normal activities.

JOHN NARGANG is at home reviewing treatment options for prostate cancer.

Please let Art Donaldson (dnldsn@earthlink.net or 934-8391) know of any Sunshine concerns.

RAY LAUSTEN has been in Rossmoor Manor Care for a month with a leaky heart valve. He is gaining strength for



Jim Nachtweih September Attendance

Attendance at the September 20th meeting totaled 199 persons, including 189 members, 1 visitor, 1 speaker, 8 guests and no inactive members. There

were 55 excused members and 13 unexcused members. The unexcused members will be asked to pay for their missed lunch.

Membership Summary for August

Roland Scrivner



Total Current Members — 257
 This Month's Inductees — 2
 Those in Interview Stage — 1

Total in Process —5
 On Inactive Status — 28
 Left the Branch —2



Jeffery L Hart, Lynn
 4420 Smoke Tree Ct.
 Concord, 94521
 798-9281
 Travelers Insurance Co
jeffkf6eum@astound.net
 Sponsor: Al Hutchko

Sponsor: Al Hutchko



Ron Banducci, Sue
 2732 Grande Camino
 Walnut Creek, 94593
 934-8886
 Games Unlimited, Owner
ronbanducci@yahoo.com
 Sponsor: Matt Arena



**Our Guest Speaker for the October Luncheon is:
Ben Jay**
He will be speaking on current issues in college athletics.

CURRENT: Assistant Commissioner, Business and Finance, and Chief

Financial Officer of the Pacific-10 Conference (1994-present)

Previously worked as:

Assistant Athletic Director for Business and Finance at Fairfield University (1989-1994)

Marketing and Facility Operations Assistant at Ohio State University (1987-1989)

Senior Operations Manager at Bloomingdales in New York City (1986-1987)

Director of Operations for the Cleveland Indians baseball team (1985-1986)

Assistant General Manager and General Manager

for the Redwood Pioneers

Baseball Club, the Class A affiliate of the California (now Anaheim)

Angels in the California League (1983-1984)

B.S. Business Administration (1975-1981)

Major: Accounting

Minor: Finance

The Ohio State University

M.A. Athletic Administration (1987-1989)

The Ohio State University

Resident of Clayton, CA (where I also serve as a Planning Commissioner)

Married (Ling) with three kids (Taylor 4 1/2 and twins Olivia and Bryan 19 months)



Ben Smith

\$ums In Retirement Financial Group

October Meeting of "\$ums In Retirement" will be held on Wednesday, Oct.27.

Meeting place is Diablo Creek Golf Course (Grill Room) starting at 8am.

Diablo Creek is located at the northern intersection of Port Chicago Hwy. and Hwy 4 in Concord CA.

Our Guest speaker will be Mr. Mike Frazier, of Bedell Investment Counseling. His topic will be, **HOW TO POSITION YOUR INVESTMENT IN THIS TIME OF UNCERTAINTY**. Mr. Frazier is a very knowledgeable Investment Adviser who has a very fine grasp of what is going on in the Investment world. He was with our group this past year and he presented a very interesting and informative program. Bring your questions and ideas and be prepared to gain some sound investment knowledge.

Breakfast is served at anytime after 7am. Meeting starts at 8am. Coffee is hot, food is good, people are even better. Come and Join in and you may find some ways to enhance your Retirement Income.

If you need additional information, contact SIR Ben Smith, Tele: 820-5403, e-mail bjsssmith@aol.com

Milt Greenstein Duplicate Bridge Results



Our first meeting in September was held on the 14th at Round Hill CC and was attended by 28 men. Two small slams were bid and made, Bill Sullivan and Bob Anderson, and by Terry Thomas and Ali. High scorer for the day was Bill Sullivan with 7620 points (the highest daily score this year), followed by Bob Lake (5890 , Bernie Stock (5160), Dick Chaffee (5060), and Bob Anderson (4980).

Our 2nd meeting was held at Diablo CC on September 28 With 30 participants. This was a low scoring day with no slams bid and made. High scorer was Art

Donaldson with 5690 points followed by Paul Floyd (5410), Bernie Stock (5040), Jim Pope (4460) and Warren Westrop (4390).

We are averaging 30 players per session, and we can easily accommodate a few more players. Anyone interested, give me a call !

All SIR members are welcome. We encourage players to sign up at our regular monthly bridge sessions on the 2nd and 4th Tuesdays at Roundhill and Diablo Country Clubs, or phone **Floyd Skelton** at 838-2515.

Theater

David Geary



September was a wonderful month for the theatre in the Bay Area. **BLACK RIDER: THE CASTING OF THE MAGIC BULLETS**, in San Francisco, met my high expectations. Unusual, but riveting, it continues through October 10th. You may be able to catch **MAJOR BARBARA** in San Jose, it closes October 3d. A fine Shaw play, it is an outstanding production. **THE SECRET IN THE WINGS**, in Berkeley, continues through October 17th, and is an adult version, superbly done, of many fairy tales that we think we know. Also in Berkeley, **THE PERSIANS**, is a fresh

translation of the Aeschylus' classic, which is the oldest surviving Greek play, is a fine production, and a grim reminder that war is horrible. It continues until October 10th. **LANDSCAPE**, a Harold Pinter short play, was outstanding, but has already closed after a very short run.

I suggest consideration of two plays that will open later in October: **EURYDICE** in Berkeley, and **TUESDAYS WITH MORRIE** in San Jose. I don't know either play but both sound as if they will worth seeing. One hundred and seventy-three.

Area 2 Computer User Group

Floyd Skelton

There will be no meeting of the Computer User Group in October.

Meetings of the Area 2 Computer Users Group are held at the Social Hall of the Walnut Creek United Methodist Church, 1543 Sunnyvale Ave. (off N. Main, one block north of the Treat/Geary/N. Main intersection). Meetings are held the 3rd Thursday of each month from 9:30 to 11:30 a.m. All SIR members are invited to attend these informative sessions.

If you are not on our e-mail list and would like to participate please e-mail Floyd Skelton at: f.skelton@att.net

Dick Curry



For ongoing information about the SIR Area 2 Computer User Group please visit our web site at: <http://home.alt.net/~area2computer/>

DICK CURRY - 376-5541 racorinda@pacbell.net
FLOYD SKELTON 838-2515 f.skelton@att.net



Kirk McVean

Travel



Jim Cobb



Pick up brochures, forms, etc., at the travel desk at the luncheons. Payment should be made to the travel agency arranging the event unless otherwise stated in the announcement.

October 26-27, 2004

Comedy in Reno. Feel like an evening of unending laughter? Yakov Smirnoff will provide one hundred sixty two laughter you wouldn't believe with his all new material. Trip includes motor coach transportation, overnight accommodations at the Reno Hilton, Casino stops, \$13 cash, \$2 food credit, breakfast and dinner coupons and tickets to Yakov Smirnoff's performance. Cost - \$ 102pp dbl, \$ 15 single supplement. Bob Hagler 925-934-7620.

November 14-15, 2004

Carousel – Held at Carson City Community Center with an overnight stay at the Sands Regency Hotel in Reno. Cost will be \$80pp and also include transportation, luggage handling, casino stops, cash back, gaming and food credits. You can begin to amass your fortune while playing bingo on the bus. Cost \$ 80pp. **Kahuna Raaka** at 925-254-0482.

November 30 - December 1, 2004

Holiday Extravaganza – Featuring Robert Goulet. One night deluxe accommodations at Eldorado Hotel Casino, admission into showroom and special holiday gift, hosted cocktail party, area casino stops and bonuses. Cost - \$ 108pp double, \$ 18 single supplement. Charlie Kiser – 925-274-1575

December 29 - January 2, 2005

Grande Ole New Years – A five day tour to Music City, USA – Nashville Tennessee. Featuring a New Years Gala hosted dinner/dance at the Opryland Hotel, Backstage tour at the Grand Ole Opry, Wild horse Saloon, Country Music Hall of Fame, Antebellum Home Tour and much more. Ya'll come cause it's gonna be fun. Cost - \$1235 dbl occupancy, \$ 325 single supplement. Bob Hagler 925-934-7620.

February 8 - 10

Snow Train Special X. Round trip on the Reno Snow Train from Martinez to Reno.

- Two nights accommodations at the Silver Legacy Hotel.
- All meals in Reno either free or discounted.
- Includes a show at Harrah's with purchase of a drink.
- Beverages included on train to Reno.
- Deli luncheon and drink on return train.
- Variety of coupons in Winner's Book.

Does not include; transfers/baggage handling to/from hotel Sponsored by SIR Branch 8. Cost \$230 p/p. Contact Carl Raaka at 925-376-2700.

March 31 - April 11, 2005

Traditional and Modern Japan. A 12 day tour featuring 10 nights in Japan. Cities visited are Osaka, Hiroshima, Okayama, Kyoto, Toyohashi, Hakone, Nikko and Tokyo. Trip includes:

- Round trip airfare from SF to Osaka
- Transfers to SF Airport
- First and Deluxe class accommodations for 10 nights
- Deluxe motorcoach throughout
- Tickets for the "Bullet Train" Osaka to Hiroshima
- All meals hosted (3 meals daily)
- All entrance fees at listed sites
- Baggage handling for one large suitcase throughout
- All applicable air and land taxes
- Tips for driver & tour manager

Tour price is \$3165 per person double occupancy. \$750 single supplement.

May 23 - June 2, 2005

Branson and Barging: A unique combination of the entertainment world of Branson and casual cruising aboard the *River Explorer* one night stay in Kansas City, four night stay in Branson, five night cruise. Includes tickets to shows, meals, tips and taxes. Prices from \$2605 to \$2775dbl. Sponsored by Branch#146. Contact Charlie Kiser (925) 274-1575 for details.



Signs of the Times

In a restroom:

TOILET OUT OF ORDER. PLEASE USE FLOOR BELOW

In a Laundromat:

AUTOMATIC WASHING MACHINES: PLEASE REMOVE ALL YOUR CLOTHES WHEN THE LIGHT GOES OUT

In a London department store:

BARGAIN BASEMENT UPSTAIRS

In an office:

WOULD THE PERSON WHO TOOK THE STEP LADDER YESTERDAY PLEASE BRING IT BACK OR FURTHER STEPS WILL BE TAKEN

In another office:

AFTER TEA BREAK STAFF SHOULD EMPTY THE TEAPOT AND STAND UPSIDE DOWN ON THE DRAINING

BOARD

Outside a secondhand shop :

WE EXCHANGE ANYTHING - BICYCLES, WASHING MACHINES, ETC. WHY NOT BRING YOUR WIFE ALONG AND GET A WONDERFUL BARGAIN?

Notice in health food shop window:

CLOSED DUE TO ILLNESS

Spotted in a safari park:

ELEPHANTS PLEASE STAY IN YOUR CAR

Seen during a conference:

FOR ANYONE WHO HAS CHILDREN AND DOESN'T KNOW IT, THERE IS A DAY CARE ON THE 1ST FLOOR

Notice in a farmer's field:

THE FARMER ALLOWS WALKERS TO CROSS THE FIELD FOR FREE, BUT THE BULL CHARGES.

Message on a leaflet:

IF YOU CANNOT READ, THIS LEAFLET WILL TELL YOU HOW TO GET LESSONS

On a repair shop door:

WE CAN REPAIR ANYTHING. (PLEASE KNOCK HARD ON THE DOOR - THE BELL



Terry Miller

Area 2 Fishing Report for September, 2004

Lots of fishing to talk about! John Wall of Branch 146 led a trip to Idaho and Montana fly fishing for trout. Branch 8 members Tom Hensley, Bob Kahl and Joe Marino went with others for a week in mid-September and fished the Snake (in Idaho) and the Madison in Montana. They stayed at the Last Chance Lodge, where the food and accommodations were great. Best of all, they caught rainbows (largest 18")

and German Browns (largest 19") for keepers and many whitefish for junk fish. Notwithstanding, the latter fight wonderfully well. The fishermen even brought trout home. When the pictures are printed we can all enjoy the fun.

Bill Hooy and his son went out on the Delta in the early part of September. The sun was out, the wind minimal and the water calm. The lunch was great,

Area 2 Fishing Report for September, 2004 (continued from page 7)

but the catching was lousy. The little stripers and in at Decker Island and their little mouths are not big enough to swallow the hooks being used for the bigger ones. Someone said "a bad day fishing is better than a good day at work". Let 'em talk. Just being out there made it a great day. The bites (of which there were many) were just the frosting on the cake.

From here on until early November is the time, when we will be doing day-fishing in the Delta. Members will be calling other members for a ride/trip to the fishing grounds. Plans call for the first of such trips to Viera's/Brannon Island on Thursday, September 23rd. Such dedication; that's the morning of the regular monthly fishing meeting.

Rich Bal and others have planned a trip to Collins Lake starting on September 27th. They'll be gone a week. The trip to Eagle Lake has been moved to October 17th and should be its usual success. There's much more to come, so, for those interested, attend one or more of our meetings (usually on the 4th Thursday of the Month) at the Legends Sports Bar and Grill at the Diablo Creek Golf Course at 4050 Port Chicago Highway in Concord. Meetings start at 8:30 a.m. For further information, please contact Bill Hooy (Big Fish)(925-686-2627); Terry Miller, Branch 116 Coordinator) (925-686-9298)or Tom Hensley (Treasurer/Secretary)(925-937-0605). All SIR members and guests are welcome and, indeed, encouraged, to participate in the fishing trips as well as attend the monthly meetings.



Dick Chaffee

Nine Hole Golf Group September Results

Troy Powell



Last Wednesday 23 golfers participated in our 9 hole event at Buchanan Fields. This is a new attendance record.

The team of Tony Rohrs, Mel Gee, Tim Tinnis and Bill Stoll won team honors with a low net of 18.

Pete Lucido won scoring honors with a 34.

Closest to the Pin:

Hole 3: 1. Tony Rohrs 2. Bob Shader 3. Doug Aalders

Hole 5: 1. Pete Lucido 2. Grove Fox 3. Jim Nachtweih

Congratulations to all.

Our next 9 hole event is Wednesday, October 6. Bob Shader, Pete Lucido, Bob Mix, Russ Green, Will Cabral, Mel Gee, Troy Powell, Cord Hull, Dick Schlueter, Bob Daily, Floyd Skelton, Grove Fox, Bill Stoll and Jim Nachtweih are signed-up so far.

If you would like to play, you can sign-up by: 1. calling the SIRS Golf Club Hot Line, 906-5355, 2. calling Troy Powell, 934-9151 or responding to this e-mail.



**Sons in Retirement
Las Trampas Branch #116**

Presents



Christmas

Dinner Dance

Wednesday December 8th, 2004

From 5:30 til 10:30 PM

Blakes At Boundary Oaks

No Host Cocktails 5:30 til 7:00PM

Dinner 7:00PM

Dancing 8:00PM



Music By:



The Diplomats



Dinner Entree Choice: Petite Filet of Beef or Salmon

Wine will be served with Dinner

Donation....\$30.00 PER PERSON



Tickets will be on sale at the September, October and November Meetings.



Dinner Chairman: **Jim Shurr**



**Chairman
Phil Jenkins**

18 Hole Golf

18-Hole Results

By David C. Harris

**Handicap &
Scoring**



Jed Daniel



David Harris

Boundary Oak - September 8, 2004

Flight 1			Flight 2			Flight 3		
P Marks	66	3	D Ghelli	68	3	H Honstein	72	3
P Birmingham	68	2	W Fend	69	2	B Vetro	72	3
J Clizbe	72	1	W Schnieder	69	2	J Maclay	74	1
D Geary	72	1	A Sequin	69	2			
C Xavier	72	1						
Low Gross			Low Gross			Low Gross		
P Marks	80		W Schnieder	94		P Jenkins	102	
			A Sequin	94				

Closest to: Hole #2 - J Clizbe, L Egbert --- Hole #12 - P Eckels

Boundary Oak - September 13, 2004

Flight 1			Flight 2			Flight 3		
P Marks	63	3	W Fend	68	3	B Kinser	69	3
C Xavier	65	2	P Goff	71	2	P Grivas	71	2
C Robertson	68	1	A Hutchko	72	1	D Brown	72	1
			N Kay	72	1			
			T Robinson	72	1			
			W Schnieder	72	1			
Low Gross			Low Gross			Low Gross		
P Marks	77		P Goff	93		P Jenkins	102	

Closest to: Hole #2 - D Geary, W Fend --- Hole #12 - D Geary, B Shader

Lone Tree - September 21, 2004

Flight 1			Flight 2			Flight 3		
B McCord	67	3	T Robinson	67	3	P Morison	73	3
P Birmingham	69	2	P Goff	71	2	P Jenkins	76	2
R Damer	71	1	H Walden	71	2	F Lockwood	80	1
J Hicks	71	1						
Low Gross			Low Gross			Low Gross		
B McCord	81		T Robinson	91		P Jenkins	103	

Closest to: Hole #5 - DC Harris, J Story --- Hole #11 - R Damer, A Serafino

Indian Valley - September 27, 2004

Flight 1			Flight 2			Flight 3		
D Geary	80	3	J Story	65	3	P Grivas	70	3
C Robertson	71	2	T Powell	73	2	T Hubbard	70	3
DC Harris	72	1	T Robinson	74	1	R Maffei	71	1
C Xavier	72	1						
Low Gross			Low Gross			Low Gross		
D Geary	80		J Story	91		P Jenkins	102	

Closest to: Hole #4 - B Clark, J Story --- Hole #17 - DC Harris, P Grivas

Remember: Sir Branch 116 Golf Hotline is 906-5355.

Branch 116 Golf Leader Board as of



FLIGHT 1		FLIGHT 2		FLIGHT 3	
NAME	POINTS	NAME	POINTS	NAME	POINTS
Hunter, J	31	Robinson, T	28	Jenkins, P	49
Crua, F	27	Powell, T	26	Lockwood, F	24
Geary, D	26	Goff, P	21	Vetro, B	22
Marks, P	22	Cobb, J	17	Hemmelsbach, B	17
Xavier, C	17	Sequin, A	14	Arena, M	15
Robertson, C	16	Daniel, J	12	Grivas, P	15
Harris, DC	15	Eckels, P	12	Brown, D	13
Domer, R	12	Thede, W	12	Kinser, B	13
McCord, B	11	Chaffee, D	11	Honstein, H	9
Meyer, D	10	Contestable, P	11	Morison, P	9
Watanabe, B	9	Fend, W	10	Maclay, J	8
Smith, B	8	Hutchko, A	10	Kallas, P	7
Yasuda, A	8	Walden, H	9	Walsh, F	6
Belden, P	4	Story, John	8	Cuny, C	5
Birmingham, P	4	Testa, B	7	Miller, K	4
Clizbe, J	4	Egbert, L	6	Hubbard, T	3
Hicks, J	4	Schnieder, W	5	Mix, B	3
McInnis, C	4	Doyle, L	4	Booth, D	2
Altomare, J	3	Johnson, L	4	Turrin, A	2
Eller, T	3	Socolich, D	4	Aalders, D	1
Leschot, A	3	With, M	4	Harriss, Don	1
Brandreth, R	2	Ghelfi, D	3	Maffei, R	1
Benz, A	1	Lutkus, A	3	McKenna, G	1
Morgan, J	1	Ginter, B	2	Regalia, E	1
		Kay, N	2		
		Lucido, P	2		
		Rinkert, Otto	2		
		Roberts, D	2		
		Welsh, D	2		
		Bryant, F	1		
		Greenstein, M	1		
		Vollmer, J	1		

**Las Trampas
Branch #116**



**A non profit Organization for Retired Men
devoted to the Promotion of Independence
and Dignity of Retirement**

RETURN TO: Roland Scrivner
3300 Tice Creek Drive #4
Walnut Creek, CA 94595-4105

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 Inc. 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.

Please Remember our Rules of Attendance and Membership for Branch 116

Regular members missing 3 consecutive meetings without notifying their attendance chairman or attending less than 7 meetings within the last 12 months, shall be notified by form letter of their membership termination. Certification of attendance at another Branch meeting will be considered a credit to the attendance record. (Maximum of 2 visits per calendar year).

Non-Responsibility Clause: All travel events and other activities sponsored by Sons in Retirement, Incorporated, or 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 passengers, of their property or any damages whatsoever, in any manner pertaining to said travel activities.

Checks for trips of 3 nights or less must be made payable to the Branch conducting the trip. Checks for trips in excess of 3 nights must be made payable to the travel agency involved.