



INCORPORATED

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TAMALPAIS BRANCH NO. 47



TAMAL TALK

A SIR PUBLICATION

A Non-Profit Public Benefit Corporation of Retired Men Devoted to the Promotion of Independence and Dignity of Retirement.

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Luncheon Meeting:
McINNIS GOLF CENTER, SAN RAFAEL
Fourth Tuesday of the month
Happy Hour at 11:00 am, as always

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MARIN COUNTY

JUNE 2020

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BIG SIR'S MESSAGE

IMPORTANT NOTICE: DUE TO COVID-19 (The Corona Virus) SIR LUNCHEONS AND ALL SIR ACTIVITIES ARE CANCELLED UNTIL FURTHER NOTICE.

It is hard to believe that we have been in this “stay at home” mode now since mid-March – or as of month end May - 76 days (and there are still more days to come). The good news is that things seem to be easing up a bit on our restrictions and maybe some of us can even get a professional haircut or be able to eat a meal out that is not take-out.

We had over 45 members join in the Zoom presentation by Dr. Jon Haveman on “Coronavirus Economics”. It was an excellent talk and easy to follow. A video recording was also made and you should have received a message providing the link to the speech, slides and the questions from our members. This was our first attempt with a large Zoom session and I think the consensus was that it went very well. Frank Ghazzagh, our Little SIR, is in the process of trying to find speakers that are willing to provide virtual presentations while we are still in this SIR shut down mode. If you have any speaker suggestions, please forward this information to Frank.

Although we are prevented from having any SIR sponsored activities, some groups such as Hiking and Investments are meeting by Zoom. Contact the activity chairmen of these groups if you are interested in participating.

Our plan is to have another phone call to all members from your board during the month of June.

You will be informed directly as soon as we receive word from our State leadership that we can begin resuming some activities. Our expectations are that this will not be occurring for at least another month or more.

Keep safe and well.

Doug Twitchell, BIG SIR BRANCH 47

**Covid-19: Economic Implications and
Policy Response
SIR Branch 47, San Rafael
May 26, 2020
By Alan Thomas**

Our speaker for the Zoom access was Jon Haveman, PhD. Jon is a widely regarded and recognized Bay Area economist with previous experience as the Chief Economist at the Bay Area Council. He has been on the faculty at Purdue University and was the senior economist at the President's Council of Economic Advisors. He has a Ph.D and Master's in Economics from the University of Michigan and a Bachelor's degree in Economics from the University of Wisconsin. He is currently the Principal at Marin Economic Consulting, an economic research and consulting firm specializing in entrepreneurship and local economic development issues.

Dr. Haveman represents NEED, National Economic Education Delegation. The basis for his talk was on the relationship between NEED and the economic implications and policy response resulting from Covid-19. Aside from Covid-19 being a worldwide scourge adversely affecting millions, it is also a cause for extreme economic downturns in most nations throughout the entire world.

The basis for NEED follows:

Vision - one day, the public discussion of policy issues will be grounded in an accurate perception of the underlying economic principles and data

Mission - NEED unites the skills and knowledge of a vast network of professional economists to promote understanding of the economics of policy issues in the United States.

NEED Presentations - Nonpartisan and intended to reflect the consensus of the economics profession.

NEED comprises an honorary board of 48 members; it has 500+ members known as delegates; it also comprises 45 Ph.D. economists as Global Partners. NEED comprises many topics, some of which include Coronavirus Economics, Trade Wars, Federal Budgets and US Social Policy. The slide deck, the visual basis for the presentation and for this condensed write up, was authored by Jon Haveman. One of the studied topics is a natural disaster which in the case of Covid-19 is global, has an unpredictable outcome, and an enormous economic toll. A graph including Dow Jones and Standard and Poors tracking from January 2020 to current, shows the evident economic downturn to late March. The tracking bars of the two markets are nearly identical. Monthly changes in Nonfarm Employment show a 16 year period with the greatest degree of downturn for most of 2008, and another chart for Unemployment Rate comprising 1950 – 2000. The latter chart shows a straight vertical line for January, 2020 reaching an unprecedented height for the period of 14.7%.

Flattening the Curve and Lengthening the Recession is related to Covid-19 and shows a steeply banked curve for a population not using protective measures, a much flatter curve for those employing protective measures, and a contrast of shading for a recessional Gross Domestic Product. Continuing in the Covid-19 analysis, benefits of social distancing shows an estimated expense of \$4.2 trillion of \$7 million spent on 600,000 lives saved; long term health issues avoided = 2 million lives saved at \$500,00 = \$1 trillion and the total benefit of Social Distancing of \$5.2 trillion. How do we pay these astronomical costs? Good News: Treasury rates are near zero: Bad news is the long term budget outlook was already a mess. Thoughts on policies to date include encouragement that "We are doing the right thing!", and we get a "Heroic A+" for monetary policy. Fiscal policy grade takes a more rhetorical stance. Continuing with labor force contrasts, unemployment claims on a worldwide basis show the greatest number as 14.8% of the labor force in the United States, and a -0.1 in Germany. Contrasts are shown with nations averaging about 3.8%. Further studies show employment change by income quintile in that 40% of workers losing their jobs earned less than \$40,000 per year.

What does the future bring? The outcome depends on employers and employees. Further government policy includes aid to state and federal governments, more aid to the vulnerable and possible stimulus; structure changes to the economy include more telecommuting, more rapid adoption of technology and a revision in our purchasing power; a potentially dangerous reopening will result in deaths, loss of public trust, and costs to businesses.

Dr. Haveman has presented our organization with a very comprehensive study of many phases of economics and a specific account of current and possibly future studies of the impact that Covid-19 will have on our economy. Considering that his study comprises 34 pages, we must be mindful that our monthly issue of Tamal Talk has limited space. The above information is condensed from approximately half of the available pages. Dr. Haveman has made his study available to all who are interested. He has provided access to his website at: https://needelegation.org/recent_webinars.php. In a thankyou letter which Dr. Haveman sent to our Little SIR Frank Ghazzagh, he also included a video site to bring up the specific presentation which is available at: www.needelegation.org/Videos/sirs47.zip.

Branch 47 is grateful to Dr. Haveman for bringing a presentation of this magnitude and depth to our organization. There is potential for many more presentations to be made from studies such as this and of course we all hope that normalcy will be restored to our venue and format in the near future. Thank you for participating.

FROM THE INVESTORS LUNCH BUNCH

The evolving Covid-19 strategy has had a significant impact on the economy and stockmarket. The stock market has experienced extreme daily volatility over the last several weeks. There has been a significant though partial recovery. Will the recovery continue or will there be another downward trend?

The INVESTORS LUNCH BUNCH held a ZOOM video conference meeting in April With 16 in attendance. This was conducted from the comfort and safety of each person's home. We will again meet virtually on Friday, June 12th at 12:30. If you are not already in our Investors email list and would like to join the meeting, please send me your email address to willmary@pacbell.net so that I can add you to the invitation. This will be an easy way to check out what our Investors lunch bunch is all about.

This virus and our response to it have hampered many of our normal activities. But the market goes on, and so we will too.

If you are a bit intimidated about trying a ZOOM connection, email and I will walk you through a demo.

Hope to see you there.

Will Kaefer, Investors Lunch Bunch Chair
willmary@pacbell.net

SIRs Birthdays – june

<u>BADGE#</u>	<u>LAST NAME</u>	<u>FIRST NAME</u>	<u>M</u>	<u>O</u>	<u>DAY</u>	<u>YE</u>	<u>AR</u>	<u>AGE</u>
93	CHARVAT	RICHARD	6	18	1938			82
19	GERALDI	ANTHONY	6	23	1948			72
100	LOCKETT	WILLIAM	6	17	1924			96
110	MCDEVITT	CHARLES	6	15	1939			81
29	NYGARD	HAL	6	16	1937			83
8	PIKKARAINEN	GEORGE	6	5	1935			85
94	SCHEISER	DAVID	6	27	1933			87
134	SPRINGSTEAD	AL	6	19	1947			73
25	STUEVER	DEE	6	26	1951			69
53	TOM	SEE	6	2	1938			82
22	TWITCHELL	DOUG	6	16	1945			75
105	VAN VLECK	FOREST	6	29	1935			85

MEMBERSHIP REPORT

Summary:

Actives -	115	
Gains:	1	0
Losses:	0	0

BRANCH 47 BUSINESS

Tamalpais Branch 47
Area 8, Region 3
Second Zoom meeting from our homes
May 18, 2020

Meeting was called to order at 10:45 and a quorum was determined to be logged in.

Attendees: Doug Twitchell, Frank Ghazzagh, Ned Lawrence, Rick Coburn, Jake Solomon, Alan Thomas, Jim Kleiser, George Brown, Will Kaefer

Big Sir Report: A discussion was held on how the branch should proceed given the directives from Ed Benson, state Sirs president. These included:

Notifying the members that the board has decided to keep 2019 members through 2021.

Future scheduled speakers will be asked if they want to present using Zoom

A Virtual meeting has been scheduled for our fourth Tuesday luncheon meeting with, Big Sir Doug Twitchell hosting and the speaker uses Zoom to make his presentation.

Since all members will be muted questions will be through the hand signal using Zoom and the host will unmute just the questioner.

In order to keep the members involved a series of emails and a monthly phone tree will be accomplished along with updating the web site and Tamaltalk to reflect procedures.

The email message will include the seriousness of not allowing casual tennis, golf, hiking to be Sir activities due to liability of the BEC and state Sirs insurance requirements.

The Big Sir will informally ask other Big Sirs what their branch is doing to retain members and how they plan to handle future lunch meetings if lockdown continues for a long period.

Little Sir Report: Frank Ghazzagh will continue to discuss options for future presentations with our scheduled speakers to see how they want to proceed with virtual meetings.

Meeting was adjourned at 12:00

Ned Lawrence, Secretary Branch 47

CORONA VIRUS HUMOR



MORE CORONA VIRUS HUMOR

If you thought Toilet Paper was crazy.....Just wait until 300 million people all want a haircut appointment

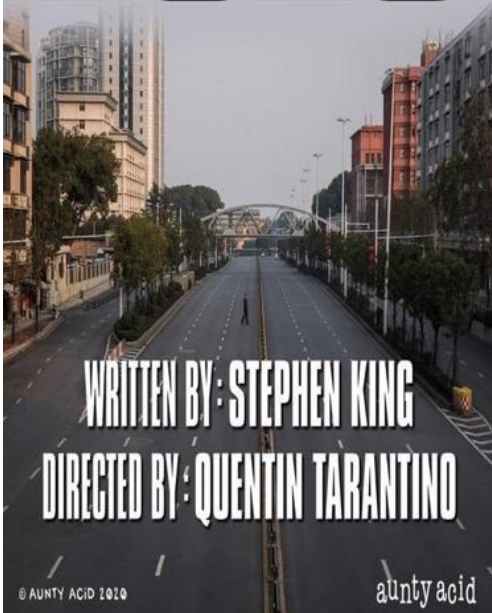
There's nothing like a little tomato soup to soothe the soul. Even if it's cold. Over ice. With a celery stalk. And vodka..

This quarantine made me realize I have no real hobbies besides going out to eat and spending money.

SUMMER 2020



2020



**It's like being 16 again
Gas is cheap and I'm
Grounded.**

MORE CORONA VIRUS HUMOR

HOW TO SPEAK TO WOMEN DURING QUARANTINE			
DANGEROUS	SAFER	SAFEST	ULTRA SAFE
What's for dinner?	Can I help you with dinner?	Where would you like delivery from tonight?	Here, have some wine.
Are you wearing that?	You sure look good in brown!	WOW! Look at you!	Here, have some wine.
What are you so worked up about?	Could we be overreacting?	Here's my paycheck.	Here, have some wine.
Should you be eating that?	You know, there are a lot of apples left.	Can I get you a piece of chocolate with that?	Here, have some wine.
What did you DO all day?	I hope you didn't over-do it today.	I've always loved you in that robe!	Here, have some wine.

Quarantine has turned us all into dogs. We roam the house all day looking for food. We are told 'no' if we get too close to strangers. And we get really excited about car rides.




For only ~~\$3500~~, we come to your house dressed as coronavirus rescue team to rescue you from your wife. We take you to your girlfriend's place for 14 days quarantine and bring you back home afterwards

If you keep a glass of wine in each hand, you can't accidentally touch your face.

MORE CORONA VIRUS HUMOR

- *You know if you keep a glass of wine in each hand you can't accidentally touch your face.*
- *I am starting to understand why pets try to run out of the house when the door opens.*
- *Does anyone know if we can take showers yet or should we just keep washing our hands???*
- *I'm so excited; it's time to take the garbage out. I wonder what I should wear?*
- *You think it's bad now? In 20 years our country will be run by people home schooled by day drinkers...*
- *Your Quarantine name is the last thing you ate and your high school mascot. Me? Licorice Warrior*
- *Day 7 at home and the dog is looking at me like, "See? This is why I chew the furniture."*
- *Home schooling question: Does having your children fix you mixed cocktails count as a chemistry lesson? (Sorry, I'm new at this) □*
- *Where's your husband?...In the garden....I didn't see him.... You just need to dig a little.*
- *My Mom always told me I wouldn't accomplish anything by laying in the bed all day, but look at me now! I'm saving the world!*
- *If you get an email with the subject "Knock, Knock" don't open it. It's a Jehovah Witness working from home.*
- *I swear my fridge just said: "what the hell do you want now?"*
- *Coronavirus has turned us all into dogs. We roam the house all day looking for food. We're told "no" if we get too close to strangers. And we get really excited about car rides.*
- *If anyone owes you money, go to their house now. They should be home.*
- *I'm giving up drinking for a month. |Sorry, punctuation typo. I'm giving up. Drinking for a month.*

An Irishman, who had been stranded on a deserted island for over 10 years, finally saw a speck on the horizon. He thought to himself, "It's certainly not a ship."

As the speck got closer and closer, he began to rule out even the possibilities of a small boat or a raft. Suddenly there strode from the surf a figure clad in a black wet suit. Putting aside the scuba tanks and mask and zipping down the top of the wet suit stood a drop-dead gorgeous blonde. Shaking her tresses. She walked up to the stunned Irishman and said, "Tell me, how long has it been since you've had a good cigar?" "Ten years," replied the amazed Irishman.

With that, she reached over and unzipped a waterproof pocket on the left sleeve of her wet suit and pulled out a fresh package of cigars and a lighter.

He took a cigar, slowly lit it, and took a long drag. "Faith and Begorrah," said the castaway, "that is so good! I'd forgotten how great a smoke can be!"

"And how long has it been since you've had a drop of good Bushmills Irish Whiskey?" asked the blonde.

Trembling, the castaway replied, "Ten years."

Hearing that, the blonde reached over to her right sleeve, unzipped a pocket there and removed a flask and handed it to him.

He opened the flask and took a long drink. "Tis nectar of the gods!" shouted the Irishman. "Tis truly fantastic!!!"

At this point the gorgeous blonde started to slowly unzip the long front of her wet suit, right down the middle. She looked at the trembling man and asked, "And how long has it been since you played around?"

With tears in his eyes, the Irishman fell to his knees and sobbed,

"Jesus, Mary and Joseph! Don't tell me that you've got golf clubs in there!"