



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.

Big Sir --	Doug Twitchell	415-897-1759
Little Sir--	Frank Ghazzagh	415-505-7931
Treasurer-	Bill Stewart	415-990-2010
Asst Treasurer	Will Kaefer	415-9271043
Secretary -	Ned Lawrence -	415-595-1092
Asst Secretary	Alan Thomas	415-457-4576

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

Editor/Publisher - Ron Kosciusko —415-435-0650  
Attendance Committee—415-881-7477

Directors: Jake Solomon, Jim Kleiser, George Brown, Bob Gonzalez, Rick Coburn

State President - Ed Benson [ebensonbwa@aol.com](mailto:ebensonbwa@aol.com)  
Region 3 Director Dennis Pangburn [pang1@comcast.net](mailto:pang1@comcast.net), Area 6 Governor - Sandy Grieve [agrieves1@comcast.net](mailto:agrieves1@comcast.net)

MARIN COUNTY

AUGUST 2020  
YEAR

VOL. XLVII No. 8 OUR 47TH

## BIG SIR'S MESSAGE

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

The good news is that golf has been approved to begin. Golfers should contact the golfing chairman, Ned Lawrence, for details. Hiking will resume the second week of August. Note that these activities must conform with the Corona Virus rules that are in effect for both SIRs and the locations where the events take place.

There were over 45 members that joined the excellent presentation by Paul Schwarzbart on his experiences as a young boy from a Jewish family surviving the horrors of WWII in occupied Belgium. You should have received a link to the recorded video presentation and this video will also be available from our web site.

Due to the continuing inability of our branch to meet for luncheons and other activities, your board has agreed to change our normal nominating process for the election of the 2021 officers and directors. All current officer and director members have agreed to continue in their same positions for the 2021 calendar year.

This is the current list of Officers:

BIG SIR: Doug Twitchell / LITTLE SIR: Frank Ghazzagh / SECRETARY: Ned Lawrence  
ASST. SECRETARY: Alan Thomas / TREASURER: Bill Stewart / ASST. TREASURER: Will Kaefer

This is the current list of Directors:

George Brown / Rick Coburn / Bob Gonzalez / Jim Kleiser / George Miller / Jake Solomon

If you would like to nominate any other member for one of these positions, this can be done as long as the member being nominated agrees. Please send any nominations directly to our BIG SIR - Doug Twitchell no later than August 15, 2020. His email address is: [twitchelldcd@comcast.net](mailto:twitchelldcd@comcast.net).

If no nominations are received, the board will consider the election requirement to have been fulfilled and the above list will continue to be your board for 2021. Please keep safe and well.

**Doug Twitchell, BIG SIR BRANCH 47**

## **OUR SPEAKER FOR OUR ZOOM MEETING ON 25th AUGUST**

Kent Dutrieux: **“Air Traffic Controller Stories of the North Bay”**.

Kent is a member and current Big SIR of SIR Branch 68 China Camp/Indian Valley and will be talking about his time as an Air Traffic Controller, the system and how it works in the north bay.

Kent started his career while in the Marine Corps. Of the eight years in the Corps, four of those were spent as an Air Traffic Controller at three different towers.

After a year of working odd jobs and construction he was picked up by the FAA to work at Oakland ARTCC located in Fremont California. He spent 24 years there, working in the Oceanic Area and the Radar Control Area.

He spent 9 years working as an Approach Controller for the smaller airports located throughout Northern California such as Santa Rosa, Napa, Redding, Chico and such. He is familiar with all the traffic patterns over the north bay into and out of all the major Bay Area airports.

His talk will consist of three parts. The first being his life story and how he became a controller and how he ended up where he is now. The second portion will be a brief overview on how air traffic control works and third how the system works over the north bay area.

Kent has seen a lot of changes come and go to the Air Traffic Control System and will attempt to answer all questions presented

**ED Note: I have included contact information for our July Speaker to those who wish to purchase books. I have also included the url for those who did not have a chance to hear the presentation**

Paul will autograph each book to the person purchasing it, individually and personally.

His address is:

120 Wimbledon Way, San Rafael, CA 94901-1050

The cost is \$20.00 + S&H. Lately people have been sending \$25.00, which covers it all.

For anyone who prefers, PayPal is very convenient for both parties. Use my email as ID.

My phone is 415/456-9191

The name of the film is: SHATTERED DREAMS - A CHILD OF THE HOLOCAUST (1988), KRON, SF

Warmest regards,

Paul

The URL to watch the presentation: <https://youtu.be/rDefRBYjN2E> . Copy and paste in your browser.

**SIR Br 47 Speaker Recap re our Zoom speaker on Tuesday, June 23rd at 11:00.**

**Speaker: John McCauley.** John was elected to the Mill Valley City Council in 2013 and currently serves as Vice Mayor. He was the Mill Valley Mayor from 2015 - 2016. Previously, Mr. McCauley spent six years on the City's Planning Commission, serving as Chair in 2010 and 2013. He is a retired CPA and retired Partner with Price Waterhouse Coopers LLP. He teaches a course on financial services at the Haas School of Business, U.C Berkeley.

**Topic: Public Employee Post-Employment Costs, A Slow Moving Disaster.** John presented his material in power point, so we could view them on Zoom. A link was sent after the meeting with the recording of John's presentation. The main points that I captured are:

**The Marin public employees have \$401 million deferred liability (mostly through CalPERS) ,** which needs to be seriously addressed. This includes both Pension and Other Post-Employment Benefits (OPEB) like Health Care. **There are several reasons why this happened and why this is difficult to resolve:**

We kicked the funding decisions down the road decades ago, rather than addressing in proper negotiations.

When times were good, the funding assumptions became too optimistic. benefits were increased with little thought of market downturns

The vast majority of private employers switched in the 1980s to Defined Contribution (DC) plans (401k, profit sharing, company match plans, etc.) rather than to retain their Defined Benefit (DB) Plans, often called Pension Plans.

A California Rule prohibits changes to Pension changes for public employees (i.e. changes from what was promised when they were hired). So a change or interpretation to that law may be needed to allow a public employees to change to DC Plans.

Although public employees' salary is comparable to those privately employed, the public employees receive significantly higher pension payments at retirement. This is important because the cost of benefits for Mill Valley city employees, for example, is 56% of salary.

As a percentage of the general funds for an average city in California, this CalPERS deferred liability shortfall is significant. E.g. this shortfall was 8.3% in 2006, 11.2% in 2017 and projected to be 15.8% for 2024.

A long range plan is needed to help reduce this growing shortfall and growing liability e.g. (i) by putting added funds aside now for that "rainy day" when that comes, (ii) dealing with the Medical liability side, which could be changed in California, and (iii) being more transparent re the extent of this entire problem.

John McCauley explained this difficult problem very well and is still working to help resolve this problem.

**Kurt Heilman**

**ED Note:** This was an excellent presentation attended by 46 members and guests.

Please feel free to share this link with anyone else you think might be interested.

<https://youtu.be/NYRxi8oYDKU>

## **BRANCH 47 BUSINESS**

SIR Branch 47 Board Meeting  
Tamalpais Branch  
Zoom meeting from members' homes  
July 27, 2020

Meeting was called to order at 10:30 a.m. by Big Sir Doug Twitchell and a quorum was determined to be logged in.

**Attendees:** Doug Twitchell, Frank Ghazzagh, Rick Coburn, Jake Solomon, Alan Thomas, George Brown, Bob Gonzalez, Bill Stewart, Will Kaefer, Ed Miller and Jim Kleiser.

Minutes from Board meeting of June 22, 2020 were moved for acceptance. A correction was made in that a thirty day waiting period was erroneously related to the golf activity when golf was started immediately after June 22<sup>nd</sup>. The minutes were accepted as corrected.

**Corona Virus Updates:** There have been no known afflictions of COVID-19 among our membership as far as we know.

**Big SIR Report:** Big SIR requested feedback on calls made by Board members to members to check on their well-being. Board members reported positive feedback and continuing these calls was decided to take place on a monthly basis. The membership appears to appreciate these calls. Branch 47 is taking part in under a State sponsored Zoom contest with a \$100 prize. Big SIR reports no feedback or conclusion regarding this item. Discussion took place regarding the survey that State President Ed Benson distributed to all members. It is not known who constructed the survey and not all questions seemed pertinent to SIR activity.

**Little SIR Report:** Little SIR reported that the speaker for the July Zoom presentation will be by Paul A. Schwartsbart on his book "Breaking the Silence...Reminiscences of a Hidden Child." The next three months are covered for speakers, with speaker needed for November and possibly December.

**Treasurer's Report:** Discussion was raised as to the appropriateness of continuing to retain the yearly dues fee of \$30.00. Since there are currently no on-site activities, proposals were raised to reduce yearly fee to \$20.00 or perhaps eliminate dues for the time being. The treasury is solvent and the only on-going expenditure is the yearly per capita tax paid to the State. Discussion further extended to dues collection and method of payment and the production and distribution of the 2021 roster. These items will come up under Old Business at the August Board meeting.

**Old Business:** Branch 47 has gained a recent new member, Harry Miller. Regarding officers for 2021, the current slate of officers will appear in the next Tamal Talk. Routinely, the Nominating Committee will approve of the slate and it is anticipated that all officers will agree to serve another year. The likelihood of any nominations from the floor is minimal but will be offered as a courtesy. Big SIR will contact Bocce chairman Kurt Heilman to check the status of the Bocce activity.

Next Branch 47 Board meeting is scheduled for August 24, 2020. This meeting was moved for adjournment at 11:38 a.m.

**Alan Thomas**  
**Assistant Secretary**

## 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, August 14th 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](mailto: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](mailto:willmary@pacbell.net)

## SIRs Birthdays – AUGUST

<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>
1	COBURN	RICK	8	28	1944			76
78	COLENBRANDER	AUGUST	8	30	1931			89
16	GLOISTEIN	ROBERT	8	13	1940			80
33	KOSCIUSKO	RON	8	2	1942			78
11	LUTSKY	ALAN	8	29	1938			82
81	MELEIS	MAHMOUD	8	17	1937			83
109	MOODY	BOB	8	3	1937			83
65	SLONOFF	SCOTT	8	8	1948			72
72	STEDWELL	CHUCK	8	1	1944			76

## MEMBERSHIP REPORT

### Summary:

**Actives - 115**  
**Gains: 1 0**



### **Tennis Report**

There has been NO SIR Tennis the last 3 months w/ the Shelter In Place during the the Virus. Even though Tennis is considered the lowest risk of all activities, the State SIRS has not yet approved this activity! BD

## ACTIVITY SCHEDULE

<b>Monday August 3</b>	<b>Monday Petaluma CC</b>	<b>08:30 AM</b>
	<b>18 Hole Golf Modified Shot Gun</b>	
	<b>9 Hole McInnis Golf Park</b>	<b>09:00 AM</b>
<b>Monday August 10</b>	<b>Monday Chardonnay</b>	<b>08:00 AM</b>
	<b>18 Hole Golf Modified Shot Gun</b>	
	<b>9 Hole McInnis Golf Park</b>	<b>09:00 AM-</b>
<b>Friday Aug14</b>	<b>Investors' Lunch Bunch(ZOOM)</b>	
<b>Monday August 17</b>	<b>Monday Blue Rock West</b>	<b>08:00 AM</b>
	<b>18 Hole Golf Sequential Tee Times</b>	
	<b>9 Hole McInnis Golf Park</b>	<b>09:00 AM-</b>
<b>Monday August 24</b>	<b>Monday Foxtail South</b>	<b>08:00 AM</b>
	<b>18 Hole Golf Modified Shot Gun</b>	
	<b>9 Hole McInnis Golf Park</b>	<b>09:00 AM</b>
<b>Monday Aug24</b>	<b>ExecCommittee Meets(ZOOM)</b>	
<b>Tuesday Aug25</b>	<b>Speaker (ZOOM)</b>	
<b>Monday August 31</b>	<b>Monday Indian Valley</b>	<b>08:00 AM</b>
	<b>18 Hole Golf Sequential Tee Times</b>	
	<b>9 Hole McInnis Golf Park</b>	<b>09:00 AM</b>