



**FRUITRIDGE BRANCH 93 August 2019 Vol. 41/ 8 - Riverside Elks Lodge 6466 Riverside Blvd.  
Third Monday of Each Month (Next Meeting August 19, 2019)**

Executive Committee Meeting: 10:00, Social Hour: 11:00, Luncheon: 11:30

*Promoting the Independence and Dignity of Retirement*

### Officers

Big Sir: Craig Chalmers (916) 826-0513  
Little Sir: Jack Reefer (916) 424-1303  
Secretary: Vacant  
Asst Sec: Vacant  
Treasurer: David 'Dave' Saxby (916) 479-2978  
Asst Treas: Warren Weber (916) 422-9223

### State President

Derek Southern (925) 253-1646

### Area 4 Governor

Bob Perez (669) 300-9571

### Region 1 Director

Mark Stuart (916) 218-2287

### Directors

Andy Dong (916) 392-2226  
Ken Hill (916) 454-5831  
Keith Tronson (916) 395-2771  
Bob Olsen (916) 428-5418  
Bob Perez (669) 300-9571  
Bob Abalos (916) 929-1812

### NOTICE!

If you will be unable to attend this month's meeting  
please notify Attendance Committee men Vince  
Damyanovich @ (916) 453-0979 or Mike Combs @  
(916) 362-4598

## BIG SIR Musings by Craig Chalmers for August 2019



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### August Important Reminders:

- ✓ **RIGHT NOW is an important time for our Branch 93!! In order for the Branch to exist, WE ALL need to step up and volunteer service to the Branch by signing up to serve in the open positions on the Branch Board (BEC), Golf, and/or Bowling Committees. If we don't fill the 2020 open positions, Branch 93 will not continue to exist as we know it. Sooo if Branch 93 is important you...you need to help out by signing up in Now!!**
- ✓ **Open BEC positions included for the BEC Include: Little SIR, Secretary, Membership Chair, Activity Chair, Recruiting Chair, Member Relations Chair, Publicity Chair, Travel Chair, Auditor. Please see Craig Chalmers BS, Jack Reefer LS, or Ken Hill our Recruitment Chair with your interest!!**
- ✓ **August's Luncheon is on Monday August 19th at the reduced price of \$23 at-the-door. Payment options are Cash or Check-made out to "SIR93". To help speed the Lunch check-in process a \$23 Check, made out to "SIR93", is preferred! Remember then to take your lunch ticket to the Name Badge Table and make sure Vince or Mike mark you off the attendance list.**

### New SIR93 Members!!

In June and July, we celebrated New Members Tim James, Omar Pertel, Tom Shoemaker, Brent Williams, and Barry Marcus.

In August we will celebrate New Member Gordon Adelman.

Please Introduce yourself and extend a warm SIR's Welcome to Gordon, Tim, Omar, Tom, Brent, and Barry!!!

### With your Help, let's Make SIR 93 GREAT, again in 2019 and 2020 and beyond!

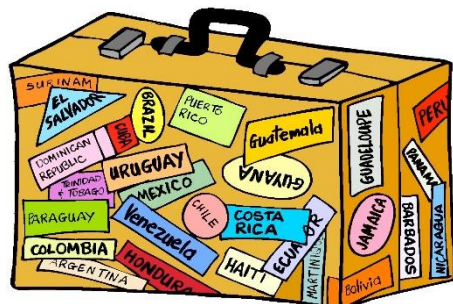
- ✓ **New Member, Brent Williams, has agreed to be the Branch's Webmaster for 2020 to replace out going Bob Thomas. Thank you, Brent and Bob, for your dedication and service to Branch 93!!**

- ✓ **Bring a guest to our next Luncheon Meeting and your guest gets a free Lunch!! What a great deal for your guest...Support that guest by Sponsoring him as a member and you get a special gift. What a great deal for everyone!!**
- ✓ **SIR93 Business Cards are available from the head table to promote SIR's. Please take several and fill in your information and give them to your friends and acquaintances. All those SIR members that bring a guest to August's Luncheon and Sponsor that guest as a new member will get a special gift!**
- ✓ **SIR93 is now in dire need of nominees for the BEC and Golf Committee for 2020.**
- ✓ **Hiking Time...occurred on August 8<sup>th</sup> there is an easy 3 to 4-mile loop on the Fleming Meadow Trail by Sly Park Reservoir.**
- ✓ **Remember to check out all of the other fun activities for SIR Members at: <http://sirinc.org/>**

**All for now!!**

**Sincerely Craig**

## Several Travel Opportunities with SIR's



**July 25 –Aug 3, 2019: Alpine Swiss Villages:** Unpack twice, an In-Depth Look at the World Famous Bernese Oberland, Plus Swiss Confederation (National) Day Celebration!!! 7 Nights in the quaint alpine village of Wengen(1000 people at 4,800 feet, surrounded by 14,000 foot mountains like the Eiger, Monch and Jungfrau.And 1 Night in Zurich. Includes R/T Air and Airport Transfer, 15 Meals, Taxes and Gratuities. Price DO \$5375 –Single \$5995 For further Information contact Roy Newman 530 755-3713 [roy.newman@comcast.net](mailto:roy.newman@comcast.net)

**Aug 23 –Sept 9, 2019: Princess Cruise Iceland and Norway** on the Pacific PrincessR/T London (Dover) Includes Home Pickup, R/T Air, 1 Pre-night London, 14 day cruise, Luggage Handling for One suitcase, All transfer between the Airport, Ship and Pier. Plus All Driver and porter Gratuities and Pre-Trip Orientation. Prices DO Inside \$6032 to Balcony \$7212-Single Inside \$10362 to Balcony \$12732 For further information contact Archie Belogolovsky 408 253-3956arkadybel@gmail.comor Joe Salamida 408 767-2838 [ascreenman756@gmail.com#54](mailto:ascreenman756@gmail.com#54)

**September 7-22 2019: TASTE OF BORDEAUX:** AMA Waterways Cruise on Almadolce,4 Night Pre-Cruise-Spain –3 Night Post Cruise Loire Valley/Paris. Price range from \$7995 Fixed Window to Suite with French Balcony \$9930. All transfers and Airfare included. Contact Jim Stoner 408 238-8458

Remember to check out all of the other fun activities for SIR Members at: <http://sirinc.org/>

## **From Jack Reefer – 20119 Little SIR:**

Land Park Seniors composed of members of 69 and 93 and others invite you to join us every Tuesday at Land Park 9 AM for 9 holes of golf. Currently running 20-24 players each week room for more. \$3 buy in playing for lowest number of putts for 9 holes, gross score on three selected holes plus closest to the pin for sleeve of golf balls. Group divided into two groups based on index 0-24 and 24 plus no index.

Email sent out every Sunday morning asking who is playing. To join email list contact [mratz246@sbcglobal.net](mailto:mratz246@sbcglobal.net). Questions text Mike Ratzlaff 916-768-6348. No pre payment just need to know by Monday night that you are coming and we will have a space for you.

## **The August Luncheon Program:**

We are going to have a presentation from **The Travel Store:**

**Since 1975**, TravelStore has been committed to bringing our clients the best in value and quality travel arrangements. We are passionate about travel and sharing the world's wonders on the leisure travel side, and providing corporate travelers hi-touch services to facilitate their [business travel](#) needs.

**We're an employee-owned travel agency** anchored by our values, integrity and dedication to customer service. Our award-winning company consistently ranks as one of the best agencies in the country (*Travel Weekly, Business Travel Weekly*), and is a top member of the prestigious [Signature Travel Network](#), a worldwide partnership allowing us to provide our customers unmatched benefits.

Satisfied employees lead to satisfied customers. We know the growth and success of our company depends upon fulfilling our clients needs every day. That is also our promise.

**Stan Godwyn**, who speaks Mandarin, started his travel career in 1992 as a tour manager in the Shanxi province. He has a master's in anthropology with a focus on Chinese archaeology—which means he can deliver itineraries with a great sense of history, while also nimbly managing common hiccups such as unannounced flight changes and gridlocked traffic in Beijing. Regular visits are essential, he says, as the country is changing so rapidly. He is your expert on all things Asia and has been to almost every country within the Asian continent. He encourages his clients to be open-minded and accept that the rest of the world doesn't live the way we do; and by doing this he has maintained a spot on the Travel + Leisure "A List" for many years.

**Christine Chalmers** just broke into the travel industry last year, but with extensive training and a deep passion for travel, she has quickly caught on to the ways of her successful peers. She has traveled more than many people twice (or even three times) her age, and that has given her a great start to make a name for herself in the business. Although she doesn't have the 20+ years of experience that many people in the industry do, she brings to the table a refreshing perspective on the world and how we need to make a positive impact when we travel.

## August Birthdays

Greg Owyang, Badge # 014 .....	65
Bob Kiehne, Badge # 021 .....	66
Jack Reefer, Badge # 032; Transfer Member 02-18 .....	77
Tony Stratton, Badge # 036 .....	72
James Smalling, Badge # 108 / HLM .....	83
Douglas Tranzor, Badge # 149 .....	79
Rick French, Badge # 189 .....	72
Ron Inzerillo, Badge # 194 .....	78
Bob Kohn, Badge # 208 .....	76
Harold Dye, Badge # 241 .....	69



MON	TUES	WED	THURS	FRI
			1 Bowling S	2
5	6 Bowling CC Golf 9	7	8 Bowling S Golf Hiking-SlyPark	9 Pinochle
12	13 Bowling CC Golf 9	14 Golf	15 Bowling S	16
19 Lunch Elks	20 Bowling CC Golf 9	21 Golf	22 Bowling S	23 Pinochle
26	27 Bowling CC Golf 9	28 Golf	29 Bowling S	30

**Golf 9** *Sergay 916.442.3131* **Bowling** *Country Club Hansel 916.391.8618* **Strikes** *Bob 916.428.5418* **Pinochle** *Luis 916.691.1918* **Hiking** *Craig Big SIR 916.826.0513*

**To add calendar events:** *Calvin 916.422.0336*



<b>FORM 28, SONS IN RETIREMENT MONTHLY CASH REPORT</b>	<b>93</b>
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Branch <u>93</u>	Area <u>4</u>	Region <u>1</u>
Month <u>July</u>	Year <u>2019</u>	

	Month	YTD
<b>BEGINNING CASH BALANCE (Total Cash)</b> Line 1	\$2,692.59	\$3,091.40

**GENERAL ACCOUNTS**

<b>Receipts</b>		
101 Contributions	\$80.00	\$800.00
102 Interest	\$0.76	\$4.77
103 Other	\$64.00	\$747.00
<b>Subtotal General Receipts</b> Line 2	<b>\$144.76</b>	<b>\$1,551.77</b>

<b>Disbursements</b>		
201 Printing, Supplies etc	\$15.00	\$105.00
202 Postage	\$15.00	\$105.00
203 Officers' Expense	\$0.00	\$83.82
204 Guest Expense	\$0.00	\$75.00
205 State Board Pro Rata Assessment	\$223.00	\$634.00
208 Other	\$0.00	\$1,041.00
207 Other	\$0.00	\$24.00
<b>Subtotal General Disbursements</b> Line 3	<b>\$253.00</b>	<b>\$2,067.82</b>
<b>NET GENERAL gain/(loss)</b> Line 4 (2-3)	<b>-\$108.24</b>	<b>-\$516.05</b>

**CUSTODIAL ACCOUNTS**

<b>Receipts</b>		
301 Monthly Luncheon	\$1,776.00	\$13,903.00
302 Special Activities	\$0.00	\$0.00
303 Travel	\$0.00	\$0.00
304 Bowling	\$0.00	\$0.00
305 Golf	\$0.00	\$0.00
306 Rooster Items	\$0.00	\$0.00
307 Other	\$0.00	\$0.00
308 Other	\$0.00	\$0.00
<b>Subtotal Custodial Receipts</b> Line 5	<b>\$1,776.00</b>	<b>\$13,903.00</b>

<b>Disbursements</b>		
401 Monthly Luncheon	\$1,735.00	\$13,423.00
402 Special Activities	\$0.00	\$0.00
403 Travel	\$0.00	\$0.00
404 Bowling	\$0.00	\$0.00
405 Golf	\$0.00	\$0.00
406 Rooster Purchase	\$0.00	\$0.00
407 Other (Caterer Guarantee)	\$0.00	\$430.00
<b>Subtotal Custodial Disbursements</b> Line 6	<b>\$1,735.00</b>	<b>\$13,853.00</b>
<b>NET CUSTODIAL gain/(loss)</b> Line 7 (5-6)	<b>\$41.00</b>	<b>\$50.00</b>






<b>ENDING CASH BALANCE (Total Cash)</b> Line 8 (1+4+7)	\$2,625.35	\$2,625.35
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<b>CASH ELEMENTS</b>	<b>MEMBERSHIP</b>	
Checking	\$827.36	Actives
Savings	\$1,547.99	124
Other	\$250.00	Include HJM's
<b>Total</b>	<b>2,625.35</b>	

8/10/2019	<i>David Saxby</i>
Report Date	Treasurer



Following are changes and updates to the Sons in Retirement Fruitridge Branch #93  
2019 Membership Roster as of March 31, 2019:

<b>CAMPBELL,</b>	041	
Jack L. & Kathy		
8860 Inisheer Way	916-689-4758	
Sacramento 95828-6157;	Cell: 916-806-4959	
jlcadad@comcast.net	9/17	
Maint. Supervisor, USP; MSgt. USAF		
Golf, Bowling, Cards, Travel		
<b>CHIN,</b>	105	
Connor 'Irish' & Jean		
51 Los Gatos Circle	916-601-1854	
Sacramento, 95831		
Cljschin@gmail.com	1/19	
Business Analyst, SMUD		
Golf, Bowling, Poker		
<b>DOIRON,</b>	044	
Nicholas 'Nick'		
4200 Puente Way	916-488-0747	
Sacramento, 95864		
ndoiron@aol.com	9/17	
Army officer		
Golf, Bowling, Bocce, Dancing, Travel		
<b>MONTEZ,</b>	024	
Richard 'Rich' & Rita		
140 Audubon Cr.	916-927-2226	
Sacramento 95831		
Rich140@att.net	2/18	
Postal Service		
<b>MORALES,</b>	154	
Michael J.		
6241 Riverside Blvd. #103	408-858-2542	
Sacramento, 95831	6/17	
Mmorales1442@gmail.com		
Comp. Tech, IBM		
Golf, Photography		
<b>WONG,</b>	053	
Clifford 'Hyper' & Sylvia		
6005 Gatos Circle	916-391-5179	
Sacramento, 95831		
raiderclif@aol.com	2/18	
Pharmacist, U.C. Davis		
Golf, Hiking, Fishing, Travel		

**PLEASE NOTE CAREFULLY**

**THIS ROSTER HAS BEEN PREPARED EXCLUSIVELY FOR MEMBERS OF SONS IN RETIREMENT, BRANCH 93. IT IS FOR REFERENCE ONLY. ITS USE FOR ANY OTHER PURPOSE, UNLESS AUTHORIZED BY THE BRANCH EXECUTIVE COMMITTEE OF FRUITRIDGE BRANCH No. 93, SONS IN RETIREMENT, INC. IS PROHIBITED.**

**IT IS DEFINITELY NOT FOR PUBLIC USE OR SOLICITATION.**

Members are encouraged to keep their rosters up to date. Report changes in membership data to the Membership Roster Chair. Please check the monthly newsletter for roster changes and updates.

## SIR BRANCH 93 GOLF CLUB

1/25/2019

## 2019 TOURNAMENT SCHEDULE

DATE	DAY	COURSE	TIME	PLAY	FEE	CART	COMMENT
13-Mar	WED	DRY CREEK	8:30	S.G.	\$39	INCL.	
20-Mar	WED	CAVANAUGH	8:00	S.G.	\$43.50 Ride	\$29.50 walk	
27-Mar	WED	CHERRY ISLAND	8:00	S.G.	\$42	INCL.	
4-Apr	THURS	WILDHAWK	8:30	T.T.	\$49	INCL.	
10-Apr	WED	TEAL BEND*	8:00	S.G.	\$45	INCL.	
17-Apr	WED	THE RESERVE	8:30	S.G.	\$48	INCL.	
24-Apr	WED	BING MALONEY	8:00	S.G.	\$41	INCL.	
1-May	WED	TURKEY CREEK*	8:00	S.G.	\$45	INCL.	4Man 2Best ball
8-May	WED	DRY CREEK	8:30	S.G.	\$39	INCL.	
15-May	WED	ANCIL HOFFMAN	8:32	T.T.	\$50	INCL.	
22-May	WED	WOODCREEK	8:00	S.G.	\$47	INCL.	
29-May	WED	EMPIRE RANCH*	8:00	S.G.	\$45	INCL.	4Man 2 Best ball
3,4,5-Jun	MON-WED	BR. 93 @ CARSON CITY	TBA	S.G.	SEE FLYER		4 PERSON SCRAMBLE
12-Jun	WED	THE RESERVE	8:30	S.G.	\$48	INCL.	
19-Jun	WED	RIVER OAKS	8:00	S.G.	\$45	INCL.	
26-Jun	WED	DIAMOND OAKS	7:30	S.G.	\$47	INCL.	
3-Jul	WED	MACKENZIE	7:30	S.G.	\$49	INCL.	
10-Jul	WED	TEAL BEND*	8:00	S.G.	\$45	INCL.	Club Champ. RND 1A
17-Jul	WED	MATHER	8:00	S.G.	\$50	INCL.	Club Champ. RND 2A
24-Jul	WED	DAVIS MUNI	9:00	T.T.	\$32	INCL.	\$20 TO WALK
31-Jul	WED	MACKENZIE	7:30	S.G.	\$49	INCL.	Club Champ. RND 3A
8-Aug	THURS	WILDHAWK	8:30	T.T.	\$49	INCL.	
14-Aug	WED	CHERRY ISLAND	8:00	S.G.	\$42	INCL.	
21-Aug	WED	WILDHORSE	8:00	S.G.	\$42	INCL.	4 man 2 best ball
28-Aug	WED	EMPIRE RANCH*	8:00	S.G.	\$45	INCL.	
4-Sep	WED	CAVANAUGH	8:00	S.G.	\$43.50 Ride	\$29.50 walk	
11-Sep	WED	TEAL BEND*	8:00	S.G.	\$45	INCL.	Club Champ. RND 1B
18-Sep	WED	RIVER OAKS	8:00	S.G.	\$45	INCL.	
25-Sep	WED	MATHER	8:30	S.G.	\$50	INCL.	Club Champ. RND 2B
2-Oct	WED	ANCIL HOFFMAN	8:32	T.T.	\$50	INCL.	4 man 2 best ball
9-Oct	WED	MACKENZIE	8:00	S.G.	\$49	INCL.	Club Champ. RND 3B
16-Oct	WED	EMPIRE RANCH*	8:00	S.G.	\$45	INCL.	
23-Oct	WED	TURKEY CREEK*	9:00	S.G.	\$45	INCL.	
30-Oct	WED	BING MALONEY	8:00	S.G.	\$41	INCL.	
6-Nov	WED	CAVANAUGH	8:00	S.G.	\$38.50 ride	\$24.50 walk	non-tournament play

S.G. = Shotgun T.T.= Tee Times \*-=Range Balls Incl.

## CLUB CHAMPIONSHIP ROUND

STATE SIR EVENT--SEE FLYERS AND APPLICATIONS ONLINE WHEN AVAILABLE

- 1) Reminder - You as a player are responsible for checking with the course if there is inclement weather.
- 2) Do not call any committee members regarding play for these situations. If we receive information in advance, we will attempt to inform you by email or phone.
- 3) There is no pay by individuals at the courses this year.
- 4) Upon arrival to play, check in with the starter for club rules/conditions for the day.

**SIR BRANCH 93 GOLF CLUB**

**2019 AUXILLARY TOURNAMENT SCHEDULE**

DATE	DAY	COURSE	TIME	PLAY	FEE	CART	COMMENT
15, 16 Apr	MON-TUE	EAGLE VINES, CHARDONNAY, NAPA	9:00	S.G.	\$160	INCL.	SPRING STATE TOURN, SEE FLYER & APPLIC.
17-21 JUN	MON-FRI	RED HAWK LAKES, RED HAWK HILLS, LAKERIDGE	9:00	S.G.	\$160	INCL.	RENO ST. TOURN, SEE FLYER & APPLIC.
8-Jul	MON	MATHER	7:30	S.G.	\$45		St. Team Area 4 Qualifier
12-Aug	MON	RANCHO SOLANO	8:30	S.G.	TBA	INCL.	STATE SIR TEAM CHAMP.
14-Aug	WED	MORGAN CREEK	TBA		TBA	INCL.	STATE SIR INDIV.QUAL.
14, 15 OCT	MON, TUE	HIDDENBROOKE GC, VALLEJO	VARIES, SEE BROCHURE & ENTRY FORM				STATE SIR FALL CLASSIC
15-Oct	TUE	HIDDENBROOKE GC, VALLEJO (SEE AVOVE)	TBD	TBD	\$20	INCL.	STATE SIR INDIV.CHAMP.

S.G. = Shotgun T.T.= Tee Times \*=Range Balls Incl.

STATE SIR EVENT--SEE FLYERS AND APPLICATIONS ONLINE WHEN AVAILABLE

- 1) You can always check on the most current status for these events on the web at [www.golf.sirinc2.org](http://www.golf.sirinc2.org)
- 2) If you do not have web access, Auxillary Tournament flyers and application forms will be included below this page as they are made available. You will not be able to signup for these events at the monthly meetings.
- 3) As of Jan. 25, 2019, Br. 93 already has one 4 man scramble team assembled for the 21 May tournament qualifier. If you would like to put together another team, please see Connor Chin, SIR 93 Golf Club Handicapper, to get started.

Remember that the Add / Drop Chairman is William F. Berndt at 916-591-1213 or [swberndt16@gmail.com](mailto:swberndt16@gmail.com). Please have any Adds or Drops into William by Noon of the Monday before the respective Wednesday Tournament.

## SIR BRANCH 93 GOLF SIGNUP SHEET

September 2019

Course/Date/Time	List the Players in Each Group	Riding \$\$	Walking \$\$	\$\$ per Player	Group Total \$\$
<b>Bartley Cavanaugh</b>					
Shotgun	1)	\$43.50	\$29.50	\$	\$
Wednesday	2)	Carts & Fee	Fee Incl.	\$	\$
9/4/2019	3)	Included		\$	\$
8:00 AM	4)			\$	\$
<b>Teal Bend—Round 4, 2019 Club Championship</b>					
Shotgun	1)	\$45.00	N.A.	\$	\$
Wednesday	2)	Carts, Fees		\$	\$
9/11/2019	3)	& Sml.Bucket		\$	\$
8:00 AM	4)	Included		\$	\$
<b>River Oaks</b>					
Shotgun	1)	\$45	N.A.	\$	\$
Wednesday	2)	Carts & Fee		\$	\$
9/18/2019	3)	Included		\$	\$
8:00 AM	4)			\$	\$
<b>Mather—Round 5, 2019 Club Championship</b>					
Shotgun	1)	\$50	N.A.	\$	\$
Wednesday	2)	Carts, Fees		\$	\$
9/25/2019	3)			\$	\$
8:30 AM	4)			\$	\$
	1)			\$	\$
	2)			\$	\$
	3)			\$	\$
	4)			\$	\$
<b>INSTRUCTIONS</b>				<b>Total</b>	<b>Cash/Check</b>
(1) Prepare your form in advance of the meeting . Make sure the form is complete and all the fees are totalled correctly. Do not leave the sheet without a review by the signup staff. If the sheet is not correct, the staff will return it to you for correction.				\$	
(2) If you play in a regular group, please have all players sign up on the same sheet to ensure that your group is paired together.				\$	
(3) Bring the completed form with a check/checks made out to SIR 93 Golf to the luncheon meeting between 10:30 & 11:30 AM.				\$	
(4) Any late submissions or changes must be made by contacting William Berndt at 916-591-1213 or <a href="mailto:swberndt16@gmail.com">swberndt16@gmail.com</a>				\$	Total
(5) Cancellations made by noon of the Monday before the tournament will entitle the member to a refund of green fees and any paid cart fees. The \$5 prize fund fee is not refundable.				\$183.50 Per Player if all Courses are Played (riding)	

**Steve Dalrymple**

**Memorial Golf Tournament**

Because Steve was such and great father, grandfather, friend, and golfer...lets hit the links together at Bing in his honor!

**When: Friday September 27, 2019**

Where: Bing Maloney GC 18-holes

Format: 4-person Team Scramble Best Ball Hole Score

**Time: 12:30pm Shotgun Start**

**Please Check in by 12:00 Noon at the Tournament Table**

Raffle Tickets for Prizes are available !!

Cost: \$40 includes; 18 holes, Cart, CTP, Team Awards

For more information contact either: Connor Chin (916) 601-1854 or Craig Chalmers (916) 826-0513.

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Please fill out the attached form with your Team Name and 4-person **by Friday September 6<sup>th</sup> w/check payment.....make your checks for \$40 each player payable to Craig Chalmers.**

If you want to sign up as an individual, we can place you on a team for you.

Also, any donations of Prizes are gladly accepted and please deliver to Craig Chalmers.

Team Name: \_\_\_\_\_

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

4. \_\_\_\_\_

Mail form and checks to: Craig Chalmers, 55 Shady River Circle, Sacramento CA 95831 - [ctchalmers93@att.net](mailto:ctchalmers93@att.net)