



# ROSSMOOR ROTARY NEWS



**President:** Sue A      **Address:** PO Box 2177, Walnut Creek CA 94595      D5160 Club 461

**Notes:** Anne H      **Photos:** Paul W      March 13, 2024

**Club Website:** [www.rossmoorrotary.org](http://www.rossmoorrotary.org)

**District Website:** [www.rotary5160.org](http://www.rotary5160.org)

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## MEETING NOTES: 03/13/24

**Call to Order:** The meeting was called to order at 12:30 p.m. by Vice President Carolyn. David B. led us in the Pledge of Allegiance. The Star Spangled Banner was sung. Our President Sue, is in surgery as we speak. We have circulated a card to be given to her.

**Guests and Visiting Rotarians:** Bill's grandson Connor Merrigan, our speaker today; Susan R, from Byron Park, Ruth's guest.

**Sunshine Report:** Jean fell, and is not with us today. Sue is in surgery.

**Thought for the Day:** Fumi S talked of Absolute Love. Love your neighbor as yourself. No matter what you have, save a little and share as much as you can afford. Rotary is a good way to give back.

**Happy Dollars:** Eddie is happy and wants us to learn the Yiddish word *spilchis*. It means highly energetic, and describes Carolyn, always on the move. He also is happy that his friend Susan R is here; Sharon is happy because she had a birthday and 2 lovely luncheons to celebrate; Scott for his birthday, and that he has survived this long -- but at 84 he is losing his memory; David for Connor, Bill's grandson, being our speaker, and for Scott's birthday; Patrice for having visited the beautiful Lotus Farm in Cambodia with her son.

## ANNOUNCEMENTS

Carolyn announced the Fairfield Assembly on March 23. Eddie, Peter, Carolyn, Alison, Patrice, Irv, Joy, and John R. are going. They will meet at Gateway at the corner of Tice Valley Road and Golden Rain Road at 7:45 a.m. for carpooling.

Carolyn told us of her time at the PETS (Presidents Elect Training Seminar) meeting. She said it was very well organized, fine-tuned, and productive. The other clubs were envious of our money-making abilities. She was asked to present a Vision and then an Action Plan. Her Vision is looking for new ideas, new membership, more coordination with the Fab Five, and more hands-on-work, especially with Trinity.

Carolyn is meeting with Pam, the Director of Trinity, on April 3 at 2 pm, right after our general meeting, with the 20 Rotarians who have signed on to help. There will be an orientation, and we will begin helping in the mail room on Mondays from 9 to 11 and Thursdays from 1 to 3. We can also buy ingredients and cook breakfast once a month. And, they need more computer help.

Trinity's big fund-raiser is May 9 at 6 p.m. Tickets are \$200. This event is held in the Bancroft Gardens, and should be a lovely event. Carolyn is going and hopes some of us will join her.

Sharon asked for help for the St. Pat's Day party. She needs help getting supplies out of the car, and she needs someone to help her making the Irish coffee. Several people responded.

Here's your chance to rub elbows with Rotary (or at least District Royalty and enrich our club at the same time. Cars 2<sup>nd</sup> Chance would like volunteers to work the Kemnitz Magic at both PETS, and the District Conference in Sacramento (April 26-28). Our president will be glad to help you get to at least one of these.

Anniversaries and Birthdays: We had several, and we sang Happy Birthday for all the birthdays.

Raffle- John K. won a bottle of wine, as did Sharon. Next meeting we will have a choice of wine or a Starbucks gift card.

## PROGRAM

Connor Merrigan of Summit Financial wants his clients to be financially independent and financially literate. He talks about saving in the early years to get to the "summit" (the most you can save) and then learning how to control that money so there is enough to get you through, down the summit, to the end.

A Plan is necessary covering how you intend to spend your money in retirement, what risks you are willing to take, and how much you can withdraw to live on and still get through your retirement. One of the things to watch out for is an emotional reaction to dips in the market, inflation, or other financial retreats. If you panic and take money out of the market because it just took a downturn, you can miss the next day when it might go up more than any other day in years. He feels that people who have invested just in the S&P in the last 20 years have earned about 10% overall, and had no day-to-day worries. But the average equity investor had only about a 7% return in that time.

If you want to live off your income in your retirement, you should have a Short Term Bucket of investments. These monies are invested in steadier investments, such as bonds and Treasuries, and keep some cash, all to mitigate market risk. Here you can decide whether to spend on something big, or put the spending off for a while. Also, you can consider an annuity for income as a hedge against falling investments. But be very careful of all the small print in an annuity. He considers them oversold.

Connor is willing to answer any questions we may have.

The meeting adjourned at 1:23 p.m.

### **Correction to last week's program notes supplied by Mr. Ruvolo**

Our own Rotary member, California Presiding Justice Ignazio "Nace" Ruvolo (Ret.) spoke to us about the intermediate appellate court system in California.

The appellate courts in California is made up of 6 districts, three of which have from three to eight divisions. The largest districts are San Francisco area, L.A. area, and Sacramento area. Our San Francisco area, District One, has five Divisions. Nace became presiding justice of Division Four in 2006.

The appellate courts must take all appeals from final decisions of the lower superior courts of California. The California Supreme Court has discretion as to which appellate court appeals it will hear. But the appellate courts have no discretion as to the cases they will hear. Most of their cases are criminal cases, as most convicted criminals have a right to an appeal at public expense. Civil appeals, however, can be expensive. The appellate must pay for appellate attorneys and must pay for the preparation of briefs and the trial court record of the lower court.

Each division in the First District has four justices. Since only three justices sit on every case, they rotate the cases. If the presiding justice is one of the three, the presiding justice presides over that appellate process. Otherwise, the most senior justice of the panel presides over the case. If the other justices disagree with the draft opinion submitted by the lead justice, then one of the other justices writes the majority opinion and the original lead justice can write a dissent. The appellate courts also hear writs from petitioning parties before or during the superior court trial. As to writ petitions, the appellate court has discretion as to whether or not to take the case. Each division has a Writ Attorney who vets the writs and suggests to the justices which writs to hear. Only about 10% of writ petitions are granted. After the hearing in an appellate case, the justices are bound by the 90-day Rule. They must decide the case in 90 days, or they do not get paid! This keeps the cases moving. Only about 10% of appellate cases are published. If the case is not published it cannot be used as precedent on later cases.

## UPCOMING EVENTS

Mar 20	Las Lomas High School Students Speech Contest and Member Bios
Mar 27	10:30 RRF Trustee Meeting
Mar 27	John King SF Chronicle Journalist
April 3	Lynn Welch Rossmoor Counseling Services

## PHOTOS



**Carolyn H and Connor M**