



November 2025 Newsletter

Monthly Meeting is November 21, 2025

Mother Lode Lions Hall 1-3PM 4701 Missouri Flat Rd., Diamond Springs

The presentation for November is information about veteran groups in our area, as well as a short business meeting.

Panel members will represent various veteran groups in our area. They will address outreach to veterans, active-duty service members, National Guard members, and Reservists who have served in a combat zone or have experienced trauma while in the military. They also provide bereavement counseling for Gold Star families. The local Placerville groups operate out of the Veterans Hall and assist veterans and their family members with a wide variety of services, resources, and activities, including partnerships and referrals to appropriate services, venues, and organizations.

Michael Berkery, was born in Feb 1948, joined the Marines in 1966, and spent 1967-1969 in Vietnam. He joined the fire department in 1971 and retired in 2007 at rank of captain from Sacramento Metropolitan Fire Department and joined VFW in 2006.

Richard (Dick) Morris, was drafted into the US Army in 1966 while attending San Diego State College. He completed basic training at Fort Ord that winter. After Fort Ord, he was assigned to the Army Engineering School at Fort Belvoir Virginia, where he completed courses in construction drafting. Subsequently, Dick was transferred to Red Stone Arsenal, assisting in support services of the missile and munitions school. With the buildup of the Vietnam conflict, he was then deployed to Vietnam, arriving in Saigon during the Tet Offensive in early February of 1968, soon to be transferred to Na Trang. Dick was assigned to the major communications center for all armed forces, experiencing ever present mortar and artillery attacks. He made supply runs throughout the country. He came home to what he perceived was a hostile and ungrateful America.

Mike Muetz, retired as a State Park Ranger in 2001. Mike graduated from Sacramento State University in 1969. He started his Ranger career in January of 1970 and received his draft notice in April 1970. Uncle Sam took him to Fort Ord, Fort Bliss and then to A Battery 5/6 Artillery-Nike Hercules, near the town of Rockenhausen, Germany. He went to Crete and Athens during

an Annual Service Practice. In January 1972, due to a general pay raise due for the Army, he was given an early out. He resumed his rangering and got married to his wife of 53 years, Judy Muetz. His career took him from Folsom Lake SRA to Donner State Park, Sugar Pine Point SP, Anza Borrego Desert, Auburn SRA, Silver Strand SB, Border Field SP, Old Town San Diego and back to Folsom Lake. Lots of training, campfires, boat patrol, cliff rescue, historical preservation, cross country skiing, ATV's, vehicle patrol, law enforcement, great sunsets and good friends to work with. After retiring he was hired as a retired annuitant, where he was a dispatcher for Northern Communications Center. He joined the American Legion around 2002. His hobbies are sailing, restoring motorcycles from the 1960's. He has American Flyer trains in the basement and a Tudor Model A Ford in the garage, and loves living in El Dorado County.

Robert Penn, started his military history in 1959 in the Air Force ROTC program at Berkeley Calif. With a 3.0 GPA, and a feeling of great good fortune to secure a pilot training slot in Arizona for that program. After more detailed training in the F4C aircraft, he was sent to his first assignment at Mac Dill Air Force Base, the 558TH Tac Fighter Squadron. That trip also included training at being a newlywed!

In November of 1965, exactly 60 years ago, his unit, the 12th Tac Fighter Wing was ordered to Viet Nam to open a new base, Cahm Rahn Bay, on the South coast. Initially, the Air Force elected to have two pilots in the F4C planes, with dual controls, but sometime after his departure, they changed policy and used a weapons officer.

Returning to the US in late 1966 he was once again fortunate to secure a position with Pan American Airways as a Pilot/Navigator! After several years there, some Pan Am pilots asked him to join their MARINE RESERVE unit, flying marine A4 aircraft at the Alameda Air Station. Flying there for 5-6 years, with the Marine group was very fun, and educational.

One of many events there was a carrier qualification. Working with both the military, and Pan Am concurrently, was a great pleasure.

Tim Whalen, originally from Minnesota, served in the U.S. Navy ('84 – '06), Disabled American Veterans (DAV) as a Transition Service Officer (TSO) (2007), Disabled Veteran Outreach Program (DVOP) Specialist with California Employment Development Department (EDD) ('07 – '11) and Veterans Outreach Program Specialist (VOPS) for the Citrus Heights (VA) Vet Center since 2011. He is a Life Member and served (1 year) as President of the Fleet Reserve Association Branch 275 in Placerville, and is also a Life Member of VFW Post 2680, DAV, AMVETS, NCOA, and is currently the CEO of Military Family Support Group / El Dorado Veterans Resources (MFSG/EDVR), a 501c3 nonprofit organization (#27-3175483) since 2017(+/-). Tim has been actively involved and serves as Co-Chair of the El Dorado (Placerville) Veterans Stand Down, an annual event which provides direct services to (homeless) Veterans and family members in the region.

Sierra Renaissance Society (SRS) Business Meeting - Voting at the meeting.

There will be a short business meeting in November to **approve a 2026 budget, discuss changes in dues, suggest changes to bylaws and elect members of the board.** To give you a heads-up for the vote at the November meeting here are the items we will be presenting for your approval.

Proposed budget for 2026.

SRS Proposed 2026 Budget		Proposed Budget	Income 2025	Expenses 2025	Net
Operating	Totals	\$ 4,157.88	\$ 2,560.00	\$ 3,156.00	\$ (596.00)
Expenses	Lions hall rent	\$ 2,000.00		\$ 2,000.00	
	Mailchimp, Website Maintenance	\$ 936.00		\$ 706.00	
	Bluehost web hosting domain reg per year	\$ 221.88		paid in 2024 2 years	
	ED Community Foundation fees	\$ 400.00		\$ 400.00	
	Food & refreshments	\$ 300.00		\$ -	
	Printing & design & Marketing	\$ 200.00		\$ -	
	Gifts,(mugs)			\$ -	
	Office Supplies Paper, ink, lanyards, envelopes	\$ 50.00		\$ -	
	AV equipment			\$ -	
	Foundation bank & investment fees	\$ 50.00		\$ 50.00	
	Misc.			\$ -	
	Workshops costs			\$ -	
Income	Membership 2025		\$ 2,005.00		
	Donations 2025		\$ 555.00		

As you can see, in spite of generous donations from our members (\$555), we were still operating in the red for 2025. We had a grant from two years ago that helped pay for the website maintenance this year. We can't rely on generous contribution from the members to make up the difference in the future.

We have talked about the possibility of raising the dues for 2026 because of the dwindling number of members. In 2025 we only had 142 members. This was down considerably from before the Covid-19 times. Originally the dues were \$40 per year and because we had more members and the cost of the venue back then was either no cost or cheaper than it is now, the dues were cut to \$20 per year. We therefore are **proposing a dues increase to \$30 per year** allows us to live within our budget. This will be voted on at the November meeting.

Proposed Bylaws revision our bylaws, current bylaw Article IV that says:

Article IV: Dues

- A. Membership dues are set by the Board of Directors and shall be payable at the beginning of each calendar year. Members joining the Society after June 1 may pay one-half the regular dues. Non-members may attend no more than two activities prior to paying membership dues.

We would like to propose that we strike "~~Members joining the Society after June 1 may pay one-half of the regular dues~~".

Election of Board members: We elect half the board members each year for two-year terms. Those up for election or reelection this year are:
Carol Heape – Vice President (incumbent)
Linda Westwood - Secretary (incumbent)
Norm Orrick - Member at large (incumbent)
Bill Robinson - Member at large (incumbent, recently volunteered and appointed.)

There has been some concern among members of the board that the only way to leave the board is to resign or die. That is not a good thing! We need members who are willing to step up and volunteer to serve on the board to keep the SRS functioning. If current and future board members see this as a life sentence—serving on the board—then the Sierra Renaissance Society is doomed to failure in the long run.

So please consider volunteering to serve on the board.

The book for November is a kind of a wildcard.
Whatever your reading at the present time is the book you can come a share with the group.

November 13th 1-3 PM at the Placerville Main Library

345 Fair Lane, Placerville

December Book Club

December 11, 2025 will be a review of the books that were read and discussed in 2025.
Below is the list of books we read so far in 2025.

January	<i>Long Island</i>	Colin Toibin
February	<i>Endurance</i>	Alfred Lansing
March	<i>Bereaved</i>	Julia Clark Tracy
April	<i>Encounter with the Last Arch Druid</i> (David Bower) John McPhee	
May	<i>House Rules</i>	John Irving
June	Any Banned Book discussion cancelled due to Eldorado County Fair	
July	Any Banned Book	
August	<i>Emerald Mile</i>	Kevin Fedarko
September	<i>The Very Short History of Life on Earth</i>	Henry Gee
October	<i>The Story of Edgar Sawtelle</i>	David Wroblewski
November	Whatever we're reading	

Sierra Renaissance Society of El Dorado County Calendar		
2025 Dates	Presentation Subject	Speaker
November 21, 2025	Veteran Panel Discussion	Michael Berkery, Dick Morris, Mike Muetz, Robert Penn, Tim Whalen
December No Meeting	No Presentation	
2026 Dates		
January No Meeting	No Presentation	
February 20, 2026	Senior Health	Mindy Danovaro & Marshall Staff
March 20, 2026	El Dorado Community Foundation, Reflections & Visions	Amy Pooley
April 17, 2026	Historic Hostility Over Healing Herbs: 17th Century Controversy and Culpeper or Historical Medical Alternatives	Roberta Bailey
All meetings will be held at the Mother Lode Lions Hall unless listed otherwise 4701 Missouri Flat Rd. Diamond Springs 1-3 PM		

Many of us are faced with taking our RMDs from an IRA and concerned about the tax implication it may have. Here is some information on RMDs and QCD (qualified Charitable Contribution) that can may lower your tax hit for RMDs.

Understanding RMDs and QCDs: Key Rules for Retirement Planning

Once you reach a certain age, managing your retirement accounts comes with important tax considerations. Two key concepts every retiree should understand are **Required Minimum Distributions (RMDs)** and **Qualified Charitable Distributions (QCDs)**. Both affect how and when you withdraw money from your retirement savings—and how much you owe in taxes.

What Are RMDs?

Required Minimum Distributions (RMDs) are the minimum amounts you must withdraw each year from certain retirement accounts, including traditional IRAs, SEP IRAs, SIMPLE IRAs, and most employer-sponsored retirement plans.

- **When RMDs begin:** As of 2025, individuals generally must start taking RMDs by **April 1 of the year after they turn 73** (this age will rise to 75 in 2033 under current law).
- **Why they exist:** RMDs ensure that tax-deferred retirement savings eventually become taxable income.
- **Tax impact:** The amount withdrawn counts as ordinary income and may increase your tax bracket or affect other benefits, such as Medicare premiums.

Failing to take an RMD can result in a steep **50% excise tax** on the amount not withdrawn—though recent rules allow the IRS to reduce or waive this penalty if the mistake is corrected promptly.

What Are QCDs?

Qualified Charitable Distributions (QCDs) allow IRA owners aged **70½ or older** to donate directly to a qualified charity—**up to \$100,000 per year per person**—without the amount being included in taxable income. You make multiple QCD to various Charites in the same year and there no minimum amount you can donate.

Key benefits include:

- **Tax efficiency:** Because the donation never hits your adjusted gross income, it can help reduce overall tax **RMDs vs. QCDs: How They Work Together**

If you're charitably inclined, using QCDs to satisfy all or part of your RMD can be a powerful tax strategy. Instead of taking the distribution, paying tax, and then donating cash, a QCD lets you give directly from your IRA—simplifying the process and potentially lowering your taxable income.

The Bottom Line

- Understanding how RMDs and QCDs work—and how they interact—can help you preserve more of your retirement savings and make a meaningful difference through charitable giving. Consult with a financial or tax advisor to ensure you're meeting all IRS requirements and taking full advantage of the available benefits liability even if you don't itemize deductions.
- **RMD satisfaction:** QCDs can count toward your annual RMD once you reach the required age.
- **Charitable impact:** It's a direct way to support nonprofits while minimizing taxes.

What's Happening this Month

Thursday
November 13th

Book Group meets 1-3 PM
Placerville Main Library
345 Fair Lane, Placerville

Friday
November 21st

Monthly Meeting
4701 Missouri Flat Rd., Diamond Springs
Mother Lode Lions Hall 1-3PM

A Link to You Tube videos of previous presentations:

<https://www.youtube.com/@sierrarenaissancesociety6812>

A PDF of the newsletter can be found on the SRSeedc.com website at the link below:

[Newsletter in PDF link](#)

Sierra Renaissance Society is a 501(c)(3) organization.