### **In This Edition**

'Tis the season, so this issue will lead with focus on the holidays. Then, once the holidays are over, we'll need to figure out how to pay for them, so there's another savings idea, this time on your cell phone bill. Oh, and we almost forgot about Mike Dollins. You could read about him in the last *Retiree Times* or on our website, but now you can just read below.

While we can't get this timely info to all several thousand retirees, at least this way, we can get information to the hundreds of you who have furnished your e-mail address. This edition, like all the others, will also be posted on our website – www.sdgealumniassoc.org.

We are always interested in your ideas about the Alumni Association, so <u>let</u> us have it. Please read on.

## So, You Missed the 2013 Old Timers' Christmas Party (goin' retro)?

Let me bring you there. I had a special request from Dan Shimmin, who thought Kansas was "just a bit too far to drive" and Andy Benavidez of La Mesa (too far to walk?), who asked for an update. So now you all get it.

On December 3, 300 to 320 of our friends gathered at the <u>Balboa Park Club</u>. We had succulent ham and turkey accompanied by a walnut, feta and raspberry vinaigrette salad, mashed potatoes, stuffing and gravy and seasonal vegetables and, of course brownies and cookies for dessert.

The board installed a new president, Samm MacDonald relieving Sue Weinmeister. And they installed new board members Sally Chew and Joyce Kelly. Is it just me, or are these retirees just getting younger and younger? Also in 2014, Carole Thompson is retiring from your board after many years, most recently as Board Secretary.

Anyway, we aren't there for the board. Nor for the food. No, not even for the raffle prizes (unless your name starts with "V"). It's about all the glamorous people. All the famous people were there. I personally saw both Howard Hughes and Bob Hope. Ted Williams couldn't make it, because he's not old enough to retire yet. Somebody tried to tell me Howard Hughes was already dead. I looked him up on our website archive. Nope, he's not listed in the retired and deceased retirees archive. Same story with Bob Hope. See, I told you I saw them.

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So, which famous people were **not** there? Well, I didn't see our hero, Chuck Johnson. Remember when he led the best meter readers in the US? I hear he served on our board once. Does he need a special invitation? If anybody sees Chuck, ask him "what up."

The Meter Reading group always shows up in force, even if they do use Smart Meters now (we used to use Smart People). I saw the old guard: Bill Glasco and Larry Mahoney. And all the up-and-comers - or is it down and doers? Bonnie Hemelstrand (Field). Sue Bowen from the class of 2013. And Mary Scott. But where was Al Quinn? And Gary Duhamel? While you're looking up-Chuck, you might look for these MIAs, too.

We had the traditional gifts, like for the person who traveled furthest. It got exciting (well, for some of us). A couple guys from Arizona were trying to figure out which was further, Scottsdale (Jim Frank) and somewhere in Nevada. But then AZ got trumped along with Doug Goodman until we had another mystery: which is farther, Branson or some other town in the Show-Me state. Where are our iPhone or iPad maps when we need them?

The accountants were out in full bloom. Dorothy Applegate, Glen Burgess, Belen Flores, Gudrun Hoffmeister, Kenn Hurd, Ron Newell. Even those who flew the coop but never forgot their roots, like Judy Kelly. The biggest surprise was Martha Clark, there to celebrate her 100<sup>th</sup> birthday. She said she retired from Payroll in 1987. Since that was 26 years ago, that made her 74 when she retired. You couldn't do that back then, could you? Well, she timed it just right (or wrong?) because that's when good, old Jimmy Carter changed federal retirement law eliminating the mandatory retirement age of 65 and raising it to 70. And then in the 80's Ronald Reagan eliminated the mandate entirely, "allowing" Martha to work a few more years. That reminds me of a shocking story about my neighbor,



Martha Clark on her 100th birthday at the Holiday Luncheon

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Ray Black, who worked many years at Kearny. Ray probably wanted to work until he was 94, but he turned 70 before Reagan was elected and was forced to retire at age 70. But did he blame Jimmy Carter? No way! A few years later, unfortunately for Ray, he developed a case of Alzheimer's and could hardly remember anything. He couldn't remember me, though he did a pretty good job of faking it. But the one thing he could remember was who ruined his life by forcing him to retire at 70. It was Tom Page! RIP, Mr. Black.

Back to the glamor and people -watching. Part of the 60's (it must have been the late 60s) SDG&E volleyball team was there, represented by striker/setter Dixie McCurdy. Thank goodness she didn't bring her silly putty! She did bring fellow billers and bowlers like Norena Wesely. Anybody see 89126?

Carl Creelman put up a substation way in the right-back, still strategically savvy in front of the dessert station (I'm jealous). I'm pretty sure Tony Colarusso was metering the brownies. And I caught former office neighbors Sara Van Ammelrooy, Bertha Gamboa and Lisa Angeli giving credit where it was due.

The royal SDG&E couples were there. We spotted Jackie and Herb Popke. And Cindy Grady. Poor Cindy had to come alone because Steve is still working (again ... don't laugh, Betty Beckett; how many times have you retired?). Hmmm, did the royals all emanate from El Cajon? No, wait. We spotted Walter and Judy Scott.

IT was represented by 100110110, 101001110 and 100110101 (Tom Ilas, Larry Luikhart and John Williamson). I think I caught them in a bring-back-the-good-old-days reverse technology discussion, conspiring with neighbor, Bob Schlotter, to hatch a plan to revive COBOL and the print shop. p.s. Alan Stewart said we never outsourced our Gas department to SoCal.

The service was great. Carl Lower (flew back from Hawaii too early, thus ineligible for longest traveler) drove all night down the Coast Highway to serve us his line. Patti Laforest and her sister, Sue Button, lit up the place. As did their former Crawford Colt, Mike Nesbit. Cheri McRoberts, Irene Batch and Sue Eubanks were there for damage control. And if that didn't work, Jim Tripoli was back-up as with a joke. Bill Yturralde. Bruce Liska. There was even a Jim Kerr sighting.

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Facebook: <a href="https://www.facebook.com/groups/408831429206094/">https://www.facebook.com/groups/408831429206094/</a>

We finally ended with the raffle (excuse me, I mean the more politically correct opportunity drawing). You can tell the rookies are learning. Judy Norman won a prize on her maiden voyage. And of course a couple board members had to win their obligatory prizes (not me). Hey, we really do buy more tickets. I swear.

OK, my keyboard is getting tired. This got pretty long-winded. Thinking how long this eNewsletter is, I wonder where you readers are when they read this. Assuming you read this far. With the hard copy *Retiree Times*, I know where you are, and no, we can't order any softer paper. Which reminds me ... Remember when that guy in Purchasing decided to save money on paper towels in the Electric Building? And we ended up having to use 2 or 3 sheets every time. And the floors were constantly littered with little sections that had been torn off when you tried to grab one?

One last thing about the party I should have told you. Did you know that a quarter of all museums in Balboa Park are free every Tuesday? We need to celebrate next year on Tuesday, too. So why not plan some time to mingle in the museums? Here's the <u>schedule of museums with admission-free</u> Tuesdays.

That's it for now, Mr. Kansas. Hope to see you all next year. You, too Chuck. And Al. And Gary.

### **Alumni Interviews**

## 2003 Alumnus Mike Dollins (MD)

Mike began his career with SDG&E as a laborer in the Gas Division in 1968, after four years in the United States Air Force. He progressed through Helper, Welder, Inspector, Instructor, Foreman, Methods Foreman, General Foreman, Duty Supervisor and retired as Project Coordinator. Mike learned multiple aspects of gas and electric construction, design and maintenance in his various positions. Mike is an 8-year cancer survivor losing a kidney to a tumor in 2005. Mike says he never looks back, but just keeps on going on.

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**SM**: Mike, since you retired in 2003, what are you doing with your long, lazy days?

**MD**: We moved back to my family's home state of Arkansas. My family settled here before it was a state in the 1830's. I know where my great, great Grandfather & all my other ancestors are buried. Like everyone, we traveled at first, but then got busy with our grandkids - we have 14. Fishing the Arkansas River in my bass boat is a passion. Playing music full time is a dream fulfilled. They inducted me in the Blues Hall of Fame, and then last year named me president of the Arkansas Chapter of the Blues Hall of Fame. I work closely with four different Blues Societies, all 501c3s. I recorded a lot, and had a number one hit in France on Midnight Blues Radio. Imagine that? I started repairing and restoring guitars for area music stores, which with playing in my band, grandkids, fishing and wife dates keeps me pretty busy. I have a Chi-Poo little dog named Lil' Bear, who is my buddy, and we are a pair these days. I plan on customizing and building guitars from rough draft kits. Folks like the way I trim and dial in guitars to perform. I also embellished on my writing, getting published in many major news media, and monthly in the local paper here. Some of my quotes were even used on Fox News. Imagine that? I love political satire, and in these times the fodder for writing stinging pieces is a daily extravaganza!

**SM**: You mentioned being inducted into the Blues Hall of Fame. What did that feel like?

**MD**: Quite an honor, as the board is made up of musicians who are blues peers, the kind of folks that really know their stuff. Probably being recognized and acknowledged for achievements is the height of flattery; especially since you've spent a lifetime as a student of musical art forms. This is not MTV, so the perks are far and few between. Now my grandkids have my legacy on file!

**SM**: I "Googled" you, Mike.....quite impressive! Tell me about the time you spend with your wife and grandkids.

**MD**: After I retired, we got to travel, host family reunions & keep grandkids overnight. "What happens at grandma's, stays at grandma's house" is our philosophy. We enjoy fishing and boating. We also like to hit the movies, and finding new eateries. Arkansas is gorgeous, and we've seen many parts of the Natural State with her rivers, lakes, mountains, deltas, forests and wide-open spaces still untamed.

**SM**: What's the best thing about retirement?

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MD: Getting up at 10 AM, then watching Andy Griffith. No just kidding, it's like being on a permanent vacation, but with a limited budget. I like getting to watch Jay Leno, without paying the cost in the morning! Actually, the only bad thing about retirement is getting older. You've got to treat yourself and do it when you can. Remember that first day of summer vacation when you were a kid? You get that feeling every day in retirement. Life is short; enjoy it while we have it. Be thankful for the job, but remember at the end of the toil, there is a reward. It's like a wild maverick on the open prairie tundra, feeling freedom from restrictions, kicking your heels up on a whim with a gleeful outlook on life. It's done all in your on time, with your own rules and in your own way.

**SM**: What is your fondest memory about working at SDG&E? **MD**: Too many I guess to even begin. The many friends and associates; some of the great bosses I had. The sad thing is reading about all my fellow workers that have gone on to Glory. That's the rough edge of getting older.

**SM**: What do you do now that you couldn't do while you were working? **MD**: I travel all over the United States going to Guitar Shows. I perform with my Blues Band into the wee hours of the morning! Going to our grandkids school functions in the day; matinee movies in the middle of the week; dedicate endless hours to my hobbies and avocations to really have quality time to elaborate upon my passions. One of the best parts is getting a call, packing and heading out the next day to go fishing or play music somewhere hundreds of miles from here.

**SM**: Thanks for your time, Mike. You can find out more about Mike Dollins by visiting his website at <a href="https://www.mikedollins.biz">www.mikedollins.biz</a>.



Disclaimer: The pictures are not necessarily reflective of the person being described, nor sanctioned by AA.

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## **Retiree Tips**

We'll record these on the Alumni website as well.

## **Saving on Cell Phone Bills**

In the most recent prior eNewsletter, I threatened to explore cell phone bills. If you think landline telephone bills are high, just look at your cell phone bill. Some people wonder why you'd pay 5 times as much for a service that drops your calls on average 3 times per week.

According to J D Power and Associates, the average family in 2010 spent an average of \$139 a month on cell phones (that's \$1,668 per year). And for smart phones the bills are much higher, some exceeding \$300 a month. For comparison, in 2013 you can lease a car for only \$159. In fact, you can lease a 2013 Toyota Corolla for only \$99 a month. (See example here). Why would you pay more for a cell phone than for a car?

I don't know how we can improve cell service, but I sure know how you can save \$\$\$. Most people can easily cut their bill in half, with little inconvenience. My rule of thumb on mobile phone bills: If your monthly mobile phone bill, including unlimited calls, texting and data charges) is more than \$50, you're paying too much.

There are lots of ways to lower your monthly cell phone bill:

- 1. Cut your minutes allowance (\$20/mo)
- 2. Partner up with a friend (\$20-\$40/mo, per friend)
- 3. Use a prepaid service (\$20/mo)
- 4. Choose a No contract plan (\$50 or more, double-counting above)
- 5. Texting (\$10/mo)
- 6. Review your bill for phony charges (\$5/mo)
- 7. Other (up to 15%)

According to <u>Validas</u>, Americans overspend \$52,000,000,000 on minutes, messages and data each year. Cell phone plans are so complicated, users won't analyze or choose wisely. You don't think that's intentional, do you? Spend a little time here and see where you can save. Here are the details.

# 1. Cut your minutes allowance

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The main cost of calling plans is the number of minutes used. Reduce your free minutes allowance, for example from 1400 minutes allowable to 700 or less (even if you have partners, next suggestion). Maximize your free calls.

- Take advantage of "friends and family" (F&F) plans. Most providers, like Verizon, don't charge any minutes for your calls to others who have the same service. Your calls to them are free. For your calls to friends who don't have the same service, put them on the F&F plan.
- For callers not on the plans above, call during Off-peak hours.
- If you must call during peak hours, use your SmartPhone to call free with free apps/services, such as <u>Skype</u>, <u>Tango</u>, or <u>Viber</u>. You can even make free video calls with those services.
- Still calling on-peak and no smart phone? Use your home phone/landline for other calls. And all toll-free calls (1-800).

## 2. Partner up with a friend

Your calling plan typically charges \$20-\$50 for a calling package. Share with a friend to cut this almost in half. For example, with <u>Verizon</u>, even though their service is extremely expensive, you can add a friend ("family") to your account for \$9.95/month (68% of Verizon customers do this). Add up to 5 friends and share the savings; but make sure they are accountable for saving minutes, too.

# 3. Use a prepaid service

If you only use your cell phone for occasional calls, a prepaid plan is probably the cheapest service option for you. Shop around, and you could spend as little as \$20 every three months. Currently, fewer than 20% of consumers use this option. I interviewed my work-spouse, who uses a TracFone. He goes to Walmart (or 7-11 or CVS) and buys a prepaid card every few months. And uses his double-your-minutes card to, uh, double his minutes (buy 100 minutes, get 200 on your phone). His life-spouse also changed her Verizon plan to prepaid, though they won't allow the double-your-minutes. Making about 2 calls a day, he has gotten his bills down to approximately \$10 per month. You can also try this prepaid plan chooser.

# 4. Choose a No contract plan

With a plan like <u>Cricket</u> or <u>Virgin Mobile</u>, you can get unlimited talk and text for \$35 a month (or less) and smart phone with unlimited data for \$45 a month (see <u>detail</u>). Virgin Mobile (owned by Sprint) offers an unlimited data and messaging plan for \$30 a month. The larger companies are being forced to offer prepaid services and no-contract plans due to the success smaller

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companies are having stealing their customers. Look at their "plans" pages; you won't see the cheap plans advertised unless you really dig.

If you really want to save on calling plans, don't be afraid to change providers. The behemoths want you to think the smaller networks are unreliable. In fact, Cricket Wireless and Virgin Mobile use the Sprint network for many of their calling plans. Others like Selectel, Jitterbug and others use Verizon's network. There are a number of Mobile Virtual Network Operators (MVNO) that use networks of the major carriers. See the extensive list Wikipedia has compiled here: MVNOs in the US. Or find a service through a middleman like Beigephone.

Why can you save so much with a no-contract plan? You're paying for the "free" phone! And paying way too much, at full retail price and then some. And if you keep your phone beyond the fully-amortized two-year contract, it's a **real** ripoff. You're paying for it again. The solution: buy a no-contract plan or pre-paid plan.

Another article summarizes 3 and 4 more bluntly: Just <u>dump your provider</u>. Make a visit to Walmart. And see the <u>Walmart</u> and their <u>cell phone FAQ</u>. If you can't do these things yourself, so to <u>www.Savelovegive.com</u> and let them do it for you. You can keep the savings or donate some of the savings through their site.

## 5. Texting

How about texting? A typical texting plan costs \$10 per month. Most of you have found the easiest way to save in texting is don't do it! But if you must keep up with the grandkids, another way to do it is to buy an iPhone. Though I'm not sure they can text free to another device like Android. But they can use Tango. So can all of us with smartphones. So text for free with <a href="Heywire">Heywire</a>, <a href="Tango">Tango</a>, <a href="TextMe">TextMe</a> or <a href="Viber">Viber</a>. Many of those also provide free calling and video phone services.

# 6. Review your bill for phone-y charges

According to the Citizens Utility Board and <u>Validas</u>, the average cell phone bill has more than \$5 in unauthorized charges. While you're at it, check your usage minutes (see item 2 above); can you reduce your allowance?

#### 7. Other

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- Corporate discount (will work for Sempra employees, but not retirees). Also some providers will offer a senior discount. But as I mentioned in the article from <u>eNewsletter #3</u>, you have to ask for it!
- Use a provider that bundles all your services to get a better total rate: Get a bundle with the same company for TV, home phone, cell phone and Internet (e.g. Cox).
- Don't use AT&T! Sorry to apparently go after one company. But guess who has the worst cell performance, year after year? AT&T. Second-worst? Their merger partner, T-Mobile (since broken up by the government). How about unlimited calling plans? Cricket \$35, AT&T \$120. Need I say more? AT&T is the highest-priced unlimited calling plan of all with poor service a deadly combination. I know you love your old Ma Bell. But is it really worth it? Verizon is overly high-priced as well, but at least they offer consistently the best service, especially in the San Diego area.
- Don't use 411 directory services at \$1 or more each call. If you have to use a service, call Google's free 411 service at 1-800-GOOG-411. Or try 1-800-free411.
- Don't buy the insurance! Cell phones, like other electronic devices, if they break, break early. And if your phone isn't brand new, it's declining rapidly in value as it becomes obsolete. If you're on a contract, you'll get a new one anyway. Don't pay twice for the phone! Besides, how easy is it to collect the insurance?
- Don't buy any of the extras. If you need them, you can get one free. For example, ringtones (there are thousands free at <u>Zedge</u>) and GPS (Google location services are free).

#### References:

- 1. <a href="http://abcnews.go.com/blogs/business/2013/01/real-money-shrink-your-cell-phone-bill-by-1000-and-end-wireless-waste/">http://abcnews.go.com/blogs/business/2013/01/real-money-shrink-your-cell-phone-bill-by-1000-and-end-wireless-waste/</a>
- 2. http://frugalliving.about.com/od/householdsavings/tp/Save\_on\_Cell\_Bill.htm
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- 7. http://bgr.com/2013/12/04/save-money-on-cell-phone-service-mvno/

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### **Feedback Requested**

There are a number of areas about which we'd like your feedback. See below.

### 1. Information about Retired and Deceased Retirees

Molly Putz still wants your help. We still have difficulty obtaining information about new retirees, but especially about deceased alumni. If you have any information, please contact Molly, er, Alice Myers at <a href="mailto:amollyputz@san.rr.com">amollyputz@san.rr.com</a> or <a href="mailto:VP@sdgealumniassoc.org">VP@sdgealumniassoc.org</a>.

#### 2. Alumni Association Website/Facebook

The SDG&E Alumni Association website was created to share information, specifically helpful to SDG&E alumni. How can we improve the website in your eyes? In general, what are we missing on the website? Please send your comments to webmaster, <u>Jim Teeter</u>.

Lora Clay started a <u>SDG&E Alumni Association Facebook page</u> in January-February 2012, originally to share pictures from the 2012 Holiday Luncheon. Send us <u>feedback on the Facebook page</u>, or leave it on the Facebook page. Share your own photos, videos or stories.

#### 4. General Information

What else do you suggest? In our publications (*Retiree Times* or eNewsletters) we have added stories of interest about retired employees and what they are doing. Who could obtain such information or write about them? We appreciate your feedback.

# **In Closing**

We appreciate your feedback. We'll keep the format and issue dates flexible, no more than once per month. Send your feedback directly to <a href="Webmaster@sdgealumniassoc.org">Webmaster@sdgealumniassoc.org</a> or to <a href="mailto:any director">any director</a>. We always appreciate your feedback. Thanks for your time and mailbox space.

The <u>SDG&E eNewsletter</u> is sent to all Alumni Association members for whom we have an e-mail address on a flexible schedule as needed, but no more than once per month. It is in addition to, and separate from, the <u>Retiree Times</u> newsletter, which is mailed in hard copy by Sempra Energy to the addresses on file with them (the Alumni Association is not allowed to share information with Sempra) about three times per year. Editor: <u>Jim Teeter</u>

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