

BULLETIN: If you are receiving this newsletter and not the hard copy *Retiree Times* (mailed February 15, 2016) there's a good chance you have not updated your mailing address with Sempra through the Retiree Service Center. There are three ways you can update your address with them:

- Write them at: SDG&E Retiree Service Center (My Retirement Service Center), P.O. Box 199744, Dallas, TX 75219-9744
- Update online at <https://www.benefitsweb.com/sempra.html> in the Personal Information section
- Call them at 866-491-3316

In This Edition

Here it is, eNewsletter number 8, and it's already re-designed. One of you readers had a great idea. The newsletter got so long you'd like to see a summary and then be able to choose which articles to read – kinda like the *Wall St Journal*. Or *USA Today*(?). So here it is. The first page or two will be a summary with links to the full articles.

In this issue, you can read what we tipped at the Holiday Christmas party, a retiree tip (Silver Sneakers), a financial tip (long-term health care expenses) or other tips about growing smarter.

2015 Old Timers' Annual Christmas Party

Chair: Joyce Kelly - Web page: <http://www.sdgealumniassoc.org/id5.html>

On December 9, 2015, 406 of SDG&E's finest alumni assembled at the [Scottish Rite Center](#). This event is really getting popular again. Someone will have to tell us why. If you missed it, don't miss next year! Here is some of what you may have missed.

[To read the entire article, click here.](#)

The Retiree and the Photo (or Whatever became of Millie Hendricks?)

Who says our Christmas parties don't provide excitement? We also have a Stranger than Fiction flavor.

[To read the entire article, click here.](#)

Alumni Interviews

In this issue we have interviews with SDG&E alumni Sue Coker, Rick Phillips, Vicki Zeiger and Jack Keane. These interviews, as well as all eNewsletters and issues of *Retiree Times*, will always be posted on our

website – www.sdgealumniassoc.org – with an archive ready for viewing or downloading on the [Retiree Times page](#).

[To read the entire interviews, click here.](#)

Retiree Tips

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

Free Health Club Membership: You may be eligible for a free Health Club membership, like LA Fitness or one of 13,000 other health clubs, if you are covered by Medicare (i.e. you're at least 65).

[To read the entire article, click here.](#)

Retiree Financial Advice

Am I Prepared for Long-Term Care Expenses?

In general, Americans are not sufficiently prepared to pay for long-term care. Many of them go through their lives simply hoping that they won't ever need it. Unfortunately, in the event that you or a loved one does need long-term care, hope won't be enough to protect you from potential financial ruin.

[To read the entire article, click here.](#)

Feedback, Fun and Closing

There's no summary here. You have to read to the end to find any fun.

[To read the entire article, click here.](#)

--- end of summary ---

2015 Old Timers' Annual Christmas Party

Chair: Joyce Kelly - Web page: <http://www.sdgealumniassoc.org/id5.html>

A very QUICK summary (heard you).

On December 9, 2015, 406 of SDG&E's finest alumni assembled at the [Scottish Rite Center](#). This event is really getting popular again. Someone will have to tell us why. If you missed it, don't miss next year! Here is some of what you may have missed.

Greetings at the door and our tables were enhanced again by Erin Pennel with [Art Form San Diego](#), who provided centerpieces for the tables. Our luncheon fare included some roasted chicken, carved ham, mashed potatoes, seasonal vegetables and a great assortment of desserts. Ed Davis and [Ranch Catering](#) again catered the event.

Dan Lamar emceed the event for our ever-cruising Samm McDonald, somewhere in South America. Our Pledge of Allegiance was led by Tom Page along with some pleasant comments and the Invocation was delivered by Jim Tripoli. Don Parent installed new and continuing SDG&E Alumni Association officers and directors. From the retired officer corps, I noticed Lee Haney, Michelle Mueller and Tom Page. There was quite a commotion for former IBEW Business Manager, Mike Avitt. Also in attendance were Wanda Garbiso and Lilian Alarcon (I was relieved to learn she is still older than me).

We had the traditional gifts, like for the person who traveled furthest, the eldest in attendance, etc. But almost everyone was there for the camaraderie. There were large organizational lines drawn for Meter Reading, Purchasing and Accounting, as usual. The techies followed the program. Lots of wing tips, but is it just me, or are there fewer pocket protectors in the audience nowadays?

We finally ended with the raffle (excuse me, I mean the more politically correct "opportunity drawing." Raffles are not allowed for non-profit charitable organizations). There were some great prizes, wearable, usable and drinkable, very few bound for re-gifting. Lots of winners. If you never win at other "opportunity drawings," you've got to be there in 2016.
p.s. Bonnie: you have to buy a ticket to win.



New board members are vexed; Dan LaMar looks perplexed. Everyone else looks hungry. See 90 more photos on the [SDG&E Alumni Association Facebook photos page](#).

This year's upcoming event (the 75th annual) will be held on December 6, 2016 again at the [Scottish Rite Event Center](#) at 1895 Camino del Rio South.

That's it for now. Hope to see you next year. Especially you, Chuck and Al.

Initial Feedback from the 2015 Event

First of all, thank you to all of you for your support with the Holiday Luncheon. Ken Clay for keeping track of the reservations and making all the name tags. Joe Hitt for being available with the check book & paying all the bills. Sally Chew for heading up the raffle ticket sales. Dan LaMar for his great job of being the master of ceremonies. Everyone who helped with registration, decorating the tables and passed out door prizes.

Chair Joyce makes a report on luncheon and would appreciate any comments that you have about the site, food, or the program for the day. As Joyce said, "Fire away, good or bad!"

Here are some of the initial comments we received and Joyce reported about the luncheon

- The favored ice tea was bitter, it looked like cranberry juice. I love iced tea, but couldn't drink it.
- We were not supposed to have a server slicing the ham on the buffet line, although it probably did help with quantity control.
- We should try to get a remote control for the music volume
- We need to bring our own easels for the agenda sign & door prize list.

What comments would you like to add? Feel free to [reply here](#).

The Retiree and the Photo (or Whatever became of Millie Hendricks?)

Who says our Christmas parties don't provide excitement? We now also have a Stranger than Fiction flavor.



In 2013, Martha Clark attended our Holiday Luncheon. Just to turn 100 years old, her companions reported that Martha seemed to rally and hold on just long enough to enjoy the party. And enjoy she did. As she held court, visiting with old friends, the light in her eyes and joy in her face rubbed off on all of us who saw her. With great sadness, the week after the party, Martha passed away. But with a great memory. See the Martha Clark article in our [April 2015 eNewsletter, Volume 7](#).

In 2014-2015, we had a sequel to the 2013 story. Sometimes the sequel is even better than the original. When Tom Page attended our luncheon in 2014, one of the attendees had a good chance to speak with him. She was 99-year-old Millie Hendricks, although we didn't know her full name at the time. Seizing the photo opportunity right after the luncheon ended, I snapped a shot of her. We published it on our [Holiday Luncheon web page](#) as well as on our [Facebook page](#). I talked with her; she said her name was Ms. Hendrick. She seemed so fond of that meeting. And then I found out she lived somewhere right across the street from my best friend in high school. That's when I got the idea. I'll blow up the photo to an 11x17 poster. I asked for her address, and she told me don't worry, it's in the directory.

Remembering only that her last name was Hendrick, of course, she was not in the directory. Strike one. And no retirees in the directory on Theta Place in zip code 92120 (Del Cerro). Strike two.

I asked at our alumni board meeting and found someone knew her first name was Millie. With no access to any SDG&E information, I still couldn't get an address, so I thought, OK I'll take the photo to the Christmas Party. Surely she'll be there again.

Her name wasn't on the last list of reservations for the 2015 party. Hmmm. Maybe she'll be a walk-in. But with a couple resident sleuths on the board, someone decided to check for obituaries in the past year in the San Diego area for last name Hendricks. We didn't find one. But Ken Clay found this article in the Onion-Tribune. See the [UT article on Millie Hendricks](#).

What a shock!

For those of you who didn't click on the article link, we found out why Ms. Hendricks wouldn't be there. She was the person in San Diego who had

eaten one of the salmonella tainted cucumbers last summer. She died on August 17, just short of birthday 100.

It makes you wonder what happens to SDG&E centenarians after attending the Holiday Party? Looks like I wasted my money on the photo enlargement. But I sure got my money's worth on an article for the eNewsletter!

Alumni Interviews

If you have ideas for people we should interview or would like to see us ask other questions, please email Sammantha McDonald at samm@sammcdonald.com or President@sdgealumniassoc.org.

2001 Alumnus Sue Coker



Although Tim is not technically retired, Sue retired from SDG&E in 2001 and Tim left in 2003.

Sue began her career with SDG&E in 1980 in the Call Center (also known as the “fish bowl”) at the Electric Building. She then worked in the Escondido district office for a year before moving on to Lighting Services. For over two years, she worked the Outreach program for SDG&E spending time at home shows, street fairs and the Del Mar Fair to provide the public with information about SDG&E and the programs we had to offer. She ended her career in Marketing in July 2001. Sue was an active member with the Energy Speakers Corp and also worked with Gary Cotton and Junior Achievement.

Tim has not really retired and is working for an electrical contractor doing standby line work. He trained at line school and became a journeyman lineman. He was an electric troubleman for over 10 years until 2003.

They have traveled some in the USA in their RV and have taken some cruises to Alaska and through the Panama Canal.

They are surrogate grandparents to two great boys, ages 3 years and 7 months. Sue and Tim enjoy babysitting for them and the boys truly light up their lives.

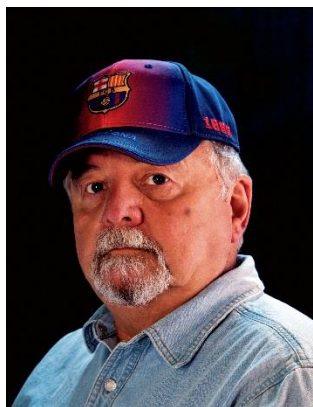
After retiring, Sue spent several years working for Casa de Amparo doing fundraising and as a mentor to at-risk children ages 6 months to 5 years old. She found it both rewarding and challenging.

Sue says the best thing about being retired is she has her own schedule, but she always seems so busy! She often wonders how she ever got things done while working and balancing home and family. Sue guesses it was because she was younger then!

Her best memory about SDG&E, beside the people that she worked with, was when she got to see a crew move a hawk's nest to safety. She also loved doing power plant tours.

Tim and Sue enjoy their home, their family and their friends.

2002 Alumnus Rick Phillips



Rick had a peripatetic (traveling from place to place) 30 year career at SDG&E: he worked in District offices ranging from Oceanside in the north, to Chula Vista in the south, and Eastern in the... well... east; and, there were stops in the Phone Center, Planning, Rates, collections, energy services, Large Consumer Billing, Meter Services Staff, Distribution Asset Management; and, the merger team!

During vacations, he honed his interests in archaeology by assisting the U.S. Forest Service with digs in California, Arizona, and Nebraska. Also, he spent many weekends excavating the Early Man Site, on I-15, east of Barstow. Eventually, he began digging deeper and helped a National Geographic team excavate the pelvic girdle of a plesiosaur and, assisted The Smithsonian with the recovery of a Cretaceous Period Horseshoe Crab in Wyoming.

After work he was involved in service organizations, political campaigns, and youth sports. He spent eight years teaching martial arts and earned second-degree black belts in taekwondo and hapkido (the Korean hard and soft forms of self-defense).

Since retiring, most of his volunteer time has been above ground serving as a docent for Tallac Historic Site (<http://www.tahoheritage.org>), the Natural History Museum, Cabrillo National Monument, and, currently for the Living Coast Discovery Center in Chula Vista (<http://www.thelivingcoast.org/>).

In their RV, Rick and his wife, Mary Ellen, have driven all the western states; visited most of the Indian pueblos in Arizona and New Mexico; and, driven Highway 1 to its northern terminus to see the lighthouses along the way. Now, except for the occasional weekend trip, the RV is gathering cobwebs as they have turned to cruising. So far, they've done an Atlantic crossing, Venice to Galveston; the Panama Canal; Mexico's 'Gold Coast'; the Western Caribbean; Alaska; and cruised round-trip to Hawaii. Next October, they are booked on a cruise from Los Angeles to Tahiti via Hawaii. Twice, Rick has been on cruise ships and seen other SDG&E alumni.

On the topic of alumni... every couple of months, Rick has lunch with three of his old bosses: Gary Wright, John Vanderlinde, and Jim Teeter. And, whenever he travels north of Los Angeles, he stops to see Marianne Selindh, his So Cal Gas boss on the merger team.

"I started taking photos as my high school's newspaper and yearbook photographer and have never stopped," is how he described his longest lasting interest. Currently, he writes a blog on photo venues in San Diego (<http://www.examiner.com/article/photographing-a-working-ranch-mexico>) and, "I make a little pocket change doing portraits."

Rick is offering free portraits (2-3 electronic images) to any SDG&E retiree who comes to his Bonita in-home studio before March 31st. To make an appointment, send an email to Photosbyphillips@aol.com.

Currently, he spends time four-wheeling his Jeep in the Anza Borrego or photographing his family: his daughter is a director of an international financial services firm and she has a three-year old son and a two-year old daughter. His son is a Captain with the Solana Beach Fire Department and he has a daughter and son, with another "...bun in the oven..."

<http://about.me/PhotosByPhillips>

2011 Alumnus Vicki Zeiger



Vicki Zeiger and I worked together at SDG&E for many years. I recently interviewed Vicki for this article.

By Samm McDonald

Vicki began working for SDG&E in 1968 in the El Cajon District Office as a General Clerk B. After about a year, Vicki called Bob Ball, then Call Center Manager to see about a transfer to the Call Center. Very shortly after that call, Vicki began working as a

Call Center Representative, where, over the course of time, Vicki took on many assignments including occasional cashier, Traveling Rep, Task Force participation on the project to move from the paper system to a computer supported one and Customer Service Supervisor. In 1976, Vicki moved to Human Resources. She started as an Employment Rep which was followed by assignments in all of the areas of HR until she was named Vice President of Human Resources for SoCalGas and SDG&E after the merger. About a year before her retirement, the utilities separated the Human Resources function and Vicki retired as Vice President-Human Resources for SDG&E.

In 1984 Vicki met Carl (who was a widower at the time with 5 year old twins, Lauren and Philip) and they were married in 1987. Philip was married this summer and lives with his new wife, Kristen, in Aliso Viejo. Lauren works in Silicon Valley and lives in San Francisco.

Before Vicki retired in 2011, she admits she felt anxious about the idea of leaving SDG&E. She says her life had always been very structured and that she was used to working a demanding schedule. She was concerned that she would be bored and/ or feel she had lost her sense of purpose. Three years

before her retirement date, Carl suggested that she do some serious thinking and planning about what she was going to do. While it seemed to Vicki that everyone else was so looking forward to their retirement, she had her misgivings.

Once the “R” date was upon her, Vicki got right to implementing her retirement plan which included a regular Pilates class at 7:00 AM most mornings, which continues today after 5 years. “When I was working and raising our family, I never made time for exercise.” Once the Pilates habit was formed, Vicki took on other physical activities like spinning, running and biking. Vicki hopes to run in her first half marathon in May.

Vicki and Carl traveled quite extensively while they were working and travel continues to be part of their lives. They will be travelling to Detroit for the Motown Car Show; to Machu Picchu in March; and then in April, to Florida. Vicki and Carl also got the theatre bug. Vicki is the newly elected Board Chair of the Old Globe Theatre and rarely misses a performance there. It’s thrilling to get to know the performers, staff and exceptional Artistic and Business Directors. She has been able to call upon many of the things she learned at our Company to apply as a Board member. “The things I enjoy most are the exceptional shows.” Vicki says. The Old Globe is the 6th largest regional theatre in the country and has had numerous shows go to Broadway, including the Steve Martin musical, Bright Star, which will be appearing in NYC in March, 2016. Steve will be launching a new show at The Old Globe later this year called Meteor Shower. The Old Globe has introduced a new program to take plays out into the community, including military bases, Senior Citizen Centers and homeless shelters, so that people who don’t have the opportunity to buy tickets to see a play can experience one. “I realize better now that arts and culture is important to a robust, thriving city.” Vicki said.

She also talked about the exposure we received as employees of giving back to our community and to those in need. Vicki and Carl, along with a handful of friends, put money together to launch a program for underserved kids in the Escondido, Vista, San Marcos areas. The after-school program, which is free to participating kids, is called A Step Beyond. Basically, this is a 501(c)(3) after school program to support underserved kids by combining dance, academic tutoring and direction, and family services and counseling. “The idea is to have kids start with us in the 3rd grade and stay with our program all through high school with the ultimate goal to prepare them each for

college or a vocational school.” Again, Vicki thinks her job at SDG&E helped her believe that with additional support, kids could prepare themselves for the best future possible. SDG&E and other companies and individuals have provided on-going financial support and SDG&E also helped support their summer program to build reading and math skills. The teachers and principals say they have seen a remarkable improvement in student performance and attitudes and have been extremely supportive and positive about the program. Enrollment has now reached 60, 3rd and 4th graders since opening 2 years ago, growing to 300 students at any one time. You can read more about this program at www.ASTEPBEYOND.org or you contact her directly at vzeiger@cox.net



Vicki is also a Board member of the Classic Car Club of America which has added fun and travel to their lives. Carl and Vicki both have an interest in Classic Cars and drove their 1941 Cadillac Convertible across country from New York City to San Francisco. Their most recent acquisition is a 1936 Packard 12, Convertible Sedan.

Vicki ended our interview by saying, “Like a lot of people I retired with, I still have a lot to give and want to keep active and have fun and still get things done.” Sounds like Vicki is following her plan.

2014 Alumnus Jack Keane

Jack Keane began his career with SDG&E on April 23, 1983 where he worked in the Conservation Department; was a Supervisor in Regulatory Affairs; was an Analyst in Conservation and Marketing, Special Projects and System Support Services; a Special Investigator; and finished his career as a planner with the Eastern Service Order Team. Jack retired on March 1, 2014.



For the last couple of years, Jack has been working on two books. One is a historical autobiography of the times and music of the period from 1965-1975, and the other is a spiritual journey that explores the ways you can “have more in a have not world.”

Jack is also a trail guide for Mission Trails Regional Park; a volunteer usher at Humphries by the Bay, Old Globe and La Jolla Playhouse; works several times a week with

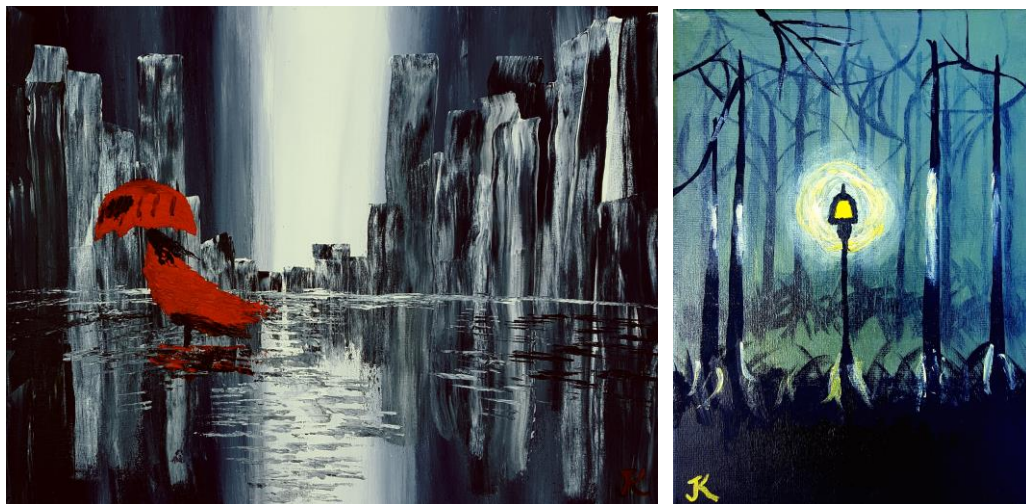
recovering alcoholics and drug addicts; works out at the LA Fitness Center at least 4 times per week; and walks and runs regularly.

He feels that one of the most positive aspects of his retirement is that he is able to assist his son Zach in completing his degree at SDSU in Applied Design and Woodworking and helps his wife, who still works, keep house, cook and clean. He also enjoys spending more time with his dog Toni B. “The best thing about retirement is having the ability to do what I want when I want to do it,” says Jack. Not having the pressure to be at work at seven AM daily and perform within the context of the office environment is an added plus.

Jack’s retirement philosophy is “Live and let live. Live each day to its fullest. Try to perform one act of kindness that is unannounced and unheralded. Be the best and nicest person you can be to everyone you see. I want everyone to say that they feel a little bit better after having seen me and having been with me.”

He fondly remembers a fashion show that was held in the old electric building. Jack was one of the models and had a Russian outfit complete with a Cossack hat. He even did a Russian Dance as he walked down the runway! Jack’s son is an accomplished Woodworker and his wife is a fabric artist who has completed a number of quilts and appliques. So, Jack felt he needed an artistic outlet. “I have always wanted to paint but did not like traditional art. Abstract called me. I researched and found a method of painting that allowed me to express myself without the use of brushes.” He creates

abstracts using acrylics and water, and music and meditation. “I allow the music and my inner voice guide how I manipulate the paint on the canvas.” He has sold a number of his original artworks and has a shop on Amazon Homemade called GoWiththeFlowArt. Here are two of Jack’s works:



See more at <http://peachykeane7.wix.com/mysite>.

Retiree Tips

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

Free Health Club Membership

You may be eligible for a free Health Club membership, like [LA Fitness](#) or one of 13,000 other health clubs, if you are covered by Medicare (i.e. you're at least 65). In fact, you can join multiple clubs simultaneously for free. My friend belongs to several 24 Hour Fitness Clubs, LA Fitness clubs, Total Fitness, etc. The gyms get paid by how many times you visit their club, so they are all eager to give you their free gym membership. Use of their pool, racquetball courts (remember racquetball?), steam rooms or saunas, weights and exercise machines. F-R-E-E.

As director of racquetball for LA Fitness, I can bring two friends in with me free each time I use the gym (technically I'm a club employee, so it's already free for me). I always announce this to friends on my softball or baseball teams to give them an opportunity to cross-train at racquetball (and I get to bring in some fresh meat for the courts). One such friend who joined me a couple times got there early one day and just pulled out his Silver Sneakers card and *voila*, he was in.

Silver Sneakers is run for the federal government by [Healthways](#), the nation's leading exercise program. Many Medicare supplemental insurance (Advantage) Plans offer this exercise program. There are over 12 million people eligible for Silver Sneakers, and you could be one of them. As their program states: Did you know 1 out of 5 people 65 and older are eligible for this fitness benefit? If you're a group retiree or part of a Medicare health plan, you may already have a Silver Sneakers membership. The program is at no cost to members. And it includes a free gym membership.

To check to see if you're already a member, go to the Silver Sneakers website at <https://silversneakers.com/> and press the "Print My Card" button in the upper right corner of the screen. Fill out the info (name, Date of birth, e-mail address and zip code) and it will tell you if you belong or not. If you don't like using the Internet, you can also call 888-423-4632 to ask them to look up your information and see if you have Silver Sneaker coverage. You can also check your eligibility directly at <https://silversneakers.com/benefits/how-do-i-get-it>.

I can tell you from experience if you have Sempra's Kaiser, you are NOT eligible. But the following health companies do offer it in California:

- AARP® Medicare Supplement Insurance Plan
- Aetna Medicare
- Anthem Blue Cross
- Anthem Blue Cross Life and Health Insurance Company
- Blue Shield of California
- Care1st Health Plan
- CareMore Health Plan
- CareSource
- Golden State Medicare Health Plan
- Health Net Health Plan of California
- Humana
- SCAN Health Plan
- UnitedHealthcare®

If you have any of these plans (or next November ditch your current plan at open enrollment and join one of these) you are eligible for the free gym memberships. It's something to think about. Many SDG&E retirees have also joined these plans, which have as good or better coverage as the ones SDG&E subsidizes for some of us, at a cost far below our subsidized price. It would also make Sempra happy because they would no longer have to pay

the subsidy. Win-win? This health insurance coverage is starting to sound like a good topic to tackle in a coming eNewsletter.

A little bit about Healthways and Silver Sneakers. According to the Healthways 2014 Participation Survey:

More than 35,700 people over the age of 65 across 50 states responded to the survey, which measures participants' fitness activities, fitness attitudes and health outcomes. Results revealed an active generation of older adults that are leveraging fitness to achieve their health and wellness goals.

According to the survey, Silver Sneakers participants are more active than ever before.

- 83% engage in aerobic activity three or more times per week, which is up 5% from last year
- 65% complete muscle strengthening exercises three or more times per week
- 49% complete flexibility exercises three or more times per week.
- 66% said they would exercise less or not at all if it weren't for Silver Sneakers

The survey also revealed the important role Silver Sneakers classes play in continued socialization and the link between fitness and emotional well-being.

- 37% of members report they attend class to socialize
- 68% of members participate in classes with a friend
- 34% participate with a spouse or significant other



Retiree Financial Advice

Most of us retirees probably already have a financial advisor and seek financial advice. I have an advisor, but I thought readers would be more interested in information not necessarily from their own possibly sales-oriented advisor, but a neutral party who is just providing information. Topics of direct interest to us retirees. I asked a former SDG&E employee I worked with who works in the industry (but not my advisor) if he could give us some periodic advice. This is his first article. Give us some feedback. If you'd like to see more of this type of information, let me know and we'll run a series of articles, whether from him or other learned advisors - ed.

Kurt Cecconi is an investment adviser representative. Since his near 10-year career at SDG&E, he has worked the past 20 years at Principal Financial Group. See his website at <http://www.kurtceccconi.com/>

Am I Prepared for Long-Term Care Expenses?



Am I Prepared for Long-Term Care Expenses?

In general, Americans are not sufficiently prepared to pay for long-term care. Many of them go through their lives simply hoping that they won't ever need it. Unfortunately, in the event that you or a loved one does need long-term care, hope won't be enough to protect you from potential financial ruin.

Also, the odds that you will need some kind of long-term care increase as you get older.

Self-Insurance as an Option

To self-insure — that is, to cover the cost yourself — you must have sufficient income to pay the rising costs of long-term care. Keep in mind that even if you have sufficient resources to afford long-term care now, you may not be able to handle rising future costs without drastically altering your lifestyle.

The Medicaid Option

Medicaid is a joint federal and state program that covers medical bills for the needy. If you qualify, it may help pay for your long-term-care costs.

Unfortunately, Medicaid is basically welfare. In order to qualify, you generally have to have few assets or will need to spend down your assets.

State law determines the allowable income and resource limits. If you have even one dollar of income or assets in excess of these limits, you may not be eligible for Medicaid.

To receive Medicaid assistance, you may have to transfer your assets to meet those limits. This can be tricky, however, because there are tough laws designed to discourage asset transfers for the purpose of qualifying for Medicaid. If you have engaged in any “Medicaid planning,” consult an advisor to discuss any new Medicaid rules.

Long-Term-Care Insurance

A long-term-care insurance policy may enable you to transfer a portion of the economic liability of long-term care to an insurance company in exchange for the regular premiums.

Long-term-care insurance may be used to help pay for skilled care, intermediate care, and custodial care. Most policies pay for nursing-home care, and comprehensive policies may also cover home care services and assisted living. Insurance can help protect your family financially from the potentially devastating cost of a long-term disabling medical condition, chronic illness, or cognitive impairment.

A complete statement of coverage, including exclusions, exceptions, and limitations is found only in the policy.

Long-Term-Care Riders on Life Insurance

A number of insurance companies have added long-term-care riders to their life insurance contracts. For an additional fee, these riders will provide a benefit — usually a percentage of the face value — to help cover the cost of long-term care. This may be an option for you.

The information in this article is not intended to be tax or legal advice, and it may not be relied on for the purpose of avoiding any federal tax penalties. You are encouraged to seek tax or legal advice from an independent professional advisor. The content is derived from sources believed to be accurate. Neither the information presented nor any opinion expressed constitutes a

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Alumni Association Board Meeting

Your board met in May at Sempra HQ to hear a presentation on the new HQ under construction at 488 8th Ave. We also met February 4, 2016 at the newly-completed HQ building. The views are better than anyone suggested. Overtime workers higher than the 10th floor are bound to be Padres fans.



Pictured, l-r, top row: Dan Lamar, Ron Williams, Jim Teeter, Joe Hitt. Bottom row: Joyce Kelly, Gloria Bowker, Charlyne Oslin-Smith, Alice Myers and Samm McDonald. Missing: Ken Clay, Sally Chew, Jerry Crouch, Irene Krepak, Vee Pitt, Sue Weinmeister.

If you're interested in attending a board meeting, contact [any board member](#) to confirm the meeting place ([calendar](#)) and to arrange for a security badge.

Feedback Requested

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

1. Information about Retired and Deceased Retirees (every issue)

Molly Putz can use your help. We have difficulty obtaining a complete list of information, especially about deceased employees. If you have any information, please contact Alice Myers at amollyputz@san.rr.com or VP@sdgealumniassoc.org.

2. Alumni Association Website/Facebook

The [SDG&E Alumni Association website](#) was created to share information, specifically helpful to SDG&E alumni, including information about benefits. Your website was modified extensively early in 2012. It now contains a lot of information one webmaster thought was important or helpful. But hundreds more of you surely have other ideas. How can we improve the website? In general, what are we missing? Please send your comments to webmaster Jim Teeter at Webmaster@sdgealumniassoc.org).

Lora Clay started a [SDG&E Alumni Association Facebook page](#) in January/February 2013, originally to share pictures from the 2012 Holiday Luncheon. Send us feedback on the Facebook page, or leave it on the Facebook page. Share your own photos, videos or stories.

What else do you suggest? We appreciate your feedback.



Just for Fun

Here's a little reward for anyone who reads to the bitter end. I ran across these in e-mail. If you're like me, I can't stand "jokes" about growing old. Maybe these are funnier? They are about "the cycle of life."

GREAT TRUTHS THAT LITTLE CHILDREN HAVE LEARNED:

1. No matter how hard you try, you can't baptize cats.
2. When your Mom is mad at your Dad, don't let her brush your hair.
3. If your sister hits you, don't hit her back. They always catch the second person. (This works if you end up in the NFL, too.)
4. You can't trust dogs to watch your food.
5. The best place to be when you're sad is Grandma's lap.

GREAT TRUTHS THAT ADULTS HAVE LEARNED:

1. Raising teenagers is like nailing jelly to a tree.

2. Wrinkles don't hurt.
3. Families are like fudge...mostly sweet, with a few nuts
4. Today's mighty oak is just yesterday's nut that held its ground.
5. Laughing is good exercise. It's like jogging on the inside.
6. Middle age is when you choose your cereal for the fiber, not the toy.

GREAT TRUTHS ABOUT GROWING OLD:

1. Growing old is mandatory; growing up is optional.
2. Forget the health food. I need all the preservatives I can get.
3. When you fall down, you wonder what else you can do while you're down there.
4. You're getting old when you get the same sensation from a rocking chair that you once got from a roller coaster.
5. It's frustrating when you know all the answers but nobody bothers to ask you the questions.
6. Time may be a great healer, but it's a lousy beautician.
7. Wisdom comes with age, but sometimes age comes alone.

SUCCESS: How true this one is.

At age 4 success is ... Not piddling in your pants.

At age 12 success is ... Having friends.

At age 17 success is ... Having a driver's license.

At age 35 success is ... Having money.

At age 50 success is ... Having money.

At age 70 success is ... Having a driver's license.

At age 75 success is ... Having friends.

At age 80 success is ... Not piddling in your pants.

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 Webmaster@sdgealumniassoc.org or to [any director](#). We always appreciate your feedback. Thanks for your time and mailbox space.

The SDG&E eNewsletter 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 *Retiree Times* 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.
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