

In This Edition

It's been a while since we published an eNewsletter. I promised I wouldn't flood your inbox with e-mail once you offered your e-mail address, but I may have overdone that. The good news is that since the retiree interviews have stacked up in the absence of this eNewsletter, there are three of your peers for you to read about this time. 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](#).

You'll also find an article immediately below about last December's Christmas luncheon for those of you who couldn't make the [holiday event](#). How about some new Retiree Tips? An update is offered, back by popular demand, about saving money on your cell phones. We'll try out a new series (if you like it) on financial advice for retirees. On the softer side, you can take a trip down memory lane about the good old days of the SDG&E Employees' Federal Credit Union.

Read up. And let us know what you'd rather hear about.

2014 Old Timers' Annual Christmas Party

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

On December 9, 2014, 346 of our friends (plus those who paid at the door) assembled at the [Balboa Park Club](#). If you weren't there, then let me draw you a lousy sketch so you will join us next year.

Greetings at the door and our tables were enhanced by Erin Pennel with [Art Form San Diego](#), who made/acquired 50 centerpieces for the tables. Our luncheon fare included some to-die-for beef roast, twice-cooked mashed potatoes, seasonal vegetables and, of course brownies and cookies for dessert. Ed Davis and [Ranch Catering](#) again catered the event.

Don't retire young. Dan Lamar did, and he ended up filling in at the last second for President, Samm MacDonald, as emcee, after Samm came up hoarse. Our Pledge of Allegiance was led by Tom Page and the Invocation delivered by Jim Tripoli. Frank Ault installed new SDG&E Alumni Association officers. Michelle Mueller rounded out the retired officer corps.

Someone needs to get her some wrinkles and gray hair if she wants to appear at future retiree events.

We had the traditional gifts, like for the person who traveled furthest, the eldest in attendance, etc. And some made it exciting. Congratulations to Gary Duhamel who must have bought a new place in Massachusetts – or did he make a round trip? Sorry, I've forgotten all the details. The prized prize, for being the eldest, was won by Ms. Hendrick who lives very near where I grew up in Del Cerro, but she isn't in our directory as she thought, so I can't tell you her first name or deliver the picture I had blown up for her.



After the party, a quick photo was captured of our former President, CEO and Chairman Tom Page, chatting with 99-year-old Ms. Hendrick.

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).

This year's upcoming event (the 74th annual) will be held on December 9, 2015 at a new location, 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.



Pics from the website of next venue (12/9/2015)

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.

2005 Alumnus Dave Lowe

Editor's note: The entire interview is presented here. The full interviews are always published and archived on our website *Retiree Times* page. We had to cut short the interview in the last *Retiree Times*, even with our new 4-page format, because there just wasn't room.

Dave Lowe was born in San Diego and attended [Crawford High School](#), [San Diego State University](#) and [National University](#). Dave holds a Bachelor's Degree in Social Science and a Master's in Business Administration. He and his wife Janine have been married 48 years and they have two children, Rick who is Director of Operations for Darden Restaurants and April who is a Sr. Agent for Homeland Security. They have one granddaughter, Ava, who is 4 years old. Dave went to High School with several recent retirees including Jim Teeter, Sue Weim, Gene Marshall, Bob Brice, Jim Cassie and Jim Rupe.

Dave began his career at SDG&E in 1968 as a Laborer in the Gas Department and held various positions in Customer Service and Marketing, retiring as Manager of Customer Support Services in 2005. Like many retirees of the Boomer generation, the slower paced life didn't really suit Dave. Within a month or so after retiring from SDG&E he accepted a position as General Manager of Warner Springs Ranch. He worked there for over 3 years. Then he decided to try his hand at a new hobby, winemaking. He planted a small vineyard on their property in Warner Springs and began to learn about the history and culture of winemaking. At first he made wine

for family and friends. But the hobby soon grew too large and by 2009 Dave and Janine began to make plans for owning their own commercial Winery. They purchased several acres on the north east slope of Palomar Mountain and planted Cabernet Sauvignon, Merlot, Cabernet Franc and Malbec grapes. Construction of the tasting room and winery began shortly thereafter and [Sierra Roble Winery](#) was opened for business on October 19, 2013. Their boutique winery specializes in traditional Bordeaux varietals and they hope to entice your palate with some of the finest handcrafted wines available anywhere.

Dave, his son Rick, and son-in-law Bill, have completed and passed the Level 1 Sommelier Course & Exam from the Court of Master Sommeliers.



Sierra Roble Winery and Vineyard is located at 34810 Hwy 79 in Warner Springs. They are open noon to 5pm on Friday and 11:00am to 5pm on Saturday and Sunday. Sierra Roble has 6 wines currently available for tasting and the cost for a tasting is \$10. Wines are priced around \$25 per bottle and are available by the glass for \$7.

“Janine and I have already been visited by many of our SDG&E friends. We hope that more of our friends are able to stop by for a visit very soon. We would love to see you and catch-up on what you’ve been doing since you retired. As our daughter loves to say, ‘Come for the wine, stay for

the view.’ Hope to see you soon!”

2001 Alumnus Chuck Wright

Charles (Chuck) B Wright was hired as a Field Assistant in September 1965, assigned to Southern Operating District (SOD) in Otay. He was promoted to

Lineman in 1969 and worked as a Relief Electric Troublemaker, Overhead and Underground Working Foreman at SOD and then moved to Dells (Metro) after SOD closed.

Chuck worked as Construction Methods Foreman, Senior Line Foreman, Field Services Supervisor, Underground Electric Supervisor, Project Coordinator and retired as Electric Distribution Operations Manager. After retiring on January 1, 2001, he played golf 5-7 days per week and did part-time maintenance at Steele Canyon golf course. After 14 months, Jorge DaSilva gave him a job in Construction Services, developing safety and training programs for contractor crews. He also conducted frequent field visits to ensure compliance with these standards. Chuck worked there for another 3 years and finally retired for good ... or so he thought.

He moved back to his home town in Rockmart, Georgia in 2005 and in 2007 he became the interim manager at his country club in Cedartown, GA where he worked for two years.

Two amazing things have happened to Chuck since moving back to Rockmart. First, he had a good friend when he was in the Navy in 1959 and they had lost contact after his friend got out of the service and returned to his home town of Miami, FL in 1961. Chuck spent many hours over 47 years trying to find him. He finally found him in Rockmart just after he moved back. He was building the local Walmart store and was pictured on the front page of the weekly newspaper! The two friends are happily reunited. Secondly and most important: he was standing outside the principal's office (who's not surprised at this?) at the beginning of his sophomore year in high school and he saw the prettiest girl ever. Her name was Shelba Ann Statham and Chuck was instantly in love. His middle sister was born a few weeks later and he talked his Mom into naming her Shelba Ann.

Shelba Ann Statham and Chuck began dating a year after he moved back to Rockmart and after 3 years, they married. Chuck says she is still the prettiest lady, inside and out.

Chuck and Shelba Ann have two rental homes and they have an acre lot so he works harder today than he probably ever did ... but in much shorter spurts!

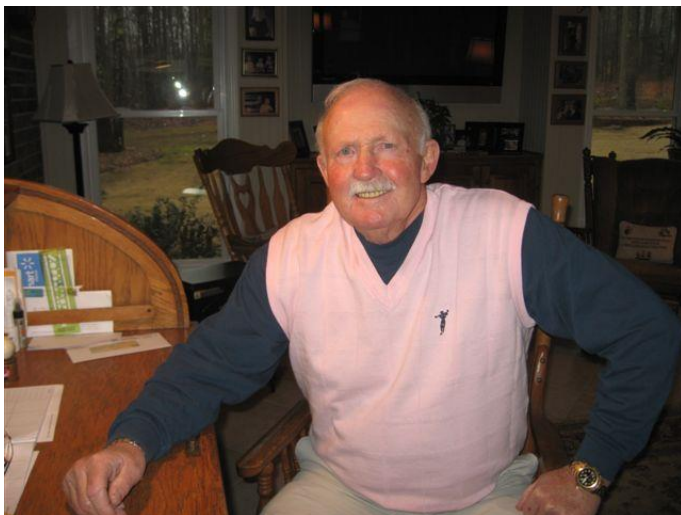
His son Greg and youngest daughter Courtney are still in San Diego and Chuck and Shelba Ann visit San Diego fairly often. Greg is an electrician with Fuller Electric and Courtney is the Special Education Administrator with Oceanside School District. His oldest daughter Denise is in Seaside, Oregon and has a business there. He's been blessed with 3 grand girls and 1 grand boy!

Chuck says the best thing about retirement is that he can set his own schedule (except for doctors) and do whatever he wants to do ... unless something breaks! But, most things he can fix and he knows how to call the plumber!

"For me, there is no such thing as retirement, I have to stay busy. If I'm out of projects I find something to do for others less fortunate. That is so gratifying," says Wright.

"Most of the male members of my family play guitar and sing old gospel and cow jazz songs. My cousin and I play and sing each month for 3 nursing/assisted living homes."

Chuck has many fond memories of SDG&E but his favorite was when a very good friend misplaced his company car! But his memories of all the wonderful friends he made over 35 years cause him many teary eyes when he thinks back. "SDGE was all I ever really knew and I know there was no better place for this boy to spend his life's work."



minutes later I will have shown you my whole town!"

Living in the town where he grew up gives Chuck pause for good memories, too. High school football is big in Rockmart and he's always likely to run into someone who remembers when he played. He'll always take time out of his busy day to make time for his friends. "Give me five minute's notice and I'll meet ya! 15

2012 Alumnus Sue Eubanks

Sue Eubanks began her career with SDG&E in February, 1980, as a Call-In in the Phone Center. She moved to Beach Cities in 1982 and then Customer Service Support staff group where she worked for many years. Her last assignment was with the SORT support team at Century Park and she feels that working with SDG&E's field personnel was VERY rewarding. "The field people are the BEST," said Eubanks.

Since retiring in 2012, Sue has been ushering with the SD Symphony Summer POPS and is also a volunteer usher at the Old Globe, Lyceum and anyplace else that will have her. She loves to dance, and volunteers at the VA hospital in La Jolla with their "Soldiers Who Salsa" program. "It's a great opportunity to help our veterans and a lot of fun too!" She continues to take ballroom dance classes and is currently working on West Coast Swing. Sue took a trip to Ireland and Scotland in 2012 and loved it. She's always planning the next big trip and she frequently travels to Cedar City, Utah, where her parents live.

Sue is a night owl, and it always took two alarm clocks to get her up in the morning and to work on time(ish). Now she only sets the alarm for FUN stuff. Her Retirement Philosophy is stay busy, stay active and do the things that bring you joy! She likes being in charge of her own schedule, and not having to ask "permission" to take a day off, etc., is the best thing about retirement.



Her fondest memory about working at SDG&E was the four years she worked at the Beach Cities District Office. These years were the most fun of her career and the friendships she made there are some of the most lasting ones.

Like most retirees it's true that it's harder to get on Sue's schedule now that she's retired. She used to laugh at retired people who said that, but she knows now it is so true. Her theory is that when you worked Monday-Friday, you always ran around like a crazed person getting "stuff"

done on the weekends, because on Monday, you had to go back to work. Without that pressure, it seems easier to put things off 'til manana.

Retiree Tips

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

Websites of Special Interest to Seniors (see our web page)

What is a senior anyway? I heard some people don't attend our Holiday Luncheon because it's all a bunch of old people. Well, duh? And I suppose we don't use computers, either, right? Did you know that 59% of people over 65 now use the Internet? (See [PEW Research Center article](#) from April 2014). In fact, "younger, higher-income, and more highly educated seniors use the internet and broadband at rates approaching—or even exceeding—the general population; internet use and broadband adoption each drop off dramatically around age 75." And 77% of the 65+ crowd uses a cell phone.

I was looking for ideas for the eNewsletter and ran across this [site on PBS that shows links of special interest to seniors](#). Some of the sites they suggested are listed below for your perusal. I'll link them up on our SDG&E Alumni Association [Links web page](#) while I'm at it.

But why else would we want to use a computer?

- [Social Security](#) - benefit statements
- [AARP](#)
- [Anti-AARP](#) (Alliance for Retired Americans)
- [Medicare](#) - you can list your drugs, etc.)
- [MyRetirement](#) - so you don't have to deal with them on the phone
- [Senior.com](#)

The SDG&E Alumni Association website

In addition to the Senior links above, a [FAQ page](#) was added. Do you have any questions of your Alumni Association? If so, check there first and send in your question and we'll see how frequent it is.

Saving on Your Cell Phone Bill (Followup)

The original article posted in [Volume 5 \(December 2013\)](#) said cell phone bills in 2010 averaged \$139 a month. And if you're a Verizon customer I can hear you muttering BS right now. Back then I offered a number of

alternatives. A better solution if you're looking for savings, in my opinion, is to switch from Verizon's \$150+ limited plan to [Republic Wireless](#) at \$25 a month Unlimited. Let's face it, all the carriers are having to abandon their pricy no-contract model pricing as customers demand better options. But if you're a 1-phone or 2-phone family, I haven't seen a better price than the plan I switched to last year. Their secret is using the 3G network instead of the 4G (do you know the difference?) and having a customer base dedicated to using wi-fi (the Internet) to make phone calls whenever possible instead of the cell network. Republic uses T-Mobile's network, and in San Diego and the places I typically travel in the southwest, I have the exact same level of service as I had with Verizon (who should never have stopped giving SDG&E employee discounts).



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.kurtcecconi.com/>

When You Can't Speak for Yourself

It's not pleasant to think about the possibility of having a serious condition that prevents you from making medical and financial decisions for yourself. But it's better to be prepared and hope it never happens than to put your loved ones in the position of making decisions without knowing your wishes.

Here are three legal documents you might consider. Because requirements can vary by state, you should consult with an attorney who is familiar with the laws of your state when drafting these documents.

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Durable power of attorney for health care (HPOA). An HPOA, also known as a health-care proxy, enables you to appoint a representative to make medical decisions for you if you become unable to do so yourself. You can appoint anyone to be your agent as long as the individual is of legal age (usually 18 or older), and you can decide how much power your representative will have. An HPOA should be HIPAA compliant so your representative can access your private medical information.

Living will. This document, which is another type of advance medical directive, can be used to outline which medical procedures you want to be used to prolong your life, typically in the event of a terminal illness. It generally does not become effective until you become incapacitated. Even if your state does not authorize a living will, you may still want one as a way to document your wishes.

Durable power of attorney for finances (DPOA). A DPOA enables you to authorize someone to act on your behalf in financial and legal matters. Your agent could pay everyday expenses, watch over your investments, and file taxes, among other tasks. A DPOA may become effective immediately or when a triggering event occurs, such as a doctor certifying that you are physically or mentally incapacitated.

You can select the same person to serve as the agent for your HPOA and DPOA, but you aren't compelled to do so. Be sure to discuss your wishes with the person you select and let him or her know where you keep the documents; consider giving copies to the agent and key family members. You should also review these documents regularly to make sure they continue to express your wishes.

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Whatever Happened to the SDG&E Employees' Federal Credit Union?

Sounds kinda like a trip down memory lane, doesn't it? Well, it is. Until the editor needs to add a disclaimer about it being **my** personal experience and not necessarily the opinion of the SDG&E Alumni Board, any Sempra Affiliate or any sane person.

Pretty soon, there are going to be some retirees who never heard of the SDG&E Employees' Federal Credit Union (EFCU). And some of our memories are fading. (Really?) But "the credit union" (you didn't need to spell out that it was the SDG&E Employees' Federal credit union) must have been one of the most important parts of working in an office at SDG&E. I got hired on January 31, 1972. On February 1, 1972, I opened my accounts at the credit union. Why? Because that's one of the first things HR mentioned in my new hire orientation, the first suggestion from my boss, and the thing my first work buddy said we should do on our first lunch hour together. Banks would kill to set up a marketing program like that today.

Yes, bosses were part of the family. That might have been bad news for a marginal employee ... but there are not too many of those reading this article; we all made it to retirement. And besides, what does that have to do with the SDG&E EFCU anyway?

You got treated at the credit union the same way you were treated at work. Like a family. Need a loan? Come on down and sit with the loan officer. Then again, our fellow employees were on the credit union's board of directors. We all remember Al George, who must have served there 60 years. And Frank Ault. And Joe Hitt. And Al Burye. And others I don't remember. Oh, and guess what? The credit union paid 1-2 percent more in interest rates on your savings than the banks did. And didn't charge as much for loans. Cool! Who needs a bank when you've got the credit union? And when you opened up a checking account it was free. What, no monthly fees? Nope. Not at the credit union. And innovations? How about when they invented interest-bearing checking accounts in the later 1970s? Not at banks. Only at the credit union. Automatic payments? Transfers by phone? All things started by credit unions, later finally followed by banks.

The SDG&E credit union couldn't always do everything the fee-hungry banks could. They were a little too small. I remember when they started to offer trust deeds – home mortgages. But there was only room for 4 or 5, so I couldn't get one before they reached quota. They just didn't have the capital to support them. So, being too small led to ...

Sometime in the 80s, I believe, the credit union decided they needed to grow members by inviting all of the downtown area employees, not just SDG&E employees. They changed their name to Financial 21 FCU. Now anyone who worked in downtown San Diego could join. But ... but would they all be a part of one family?

Subtle changes. Sure, now maybe you could get a TD, but when you needed a quick \$500 signature loan, could you get it? That was my first bad taste when my family started leaving me. After 20 years of employment someone on "a loan committee" said I wasn't good enough for a loan. But I have \$50,000 in my accounts there? And you won't trust me to pay back \$500? Those accounts don't count. They are IRA accounts and long-term accounts. So if I wanted a signature loan I would have to borrow from some other institution. Heck, I just took \$500 out of my savings and made my purchase with cash. Then went to our beloved credit union and did the blasphemous. I

closed all my credit union IRA accounts and transferred them to Life Insurance annuities instead ... which by the way turned out to be a great accidental decision when the stock market exploded. Of course, like all of us SDG&E employees of the 80s and beyond, that IRA has grown to over \$1 million (just like I said when I had tutored all my employees to at least buy the minimum-matched savings accounts, which in those days was 4%). It was the credit union's first million-dollar mistake on me. But I kept my checking and savings accounts, for well over 40 years. Trust and loyalty.

In the late 90s – or was it the early 2000s? – I guess it was time for “the credit union” to expand again. A merger with California Coast Credit Union and now we would have offices “everywhere.” And for the first few months the tellers would know we had been Financial 21 credit union members because we had funny account numbers. But long gone was any memory of the **SDG&E Employees’** Federal Credit Union. They commented that wow, I had been a member for over 40 years ... I didn't know we had been around for 40 years (because they hadn't). They seemed friendly as an acquaintance, but certainly not family. I think that's when I realized we had become a number and not a member. There were no answers about whether we could cash our paychecks a day earlier (on Thursday) if we got them earlier. No knowledge of that extra income we would receive every March. Although I did once finally notice a teller asking why so many people from SDG&E were coming in on off-Friday with a large check to cash. The tellers didn't know SDG&E. I noticed SDG&E supervisors no longer prodded their new employees to join “the credit union.” Because we didn't have one.

But there were more incidents. Mistakes. Plummeting interest rates (although not necessarily on loans). And I remember for the first time after depositing a large cashier's check, they put “a hold” on my money. “My” money. When I protested (it had happened before on a real estate transaction, so I knew the rules) they consented and said I could have my money after 2 days (federal law). When I came by 2 days later to close my own escrow transaction, I found the manager who had promised me my money would be good on that date had lied to get me out of the office knowing he would be on vacation when I got back. Thanks to contacts with our SDG&E account executives, I was able to contact the right party at Cal Coast, who claimed that manager had been fired over my transaction; I never saw that manager again, but who knows? The damage had still been done. I lived. Livid. But lived.

The last time. The warning signs were there for years. The credit union wasn't our credit union anymore. I could have left the credit union a long time ago. As The Who once said, "I Won't Get Fooled Again." On Friday the 13th, I sold my old home. When I took the check to Cal Coast Credit Union, they wanted to hold my check for 10 days. When I said "is this the best you can do for a 43-year customer who will close his account if you do this to me again", I finally got an answer (after consulting with her manager) that they would make my money available after 2 business days. Oh, you mean they would comply with federal law? What a break for me. OK. And that would be after next Thursday. Let's see, that's Friday, Tuesday (Monday was a holiday), Wednesday, Thursday, and Friday again. Sounded like more than 2 days to me. It was déjà vu all over again. So I asked for my check back, thanked them for the 43 years and walked out the door. I heard the gutless manager call out "have a nice day, sir" as I walked straight out the door and didn't acknowledge a thing. I drove right over to Navy Federal Credit Union, where they deposited my check, with a 2-day hold, after calling the bank of origin to make sure the Chicago Title check had sufficient funds (after 43 years, Cal Coast couldn't do that?). That's what personalized Credit Unions do. Like SDG&E EFCU did.

But there was more. It seems Navy FCU pays 4 times the meager 0.1% interest rate that Cal Coast pays on passbook savings accounts. And they actually pay interest on your free checking account funds. Wow. Why had I stuck with a loser for so long? Is inertia really that powerful? (uh, yes). Adios, Cal Coast.

On Friday, February 13, I decided to close all my accounts at the successor California Coast Credit Union account after 43 years. Good riddance. By the time this is published, I suppose I will have changed my automatic payments and deposits everywhere. What a PITA! Yes, inertia is a great tool for non-caring institutions like Cal Coast Credit Union, no longer SDG&E EFCU – by a longshot!

So, what ever happened to the SDG&E Employees' Federal Credit Union? I guess it also died. Along with loyalty and the "family" atmosphere at SDG&E. For those of you who stuck it out, like me, how do you get treated by California Coast Credit Union?

R.I.P. good old SDG&E Employees' Federal Credit Union. You were a great friend. And family member.

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.

3. 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 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 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.
Editor: Jim Teeter