

**In This Edition**

In eNewsletter number 9, you can read what SDG&E has to say about electric vehicles, or you can read about what retirees have to say about their on-the-job adventures. There's also a financial tip (there's a way for your will), a retiree tip, an alumnus interview and some humor (you be the judge). Read the summaries immediately below, or read the whole articles.

**News From SDG&E****Summer steals on electric vehicles**

From Martha Velarde

Waiting for an exclusive deal on an electric vehicle (EV)? Your wait is over with an offer to purchase an all-electric car that is 70% off the retail price.

Through SDG&E's membership with Cleantech San Diego, SDG&E alumni's can purchase a 2015 MY Electric Drive Smart ForTwo all-electric car in new condition for \$11,400. The car retails for just under \$30,000 (see invoice next page).

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

**News From SDG&E A/A Members****Starter: The Places We Met**

OK, we've heard from SDG&E. How about you A/A members? C'mon you can do it. Care to reminisce about your experiences in the good old days at SDG&E? You know ... all those stories you only hear at retirement parties? C'mon, you can do it. Send 'em in.

Here's a starter story for you.

The places we hung. When you worked downtown, there were places to go, people to watch. Whether you were just cruising the streets and going whichever direction the light was green ... or stalking Horton Plaza at just the right time for free cannolis (about 12:05 pm), sneaking into Charleys Joint when you thought nobody was looking (there were a lot of places like that). One of my favorites was Wild Bills.

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

**Alumni Interviews**

In this issue we have an interview with 1998 SDG&E alumnus Mary Wood. These interviews, as well as all eNewsletters and issues of *Retiree Times*,

will always be posted on our website – [www.sdgealumniassoc.org](http://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**

### **Make Your Will NOW**

Most people don't have a will. I went along with the majority for 65 years. I'm not gonna die. If I do, why should I care? I'll be dead! Dumb. Dumber.

Lots of famous people have made that mistake and cost their heirs millions. Probably most infamous was Howard Hughes. I was reminded again in April when Prince died intestate. That's when I decided I needed to get the word out to those I care for, my fellow retirees. So I researched.

According to RocketLawyer, an online legal service, nearly 60 percent of Americans admitted they didn't have a will in a 2011 poll. "In fact, one-third said they'd rather do their taxes, get a root canal, or give up sex for a month than lay out their dying wishes in black and white." See [Business Insider article](#). According to LexisNexis, approximately 55 percent of American adults do not have a will or other estate plan in place. See [LegalZoom statistics on wills](#). 90% of those who do make wills are age 60+. It's time.  
[To read the entire article, click here.](#)

## **Retiree Financial Advice**

### **How Can I Control the Distribution of My Estate?**

There are a number of ways your estate can be distributed to your heirs after your death. Each allows a different degree of control over distribution, and each poses different challenges and opportunities. If you haven't taken steps already, it's important to consider planning now for the distribution of your assets.

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

## **Feedback, Fun and Closing**

Find some jokes

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

--- end of summary ---

**SDG&E Alumni Board September 7, 2016**



Board members, l-r: Charlyne Oslin-Smith, Sally Chew, Joyce Kelly, Jim Teeter, Alice Myers, Ken Clay, Sue Weinmeister, Jerry Crouch, Gloria Bowker, Cindy Young, Vee Pitt, Irene Krepak, Samm McDonald.

## **News From SDG&E**

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#### *Here's the scoop*

Car2Go is selling their all-electric fleet and you get the benefit:

- All-electric EV range is about 70 miles (see spec sheet for details)
- Factory battery warranty is 3 years or 50,000 miles
- Go in the carpool lane with just one person



A Smart ForTwo EV will be on display at Century Park in August. This offer will conclude at the end of October -- or sooner if fleet vehicles sell-out.

To learn more about purchasing one of the car2go fleet vehicles:  
Send email to [EV@sdge.com](mailto:EV@sdge.com)

To learn more about electric vehicles and EV rates visit [www.sdge.com/ev](http://www.sdge.com/ev).  
Or visit us at [EV Day at Qualcomm Stadium](#) on September 17.



## Help Keep These Electric Vehicles in San Diego

car2go is offering Cleantech San Diego members the opportunity to purchase 2015 MY Electric Drive smart ForTwo vehicles in brand new condition for a deeply discounted price of \$11,600.

UC San Diego has already taken advantage of this opportunity by purchasing 50 EVs from car2go. 150 vehicles are still available for purchase.

To learn more, contact [Bob Demetrescu](#).

innovate | educate | advocate | collaborate



## SMARTCE 11 SMRP, INVOICE

## Dealer Information

MERCEDES-BENZ USA, LLC  
1 MERCEDES DRIVE  
MONTVALE, NJ 07645

## Vehicle Information

20151 SMARTCE

Region: Western

VPC: Los Angeles

Code Description Price

SMARTCE \$25,000

EN2 tridion safety cell silver

EAZ crystal white body panels

IAB car2go black interior

\*\*\*\*\* STANDARD ACCESSORIES \*\*\*\*\*

A03 passion code

BID Battery ID

B35 charging cable

B53 pedestrian warning sound

C08 provision for radio installation

C18 trip computer

E81 exterior appearance package

H19 smart tirefit

I01 air conditioning

I13 side airbags

I20 storage module charging cable

I35 2-spoke leather steering wheel

I52 side airbag

K02 overseas axles

K03 Battery Disconnecter

K07 instrumentation in mph

K16 seat weight detection

K18 adapter plate

LAV US Owner's Manual

R02 all season tires

S02 top tether

V03 battery cooling system

V04 smart charging unit

V26 electric power steering

V31 dashboard gauges

V33 electric stability program

V41 tire pressure control system  
V43 power windows  
X06 battery  
01A floor mats-smart  
294 knee airbag  
494 emission equipment  
805 2015 Registration Year  
986 VIN# Code  
989 VIN Code  
99V factory Code - tire rating  
\*\*\*\*\* OPTIONAL ACCESSORIES \*\*\*\*\*  
CB5 car2go EV's credit code CREDIT \$-  
P02 P02 car2go package \$2,335  
X02 : car2go blue stickers  
R48 : 15" steel wheels  
P02 : car2go Package Code  
K60 : starter battery 60 AH  
K20 : car2go Software  
K06 : Daytime Running Lights  
E23 : solid roof  
SUBTOTAL \$27,335  
DESTINATION & DELIVERY \$750  
TOTAL \$28,085

Pricing is subject to change. Mercedes-Benz reserves the right to make changes without notification.

## **News From SDG&E A/A Members**

### **Starter: The Places We Met**

OK, we've heard from SDG&E. How about you A/A members? (That's Alumni Association, Al). C'mon you can do it. Care to reminisce about your experiences in the good old days at SDG&E? You know ... all those stories you only hear at retirement parties? C'mon, you can do it. Send 'em in.

Here's a starter story for you.

The places we hung. When you worked downtown, there were places to go, people to watch. Whether you were just cruising the streets and going whichever direction the light was green ... or stalking Horton Plaza at just the right time for free cannolis (about 12:05 pm), sneaking into Charleys Joint when you thought nobody was looking (there were a lot of places like that). One of my favorites was Wild Bills.

Conveniently located kiddy-corner from the Electric Building, there was always something happening at Wild Bills. Whether it was just the cheap pitchers of beer or Don Stoneking's shocking (locking?) experience with the Super Bowl lottery.

I remember my initiation to Wild Bill's. It was shortly after Don Green's no-longer-wet-company incident. After that, you couldn't imbibe during work hours. But after 5:00 pm, it was time to party, right?

There was all kinds of overtime in those days in the Accounting department. My \$4.44 per hour pay escalated to \$6.66 for the first two hours and \$8.88 after that. Enough to buy a new Datsun 240Z by year-end. But the best benny, after 2 hours we had the choice of per diem or dinner. With classy joints like Wild Bill's in walking distance, how could you lose with dinner? So one of us would go to the bar side and order a couple pitchers of beer; the rest would go to the "dinner" side and order happy hour food. We had them write "beverages" on the receipt. (Hey, don't chastise us, the far more creative union guys had them write up "chocolate shakes" on their receipts. Accounting always wondered how a guy could drink so many "shakes" in the Heber desert.)

One night we took the boss with us. Art Scott (R.I.P.) was a typical boss. He wanted to go out with the workers and get their respect. Anybody who ate peanut butter and bananas and bean sprouts sandwiches needed to work hard to gain my respect. Art followed the crowd to the food side and waited. When he got to our table, the "beverages" side had already been seated; one pitcher was already empty and we attempted to fill his mug. "What the hell do you guys think you're doing? We can't go back to work after drinking beer!" We tried to explain that it wasn't beer, but "beverages." And besides, work ended at 5:00. We were just going back for OT at 6:00, not working hours. I don't think I ever saw anyone eat their entire dinner, pay their bill and walk back to the EB in 45 seconds before ... or since.

That "dry company" thing was really hard to take for a while. So many people believed it. True confessionals time. I never did like rules. So for the next 5 years, I ate lunch at The Big Cheese on Fridays. So did Cliff. And a couple other buddies whose pensions are fully vested. The food wasn't necessarily that good. Now the rest of the story. The Big Cheese had a separate room on the side. One that couldn't be seen from the street. Or from

snooping bosses who might have inadvertently enjoyed a Big Cheese sandwich. But they did have good, cold beer. And we had one. Every Friday. For years.

Now I've done it. Can't fire us anymore for drinking on the job. But they could lose my pension. Oh, wait. We got cashed out in 1998. I guess that's the new form of "bullet-proof," the term originally coined by Dave Hopkins.

### **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](mailto:samm@sammcdonald.com) or [President@sdgealumniassoc.org](mailto:President@sdgealumniassoc.org).*

### **1998 Alumnus Mary Wood**

By Samm McDonald



In another of our series of Retiree Interviews, I (SM) spoke with Mary Wood (MW), who retired from SDG&E in 1998. Mary worked in the Law Department from 1978-1980; was Manager, Land Department 1980-1983; and was appointed Assistant General Counsel in 1983 until she retired.

(SM) Tell us a little bit about what you have done since you retired.

(MW) The day after my retirement, my husband, Rob Wade, and I took off on a driving trip to locate places where he could ski powder snow. After examining Jackson Hole, Grand Targhee, and several resorts in Montana, he picked Grand Targhee.

Targhee is in Wyoming, but to get there you go to Driggs, Idaho and then up the road into the Rockies. We have spent a month most winters in Driggs, Idaho, renting a condo there. Targhee is an old fashioned type ski resort, very family oriented, decent season pass prices, and Driggs is a nice former

farming town, now more recreation oriented. As a point of reference, Driggs is on the west side of the Rockies – Jackson Hole, Wyoming is on the east side of the Rockies.

I have also visited Virginia, North Carolina and Charleston, South Carolina and have been to the Czech Republic, Hungary, Ukraine, England, Scotland. We made several trips to British Columbia and Alberta, Canada, so Rob could make sure that Targhee was still the best powder snow resort. We took a most educational and informative Viking Cruise in Ukraine a couple of years before Russia annexed Crimea. In Scotland, went to the Inner Hebrides and Orkney Island. I recommend the latter, but would not do Ukraine at this time.

After retirement, I started taking watercolor painting classes. From time to time I have exhibited paintings in the San Diego Watercolor Society Member Shows. One regular size painting won Best in Show; one mini painting won Best in Show. I Also make jewelry and art cards. (When paintings don't turn out – which is quite often – I tear up the paintings and collage them into art cards.) I have been in several shows, but I am better at making “stuff” than selling “stuff”! I also volunteer as the Secretary of the San Diego Watercolor Society, putting some of my legalese into use.

I love to travel and visit art museums. I also read a lot, garden a little and I like to cook.

(SM) You are one busy person! What about family? Are they close enough to spend time together?

(MW) Rob and I are enjoying our time together. We have five granddaughters, and two of them live in San Diego. We've enjoyed all of the girls, but naturally have spent more time with the local girls. One of the local granddaughters was born in 1998 shortly before I retired and the other local granddaughter was born in 2001. So I have spent a lot of time babysitting and doing things with them. Yesterday took them shopping for back to school outfits!

(SM) Spending time with grandkids is such a gift and it sounds like you are making wonderful memories with them. Other than your ability to travel and spend time with family, what's the best thing about retirement for you?

(MW) Having time to enjoy the “business” of living and not being sleep deprived! Having time to be with and help family and friends. Having time to go to the gym regularly and take walks, without having to get up at 5 a.m. to get it done before work!

(SM) What’s your “retirement philosophy?”

(MW) Create a vacuum and something will come to fill it. People worry about what they are going to do with their time after retirement. I have found that if time is available you will find all kinds of exciting things to do, places to go, and people to meet.

(SM) Good advice. What is your fondest memory about working at SDG&E?

(MW) The other employees with whom I worked. While I was at SDGE I got to work with talented, down to earth, quality people. Being at SDGE during the transition from a traditional utility to the unregulated market was very interesting, and the people I worked with who made it happen were great.

(SM) It really is all about the people, isn’t it? What do you do now that you couldn’t do while you were working?

(MW) Spend as much time as I like with family and friends, read as much as I like, and do my art work.

(SM) Just one last question, Mary. Is it true that it’s harder to get on your schedule now that you’ve retired?

(MW) No, I don’t have a complicated schedule. I like to look at my calendar and see that I have nothing scheduled for the day.

(SM) If you have an idea about a retiree who would be interesting to interview (including yourself), please email me at [samm@samm-mcdonald.com](mailto:samm@samm-mcdonald.com) or leave me a message at 858.229.9671.



### **Retiree Tips**

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

### **Make Your Will NOW**

Most people don't have a will. I went along with the majority for 65 years. I'm not gonna die. If I do, why should I care? I'll be dead! Dumb. Dumber.

Lots of famous people have made that mistake and cost their heirs millions. Probably most infamous was Howard Hughes. I was reminded again in April when Prince died intestate. That's when I decided I needed to get the word out to those I care for, my fellow retirees. So I researched.

According to RocketLawyer, an online legal service, nearly 60 percent of Americans admitted they didn't have a will in a 2011 poll. "In fact, one-third said they'd rather do their taxes, get a root canal, or give up sex for a month than lay out their dying wishes in black and white." See [Business Insider article](#). According to LexisNexis, approximately 55 percent of American adults do not have a will or other estate plan in place. See [LegalZoom statistics on wills](#). 90% of those who do make wills are age 60+. It's time.

Regardless of how many people are doing the wrong thing, why should we care? Now that I finally bit the bullet and did the right thing, I understand the simple reason why. You are costing your survivors money that will go to lawyers instead. You will also delay their receipt of your estate by 6 months

or more. Attorney fees and courts costs usually eat up to 5% of the estate. For a typical SDG&E retiree with \$1 million in their Savings Plan (any lowest level employee who contributed 4% of their pay for 40 years), that's \$50,000 your heirs will NOT receive because you didn't think it was important enough to do. Are you too lazy to pick up \$50K for your heirs?

Need another reason? The husband of my wife's good friend died last year. Without a will. The children from an earlier marriage contested. Guess who got the bulk of the estate and the house? And after decades in a house, she had to go find an affordable apartment last week. That's what the courts decided. Is that what you want to decide for your spouse?

Where can you get a will? There are numerous low cost/no cost options, up to reasonably priced attorneys. Many life insurance agents will set up a trust for you at no cost as part of their insurance package or if you invest in a fixed or variable annuity (I found annuities pay out 3-times as much as Sempra did with our monthly pension option, which was calculated at 1% in 2011).

There are Do It Yourself options. Some of the online services available are:

- [LegalZoom](#) (low cost)
- [Nolo](#) (they also make Quicken Willmaker)
- [Rocket Lawyer](#) (free)
- [Willing](#)

And Reviews:

- [GYST Review of Do-It-Yourself Digital Wills](#)
- [2016 Best Will Software Reviews](#)

And there is the traditional attorney method, which is especially important if your life situation is at all complicated (multiple marriages and children, investments in real property, business owners, etc.).

If you really want the Cadillac, consider a Revocable Trust to avoid probate (see your attorney). And get a living will (medical directive) done, too. And a Health Care Power of Attorney. You don't want hospitals or the wrong relatives making decisions about ending your life. From my experience, even with my Rancho Santa Fe lawyer, you can get it all for \$2000.

Other Will References:

1. [Buck's Blog in the New York Times](#)
2. [The American Bar Association's Making A Will](#)

### **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 third article. - ed.*

*Kurt Cecconi is an investment adviser representative. Since his near 10-year career at SDG&E, he has worked the past 22 years at Principal Financial Group. See his website at <http://www.kurtceccconi.com/>*

### **How Can I Control the Distribution of My Estate?**

Interesting how much this later-written article mirrors the first. Maybe it was true? --- ed.



There are a number of ways your estate can be distributed to your heirs after your death. Each allows a different degree of control over distribution, and each poses different challenges and opportunities. If you haven't taken steps already, it's important to consider planning now for the distribution of your assets.

### **Intestacy**

If you die without a will, it is called dying “intestate.”

In these situations, the probate court will order your debts paid and your assets distributed. Unfortunately, your assets will be distributed according to state law. Since the state doesn’t know your preferences, the probate court may not distribute your assets according to your wishes.

Because intestacy is settled in the probate court, your heirs may have to endure a long, costly, and public probate process that could take six months to a year or more. They will have to wait until the probate process is over to receive the bulk of their inheritance.

And depending on the state, probate fees could consume more than 5 percent of your gross estate.

### Wills

A will is your written set of instructions on how you would like to distribute your estate upon death.

While using a will guarantees probate, it is a more desirable alternative than intestacy.

In a will, you can name a “personal representative” of your estate. This person or institution (e.g., a bank or trust company) will act as the executor and will be appointed to carry out your wishes according to your testament. You can also nominate a guardian for your minor children and their estates. Without such a nomination, the court can appoint a guardian based on other information, often depending upon who volunteers.

A will can also set forth the terms of a trust of which you have named a trustee who can manage the assets for the benefit of the beneficiaries. This is often referred to as a “testamentary” trust because it is created as part of the last will and testament and comes into being at the probate of the will.

### Trusts

A trust is a legal arrangement under which one person, the trustee, manages property given by another party, the trustor, for the benefit of a third person, the beneficiary. Trusts can be very effective estate planning tools.

Trusts can be established during your life or at death. They give you maximum control over the distribution of your estate. Trust property will be distributed according to the terms of the trust, without the time, cost, and publicity of probate.

Trusts have other advantages too. You can benefit from the services of professional asset managers, and you can protect your assets in the event of your incapacity. With certain types of trusts, you may also be able to reduce estate taxes.

If you use a revocable living trust in your estate plan, you may be the trustor, trustee, and beneficiary of your own trust. This allows you to maintain complete control of your estate.

While trusts offer numerous advantages, they incur upfront costs and ongoing administrative fees. These costs reduce the value of future probate savings. The use of trusts involves a complex web of tax rules and regulations. You might consider enlisting the counsel of an experienced estate-planning professional before implementing such sophisticated strategies.

### Joint Ownership

Another way to distribute your estate is through jointly held property — specifically, joint tenancy with rights of survivorship.

When you hold property this way, it will pass to the surviving co-owners automatically, “by operation of law.” Because title passes automatically, there is no need for probate.

Joint tenancy can involve any number of people, and it does not have to be between spouses. “Qualified joint tenancy,” however, can only exist between spouses. In common law states, this arrangement is generally known as “tenancy by the entirety.” Qualified joint tenancy has certain income and estate tax advantages over joint tenancy involving non-spouses.

How you hold title to your property may have substantial implications for your income and estate taxes. You should consider how you hold title to all of your property, including your real estate, investments, and savings accounts. If you’d like to know more about how the way you hold title may affect your financial situation, consult a professional.

### Contracts

The fifth and final way to pass your property interests is through beneficiary designations.

If you have an employer-sponsored retirement plan, an IRA, life insurance, or an annuity contract, you probably designated a beneficiary for the proceeds of the contract. The rights to the proceeds will pass automatically to the person you selected. Just like joint tenancy, this happens automatically, without the need for probate.

It is important to review your employer-sponsored retirement plan, IRA, life insurance, and other contracts to make sure your beneficiary designations reflect your current wishes. Don't wait until it's too late.

### Many Considerations

There are a variety of considerations that will determine the distribution methods that are appropriate for you. For example, you must consider your distribution goals. By examining your situation and understanding how your assets will pass after your death, you may be able to identify the methods that will help you achieve your goals most effectively.

Likewise, the larger your estate, the more you may want to consider using a trust to help guide your estate distribution. In addition, you will have to consider any special situations you may have — such as a divorce or a disabled child. All these are important considerations.

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 solicitation for the purchase or sale of any security. This material was written and prepared by Emerald. © 2016 Emerald Connect, LLC

### **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](mailto:amollyputz@san.rr.com) or [VP@sdgealumniassoc.org](mailto:VP@sdgealumniassoc.org).

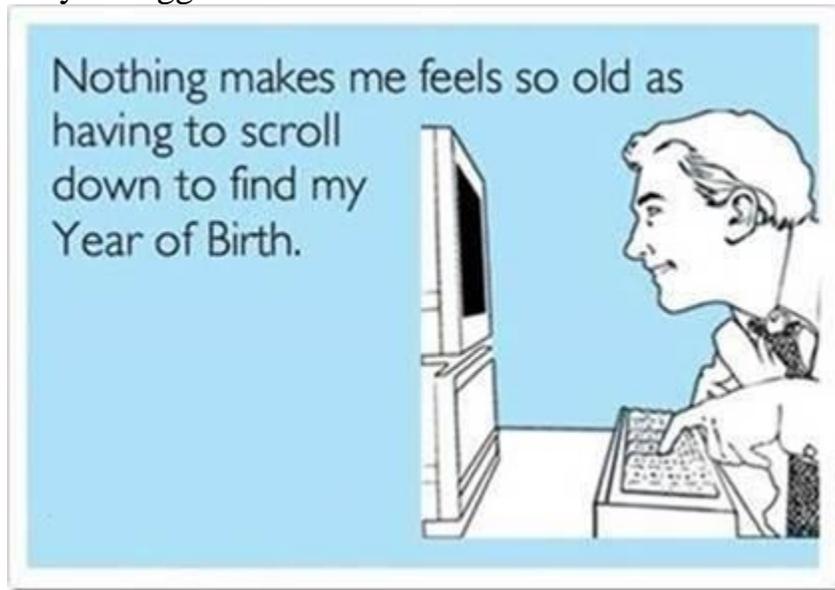
## 2. Alumni Association Website/Facebook

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](mailto: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?



## **Just for Fun**

Here's another reward for anyone who reads to the bitter end.

## **How Retirees Purchase a Car**

In the article above, you may have read about how to purchase an EV. Here's an article for the rest of us. I may have received it from AB.

An elderly couple return to a Mercedes dealership to find the salesman had just sold the car they were interested in to a beautiful, leggy blonde.

"I thought you said you would hold that car till we raised the \$75,000 asking price," said the man. "Yet I just heard you closed the deal for \$65,000 to that lovely young lady there. You insisted there could be no discount on this model."

"Well, what can I tell you? She had the ready cash, and just look at her, how could I resist?" replied the grinning salesman.

Just then the young woman approached the old folks and handed them the keys.

"There you go," she said. "I told you I could get this salesman to drop the price. See you later, grandpa."

Never mess with the elderly!

### **A Retiree's Last Trip to That Costco**

Yesterday I was at Costco buying a large bag of Purina dog chow for my loyal pet, Necco, the Wonder Dog, which weighs 191 lbs. I was in the check-out line when a woman behind me asked if I had a dog. What did she think I had an elephant?

So because I'm retired and have little to do, on impulse I told her that no, I didn't have a dog, I was starting the Purina Diet again. I added that I probably shouldn't, because I ended up in the hospital last time, but that I'd lost 50 pounds before I awakened in an intensive care ward with tubes coming out of most of my orifices and IVs in both arms.

I told her that it was essentially a perfect diet, and that the way that it works is, to load your jacket pockets with Purina Nuggets and simply eat one or two every time you feel hungry. The food is nutritionally complete so it works well and I was going to try it again. (I have to mention here that practically everyone in line was now enthralled with my story.)

Horrified, she asked if I ended up in intensive care, because the dog food poisoned me. I told her no, not at all. I stopped to pee on a fire hydrant and a car hit me.

I thought the guy behind her was going to have a heart attack he was laughing so hard.

Costco won't let me shop there anymore. Fortunately, they're all over the place so no problem.



### **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](mailto: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