

In This Edition

We promised not to “flood” your mailbox with issues of this [electronic newsletter](#), and we’ve certainly lived up to that promise. Maybe a little too well. We just published our latest [Retiree Times](#), and there was not enough room for several topics, which are included in this edition. While we won’t get that timely info to all of the nearly three thousand alumni, at least this way, we can get information to the hundreds of you who have furnished your e-mail address. It will also be posted on [our website](#). By the way, if you got this eNewsletter and did not get a hard copy [Retiree Times](#) in your mail in the past week or so, you have probably not updated your address with Sempra; you can do so through the Retiree Service Center at 866-491-3316.

News flash. Yesterday alumnus Lora Clay created a Facebook “group” for the SDG&E Alumni Association. We copied hundreds of pictures there of the last two holiday luncheons for you to view. And right away, member Rick Phillips posted a couple pictures of the South Bay Power Plant being imploded. See <https://www.facebook.com/#!/groups/408831429206094/> and join the group, if you use [Facebook](#).

Retiree Tips (also recorded at [Retiree Tips web page](#))

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

So What Does an SDG&E Alumnus Need on the Internet? (Social Security)

Our alumni base is changing, as we have often found in board discussions. A large group of us have been retired more than 10 years, hardly ever use technology, and certainly not the Internet. Another large group of us—and getting bigger—grew up with e-mail and Internet on the job and embrace the tool. I’ll bet there’s also a group of us who grew up using it and don’t want to do anything that reminds them of work. But I’m also guessing that this unique group of 600 or so of us who have shared our e-mail addresses appreciate what it can do for us. So what good is out there for us?

Well, for one, you can manage your [social security](#) info and obtain current and past statements. Doing your taxes? You can [request a Form 1099](#) or [obtain a benefit verification letter](#) (you will have to first [sign in or create an account](#) before requesting those forms). You can also set up direct deposit, update contact info, etc. See <http://www.ssa.gov/myaccount/>.

For our friends who are still working, Social Security encourages them to check their Statement yearly to make sure the earnings record is correct (in

my working experience, I noticed Social Security often lost the earnings records of women who married and changed their last name). The Statement also will help in planning your financial future. To view your most recent Statement, sign in or create an account at www.socialsecurity.gov/signin and then click on “Earnings Statement.” You may also appreciate their [retirement estimator](#), the [retirement planner](#) and third-party social security optimizers like [this one](#) (no need to sign in or create account for these).

For those of us who have already retired, the SSA reminds us to review our Social Security Statement online. The Statement has important Social Security information and, if applicable, estimates of your future benefits. Similar information has also become available for those with [Medicare](#), but there is not yet as much useful information as Social Security.

Let us know if you have ideas that others will want to know about. And whether we should make this a regular section of the [electronic newsletter](#).

Senior Discounts

Have you seen the e-mail notes making the rounds about senior discounts? Thanks to Al Burye for the most recent one, which I’ve excerpted below.

Have you heard this one? As I was waiting in line behind an older gentleman at Wendy's recently, I heard him ask for his senior discount. The girl at the register apologized and charged him less. When I asked what the discount was, he told me seniors get 10% off everything on the menu, every day.

Being of “that” age myself, I figured I might as well ask for the discount, too. This incident prompted me to do some research, and I came across a list of restaurants, supermarkets, department stores, travel deals and other types of offers giving various discounts with different age requirements. I was actually surprised to see how many there are. This list may not only be useful for you, but for your friends and family, too. (The list is huge, and I’ve cut it substantially to fit this newsletter.)

For example, Dunkin Donuts gives free coffee to people over 55. If you're paying for a cup every day, you might want to start getting it for free. The catch? You must **ask** for your discount!

RESTAURANTS:

Applebee's: 15% off with Golden Apple Card (60+)

Arby's: 10% off (55+)
Ben & Jerry's: 10% off (60+)
Bennigan's: discount varies by location (60+)
Bob's Big Boy: discount varies by location (60+)
Boston Market: 10% off (65+)
Burger King: 10% off (60+)
Chick-Fil-A: 10% off or free small drink or coffee (55+)
Chili's: 10% off (55+)
Denny's: 10% off, 20% off for AARP members (55+)
Dunkin' Donuts: 10% off or free coffee (55+)
Einstein's Bagels: 10% off baker's dozen of bagels (60+)
Fuddrucker's: 10% off any senior platter (55+)
Hardee's: \$0.33 beverages everyday (65+)
IHOP: 10% off (55+)
Jack in the Box: up to 20% off (55+)
KFC: free small drink with any meal (55+) (or 10% ... ed.)
Krispy Kreme: 10% off (50+)
Long John Silver's: various discounts at locations (55+)
McDonald's: discounts on coffee everyday (55+)
Mrs. Fields: 10% off at participating locations (60+)
Subway: 10% off (60+)
Taco Bell: 5% off; free beverages for seniors (65+)
TCBY: 10% off (55+)
Village Inn: 10% off (60+)
Waffle House: 10% off every Monday (60+)
Wendy's: 10% off (55+)
White Castle: 10% off (62+)

RETAIL & APPAREL:

Banana Republic: 10% off (50+)
Clarks: 10% off (62+)
Dress Barn: 10% off (55+)
Hallmark: 10% off one day a week (date varies by location)
Kmart: 20% off (50+)
Kohl's: 15% off (62+) on Wednesday
Rite Aid: 10% off on Tuesdays & 10% off prescriptions
Ross Stores: 10% off every Tuesday (55+)

GROCERY:

Albertson's: 10% off first Wednesday of each month (55+)
Food Lion: 6% off every Monday (60+)
Fry's Supermarket: free Fry's VIP Club Membership & 10% off every Monday (55+)
Kroger: 10% off (date varies by location)

TRAVEL:

Alaska Airlines: 10% off (65+)

American Airlines: various discounts for 65+ (call before booking for discount)
Southwest Airlines: various discounts for 65+ (call before booking for discount)
United Airlines: various discounts for ages 65 and up (call before booking for discount)
U.S. Airways: various discounts for ages 65 and up (call before booking for discount)
Amtrak: 15% off (62+)
Greyhound: 5% off (62+)
Trailways Transportation System: various discounts for ages 50+
Alamo Car Rental: up to 25% off for AARP members
Avis: up to 25% off for AARP members
Best Western: 10% off (55+)
Budget Rental Cars: 10% off; up to 20% off for AARP members (50+)
Dollar Rent-A-Car: 10% off (50+)
Enterprise Rent-A-Car: 5% off for AARP members
Hertz: up to 25% off for AARP members
Holiday Inn: 10%-30% off depending on location (62+)
National Rent-A-Car: up to 30% off for AARP members

Over Night Accommodations:

Cambria Suites: 20%-30% off (60+)
Clarion Motels: 20%-30% off (60+)
Comfort Inn: 20%-30% off (60+)
Comfort Suites: 20%-30% off (60+)
Econo Lodge: 20%-30% off (60+)
Hampton Inns & Suites: 10% off when booked 72 hours in advance
Hyatt Hotels: 25%-50% off (62+)
InterContinental Hotels Group: various discounts at all hotels (65+)
Marriott Hotels: 15% off (62+)
Motel 6: 10% off (60+)
Quality Inn: 20%-30% off (60+)
Rodeway Inn: 20%-30% off (60+)
Sleep Inn: 20%-30% off (60+)

ACTIVITIES & ENTERTAINMENT:

AMC Theaters: up to 30% off (55+)
Bally Total Fitness: up to \$100 off memberships (62+)
US National Parks: \$10 lifetime pass; 50% off additional services incl. camping (62+)
Regal Cinemas: 30% off

CELL PHONE DISCOUNTS:

AT&T: Special Senior Nation 200 Plan \$29.99/month (65+)
Jitterbug: \$10/month cell phone service (50+)
Verizon Wireless: Verizon Nationwide 65 Plus Plan \$29.99/month (65+).
(Verizon gives a 20% discount to all Sempra employees ... Ed.)

NOW, go out there and claim your discounts And remember, you must **ask** for your discount—no ask, no discount.

Saving on Your Household Bills - Volume 1, Entertainment (TV)

According to the NPD Group, an international market research firm, “in 2011, the average monthly bill was \$86, but the monthly cost will rise to \$123 in 2015, and a whopping \$200 in 2020.” Reference [this article](#). There is a small, growing number of people who are “cutting the cord” to their cable service providers. Should you be one?

We have a number of options for our home entertainment dollar. In this article, I’ll explore some options for TV service. In the next issue (unless I’m shouted down) we’ll go into more detail about the available options with both free and pay TV and movies.

Monthly TV service need not be so expensive. Some cable companies rent equipment, charge for HDMI, or offer fancy bundles that expire after a few months or a year ... but then what?

First tip: There is a dirty little secret the cable companies don’t want you to discover. Instead of the “standard” package, you can order the “basic” package, often for less than half the monthly cost. Just one similar, yet different word. But if you don’t use it with your order, your bill doubles. The basic package will include just your local channels, educational and public access channels, and perhaps a few of the less expensive national channels. According to Wikipedia, “most cable systems are required by their franchise agreement to offer some channels, including local broadcast stations, educational, and community access channels ([PEG](#)), for a low rate.” But try and find it on their Internet site (you won’t). I had to call my company ([Time Warner](#)) and finally found the cost would be \$22 per month.

Second option. Satellite TV is cheaper than cable (except time-limited special packages). [Direct TV](#) offers a package of several hundred channels for \$29.99 per month for 1 year, as does [DISH network](#). For those who question the quality of satellite TV (a rumor obviously started by the cable companies), a factoid about quality: your free antenna actually receives a far higher quality signal than cable and satellite. See [this article](#) (digital signals don’t degrade, but your cable company compresses them in order to get hundreds of channels into your home). [Time Warner](#) claims you can get a TV package for \$49.99 per month and standard for \$29.99 for 12 months. But if you currently have Time Warner, you know what your bill really is. Same with [Cox](#), claiming \$39.99 for 3 months. They also offer starter

bundles with phone and Internet for a few months at \$25 each. Once the promo is over, satellite is cheaper.

The last tip (for today): you can kick your Dish to the curb - or cut your cable cord. All you need is a cheap indoor antenna (as long as you don't live in a valley with poor reception). Your antenna could use two features: it could be amplified and should have HDTV capability (most, if not all, do). [Walmart](#) has HDTV antennas with boost for under \$25. And [Target](#) does as well, for example their GE Flat Panel Amplified TV Antenna for \$23.99. Another great source, and with perhaps better selection and knowledgeable employees is [BestBuy](#). With free antenna-only service, you will only receive your local channels through the antenna, but you can supplement that with hundreds of free channels delivered to your device through the Internet. In the next article, I'll go into more detail on how you can send TV shows and movies to your TV through your wireless network or "smart" devices (your TV or a DVD player, Apple TV or your grandkids' Sony Playstation, xBox or Wii). For now, you can cut your monthly bill in half or by 100% - if you're willing to live with less convenience getting to all those channels.

Suggestions from SDG&E

In 2012, SDG&E opened their new [Energy Innovation Center](#) at 4760 Clairemont Mesa Blvd in San Diego. The center, which includes a large [demonstration kitchen](#), can be [reserved for public meetings](#). Read here about some of the [features of the EIC](#).

The Center is open to the community. Alumnus-volunteer Dave Dohren reports he has given tours to a group of alumni and they seemed like they truly enjoyed the experience. Would you like to see how the SDG&E Energy Innovation Center mixed energy efficiency, water conservation and sustainable materials to make the Center an eco-friendly state-of-the-art facility? This could be a great opportunity for us alumni to get together as a large group—or you can sign up by yourself for the 50 minute Sustainability Tour by contacting 1-800-613-8970. Let us know if you're interested and we can set up a special alumni tour date.

Feedback Requested

There are a number of areas about which we appreciate your feedback.

The Holiday Luncheon

The [2012 Holiday Luncheon](#) was held December 6, 2012, at a new venue, the [Balboa Park Club](#). Organized by chairperson, [Vee Pitt](#), over 300 attendees enjoyed the senior-discounted luncheon (\$10) as well as environs. The only negative? A last-second closing of our preferred parking lot. I thought it was a huge success. But I'm only one person. What did you think?

Information about Retired and Deceased Retirees

"Molly Putz" can use your help. We have difficulty obtaining information, especially about deceased employees. When we are able to obtain the information, we keep it posted on our [current year web page](#) and in this [2002-2013 archive](#). If you have any information, please contact "Molly", or Alice Myers at amollyputz@san.rr.com or VP@sdgealumniassoc.org.

Alumni Association Website

The [SDG&E Alumni Association website](#) was created to share information, specifically helpful to SDG&E alumni. That includes information about benefits. In response to a request, I added a [guestbook](#). After watching the activity, I guess it was a bust. I need to find a better way (maybe [Facebook](#)). But hundreds more of you surely have other ideas. How can we improve the website in your eyes? Please send your comments to [webmaster Jim Teeter](#).

General Information

What else do you suggest? In our publications ([Retiree Times](#) or eNewsletters) should we add stories of interest about retired employees and what they are doing? Who could obtain such information or write them?

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](#)