Seasonal Songs at Holiday Potluck

Thursday, December 3, 2009
Arboretum Horticultural Building II
11:30 a.m. - 1:30 p.m.

Put on your apron, dig out a favorite holiday recipe, get cooking and join friends and colleagues at our annual Holiday Potluck.

The UCSC Women's Club choral group, "Fiat Musica," will help us get into the Holiday spirit. Fiat Musica (Let There Be Music) was started in 2006 by founding director Beverly Merkley as an interest group of the club with the mission of bringing the University and the community together through the beauty and power of music and to raise funds for re-entry scholarships.

This year we ask attendees to make a small donation to help defray costs.

President's Report

A Few Words From Lee Duffus

It's Time To Act

It's time to talk about the A word. Perhaps, past time. Although it is prominently cited in the Association's by-laws as an organizational purpose, since its founding 20 years ago the Association has had virtually no need to involve itself with advocacy. Now, however, most of us are concerned about the sustainability of our exceptional post-employment benefits program, and we can respond to these concerns by keeping well informed and taking appropriate advocacy actions — both internally and externally.

The best way to inform yourself about the issues, their personal implications for your retirement years, and how UC is responding is to regularly visit the UC and UCSC web sites (www.universityofcalifornia.edu/news/ucrfuture and www.ucsc.edu/budget_update). The work of the Task Force on Post Employment Benefits is well underway. Many of you attended the Task Force Forum earlier this month and had an opportunity for direct input with questions and comments. If you missed it, the 35-minute presentation and the Q&A exchange that followed was videotaped and is accessible at UCSC's budget update web page.

The challenges of sustaining our retirement system, already severely strained by escalating health costs, are now exacerbated by the current economic environment, the unwillingness of the California legislature and governor to provide adequate funding for UC, and the ongoing health care debates in Washington. You can advocate in support of the University, and I again invite you to join me as a participant in UC's advocacy network: UC for California (www.ucforcalifornia.org). Our Association is experiencing unprecedented growth, and there is strength ... and power ... in numbers. Now is the time to act.

We are aware that some members of the Association do not own or use personal computers and therefore are unable to easily access information and participate in many communication processes, such as those mentioned above. If you are in this situation, I urge you to act in your own best interests by seeking assistance from children, tech-savvy grandchildren, friends, or neighbors. It's not necessary to purchase a computer. Learn how to use the internet at public access computer locations such as libraries and senior centers. Establish a free email account through such providers as Google and Yahoo. It may seem a bit daunting, but it will be worth your time and effort to be able to more fully engage with the "digital age" of which you are a member. Empower yourself. Now is the time to act.

Lee Duffus
Post-Employment Benefits Task Force

A Task Force for Post Employment Benefits Forum was held at UCSC on November 3, 2009. About 200 retirees attended. These meetings are being held on all UC campuses and are intended to give stakeholders the opportunity to ask questions and provide feedback before recommendations are made. More information regarding the Task Force and its mission can be found at [www.atyourservice.ucop.edu](http://www.atyourservice.ucop.edu).

UC President Mark Yudof created this Task Force, with representatives from all University constituent groups to develop a comprehensive, long-term approach to post-employment benefits. The Task Force “will study and make recommendations regarding the long-term funding, benefits policy, and benefits design alternatives for retirement benefits for UC faculty, staff and retirees.”

We were reminded that one aspect of the fiscal pressures affecting the University's pension and retiree health programs is that the state has failed to contribute to the UC Retirement Plan (UCRP) while continuing to fund the Public Employees’ Retirement System (PERS). They encouraged us to advocate with the state legislature for our fair share of funding. The message is clear. It is important that we know what’s happening and how changes will impact retirees. If we want to influence those changes, we must make sure that our voices are heard.

THE ISSUES

**UC Retirement Plan:** Currently, UC pays out approximately $1.5 billion annually in pension benefits, including continuing monthly pensions and one-time lump sum cash outs. Each year the Plan accrues an additional $1.3 billion in liability for active employee members earning additional benefits. While the Plan is currently 95% funded, it is projected to continue to decline to 61% funded by 2013, even with employee contributions scheduled to resume in April 2010.

**Retiree health insurance:** UC currently pays, out of operating revenue, approximately $225 million each year to provide health insurance to retired employees. These cash costs are projected to increase at a rate of about $37 million per year to $373 million by 2013, and to $610 million by 2018.

Additionally, the projected total cost for retiree health insurance for the life of current and future retirees will increase from $13 billion today to $18 billion by 2013 and to nearly $26 billion by 2018. Governmental accounting regulations now require employers to include this liability in their financial statements, which means the liability must be reported annually on UC's financial statements. Such a significant liability could affect UC's credit rating when seeking funding for campus buildings, hospitals and other bond-funded programs.

The Regents will be discussing this further at their November 12th meeting, see: [http://www.universityofcalifornia.edu/regents/notice.pdf](http://www.universityofcalifornia.edu/regents/notice.pdf)
A SPECIAL NOTE FOR THOSE WHO RETIRED BEFORE 1981

With prodding by the Councils of UC Retiree and Emeriti Associations, the UC Benefits Office has informed us that there are nearly 100 retired UC staff and faculty with more than 15 years of service credit (or their survivors) receiving pension payments of less than $1,000/month. Anecdotally, we know that some of these people are living below the poverty line. We do not believe any are Santa Cruz retirees, but if you or someone you know is in this unfortunate circumstance, we offer the following referral assistance.

SANTA CRUZ COUNTY FOOD & MEAL PROGRAMS FOR SENIORS

COMMUNITY BRIDGES: 236 Santa Cruz Ave. Aptos 95003 (688-8840) www.communitybridges.org

ELENA BASKIN LIVE OAK SENIOR CENTER: 1777 Capitola Rd. Santa Cruz 95062 (475-7177) Meals Monday through Friday at 4:00 p.m.

FOOD STAMPS: (454-4165 / 763-8500)

GREY BEARS: 2710 Chanticleer (near Soquel Dr.) Santa Cruz 95065 (479-1055); or 318 Main St. Watsonville 95076 (761-2568) www.greybears.org $20/yr. membership. Free food to designated sites & homebound seniors.

HIGHLANDS SENIOR DINING CENTER OF SAN LORENZO VALLEY: Highlands Park, 8500 Highway 9 Ben Lomond 95005 (336-5366) Meals Monday through Friday at noon.

LOAVES AND FISHES: 150 Second Street, Watsonville 95076 (722-4144)

LOUDEN NELSON COMMUNITY CENTER 301 Center Street Santa Cruz 95060 www.communitybridges.org (427-0901) Meals Monday through Friday at noon.

MEALS ON WHEELS: 1777A Capitola Rd. Santa Cruz 95062 www.communitybridges.org (464-3180) Provides daily meals to homebound adults and 5 senior dining centers throughout the county.

PORTER VALLEJO SENIOR CENTER: 29-A Bishop Street Watsonville 95076 Pajaro, Monterey County (724-1929) Meals Monday thru Friday at 11:30 a.m. Meals delivered to homebound.

SALVATION ARMY – SANTA CRUZ: 721 Laurel Street, Santa Cruz 95060 (426-8365)

SALVATION ARMY – WATSONVILLE: 112 Grant Avenue, Watsonville 95076 (724-3922)


SCOTTS VALLEY SR. CENTER: 370 Kings Village Rd Scotts Valley 95066 (438-8666) Meal Wednesday at 12

SECOND HARVEST FOOD BANK 800 Ohlone Parkway Watsonville 95076 (722-7110) www.thefoodbank.org - Call for food distribution schedule (662-0991) -- Community Food Hotline

WATSONVILLE SENIOR CENTER 114 E. 5th St Watsonville 95076 (724-2024) Meals Monday through Friday at noon, except Tuesday at 11:30 a.m.
Our thanks go out to all who contributed during this fiscal year to the scholarship fund. These gifts, together with the funds carried over from the previous year, should provide seven $500.00 Silver Slug Scholarships. In addition, enough money was contributed since July to provide for at least two additional scholarships in the memory of Bruce Lane. Thus, a minimum of nine scholarships will be awarded at our soup luncheon in March. We hope that additional generous gifts in the coming months will allow us to add to this total.

To show our appreciation for what veterans have done for all of us in this unsettled world and to acknowledge their special economic needs, we have designated the scholarships to be given to students who have served in the United States military.

Donations by check or credit card may be made using the form contained at our webpage: http://retirees.ucsc.edu/files/ucscra_scholarship.pdf

Please contact Maxine Lane (831) 426-8353 with any questions.

Don’t forget about our Book Sale- bring books & bucks to the Holiday Party! Proceeds go to the scholarship fund.

Want To Know More About What Is Going On At UC? Here Are Some Helpful Resources

STATE OF CALIFORNIA
Department of Finance Budget Information: http://www.dof.ca.gov/budget/

CONSTITUTIONAL CONVENTION
A grassroots move to fix the California Constitution: http://www.repaircalifornia.org/

OFFICE OF THE PRESIDENT
President Yudof Talks About the Budget: http://www.universityofcalifornia.edu/budget/?p=899
Restructuring the Office of the President: http://www.universityofcalifornia.edu/future/
Public Forums: http://www.universityofcalifornia.edu/future/forums.html

UCSC
Updates including Furlough and Salary Reduction Programs: http://www.ucsc.edu/budget_update/article.asp?pid=2994
Updates to the UCSC Budget: http://www.ucsc.edu/budget_update/article.asp?pid=2994
ASSOCIATION MEMBERSHIP

Thanks in large part to Chancellor Blumenthal’s recent Retiree Engagement letter encouraging all UCSC retirees to join the Association, we have an unusually large number of new members (28) to welcome this edition. This brings our membership up to 161 with another 35 member renewals still pending. We have identified 1,218 retirees still residing in California, so we have a lot of room to grow. As a comparison, one of our sister campuses, UCSD has 1,000 members, each paying a $30.00/yr. membership!

Welcome New Retirees Association Members

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<tr>
<th>Russell D. Brown – Stevenson Housing</th>
<th>Maxine McNamara – Academic Senate</th>
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<tr>
<td>Henry &amp; Sue Burnett – Media Services</td>
<td>M. Mark Nitzberg – Cowell Health Center</td>
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<td>Breck Caloss – Academic HR</td>
<td>Don Rothman – Writing Program</td>
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<td>Patricia &amp; Peter Costello – Univ. Relations</td>
<td>Richard Rudman – Baytree Bookstore</td>
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<td>Diana Dean - Graduate Studies</td>
<td>Cliff Seville-Jones –</td>
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<td>Sherry Destafano – Div. Of Nat. Sciences</td>
<td>Gary Silberstein – MCD</td>
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<td>David &amp; Stephanie Dodson – Oakes College</td>
<td>Phyllis Strickland – MCD Biology</td>
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<td>Alexandria French – Dept. of Psychology</td>
<td>Janice Tetlow – Public Information</td>
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<td>Gail Heit – Student Affairs</td>
<td>Phyllis Wasserstrom – Philosophy Board</td>
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<tr>
<td>Mary Hindman – Oakes College</td>
<td>Andrea Welles – Environmental Studies</td>
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<tr>
<td>Nancy Loshkajian – University Relations</td>
<td>Geri Wolff – CUHS</td>
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<tr>
<td>Peggy McCray – Word Processing Center</td>
<td>Dianne Wright – Chancellor’s Office</td>
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<td>Gary McDonald – Marine Studies</td>
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The List: Former Colleagues Who Retired Between April And August 2009

Find A Friend Or Ex Co-worker And Invite Them To Join Us

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<thead>
<tr>
<th>Ron Arruda, Arboretum</th>
<th>Dominic Massaro, Psychology</th>
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<tr>
<td>Ronald Bedford, SHR</td>
<td>Mary Susan Miller, University Extension</td>
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<td>Jonathan Beecher, History</td>
<td>Ellen Moir, New Teacher Project</td>
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<td>Margaret Brose, Literature</td>
<td>Valente Mora, UCSC Dining</td>
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<td>Michael Brown, Politics</td>
<td>Mark Neenan, Transfer and Re-Entry Students</td>
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<td>John Brown Childs, Sociology</td>
<td>Antonio Ortiz, UCSC Dining</td>
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<tr>
<td>Tara Rinaldi Crowley, Student Affairs</td>
<td>Barbra Parees, University Affiliated Research Center</td>
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<td>Evelyn Day, Music</td>
<td>Deanna Raudman, TAPS</td>
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<td>Teresa Ediger, Humanities</td>
<td>Alan Richards, Economics</td>
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<td>Geraldine Gail, Internal Audit</td>
<td>Paul Richter, Community Safety Program</td>
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<td>Elizabeth Lynn Galiste, Philosophy</td>
<td>Ann Rickard, Social Sciences</td>
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<td>Janet Gless, New Teacher Center</td>
<td>Cherylee Roberts, Staff HR</td>
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<tr>
<td>Lynda Goff, Ecology and Evolutionary Biology</td>
<td>Stephen Rudzinski, Arts</td>
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<td>Walter Goldfrank, Sociology and Latin American Studies</td>
<td>Hartmut Sadrozinski, Physics</td>
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<tr>
<td>Paula Goldman, New Teacher Center</td>
<td>John Schechter, Music</td>
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<td>Judith Halpin, New Teacher Center</td>
<td>Jonathan Silver, New Teacher Center</td>
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<td>Terra Hangen, McHenry Library</td>
<td>Mary Silver, Ocean Sciences</td>
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<td>Scott Harris, Physical and Biological Sciences</td>
<td>Sue Sinclair, Sponsored Project</td>
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<tr>
<td>Dorothy Healy, Physical Plant</td>
<td>Philip Spencer, Community Safety Program</td>
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<td>Peter Holland, Student Health Center</td>
<td>Joan Tannheimer, Agroecology</td>
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<td>Kristin Kerkela, Office of Sponsored Projects</td>
<td>Larry Trujillo, Student Academic Support Services</td>
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<tr>
<td>Jose Larios, Physical Plant</td>
<td>Joan Walker, Career Center</td>
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<tr>
<td>Meg Lilienthal, History</td>
<td>Anne Watkins, New Teacher Center</td>
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<tr>
<td>Cheryl Lira, Chemistry</td>
<td>Donna Weeks, Staff HR</td>
</tr>
<tr>
<td>Alma Martinez, Theater Arts</td>
<td>Wei Wei, McHenry Library</td>
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</tbody>
</table>
Learning Well: Are you a lifelong learner? Learning, socializing & trying new activities are great ways to stay healthy. Check out UCSC Lifelong Learners, a community of men & women from diverse educational, occupational, and geographic backgrounds who are devoted to the pursuit of learning. For only $30/year, members enjoy spirited discussion, reading & exploring new interests. They hold regular walks & hikes on local trails! Membership information: Florence Orenstein at 427-2380, santacruzflos@aol.com. Interest group information: Dusty Miller at 426-0835, dndmiller@hotmail.com.

Moving Well: Ever wish you could get something fantastic for free? Your wish is our command. Wellness “free-for-all” classes are completely FREE for retirees. You can drop in anytime you’d like to any of our all-level activities. We offer free-flowing yoga classes, Tai Chi, Pilates, core strengthening, Zumba (aerobic Latin dance), and more! Classes are held at various locations on campus, as well as off campus at 2300 Delaware. For a complete schedule and class descriptions, please visit our beautiful new web site at http://wellness.ucsc.edu and look under “Employee/Retiree Wellness.” Like a copy of the wellness schedule mailed to you? Contact Lizzie at 502-7375.

Seeing Well: With more and more information available in cyberspace, the words on the screen seem to be getting smaller and smaller these days! If you’re looking to zoom in, here’s a shortcut trick that works on most internet browsers: Hold down the “CTRL” key while pressing the plus sign (+). Likewise, “CTRL – “ (minus sign) will zoom out. (Mac users sub “Command +/−” instead) You may be easy on the eyes, but be sure to take it easy on your eyes!

Staying Well: The StayWell Health Assessment and $100 incentive will be available once again beginning January 5, 2010. Even if you took the assessment in prior years, you are eligible to take it again next year. If you completed this year’s assessment by April 15 but never received your incentive, please call the StayWell help line at 1-800-721-2693.

Traveling Well: The holiday season brings friends, family, food, and sometimes flying. Going on trips doesn’t have to mean your health slips. So, put down the chips, shake your hips, and follow these tips:

- Upon arrival, find a local grocery store or market and load up on healthful foods to keep in your room
- Stay prepared! Always be armed with nutritious snacks, water, and a good pair of walking shoes. A pedometer is a great way to keep track of your exercise level for the day. If you have not yet requested a free pedometer and would like one, please contact Lizzie at eyasser@ucsc.edu or 502-7375.
- Incorporate physical activity into your vacation. Stretch whenever you can and explore new ground on foot or on a bicycle. Keep the “trot” in globetrotting!

Visit http://wellness.ucsc.edu for more wellness info and to join the monthly e-newsletter. Please contact Lizzie Yasser, Wellness Coordinator, at eyasser@ucsc.edu or 502-7375 if you have any questions or would like to request a hard copy of the quarterly wellness schedule. Be well and have a happy, healthy Thanksgiving!

Why Grandma/Grandpa Should Google

Using Google or other Internet search engines may help older people stave off dementia and cognitive decline, scientists say. UCLA researchers asked volunteers, ranging in age from 55 to 78, to spend an hour a day using Google to search for information about a range of subjects. Many had never used the Internet before. After two weeks, brain scans revealed increased blood flow in regions involved in decision-making and short-term memory. The results validate the notion that seeking out new ideas and interests helps to keep the brain stimulated and healthy. “Becoming involved in new things and keeping your brain active are all hallmarks of activities that would tend to preserve your cognitive skills,” neuroscientist Susan Bookheimer tells National Geographic News. “And these are all things that searching the Internet for new information really does.”
UC BENEFITS OPEN ENROLLMENT 2010 CLOSES 5:00 P.M. TUESDAY, NOVEMBER 24

OPEN ENROLLMENT WORKSHOPS

It is Open Enrollment time and while there are very few changes to speak of, I will be holding a workshop to highlight these changes and give people an opportunity to ask questions. Although the changes may be minimal, it’s always a good idea to review your selections and options each year. For people who may be thinking of changing plans I can highlight the differences so you can better evaluate any plan changes they may be considering. As always, feel free to call me and we can speak on the phone or schedule an appointment for a personal meeting.

Open Enrollment Workshop for Retirees
Friday, November 20, 3:00 pm - 4:30 pm
Staff HR Training Room, 1201 Shaffer Road

While the changes are minimal all the rates have increased. The increased rates for non-Medicare coordinated plans, particularly the Anthem Blue Cross PPO, are more noticeable than the Medicare coordinated rates. On the Medicare-coordinated side, some premiums will still remain at zero, but the Part B reimbursement has been reduced or has disappeared completely. The biggest plan change involves the reduction of the generic co-pay by $5.00 (if in Health Net/Seniority Plus, the generic co-pay drops from $10.00 to $5.00 and if in Anthem Blue Cross Plus, PPO, or High Option the generic co-pay drops from $15.00 to $10.00). One important change for those in Health Net Seniority Plus is the hearing aid benefit will now be capped at $2,000.00 max for a set of hearing aids.

Do not hesitate to call me if you have any questions. I can be reached at 831-459-3573.

A Special Note On Accelerated State Tax Withholding - Where’d It Go?

In response to the state fiscal emergency, the California personal income tax withholding tables have been revised effective for wages and retirement income paid on November 1 through December 31, 2009.

The withholding rates have been increased by 10% in order to accelerate tax collections by the State and to prevent under withholding. For example, if your tax rate was 6.25%, it will become 6.875% for wages paid on or after November 1, 2009. In addition, the rates for supplemental wages and bonus payments have increased to 6.6% and 10.23%, respectively, effective November 1.

This change affects retirees whose withholding is based on the income tax withholding tables. Those who have requested that a flat dollar amount be withheld or who have opted out are not affected.

While the withholding rates have increased, the underlying state tax rates that determine the taxes employees owe in 2009 have not changed.

For more information, contact the Franchise Tax Board at http://www.edd.ca.gov/Payroll_Taxes/2009_PIT_Schedules_Replaced.html or call the FTB at 1-800-852-5711.

IN MEMORIAM

We sadly note the passing of these friends and former colleagues:

Leonard L. Prilliman
Margaret S. Anderson
UCSC Retirees Association- There’s Strength- And Power- In Numbers
If you haven’t done so, please renew your membership. If you have, invite a friend to join.

Special Editor’s Thank-You to Anita Diaz for producing the last newsletter in my absence.

Peace

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UCSC Retirees Association
Carriage House 1156 High St.
Santa Cruz, CA. 95064

Your UCSC Retirees Association Board is:

President: Lee Duffus- 426-6960; duffus@cruzio.com
Vice President: Under Recruitment- (Your Name Could Be Here)
Treasurer: Anita Diaz- ana8lucila@yahoo.com
Secretary: Fay Levinson- fayjoe1@comcast.net
Membership Chair: David Kirk- davidkirk2221@sbcglobal.net
Program Chair: Esperanza Nee- esperanza@cruzio.com
Telephone Tree Chair: Hilde Rogers- 438-3256
Newsletter Editor: David Ng- retir_ng@mac.com

Jenny Anderson- jka@cruzio.com
Virginia Barr- vlbarr19@yahoo.com
Barbara Dileanis- dileanis3@cs.com
Cathe Harris- 423-7422
Maxine Lane- 426-8353
Jeffrey Powell- TEAMPowell@aol.com
Jerry Walters- jwalters@cruzio.com
Mary Wells- mrwells@sbcglobal.net

Happy holidays