Time is approaching for retirees to gather again for the annual Potluck Picnic. The date is **Tuesday, September 20**, between 11:30 and 2:00 in the Oak Picnic Area of Harvey West Park. Bring a dish to share and your place settings. Beverages will be provided.

Come early to warm up your digestive system with some gentle stretches and low-impact movements, led by staff from the Wellness Center.

Representatives of several campus programs also will be on hand to promote engaging and meaningful volunteer opportunities for retirees.

Invite recent retirees to enjoy this Silver Slug event and re-connect with former colleagues and friends.
I am happy to send late-summer greetings to returning and new members of the UCSC Retirees Association. I hope you have enjoyed travel adventures, fun times with your families, and harvested vast quantities of zucchini. I’m sure you are still waiting for the tomatoes to ripen.

I’m pleased to be rejoining the Board of Directors and honored to serve as president for 2011-12. And I welcome new members of the Board, Dave Dodson and Byron Wheeler, who bring their vast and varied experiences to benefit our membership. The Board is working actively to provide an interesting mix of programs for the upcoming social events, and continues to participate and express your concerns in University-wide discussions about retiree benefits. We are also continuing our efforts to increase contributions to the Silver Slug Scholarship Fund, which supports student veterans. Our community and nation has derived great benefit from their service, and they deserve our assistance as they pursue their academic goals.

Remember that the Retirees Association belongs to you. The Board wants to hear from you. Let us know about your concerns and interests. Feel free to call any one of us, or bring your questions to our attention at the picnic.

I look forward to seeing you on September 20 at the picnic. It is always great fun to greet old friends and welcome new members, share tasty dishes, and learn new stretching techniques.

Nancy Pascal

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**Save the Dates!**

**Not-to-be-Missed Events**

**September 20, 2011**, **Tuesday**

Picnic in the Park

**October 21, 2011**, **Friday**

Annual Founders Celebration Dinner

**December 6, Tuesday**

Holiday Potluck Party

**February 25, 2012**, **Saturday**

Annual Scholarship Benefit Dinner

**March 6, 2012**, **Tuesday**

Soup Social and Scholarship Awards

**May 1, 2012**, **Tuesday**

Potluck Luncheon

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**2011-12 Board of Directors**

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- **Anita Diaz**, Treasurer  
  ana8lucila@yahoo.com
- **Barbara Dileanis**, Events Arrangements Co-Chair  
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- **Dave Dodson**, CUCRA Representative  
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- **Byron Wheeler**, Secretary  
  wheeler.byron87@gmail.com
DOUBLE YOUR GIFT!

A one-time challenge grant of $1,300 has been pledged by members of the Association’s Board of Directors which will double, if matched by donations to the Scholarship Fund between September 1 and the day of our annual picnic, September 20. Will you rise to the challenge?

Take advantage of this limited opportunity to help our UCSC veteran scholarship recipients. In the words of one of the veteran scholars, “The moral and emotional support provided by these scholarships give them a real world value that could never be matched in dollars.”

All donations are tax deductible. Make your check payable to the UC Santa Cruz Foundation, and mark the memo field “Silver Slug Scholarship Fund” and/or “Bruce Lane Memorial Scholarship Fund.” Mail your contribution to UC Santa Cruz Foundation, UR-Delaware, 1156 High Street, Santa Cruz, CA 95064.

As of August 15, the balances in the two scholarship funds — Silver Slugs and Bruce Lane Memorial — were $2,815 and $665, respectively.

DUES ARE DUE!

If you received this issue of The Silver Slug by mail with a “Special Reminder” sticker on the address panel, it means our records show that you have not yet paid 2011-12 dues. The Association’s membership year runs from July 1 to June 30. Please put your membership renewal check in the mail today. To make it easier, we have even enclosed a pre-addressed renewal envelope in this newsletter!

The UCSC Retirees Association is not funded by the University. All operational expenses are funded by your annual dues, including the production of this newsletter, quarterly membership events, and other programs. It also includes the Association’s annual dues as a member of CUCRA (Council of UC Retiree Associations), the systemwide organization that is the active voice for all UC retirees with the President’s Office concerning retirement benefits, and of AROHE (Association of Retiree Organizations in Higher Education).

VOLUNTEER OPPORTUNITIES

The Association’s vitality depends on the active engagement and support of its members. Volunteers are welcomed to assist with a variety of activities, including event planning and execution, the scholarship program, membership communications, and campus and community service programs. Time commitments can be tailored to accommodate your circumstances.

Contact any member of the Association's Board to discuss your interests in becoming more involved. Contact information is available in the board box on page 2.

Retirees also are welcomed to assist with the interesting research and public service activities of several UCSC programs. Contact the following organizations to see if your skills and interests are a good match for their needs: Arboretum (http://arboretum.ucsc.edu/get-involved/volunteer/) Call (831) 427-2998, or email arboretum@ucsc.edu

Friends of the Farm and Garden (http://casfs.ucsc.edu/community-outreach/friends-of-the-farm-and-garden/volunteer-opportunities) Call 831.459-3240, or email casfs@ucsc.edu.

Seymour Marine Discovery Center (http://seymourcenter.ucsc.edu/volunteers.html) Call (831) 459-3854, or e-mail lmaclean@ucsc.edu

A complete listing of UCSC volunteer opportunities is available at http://community.ucsc.edu/s/1069/index-blue.aspx?sid=1069&gid=1&pgid=597
HAL HYDE NAMED 2011
FIAT LUX AWARDEE

Association member Hal Hyde, UCSC’s first vice chancellor for business and finance, will be honored at the 2011 Founders Celebration as the recipient of the Fiat Lux Award.

Hyde oversaw creation of UCSC’s infrastructure, including the siting of campus roads and construction of the first colleges, residence halls, and administrative buildings.

He also served as the first president of the Arboretum Associates and as a trustee of the UC Santa Cruz Foundation.

Other honorees include Julia Sweig, Porter ‘86, Latin American Studies, and Steven Vogt, professor of astronomy and astrophysics.

The annual celebration dinner will be at the Cocoanut Grove, Friday evening, October 21. Reservations may be made at specialevents@ucsc.edu or by calling the Special Events Office at 831-459-5003. This event usually is a sell-out, so act now.

NEW OFFICERS ELECTED

At its June meeting the Association’s Board of Directors elected the following as officers for 2011-12: Nancy Pascal, returning as president after a 2-year leave of absence; Jenny Anderson, vice president; Byron Wheeler, secretary; and Anita Diaz, treasurer. Each of the other directors has accepted an assigned area of responsibility, as listed in the board box on page 2.

MEET ELISE

With a fresh BA from UC Berkeley and a real estate license in hand, Elise Levinson began working for UCSC in 1975 as the manager of Banana Joes at Crown College. She later went on to other opportunities, but returned in 1984 as residential life coordinator at Merrill College. In 1985 Elise became the first faculty housing manager, and continued to build a career with Housing Services in several roles: assistant director of community development, assistant director of housing and dining, and director of capital planning and construction. Elise retired in 2005, and returned as a part time employee developing capital projects for College and University Housing Services through 2008.

Elise reports that she enjoys every day and never misses the routine parts of working for the University and “all of those meetings!” She quickly adds that she misses her many friends and colleagues from the campus, which is why she loves her continuing connections with the Retirees Association board and her involvement in planning Silver Slugs programs. An avid horsewoman, Elise can often be found with her new horse on the trails in Wilder Ranch. She also recently acquired a new dog, a 90-pound (!) German Shepherd puppy, who joins her for almost daily walks in the dog park. With the freedom of retirement, Elise and husband John make frequent trips to favorite places in Hawaii and Arizona.

Following an August family gathering in San Diego for their son’s wedding, Elise and John are now assisting their daughter relocate her family to Santa Cruz for a teaching job in Boulder Creek. “That means I have a granddaughter close by for lots of fun.”
NEW MEMBERS
The Association’s membership stood at nearly 200 members as of June 30, an all-time high! Recent new members include:

Kathryn Coburn, Student Affairs /Registrar
Sharon Dirnberger, Admissions
Kathleen Rose Hughes, University Relations/Student Affairs
Barbro Lindblom, McHenry Library
Nadine Maguire, McHenry Library
Joan A. Rosebraugh, Physical & Biological Sciences Business Center
Jill Sakamoto, Admissions
Valerie Simmons, Human Resources/EEO
Janny D. Tang, University Relations
Elaine Wheeler, Student Affairs
Daphne Winkler, Planning & Budget
Abby Young, Art and Environmental Studies

MANAGING RETIREMENT FINANCES
Nancy Pargot, Senior Retirement Counselor with Fidelity Retirement Services, will present two free workshops in Santa Cruz on Monday, September 12.

Building a Portfolio for Any Weather
12:00 – 1:00 pm  This class explains the role of asset allocation and diversification when you are choosing investments for your UC Retirement Savings Program accounts. After the class you should be able to recognize the characteristic of the three asset classes, identify an appropriate target asset mix based on your situation, and understand how and when to adjust your mix.

Remaining Confident in a Challenging Market
1:15 – 2:15 pm  In this class you learn how market conditions affect investment performance and how to put market events in perspective.

Both workshops will take place in the Staff HR Conference Room 171, 1201 Shaffer Road. These presentations are free, but please RSVP online at http://getguidance.fidelity.com/universityofcalifornia or by calling Fidelity at 1-800-642-7131.

A word or two about this newsletter.
The Silver Slug is published more or less quarterly: August, November, February, and April, and is available in print (boring black and white) and electronically (in glorious color). Recipients are encouraged to request electronic versions to save printing and mailing expenses.

Please keep us informed of any changes in your mailing address, email address, and phone number.

Comments and suggestions are welcomed by the editor, who is solely responsible for the content, at silverslug@gmail.com.

Did you know that UCSC...ranked 7th among the Top Ten “Coolest Schools” in the Sierra Club’s annual list of “greenest universities”?

www.sierraclub.org/sierra/201109/

“IT’s a pacemaker for your heart. Plus, you can download apps for your liver, kidneys, lungs, and pancreas!”

Senior Moments!
CUCRA CORNER

Health Care Horizons - At their joint meeting in May, CUCRA (Council of UC Retiree Associations) and CUCEA (Council of UC Emeriti Associations) representatives were asked to review and evaluate Medicare Exchanges as a means to reduce UC costs for retiree health insurance. As an example of how this type of exchange might work, a presentation was made by Extend Health, Inc. Although pleased to be consulted, the group’s response was uniformly negative. CUCRA’s concerns have been forwarded to the Office of the President by Chair Marian Gade (Berkeley). If you have comments, concerns, or supportive information about Medicare Exchanges, contact Dave Dodson or Jenny Anderson so that they can represent you better at the October meeting.

What is the Joint Benefits Committee and What has it Done? - That’s the question a special task force, co-chaired by Dick Jensen (UCSC and UCSB retiree) and Doug Morgan (UCSB emeritus), is going to answer. Although formed in 1994 with members appointed by both CUCRA and CUCEA, the JBC is not officially recognized in the by-laws of either organization, nor has the history and accomplishments of this “watchdog” group been well documented. The JBC was established to link the two systemwide emeriti and retiree associations with each other in common cause and with the Office of the President, and is primarily concerned with preserving and enhancing UC retirement benefits.

Official Recognition - It turns out that the University’s emeriti and retiree associations currently are not officially recognized by the Regents. Without this formal recognition, they cannot use the name of the University of California, nor can they obtain liability insurance for their activities. A proposal for a new Regental policy, modeled after the longstanding policy for UC alumni organizations, is being developed to rectify this. It should be noted that this is not an issue for the UCSC Retirees Association as the Association is officially recognized by the Chancellor’s Office as an affiliated organization.

TRAVELER’S ADVISORIES

Bargain B’n’Bs  Several Association members have joined the Eductaors Travel Network, “an innovative and affordable way to travel.” Check here for this web-based service. http://www.educatorstravel.com/


Local Day Trip Adventures  For something closer to home, check out retired Cabrillo College historian Sandy Lydon's informative and entertaining expeditions throughout the Central Coast and Monterey Bay areas. http://www.sandylydon.com/

UC Retirees Travel Program  CUCRA sponsors a travel program that also partially funds CUCRA’s modest operating budget. Further information is available on the Association’s web site (http://retirees.ucsc.edu) or by calling Collette Vacations at 800-770-6740. Be sure to identify yourself as a UC retiree.

Ideas?  With readers’ contributions this column will continue as an ongoing feature. Send your travel suggestions, recommendations, and questions to silverslug@gmail.com or The Silver Slug, UCSC Retirees, 1256 High Street, Santa Cruz, CA 95064.
Question: I want to set up a budget but don’t know how to get started. Can you help me get started?

Answer: A budget is essential in retirement. When you create your budget, it doesn’t have to be a huge project. In fact, it can be done in three easy steps.

First, list your regular monthly expenses. These are the usual things – like your mortgage or rent, food, transportation. But don’t forget to include things that you consider small – your morning coffee, bus fare, movie tickets, and credit card purchases.

Second, categorize your expenses. Which ones are essential, which are discretionary (or nice to have)? There are some expenditures that you can’t avoid, such as housing costs, food, car payments, and utility costs. But you’ll probably find that there are a number of items you can save money on.

Third, establish your budget by factoring in your income from your pension or other revenue. As you make your entries, look for ways to “tighten your belt.” This may help your retirement savings last longer.

Here’s a tip … Visit www.fidelity.com/budgeting for some online budgeting tools that are easy to use.

Question: How do I know if I’ve saved enough for retirement?

Answer: You’ve worked hard to save for retirement so it’s important to know if you’ve saved enough. A written retirement income plan will help answer this question. You can create a retirement income plan on your own with the Retirement Income Planner tool. The Retirement Income Planner will help you create an income plan to help ensure you don’t outlive your assets. In addition, it will also help you estimate your retirement expenses and review your asset allocation strategy to help meet your needs. To get to the Retirement Income Planner go to www.ucfocusonyourfuture.com, click Find Resources > Plan Your Future. If you would prefer to talk to someone about creating an income plan, call 1-800-558-9182 to speak with a Fidelity Planning and Guidance Consultant.

*The material for this column is provided by Fidelity Retirement Services, UC's master recordkeeper.
HERE’S TO YOUR GOOD HEALTH!

UC Santa Cruz  Members who reside in or near Santa Cruz are reminded of the wellness opportunities available to them at the campus. Information on a variety of classes and workshops, many of which are free, is available at http://wellness.ucsc.edu/index.php/employee-wellness/drop-in-classes/22.html. Retirees are eligible for a 50% reduced fee Wellness Card ($132.50/year; $39.50/quarter), which entitles cardholders to use the Wellness Center, tennis courts, swimming pool, and entry to some classes at a reduced fee.

Outdoor Fit Parks  UCSC recently added two new fit parks that are available 24/7/365. For locations, check here http://wellness.ucsc.edu/index.php/employee-wellness/outdoor-fit-parks.html.

UC Living Well is the wellness program coordinated by the UC Office of the President. The goal is to encourage all members of the UC community to lead and maintain a healthy lifestyle and to access the wellness activities and programs offered by UC locations. The UC Living Well website serves as a portal to the many wellness resources available to enhance the personal health and well-being of UC faculty, staff, retirees, and students. As an incentive to participate in an annual health assessment program, retirees (except those insured with Kaiser Permanente) are eligible for a $100 gift card. http://uclivingwell.ucop.edu/retirees/welcome.html

Step up to the Challenge!

Every dollar you donate to the Retirees Scholarship Funds will be matched 1:1
See details on page 3.