Soup's On!
UCSC Arboretum 11:30 AM Thursday, March 10, 2011

Bring out the crock-pot. The Silver Slugs will gather for their annual Soup Social and Scholarship Lunch on March 10th, at the Arboretum.

The event will be filled with great food and company, and an interesting program. The Silver Slugs will again present scholarships this year to six worthy UCSC students, all military service veterans. We hope that they will attend the event so you can congratulate them for their achievements & thank them for their service.

Please come at 11:30 and remember to bring a nice soup bowl and spoon for a delicious lunch with an interesting and informative program.

(Special thanks to Frank Trueba for the 'Silver Slug Soup Chef' illustration.)

Our lunch and presentations will be followed by a talk by Bruce Lyon, Professor of Ecology and Evolutionary Biology at UCSC. Bruce has been conducting research on the behavior of wintering Golden-crowned Sparrows at the Arboretum for several years. The study has focused on understanding three interrelated aspects of the sparrows’ wintering behavior: Why is their so much plumage variation among individuals? Why do some individuals sing in winter? and What exactly is a sparrow flock? His presentation will explore some of the fascinating findings on patterns of behavior, social interaction, and communication in these birds, which you may have seen at your back yard feeders or at the Arboretum.

Ch...Ch...Ch...Ch...Changes...

With this edition of the newsletter, when you read the President's Message, you will see a new, yet familiar, name and face-- that of longtime member, Dave Kirk.

Last year when Lee Duffus finished his very productive term as Association President, we were very fortunate to find not one but two, talented, experienced and energetic members to take the leadership reigns from Lee as 'Co-Presidents.' Past President Jerry Walters and Membership Chair Dave Kirk agreed to 'share' the responsibilities (and fun) of serving as President for 2010-2011. Jerry took the first six months just completed and Dave now picks up the balance of the year. So, this edition marks the seamless 'morphing' from Jerry to Dave. We are all grateful to Jerry for his half of the service and welcome Dave and look forward to his.

As great and fortuitous as this partnership has been, it only underscores a very important fact: We need you! YOUR ASSOCIATION NEEDS YOU!

We currently have openings on the board for two or more members, including a rerecruitment for the important role of vice-president for the balance of the year.

Ideally, the Association's board of directors is broadly representative of UCSC's retirees. However, a review of the current board composition suggests that those who retired between 2006 and 2010 are underrepresented. And the board's gender balance would be improved with the addition of "a few good men.” The Association's nominating committee invites all members to consider serving on the board, and would be especially pleased to hear from men who retired during 2006-2010. Please contact Jenny Anderson, Anita Diaz, Lee Duffus, or Elise Levinson to learn more about volunteering for service on the board. (See page 8 for contact information.)

So, come join us on the board- we are a lively and congenial group. All are (relatively) well behaved. Meetings are interesting and fun. YOUR association needs you!
I hope everyone who attended the Holiday Party in December enjoyed it — especially the delightful presentation of Holiday music by *Fiat Musica* — the UCSC Women’s Club choral group — and also had a chance to meet Chancellor Blumenthal and Virginia Riviera, the new Director of Gift Planning for the University.

Thanks to your generosity at this event $142 was donated to the Retirees Scholarship fund.

We look forward to seeing our members at the “Soup Potluck” on March 10th.

We also ask you to spread the word about the Association to your recently retired friends/co-workers or to those you know who are about to retire. There is strength in numbers and in our newsletter (and special email bulletins) we will keep you informed as to the latest events at UCOP that affect your lives as University of California retirees.

Don’t forget that you can always find the most up-to-date information about the UCSC Retirees Association on our website: [http://retirees.ucsc.edu/](http://retirees.ucsc.edu/) — Dave Kirk

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**Board Member Profiles- Dave Kirk, President**

During my 30 years of service to the University, as a Media Specialist, I thoroughly enjoyed working with faculty from many fields in obtaining the films and videos they needed for teaching purposes and, at the same time, developing the University Media collection in various disciplines. It was a great pleasure to be able to build our collection to the third best in the UC system! When I retired at the end of February 2002 it was a poignant departure after all those years but was made memorable as I was awarded the *Outstanding Staff Award of 2001-02* by the UCSC Alumni Association.

But my greatest career honor will occur in spring of 2012 with the grand re-opening of McHenry Library and the formal dedication of the “*David Kirk Media Center*” which is housed in the new addition.

One of the best things about being retired is the ability to make your own schedule and I enjoy having the time to serve on the Board of the UCSC Retirees Association (*The Silver Slugs*) and working with others who are dedicated to providing a wide range of services to those “honorably retired” from our campus.

I love to travel, experience new places and meet new people. The travel-bug bit when I was a child and haven’t yet found a cure — or wanted one! In the past I have put my travel interests to good use by sharing my experiences by presenting “destination port” lectures for various cruise line ships — specifically on trips to Alaska, Australia and New Zealand, and the Scandinavian and Baltic area.

I enjoy sharing my photographic skills with those who are interested in using computer photography programs to catalog and improve/enhance their photos.

I am interested in genealogy and continue to work on the Kirk family tree/history — still trying to trace those elusive ancestors.

There is plenty to keep me busy in my “retirement.”

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**Welcome Retirees Who Have Recently Joined the UCSC Retirees Association**

Terra Hangen – McHenry Library
Karen Leigh-Wood – Physical Planning & Construction
Janet Mastropietro – McHenry Library
Liz Sandoval – Humanities/University Relations
Cheryl Van De Veer – History of Consciousness
Paul Weaver – CATS
The Traveler’s Corner with Dave Kirk: *A little traveling music and away we go!*

As a new feature in our newsletter we would like to establish a forum where travel information can be shared with our membership. Many of our members, now free to travel extensively, have an incredible body of information about specific countries or places (both international and domestic) which they could share with other members who plan future travels to those destinations. This includes such things as: “insider” travel tips, what to see, where to dine, neat or special “out-of-the-way” places/sites of interest, transportation information, etc. Also many current members have up-to-date travel guidebooks they would like to loan. (For example: I currently have available guide books on Croatia, Slovenia, Ireland, Costa Rica, Guatemala, Italy, Venice, and many other countries to share.)

To make this work we need **YOUR** input.

1) Both those willing to share their knowledge on/about a geographical area with our membership, and those who are seeking information, should send in their request(s) to me at: davidkirk2221@sbcglobal.net. We will attempt to match up requests for information with those who volunteer to share their travel experiences. We hope to have this feature handled entirely by email – so that it will always be up-to-date rather than wait for a quarterly newsletter.

2) If you have any travel books you would like to loan to other retirees let me know the titles and year of publication along with your contact information.

Also we would like to start a *travel discussion group* wherein members would share their recent travel experiences by way of a slide show or description of their trip to interested folks – possibly at their own home or other location(s) to be determined. Meeting times and places would be announced in the newsletter for these groups. To start things off I am willing to discuss and present a slide show on my recent month-long safari in Africa (Botswana, Namibia, Zimbabwe and South Africa) if anyone is interested.

If you are interested in participating in such a discussion group please let me know. (davidkirk2221@sbcglobal.net)

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**More Adventure Awaits- Additional Resources to Help You ‘Get out of Dodge’**

**Retirees Travel Program:** The statewide Council of UC Retiree Associations (CUCRA) benefits financially from a travel program developed by a retiree at UC San Diego. The travel agency commission is donated to CUCRA. This revenue has enabled CUCRA to reduce its member association dues to only 50¢/retiree.

The selection of tours for 2011/2012 is touted as offering “something for everyone”. They also note that you are not limited to the dates of the tours being offered. If you are interested in a tour and find that the indicated date conflicts with your schedule contact Collette Vacations and provide the Sales Representative with the tour number, identify yourself as a UC Retiree and they will be happy to supply you with all the available dates for your consideration. They also invite you to join them via computer to view live Webinar online presentations on the tours. All you need is Internet and phone connections and you will be able to hear real time commentary and ask questions about upcoming tours to travel with other members of the UC community while also benefiting CUCRA.

A sampling of some of the tours available follows below. Contact Collette Vacations at 800-770-6740 for further information or sign up for a Webinar. More complete descriptions of the tours, as well as links to the individual Webinars appear on our UCSC Retiree Association website at: [http://retirees.ucsc.edu/files/2011-12%20Travel.pdf](http://retirees.ucsc.edu/files/2011-12%20Travel.pdf)

**Costa Rica: A World of Nature (#435673)** Departs July 10, 2011 for 12 days. $2,779.00

**Alaska Discovery Land & Cruise (#436295)** Departs Aug. 27, 2011 for 13 days. $4,444.00-$5,044.00

**Legendary Waterways of Europe (#436307)** Departs Sept. 19, 2011 for 16 days. $6,149.00-$6,599.00

**Spain’s Costa del Sol & Portugal’s Rivieras (#435676)** Departs Oct. 13, 2011 for 13 days. $3,579.00

**Europe’s Christmas Markets (#436321)** Departs Dec. 9, 2011 for 9 days. $2,649.00

**From the Outback to Glaciers (#436314)**- Australia & New Zealand. Departs Feb. 9, 2012 for 20 days. $6,179.00
Deciphering Medicare Benefits: What does Medicare Part B actually cost?

Before 2007, the answer to this question was very straightforward, but no longer. From the beginning of Medicare in 1966, when Part B premiums were $3/mo, through 2006, when premiums were $88.50/month, all Part B premiums were exactly the same.

However, Medicare legislation includes a “hold harmless” provision, essentially requiring that there be no increase in Part B premiums in any year that there is no cost-of-living (COLA) adjustment to Social Security payments. This occurred first in 2009 and again in 2010, resulting in three different ‘basic’ Part B premiums, depending on the year of enrollment.

Those enrolled in Part B during or prior to 2009 paid a basic cost of $96.40/mo. Since the next two years had no Social Security COLA, the cost remains $96.40/mo. However, those enrolled in 2010 had a basic cost of $110.20/mo., which continues in 2011. Those enrolling this year, 2011, will be paying a basic cost of $115.40/mo.

In addition, beginning in 2007, with the Medicare Modernization act of 2006 (which famously introduced a prescription drug benefit known as ‘Part D’), Part B premiums are also subject to “means testing.” Those with higher incomes, pay higher Part B premiums in the form of a surcharge on the basic Part B premium.

The four tiers and corresponding monthly surcharges based on individual IRS Modified Adjusted Gross Incomes:

Below $85,000 ($170,000 joint): no surcharge to the basic rates ($96.40/$110.50/$115.40)
From $85,001 to $107,001 ($170,001-$214,000 joint filing): basic + $46.10
From $107,001-$160,001 ($160,001-$320,000 joint filing): basic + $115.30
From $160,001-$214,001 ($320,001-$428,000 joint filing): basic + $184.50
Above $214,001 ($428,001 joint filing): basic + $253.70

What about Medicare Part D?

Prior to 2007, Medicare did not offer prescription drug coverage. Authorized by the Medicare Modernization Act of 2006, Part D Medicare prescription coverage began in 2007. Prior to the Medicare Part D prescription program for Medicare, UC retirees with health coverage, already enjoyed prescription drug coverage. After the inception of Medicare Part D, UC retirees who were coordinated with Medicare, were automatically placed in Part D, and did not have to worry about the widely advertised Part D enrollment process. And, since the UC prescription drug coverage was already part of our health plan coverage, there was no added cost. People without University coordinated coverage have to select a company to provide them with their Part D coverage and then pay their monthly premiums directly to the company offering the plan they have chosen--it is not paid to Social Security, nor deducted from Social security payments.

Important Note: Since UC retirees with Medicare are automatically enrolled into Part D by their UC plan, caution must be taken to not enroll in another Part D plan. Since Medicare does not allow one to be enrolled in two Part D plans, signing up for another Part D plan may result in loss of all UC health coverage.

Beginning in 2011, the first year of the Patient Protection and Affordable Care Act, signed into law by President Obama in March 2010, Part D premiums are also subject to means testing, just as the Part B premiums have been since 2007. These surcharges are payable to Social Security and will be deducted from your Social Security payments (or billed if you are not receiving Social Security). Since UC retirees with Medicare are not used to paying a monthly Part D premium, this new surcharge may be unexpected, but it is legitimate. The tiers are exactly the same as the tiers for Part B surcharges (so, a retiree already paying a Part B surcharge, will also be assessed the corresponding Part D surcharge).
The monthly surcharges, again based on one’s Modified Adjusted Gross Income, as defined by the IRS:

Below $85,000 ($170,000 joint filing): no surcharge, included with medical plan
From $85,001 to $107,000 ($170,001-$214,000 joint filing): $12.00
From $107,001-$160,000 ($160,001-$320,000 joint filing): $31.10
From $160,001-$214,000 ($320,001-$428,000 joint filing): $50.10
Above $214,001 ($428,000 joint filing): $69.10

If you have any questions about what you are paying, check with your local Social Security Office: Santa Cruz, 426-8111; Watsonville, 722-7141. If you are being assessed a surcharge and don’t believe it is appropriate, you can appeal by filing a Request for Reconsideration (Form SSA-5661-U2) with Social Security.

Report from Jenny Anderson, UCSCRA/CUCRA Representative

Jenny Anderson attended the Fall CUCEA/CUCRA Meetings and gives the following report:

1. Post-Employment Benefits Task Force (PEB) - Marion Gade, CUCRA President

Gade summarized the work of the PEB and CUCRA’s role. She called attention to President Yudof’s letter of 10/26/2010 to UC, regarding his recommendations concerning PEB to the Regents for their November meeting. The letter can be found at: http://universityofcalifornia.edu/sites/ucrpfuture/news-updates/president-yudof-proposed-changes-to-retirement-benefits/

2. Joint Benefits Committee Report (JBC) – Adrian Harris, Chair

As you know, the PEB recommended continuing Health Benefits for retirees, but we all will pay more each year as health care costs go up and UC’s contributions go down. Harris pointed out that while employees’ salaries will rise to cover these increasing costs, retirees would not have the same benefit. JBC is encouraging CUCRA and CUCEA to make strong statements to the President about the proposed 3% drop each year for the University’s contribution. This will be a burden for retirees. Harris noted that the JBC can take credit for including dental implants as part of the dental plan. This is certainly a plus for retirees.

I continue to be impressed with the work of CUCRA, CUCEA, and the JBC. The coordination between these groups and the amount of energy and time they are putting in on our behalf is impressive and critical. We are lucky to have such wonderful watchdogs! The next CUCRA/CUCEA meetings are scheduled for April at UCLA. Please forward any questions/concerns or requests for further information to me at: ika@cruzio.com

Retiree FAQs from Anne Wolf, Editor New Dimensions

What is a MRD?: A Minimum Required Distribution (MRD) is the minimum amount that individuals must withdraw from their retirement account annually once they reach age 70 ½.

When must I begin receiving my MRD?: If you are a participant in the UC Retirement Savings Program—the DC Plan, the 403(b) Plan and/or the 457(b) Plan—and have not begun systematic withdrawals from your accounts, you must begin receiving minimum required distributions (MRDs) by April 1 of the calendar year following the later of:

• the year in which you reach age 70½, or
• the year in which you leave UC employment.

After that, you must receive an MRD by the end of each calendar year until your entire plan balance has been paid out.

How is my MRD calculated?: Generally, the amount of a minimum required distribution is calculated by dividing your previous year-end plan balance by an IRS factor based on actuarial life expectancy. The IRS factor corresponding to your age on your birthday in that year is applied.

Who do I call with MRD questions?: For questions about the DC Plan, 403(b) Plan, and/or 457(b) Plan, please call Fidelity Retirement Services at 1-866-682-7787. Representatives are available Mon. thru Fri., 5 a.m. to 9 p.m. PST.

To learn more about MRDs go to: http://ucfocusonyourfuture.com/retired-from-uc/
Thinking Well

As our bodies age, so do our brains. But, the aging brain is a bit sneakier since we can’t actually see the wrinkles! The good news is that just as there are ways to keep your body in shape, there are ways to keep your brain in shape, too.

Following some of these guidelines will help maintain memory, make choices more easily & initiate actions with clarity:

- **Pay attention.** Remind yourself to focus. As you age, new information doesn’t get into your memory bank as easily as when you were younger.
- **Talk to yourself.** As you make a plan or put something away, saying it out loud will help you really pay attention to what you are doing.
- **Make it a habit.** Keep keys and other personal items in the same place so you always know where to find them.
- **Exercise.** Both the mind and the body benefit tremendously from staying busy and moving around.
- **Get plenty of sleep.** Lack of sleep can scramble the decision-making process, so get shut-eye for a clear mind.

(Source: Harvard HealthBeat)

Moving Well

There is a lot of exercise “advice” out there, but the bottom line is fairly straightforward. Here’s the minimum of what you need to stay healthy:

1. **Strength:** Muscle-strengthening exercises twice per week (such as weight-lifting).
   - We lose muscle mass as we age, so using free weights, resistance bands, or your own body weight to improve strength is essential for restoring muscle and keeping bones strong. Target major muscle groups all at once by doing exercises like squats or modified push-ups.

2. **Aerobic Endurance:** 150 minutes per week of moderate-intensity aerobic activity (like walking) or 75 minutes of vigorous-intensity aerobic activity (like running)—or you can do a combo.
   - Preferably, your minutes would be spread throughout the week and would involve a few different activities. Mixing it up is a great way to keep things fresh!

3. **Balance:** Exercises that maintain or improve balance (such as standing on one foot) three days per week.
   - Yoga and Tai Chi are excellent ways to practice balance and improve flexibility. If those activities aren’t for you, you can practice balancing exercises anytime and anywhere. Try walking sideways, standing on one foot, and walking on your toes. (Don’t try tightrope walking until you’ve really honed your skills.)

Remember to talk to your doc before starting a new exercise routine! (Source: AARP Exercise Bulletin)

Stay on top of the free wellness offerings by visiting [http://wellness.ucsc.edu](http://wellness.ucsc.edu) and clicking on “Employee/Retiree Wellness.” If you have any questions or would like to have a hard copy of the quarterly wellness calendar mailed to you, please contact Lizzie Yasser, Wellness Coordinator at [eyasser@ucsc.edu](mailto:eyasser@ucsc.edu) or 502-7375. Be well.
UCSC Retirees Association Silver Slug Scholarship

From Silver Slug Scholarship Chair Maxine Lane:

Six $500 scholarships will be presented at our March Soup Social to UCSC students who have served in the United States military. There will be three Silver Slug Scholarships and three additional scholarships in the memory of Bruce Lane. Our thanks go to the retirees and other friends who have contributed so generously to this program.

In addition, those students receiving scholarships in attendance at the soup social, will also receive gift certificates for books at Logos Bookstore made possible by the generous contributions to Association book sales.

Scholarship recipients were chosen from essays reviewed by members of the Association’s Scholarship Committee: Mary Joan Rodriguez, Barbara Dileanis, Barbara Collins, and Maxine Lane. The committee received very helpful support from current UCSC staff members: Kathleen Hughes, Development Director, Student Affairs, and Corinne Miller, Director of Services for Transfer and Re-entry Students (STARS), for which we offer our sincere thanks.

Please contact Maxine Lane, 426-8353 with questions or comments.

Staying Current with University News and Events

It's easy to stay current with late breaking news & upcoming events by accessing UCSC's online news page: http://news.ucsc.edu/.

You also may subscribe to a weekly news update by sending your name and email address to jrburns@ucsc.edu

In Memoriam

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

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<tr>
<th>Patricia A. Bolt 1/8/11</th>
<th>George P. Hitchcock 8/27/10</th>
<th>Sylvia J. Real 10/16/10</th>
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<td>Noralee K. Rogers 11/3/10</td>
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<td>Laurie Ann Burnham 8/12/10</td>
<td>Martae E. Morello-Frosch 12/29/10</td>
<td>Laura J. Rook 12/31/10</td>
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<td>Gordon W. Crafts 12/8/10</td>
<td>Margie G. Musser 9/20/10</td>
<td>Aileen V. Sanders 11/22/10</td>
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<tr>
<td>Albert P. Eickhoff 6/28/10</td>
<td>James G. Page 8/21/10</td>
<td>Ronald L. Smith 11/14/10</td>
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We are especially saddened by the loss of two close friends of the Board:

Cathe Johana Harris passed away January 21, 2011 and was buried in Burney, California. She was born in Texas in 1921 and received a degree in merchandising before moving to Santa Cruz in 1952. Volunteer work at UCSC attracted her and that later developed into a paid position at the Accounting Office, where she worked for nineteen years. She was the first president of the UCSC Retirees Association holding the position for four years and continued to serve on the Board until her death.

Dmitri Dileanis passed away January 9, 2011. Dmitri was the loving husband of Board member Barbara Dileanis for 60 years and is fondly remembered as ‘Rap Master Santa Dileanis,’ who provided holiday music and cheer at Association holiday parties.
Winter 2011 Financial Education Classes for UCSC

All classes will be held in: Staff HR. Please RSVP at http://events-manager.ucsc.edu/content/events-listing

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<td>03/08/11</td>
<td>12:00pm</td>
<td>Staff HR Conf Room 171</td>
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<td>Quarterly Market Perspective</td>
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<td>Creating a Plan for Lifetime Income in Retirement</td>
<td>03/08/11</td>
<td>2:30pm</td>
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**UCSC Retirees Association- There’s Strength- And Power- In Numbers**

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UCSC Retirees Association
1156 High St.
Santa Cruz, CA. 95064
http://ucsc/retirees.edu

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**Your UCSC Retirees Association Board is:**

President/Membership Chair: Dave Kirk- davidkirk2221@sbcglobal.net
Immed. Past/Co-President: Jerry Walters- jwalter@cruzio.com
Vice President: Under Recruitment
Treasurer/Electronic Comm: Anita Diaz- ana81ucila@yahoo.com
Secretary: Judith Martin-Hoyt- mertinhoyt@cruzio.com
Scholarship Chair: Maxine Lane- 426-8353
Program Chair: Elise Levinson- sccowgirl@sbcglobal.net
Telephone Tree Chair: Hilde Rogers- 438-3256

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Staff Adv. Brd./CUCRA VP: Lee Duffus- duffus@cruzio.com
Events Arrangements: Jeffrey Powell- TEAMPowell@aol.com
Membership Asst: Barbara Dileanis- dileanis3@cs.com
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Newsletter Editor: David Ng- retir_ng@mac.com

see you at the soup social........