Join us at the Annual Holiday Luncheon
Tuesday, December 6, 11:30 am - 1:30 pm

It’s time to dig out a favorite seasonal recipe, put on your holiday duds, and join friends and colleagues at our annual Holiday Potluck Luncheon.

We’ll gather again in the Social Hall of Trinity Presbyterian Church, at the corner of Melrose and Poplar avenues, near the Morrissey Boulevard Safeway.

FLAT MUSICA, the UCSC Women’s Club choral group, will be our guests to help us get into the festive spirit for the holidays with their beautiful singing.

Family and friends are welcome!

Bring your own place setting.

Donations to the Retirees Scholarship Fund also are welcomed.
PRESIDENT’S MESSAGE

It was a pleasure to see so many of you at the September picnic. We enjoyed group singing led by Nick Royal, stretching exercises led by Ryan Andrews, and delicious food prepared by those who attended. Responding to the challenge pledge by the Association board, your generous support of the Silver Slug Scholarship Fund means that we will be able to increase the number of scholarships for UCSC’s student veterans.

Members of the Association board have been actively engaged on your behalf. Our delegates represented you at the CUCRA-CUCEA 2011 fall meeting at UC Davis in October; their report is included in this newsletter (see page 7). We partnered with the UCSC Emeriti Association to sponsor the Open Enrollment Forum on November 4.

The holiday season is coming with cooler temperatures, bright leaves, and parties. One of the best events of this season is the Retirees Holiday Potluck Luncheon on Tuesday, December 6. Please mark your calendars, plan your potluck dish to share, and invite a recent or long-time retiree to join the festivities and to join the Retirees Association.

Your continued support of UCSC’s academic mission through your volunteer services, donations to scholarship funds, and participation in programs, and interest in the well-being of your fellow retirees is appreciated. As retirees we have unique opportunities to use our expertise and experience to enhance the academic lives of UCSC students during this period of reduced resources.

2011-12 Board of Directors

Jenny Anderson, Vice President  jka@cruzio.com
Anita Diaz, Treasurer  ana8lucila@gmail.com
Barbara Dileanis, Events Arrangements Co-Chair  dileanis3@cs.com
Dave Dodson, CUCRA Representative  davesteph@cruzio.com
Lee Duffus, Newsletter Editor  duffus@cruzio.com
Dave Kirk, Membership Chair  davidkirk2221@sbcglobal.net
Maxine Lane, Scholarship Chair  831-426-8353
Elise Levinson, Program Chair  sccowgirl@sbcglobal.net
David Ng, Events Arrangements Co-Chair and Electronic Communications Manager  retir_ng@mac.com
Nancy Pascal, President  njpascal@cruzio.com
Hilde Rogers, Telephone Communications Coordinator  831-438-3256
Jerry Walters, Benefits Office Liaison  jwalters@cruzio.com
Mary Wells, University Relations Liaison  mrwells@sbcglobal.net
Byron Wheeler, Secretary  wheeler.byron87@gmail.com

Save the Dates!
Not-to-be-Missed Events

December 4, 2011, Sunday
Chancellor’s Reception for UCSC’s Community of Friends

December 6, 2011, 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

Add them to your calendars now!
Give yourself a pat on the back! Responding to the September challenge by the Association’s board of directors, retirees contributed over $2,100 to the Silver Slug and Bruce Lane Memorial scholarship funds. Together with the matching pledge by board members, the two funds now total over $6,000, a new record. This makes it possible for the Association to award twelve $500 scholarships to students who are veterans of military service.

The scholarships will be presented at the Soup Luncheon on **Tuesday, March 6**. Mark your calendar now and plan to be present to meet and honor UCSC’s student veterans.

**VOLUNTEER OPPORTUNITIES**

Can you spare a little time to enhance the effectiveness of your Association? The old adage, “Many hands make light work,” applies so well to the activities of the Association. Assistance is needed with the following activities. Surely, at least one of these volunteer tasks will be a great fit for your interests, skills, and time availability.

**Board of Directors.** The Association’s nominating committee always is on the lookout for members with leadership skills and a commitment to furthering the Association’s purposes. This assignment involves attendance at board meetings (only 7/yr) and the willingness to assume a committee chairmanship or a liaison role, or to serve as one of the four officers. Make your interest known to Nancy Pascal at njpascal@cruzio.com or 423-2422.

**Communications.** About 2 weeks prior to each social event telephone calls are made to all local members to remind them about the event and encourage their attendance. Would you be willing to be a caller with the “Telephone Tree?” If so, contact Hilde Rogers at 438-3256.

**Web Site Management.** This job requires a working knowledge of Adobe Dreamweaver and an hour or so monthly to keep the Retirees web site current. Contact David Ng for further information at retir_ng@mac.com

**Event Set-up and Clean-up.** If you are able to arrive early and/or stay late for each of the quarterly social events, this is an easy way to assist with event arrangements. A little “muscle” to move tables and chairs and other party supplies is useful. Discuss your availability with Barbara Dileanis at dileanis3@cs.com or 426-7653.

**CUCRA-CUCEA Meeting Host.** Next fall the Retirees Association and Emeriti Association will co-host the joint fall meeting of the systemwide UC retirement organizations. Volunteers will be needed for a variety of hospitality roles. This will be an opportunity to meet and watch your systemwide representatives in action. For more information, contact CUCRA representative Dave Dodson at 459-9968 or davesteph@cruzio.com.

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**Did you know?** ...... In a recent analysis of the world’s top universities, UC Santa Cruz ranked third in research influence as measured by the number of times its published work is cited by academics. [http://news.ucsc.edu/2011/10/world-university-rankings.html](http://news.ucsc.edu/2011/10/world-university-rankings.html)
Your children are launched and succeeding in their chosen fields. Many are married and grandchildren are joyously welcomed into your world. However, occasionally we stumble on some unexpected and large boulder, such as the death of a beloved spouse, as happened to me. My world suddenly was turned on its ear, and clearly I had to redesign my life. An article about Global Volunteers (www.globalvolunteers.org) caught my eye. It was a chance to see new world sights and to be a team member of a fascinating international service program. I signed up.

We were a 15-member team assembled from across America. As native English speakers our assignment was to help local people train their ear for English and to help the students practice pronunciation. We were posted to Cao Lanh, a city about three hours south of Saigon, in the Mekong Delta of Vietnam. In our indoctrination, we were repeatedly urged to maintain an open mind and to be flexible.

Our team lived in an old hotel. We were flexible, but it took us three days to figure out the hot water system and that the hot water was on a short set timer. It was an endless challenge to shower before the water was shut off. Our evening entertainment was to watch the geckos race across the high walls. We quickly learned that while most of the hotel’s stairs had a 7” rise, a few had a 9” rise. Apparently not all of the carpenters used the same tape measure.

I was assigned as a language resource expert. As I stepped into a classroom of almost 40 students, they stood and I looked around to see what important person had entered behind me. I was alone and obviously I was expected to teach. The children calmly waited for me to begin, their hands folded on the desk top. The question and answer flash cards that another volunteer had thrust into my hand were helpful in creating English sentences, and we sang silly songs such as the Hokey Pokey... "put your left foot in, put your left foot out." It was a long hour!

As successful teachers, we were then asked to teach a split shift. Two hours in the morning and two hours in the evening for the adult students. My adult students included the chief of police, a doctor, and scores of city workers. The words, "be flexible," took on extra meaning as the class members changed daily depending on their work schedule.

The weekends allowed us to explore much of Vietnam and we dipped out toes into Cambodia. We were especially honored when we were invited to celebrate TET (the Vietnamese New Year) in the homes of our Vietnamese teaching counterparts. The TET celebrations included colorful and tasty food and an introduction to snake wine. The wine recipe: to a 5-gallon jar of rice wine add a large handful of Chinese herbs, seven snakes (one of which must be a cobra) wound around the bottom of the jar, one on top of another, and one Thai bird nestled in the middle of the coiled snakes; store the wine for one year before drinking. Snake wine is guaranteed to remove wrinkles, improve virility, stop headaches, and lower cholesterol.

What did I take home from this volunteer experience? Teaching conversational English in Vietnam was a tremendously valuable personal stretch for me. The experience was also an affirmation that we are more alike than we are different, that teams of dedicated people can truly accomplish great good, and with a quick sip you can down a small glass of snake wine and leave your hosts smiling and laughing at your expense.

Marilyn Cantlay

Marilyn’s UCSC career spanned 18 years. She retired in 1992 as the research coordinator for the Social Sciences Division.
Tell us your retirement story. What opportunities and challenges have you experienced as a retiree? Or, what is one of your favorite memories about an important event or someone you admired during your UCSC career. Send your story to leeduffus@gmail.com.

If you’d like some editing help, Don Rothman, a retired member of UCSC’s writing program faculty, has offered his assistance. Send your draft to Don c/o Dave Dodson at davesteph@cruzio.com.

MANAGING YOUR RETIREMENT FINANCES

Shifting from Savings to Spending
Wednesday, December 7, 12:00 - 1:00 p.m.

This class will help you understand the importance of asset allocation in retirement and identify the elements you need to build your investment strategy. You’ll also learn about portfolio withdrawal rates and strategies for turning your retirement assets into income.

Establishing and Maintaining your Estate Plan
Wednesday, December 7, 1:15 - 2:15 p.m.

This class will help you understand key tools for estate planning. You’ll learn the importance of preparing an estate plan and be able to recognize the benefits of planning and the dangers of waiting. You’ll also learn about tools and resources that can help you take the next step.

Preserving Your Savings for Future Generation
Monday, December 19, 1:15 - 2:15 p.m.

This class will help you understand key tools for estate planning. You’ll also learn about strategies for gifting and insurance replacement, see what you need to consider when you're designating your beneficiaries, and get tools and resources that can help you put a plan in place.

These workshops will be presented by Nancy Pargot, Senior Retirement Counselor, Fidelity Retirement Services, in SHR Conference Room 171, 1201 Shaffer Road, Santa Cruz.

These presentations are free; however, please enroll online at http://getguidance.fidelity.com/universityofcalifornia, or by calling 1-800-642-7131.

Fidelity Help Desk

In addition to the workshops listed here, Nancy Pargot will be available on a drop-in basis from 3:30-4:30 p.m. on Wednesday, December 7, and Monday, December 19, to answer general questions, distribute printed materials, and discuss upcoming workshops. No appointment is necessary.

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

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

Please keep us informed of any changes in your postal address, email address, or phone number.
HERE’S TO YOUR GOOD HEALTH!

New Wellness Coordinator Appointed
Colleen Thompson has been appointed as UCSC’s wellness coordinator, and will be on the job in early December. She currently is the wellness coordinator for the Washoe County School District in Reno, Nevada.

StayWell Program  Make a healthy lifestyle a 2012 priority. Except for those enrolled in a Kaiser medical plan, retirees and their spouses or domestic partners are eligible to complete the 2012 StayWell health assessment and participate in follow-up wellness coaching for which they qualify. This is a valuable component of UC’s Living Well Program. The 2012 assessment process will begin January 16. It’s simple, confidential, and free. As an incentive, if you complete the assessment and follow-up personalized coaching program within prescribed deadlines, you will earn a $100 gift card; spouses/partners are eligible for a $50 gift card. Detail are available at https://uclivingwell.online.staywell.com

Winter Wellness  This winter, be prepared for colds and the flu by discovering ways to boost your vitality and immunity! Dr. Rachel Adams will present a program for retirees and current staff and faculty on Wednesday, January 25, 10:00 a.m. - 12:00 p.m., in the HR Training and Development Training Room, at 1201 Shaffer Road. You’ll learn about natural methods for protecting yourself from illness and tips for recovering more quickly. Dr. Adams also will discuss herbs, supplements, Eastern medicine, mind-body approaches, and new behaviors (some of which may surprise you), to keep you fit and full of energy this winter season. When the sun is in short supply and the holidays are still ringing in your ears, depression can also suppress the immune system; so you’ll also learn strategies to prevent and treat the winter blues and prepare for a healthy, joyful coming of spring! Space is limited and pre-registration is required. For pre-registration, go online to the UCSC Professional Development site today!

IN MEMORIAM

Word of the deaths of the following retired staff has been received. Condolences are extended to their families and friends.

DANTE CASOLARI
Campus Facilities
August 31, 2011

RICHARD W. PIERCE
Academic Administration
August 25, 2011

JAMES T. “MARK” SCHAEFFER
Accounting
August 30, 2011

In their honor, memorial gifts to the Silver Slugs Scholarship Fund may be sent to the UC Santa Cruz Foundation, 1156 High Street, Santa Cruz, CA 95062

NEW ASSOCIATION MEMBERS

Sally A. Gaynor  Crown College
Rachel Jablon  Stevenson College
Brian T. O’Connor  Bay Tree Bookstore
Marilyn Petric  Registrar’s Office
CUCRA CORNER

The councils of UC Retiree Associations and UC Emeriti Associations met at UC Davis in October. Among the high points of the CUCRA meeting:

Institutionalization of the Joint Benefits Committee (JBC)  One of the most important activities of the two associations is their advocacy for retiree and emeriti benefits. Although the committee has been in existence for more than a decade it has not been formally recognized in the bylaws of either council. To remedy this, a special committee, chaired by Lee Duffus (Santa Cruz), has been appointed to oversee a review of the by-laws to provide for the appointment, renewal, and effective representation of CUCRA on the JBC.

Report of CUCRA Chair  In the same vein, CUCRA Chair Marian Gade (Berkeley) reported on the frequency with which UCOP staff have consulted with her and the CUCEA Chair on matters of importance to retirees. Among the more significant issues were the development of new health and vision plans, and the response to the very strong negative recommendation from CUCRA and CUCEA to UCOP’s consideration of outsourcing the servicing of the retiree health plans.

Important features of the Joint CUCRA/CUCEA meeting included:

UCRP Update  Mel Stanton, Associate Chief Investment Officer for the Regents, gave a generally positive report on the status of UCRP investments. He reported that UCRP closed the third quarter of 2011 with positive absolute gains, and that the Regents have taken steps to insure the financial viability of UCRP, which is now better funded than CalPERS.

UCOP Customer Service Update  Joe Lewis, Director of the Retirement Administration Service Center, and members of his staff reported on health benefits for 2012. The major important features:

- There are no big changes for 2012;
- Premiums aggregated across all UC plans increased 8%, which compares favorably with the 10%-12% increase of comparable plans nationwide.
- The vision plan (VSP) will include a new feature covering contact lens without an increase in premium.
- Retirees are encouraged to call their local campus benefits representatives with questions.

Regental Recognition of CUCRA, CUCEA, and Member Associations  Because none of the 24 UC retiree and emeriti associations currently has standing with the Regents, efforts are underway to remedy this. Official recognition has significant implications for liability matters. Regental approval is expected within the next few months.

UCSC to Host 2012 CUCRA-CUCEA Meeting  Representing UCSC’s Retirees Association and Emeriti Association, respectively, Dave Dodson and Michael Warren extended a joint invitation to the two councils to meet at Santa Cruz, tentatively scheduled for October 31-November 1, 2012. Silver Slug volunteers will be most welcome to assist in providing hospitality. (See page 3.)

FORMER CHANCELLORS URGE NEW FUNDING MODELS FOR UC

In this era of massive budget cuts, the survival of the University of California as one of the world’s great institutions of learning has become the subject of increasingly urgent debate. Twenty-two of the twenty-nine living former chancellors, including UCSC’s Martin Chemers, M.R.C. Greenwood, Karl Pister, and Robert Sinsheimer, met in San Francisco on June 26-28, 2011, to discuss the current threats facing the University and all of public higher education. Although the chancellors were not unanimously agreed on every point, there was general consensus regarding the principal recommendations on funding the University and protecting its quality. Their discussions and recommendations were conveyed to UC President Yudof in a letter dated August 4, 2011, which can be viewed at http://cshe.berkeley.edu/publications/docs/ROPS.
A Minimum Required Distribution (MRD) is the amount you are required to take from your UC Retirement Savings Program accounts (Defined Contribution, 403(b) and or 457(b) plans) starting the year you reach age 70 1/2 or are no longer working at UC, whichever is later; you must take that amount for each year afterwards as well.

Do I need to start taking my MRD for the 2011 tax year? Yes, you will need to begin your MRDs if you are 70½ or older during 2011 and are not in an ongoing paid position with UC. If you received an MRD for the previous year, then you will be required to continue receiving MRD’s regardless of UC employment status.

If I need to start receiving my MRD this year, do I need to do anything to start it? No. If you are newly MRD eligible (age 70½) and retired or separated from UC employment in 2011, you will be automatically issued your 2011 MRD in March 2012. Contact Fidelity Retirement Services if you wish to receive your 2011 MRD sooner.

What about my MRD in the future? Subsequent MRDs will automatically continue (regardless of change in UC employment status), and are issued annually in late December.

What if I want to receive my MRD payments outside of the “automatic” dates of late-December or late-March? If you want to receive your MRDs on a different date, simply call Fidelity Retirement Services at 1-866-682-7787 and sign-up for a Systematic Withdrawal Plan.

Where can I find more information about MRDs? For more information on MRDs, visit www.ucfocusonyourfuture.com and click on the “Retired from UC?” tab, then click on the “Understand minimum required distributions (MRDs)” link. Or, call 1-866-682-7787 to speak with a Fidelity Retirement Services representative.

Do you have a question for Fidelity about retirement finances? Send your inquiry to leeduffus@gmail.com, and we’ll try to answer it in the next issue.

*This information is provided by Fidelity Retirement Services, master recordkeeper for UCRS.