

In This Edition

I got a lot of positive feedback about the senior discounts article, so in this issue we'll discuss more savings ideas. Last issue I said I'd go into more detail on how to send TV shows and movies to your TV through your wireless network. Also see new articles below on savings for prescription drugs and savings on your phone bill.

New director, Samm McDonald, interviewed a recent retiree and published it as a potential recurring column. Irene Krepak uses the City of San Diego to plan some of her trips. "Scroll" down to see how. And we have a reminder about an upcoming Alumni event at the Green Flash Brewery on May 15.

While we can't get this timely info to all several thousand retirees, 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 – www.sdgealumniassoc.org.

We are especially interested in your ideas about the Alumni Association. Please read on.

Special Events and Reminder: Special Event Coming May 15

On May 15, you have an open invitation to join us for beer tasting at 1:00 at the [Green Flash Brewery](#). The Green Flash Brewery offers beer tasting for \$1 per 4 oz. glass or 6 tastes for \$5. They have food trucks on site (your dime), and we will also bring some complimentary light snacks, such as community pretzels or chips. There's more info on our website [Special Events page](#).

[Please click here to respond if you plan to attend the Beer Tasting Event](#)

Last month we toured SDG&E's new Energy Innovation Center. The tour was even better than expected, not to mention lunch at Little Sheep Mongolian Hot Pot and Grill. Beyond high tech energy savings equipment and displays, there were fascinating objects, made from recycled bottles, such as raised flowerbeds and a fabulous wall garden you have to see to believe (more info in [article on EIC](#)). Attendance was sparse, and we'd sure appreciate any feedback on that. We're trying to determine if our publicity is wrong or if members just don't care to attend events, such as those we have planned. We're publicizing next events through June's *Retiree Times* as well, so if attendance is still low, we'll understand members just don't



appreciate these activities and adjust accordingly. But your feedback would be valued. Please [click here to send feedback](#).

After May 15, planned upcoming trips include a Behind-the-Scenes tour of the Old Globe theater (June 8), a Day at the Races (July), a Balboa Park tour (September), and a San Diego Master Gardener Orientation Walk. Watch the [Special Events website](#) and your e-mail box for coming info.

NEW (Again): Alumni Interviews

A new column, ALUMNI INTERVIEWS, is debuting in today's on-line newsletter of Retiree Times. If you have ideas for people we should interview or would like to see us ask other questions, please email Sammantha McDonald (SM) at samm@samm-mcdonald.com.

2012 Alumnus David Dohren (DD)

Dave is a graduate of the University of Illinois and began his career with SDG&E in 1976. He helped start the Finance Division and held various positions until becoming the Director of Finance in 1985. He was then Director of Customer Service over the Phone Center, Billing, Credit, Field Services, and Pricing. And by the early 90s Dave began his involvement in Electric Distribution as Director over Planning, Engineering, IT Systems, Compliance and Construction Services, ending his career assisting with Strategic Planning, Regulatory Cases and Special Projects.

SM: What is your fondest memory about working at SDG&E?

DD: Of course, the wonderful people that I worked with over the years made every day going to work a fond memory. And I took pleasure in our ability to set tough goals every year and then achieve the results necessary to max out on ICP!

SM: What goals have you accomplished since you have retired?

DD: I have a passion for travel, and I recently completed my goals to visit all 50 States, all 60 National Parks, and the 7 Continents. I've recently traveled to the Galapagos Islands, Machu Pichu, Peru, and Antarctica and will be going to South East Asia in the fall. I've also played all 70+ public golf courses in San Diego County. When not traveling, I coordinate groups of friends and fellow retirees for various activities like hiking, biking, kayaking, golf, tennis camping, Frisbee golf and concerts. Additionally, I am a part-time contractor at the exciting SDGE Energy Innovation Center (EIC) in Clairemont. This gives me a chance to utilize my

years of experience to give back to the community by giving tours and working on special projects. SDG&E Alumni can sign up for a tour of the EIC at www.sdge.com/eic.

And, I also serve as an officer on the Board of the local University of Illinois Alumni Association.

SM: What is the best part of your retirement?

DD: Now that the kids, Rebecca (who works in Sempra Energy Employee Giving) and Scott are on their own, my wife of 42 years Suzanne and I are financially secure (thanks to SDGE) and are free to enjoy pursuing our passions.

SM: What do you do now that you couldn't do while you were working?

DD: Playing golf, going on long hikes and doing other activities during the week when there are no crowds!

SM: Tell us about your "life" philosophy....

DD: Enjoy every single day of good health that has been given to you. Never put off experiencing something enjoyable in your life whether it is an interaction with a friend or a loved one, an activity or learning something new. Do it now and *never* look back! Remember that the time given to us on this earth is precious but limited.



Disclaimer: The pictures are not necessarily reflective of the person being described, nor sanctioned by AA.

Retiree Tips

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

Tip of the month: Save With Costco Prescription Drugs

We all know medical costs continue to rise, far faster than the rest of the consumer price index. Same for name-brand prescription drugs (up 13% in Fall 2012 according to a [NY Times article](#)). We all know a great way to save

is to choose generics instead of brand-name drugs. Consumers have actually decreased costs of drugs in recent years by switching. In fact, according to research firm IMS Health, 84% of all drugs purchased in 2012 were generic. But there's another way to save about which only a few of us know. It's Costco, and yes, even non-members.

For example, compare the costs for generic Lipitor (atorvastatin), 20 mg. Does it pay to shop around? According to Consumer Reports, if you buy at Walmart, you'll pay \$68; at CVS you'll pay \$150; **but at Costco, just \$17.** When asked why they charge up to 10 times what other pharmacies charge, CVS says "its retail drug prices reflect other services offered by the chain, including drive-through windows, automated prescription refill systems, free outreach programs to help make sure patients are taking their prescriptions correctly, and 24-hour pharmacies." Is that worth a 1000% mark-up to you?

Luckily, most of us retired from [SDG&E](#) and have excellent insurance plans that help us quite a bit with our prescription drug costs. But in many cases, [Costco](#) can still beat them, even after the subsidy. My family tried it. We have [Kaiser](#) insurance, which usually has lowest cost service. But for year 2013, Kaiser changed their pricing strategy for those of us over 65 (only) and basically tripled costs to older members for the typical 3-month supply of drugs, from \$10 per drug to \$30. So I looked elsewhere. Imagine my shock when I found Costco's full retail price was only a fraction of the Medicare and insurance discounted price. The drug Metoprolol, a common blood pressure medication, costs \$30 at the Kaiser pharmacy, after their subsidy. (Here's another tip, if you fill your Kaiser prescription over the phone and use the free mail-order service, the charge is only \$20.) At Costco, full retail price is just \$10.83.

The first reaction I got from friends who are not Costco members was they didn't want to join Costco just to get the benefit (when in fact, buying one drug at Costco two times in a year would exceed the annual membership fee). I'm not here to tell you to join Costco. But what I can tell you is that you do not need to join Costco to purchase drugs there. Try it. Next time you go there for your \$1.50 dog and drink, just walk in to the store and when they ask for your membership card, tell them you're there to purchase prescription drugs. You're in free (can you tell I like that word?).

For more information about saving on prescription drugs, see this [Consumer Reports article](#).

Tip: Senior Events

Director Irene Krepak offers us a tip on affordable day trips. Senior Citizen Services, a program through the City of San Diego Parks and Recreation Department, offers a hard copy mailing list, known as the *San Diego Scroll*. The most current edition is also available at <http://www.sandiego.gov/park-and-recreation/pdf/seniorservicescroll.pdf>. When you “scroll” down to “Senior Trips” you will find information on trips, such as a recent bus trip to the Getty Museum, as well as future events, such as a tour of the US Federal Reserve on May 15 (but never mind, because you’re already busy that day at the SDG&E Alumni Association Beer Tasting event).

To join the mailing list, call 619-236-6905 and tell them you’d like to be on the mailing list to receive the monthly Scroll.

Saving on Your Household Bills - Volume 2, Entertainment (TV) -The Rest of the Story

In the most recent prior eNewsletter, I promised to go into more detail on how you can send TV shows and movies to your TV through your wireless network or “smart” devices. Whether or not you cut the cord with your cable or satellite TV company, you can find a use for these ideas. And not just in the US. In my house, my wife found she can watch for free all the soap operas daily from Thailand, her native country.

Another way to watch TV shows and movies on your TV is through the use of a Smart TV or Smart DVD player. I bought a Blu-Ray player at [Fry’s](#) the other day. It plays Hulu, Netflix and a huge number of content providers right from your TV. The networked media device that allows you to send movies and TV shows to your TV can be free (if you already have a smart TV, smart DVD player, iPhone or gaming device) to very cheap (\$20) for used players - to \$100 for new Apple products. A list of devices follows:

- Any Smart DVD player (the network is built in to the DVD or Blu-Ray player); I bought a [Sony](#) at Fry’s for \$69
- Any Smart TV (aka Internet TV, a the network is built in to the TV) - [Vizio 32”](#) at Costco for \$289
- [Apple TV](#) - \$99
- [Apple iPad](#) - \$329
- [Apple iPhone](#) - from \$199
- [Nintendo Wii](#) - \$129 at Walmart

- [Roku](#) - \$50
- [Sony Playstation](#) - \$159 - \$299 at BestBuy
- [xBox 360](#) - \$239 at Walmart

Many of websites allow you to watch TV shows the same days or within a few days of when they are broadcast live. Surprisingly, the networks all broadcast their shows free. There are loads of other online video streaming services, listed below, showing thousands of shows. Try them now (click any of the links listed below). Anything you can watch on your computer will play on your TV with the streaming devices listed above.

Free streaming services:

- ABC - <http://abc.go.com/watch>
- BET - <http://www.bet.com/shows.html>
- CBS - <http://www.cbs.com/video/>
- Comedy Central - <http://www.comedycentral.com/>
- Crackle - <http://www.crackle.com/>
- ESPN - <http://espn.go.com/video/>
- Food Network - <http://www.foodnetwork.com/shows/index.html>
- FOX - <http://www.fox.com/full-episodes/>
- FreeTVOnline - <http://www.freetvonline.com/> (requires you to download a player)
- HGTV - <http://www.hgtv.com/on-tv/index.html>
- **Hulu** - www.hulu.com (best by far)
- Imdb - <http://www.imdb.com/tv/>
- MTV - <http://www.mtv.com/videos/>
- NBA - <http://www.nba.com/nbatv/>
- NBC - <http://www.nbc.com/video/>
- Nickelodeon - <http://www.nick.com/>
- Spike - <http://www.spike.com/shows>
- TBS - <http://www.tbs.com/shows/>
- TV.com - <http://www.tv.com/>
- Veoh - <http://abc.go.com/watch> or <http://www.veoh.com>
- Yahoo TV - <http://tv.yahoo.com/>
- Youtube -
http://www.youtube.com/user/YouTubeShowsUS?feature=gb_ch_rec

Playon software - <http://www.playon.tv>



Pay streaming services

- Amazon.com - http://www.amazon.com/b/ref=moviesHP_C4TVPage?ie=UTF8&node=2649513011
- Hulu Plus - <http://www.hulu.com/plus/>
- MLB TV - <http://mlb.mlb.com/mlb/subscriptions/>
- Netflix - <http://www.netflix.com/> (free 30 day trial)
- Qello - Music concerts \$4.99/month
- Redbox Instant - <https://www.redboxinstant.com/> (movies only)
- Vudu - <http://www.vudu.com/>

References:

Articles about watching TV without cable:

- http://www.nytimes.com/2012/11/25/arts/television/life-without-cable-tv-not-such-a-tragedy.html?_r=0
- <http://www.moneytalksnews.com/2012/07/31/ask-stacy-how-can-i-watch-tv-without-cable/>
- <http://online.wsj.com/article/SB10001424052970203550304577138841278154700.html>
- Guide to TV antennas - <http://www.bestbuy.com/site/Electronics-Promotions/Shop+Antennas/pcmcat91800050029.c?id=pcmcat91800050029>
- <http://www.missingremote.com/guide/how-watch-tv-without-cable>
- http://www.pcworld.com/article/248550/use_an_ota_tuner_to_turn_your_pc_into_a_tv_and_dvr.html
- <http://www.moneytalksnews.com/2010/06/30/you-dont-have-to-pay-for-cable-tv/>
- <http://finance.yahoo.com/news/a-year-without-cable-153420796.html>
- <http://www.biblemoney.com/ways-to-watch-tv-without-paying-an-arm-and-a-leg-for-cable-or-satellite/>
- Apple TV - <http://www.marketwatch.com/story/could-apple-tv-help-cut-your-cable-bill-2012-08-20>

Saving on Your Phone Bills

With advancing technology, Plain Old Telephone Service (POTS), aka landline service, has gotten cheaper over the years. It has also been very reliable. But you have opportunities to take advantage of technology and substantially lower your monthly phone bills. My rule of thumb: If your monthly phone bill (including any long-distance providers) is more than \$20, you're paying too much.

There are lots of ways to lower your monthly phone bill. Some involve new technology: wireless devices and the Internet (SDG&E has done this for years). A simple low-tech way for cell-phone users to save right away is to make all your long-distance calls by cell, not your house line. A more drastic way is to go cell-only and simply stop landline service. By June 2012, 34%



of the US did so, according to the National Center for Health Statistics. But cell phones aren't cheap. And if you want to keep your landline service, there are a number of ways to save. One is bundles with Internet, phone and TV. I don't know about you, but that's too complicated for me (they are usually short-term and constantly changing). So here's a look at the other ways.

Replace your landline phone with a wireless phone - \$16 per month unlimited calls in US

Keep your phone. Keep your phone number. [Verizon](#) has a \$20 a month Home Phone Connect service. It offers unlimited long distance in the US. And Verizon offers a 20% discount to all Sempra employees (\$19.99 - 20% = \$15.99 per month). I have used this service for 1.5 years and it is great. There are three potential downsides. It uses a wireless signal, not a landline phone, so you cannot fax or plug-in a security or medical device. So you will also need to use your computer for faxing. Second, you can only make one phone connection, so extensions into other rooms need to be on cordless phones. Third, it requires a 2-year contract (so the wireless device is "free").

Another wireless phone is offered by [Straight Talk Wireless](#) for only \$15 a month, including unlimited long distance in the US. They also offer free international calls to many countries for another \$15 per month. This service requires a one-time purchase of a box for \$99.99.

magicJack Plus. \$2.50 per month unlimited US

This is an interesting concept I have not yet tried. But I think I will. Buy one [magicJack Plus™](#) device for \$59.99 at [Frys](#) (includes first year service), then pay \$29.95 per year in following years, and make unlimited phone calls to anywhere in the US or Canada. More interestingly, take the magicJack Plus with you when you travel outside of the country and you will have free calls back to the U.S. and Canada. No matter where you are in the world you can call the U.S. and Canada for free. Consider buying magicJack Plus for someone you know who lives overseas and they can make free calls to U.S. phone numbers. The "old" magicJack required your computer to be on; that's no longer required with magicJack Plus.

Alternative - [ooma](#) - One-time purchase of \$149.99, then \$0.00 per month (free - that word again) for unlimited calling in the US and free features, such as voicemail and Caller ID.

Internet Phone Services. Aka VOIP (Voice Over Internet Protocol)

See [article at Wikipedia](#). There are a number of Internet phone providers. Their monthly calling plans are not so competitive, but they have interesting possibilities for substantial international call savings.

- [Skype](#) - Free calls and video calls worldwide to other Skype users. For non-Skype users, long distance rates and \$4.99 a month for unlimited calls to one of 36 countries.
- [Vonage](#) - \$9.99 for 3 months, then \$25.99 per month for 1 year agreement. \$29.99 per month for unlimited calls to 60 countries. And a US phone number so your friends can call you from the US while you are in a foreign country.

There you have it. Do you drop your landline telephone service to a cell-phone? Go sub-\$20 with Verizon? Nearly-free magicJack? Or go for the interesting international call savings with VOIP? So many choices. Maybe those cable-telephone company bundles aren't so confusing after all.

Next issue: Saving on Cell phone bills?

Feedback Requested

There are a number of areas about which we'd like your feedback. See below.

1. Information about Retired and Deceased Retirees

Molly Putz still wants your help. We have difficulty obtaining information, especially about deceased employees. If you have any information, please contact Molly, er, Alice Myers at amollyputz@san.rr.com or VP@sdgealumniassoc.org.

2. Retiree Activities

Events can be tough to coordinate for a large group with reservations, planning park permits and other issues. So we organized some mini events that don't require formal planning. Just show up. Last month we announced 5 new events. The first wasn't well attended; the second is May 15. Do you have [feedback](#)?

3. Alumni Association Website/Facebook

The SDG&E Alumni Association website was created to share information, specifically helpful to SDG&E alumni. That includes information about

benefits. Your [website](#) was modified extensively early in 2012. It now contains a lot of information one webmaster thought was important or helpful. But hundreds more of you surely have other ideas. How can we improve the website in your eyes? In general, what are we missing on the website? Please send your comments to webmaster, [Jim Teeter](#).

Lora Clay started a [SDG&E Alumni Association Facebook page](#) in January-February to share pictures from the 2012 Holiday Luncheon. Since then 77 of you have joined, some sharing photos, videos or stories. Send us [feedback on the Facebook page](#), or leave it on the Facebook page.

4. 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? We appreciate your feedback.

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](#)

p.s. Save the date for the SDG&E Alumni Association Holiday Luncheon December 3, 2013 at the Balboa Park Club.