

Retiree Times

3rd Quarter 2023



PRESIDENT'S MESSAGE

It's nearing the end of September; the grandkids are back in school; Fall is just around the corner; and your Alumni Association Board is hard at work, planning our annual Holiday Luncheon! Our theme this year is **CELEBRATING JOY** and this year's event will be held on **Tuesday, December 5th** at a **NEW LOCATION**. We'll be meeting at **MARINA VILLAGE CONFERENCE CENTER, 1936 QUIVIRA WAY, SAN DIEGO** in the **SEASIDE ROOM**. Seating is limited to 300, so please make your reservation as soon as you can. The ticket price this year is **\$17.00** and it will be a Holiday-themed menu with turkey, ham and all the fixin's. There will also be a fish option.

If you plan to attend the luncheon, please submit your payment no later than November 22nd by one of the methods below. If you have any questions, please contact Ken Clay at kjclay@cox.net or 619-820-2057. You may make your payment with a debit card, credit card, or Paypal. Just go to <https://www.sdgealumniassoc.org> and click on Holiday Luncheon or click on <https://www.sdgealumniassoc.org/holiday-luncheon>. Select the number of

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For current information on activities, events and notices check the SDGE Alumni web site

<http://sdgealumniassoc.org> or

Facebook SDG&E Alumni Association page

<https://www.facebook.com/groups/40831429206094/>

attendees from the dropdown menu. Enter your name(s) for nametag(s) and click Buy Now. If you want to pay with PayPal, login and complete the payment. If you want to pay with a credit or debit card, click Pay with Debit or Credit Card. Complete the payment information and click Pay Now. If you prefer to submit your payment by mail, please complete and return the form from the invitation flyer (attached to the email), along with your check payable to SDG&E Alumni Association to:

Ken Clay 10533 Ironwood Ave Santee, CA 92071-1202. No refunds will be given after November 22nd.

If you have a group that wants to sit together, just be sure that someone in the group arrives early and reserves the appropriate number of seats. We are really looking forward to seeing all of you at the luncheon!

Your President,
Samm McDonald



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Brienn Woods, Editor
11675 Cebada Ct.
San Diego, CA 92124

Visit our website at:

www.sdgealumniassoc.org

and our Facebook page at:

<https://www.facebook.com/groups/408831429206094/>

SDG&E Alumni Association 2023 Board

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Vice-President	Brienn Woods	858-344-6005
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OLD TOWN TROLLEY HOLIDAY LIGHTS TOURS ARE BACK!

When it comes to the holiday season, San Diegans do it better than most. Whether with holiday tamales and margaritas, watching the parade of lights on San Diego Bay, or seeking out local holiday traditions, a San Diego Feliz Navidad day is in order. Because of our year-round picture-perfect weather here, sometimes we need reminding when the holidays are approaching. But when they do, we go all out! For a full-on, unique experience in ‘America’s Finest City,’ take an Old Town Trolley’s Holiday Sights & Festive Nights Tour and ride a wave of holiday cheer! Join in sing-along caroling with our Elf conductors as they share fun holiday facts, trivia, history, and traditions. Hop aboard to see the festive holiday sights of Old Town, Little Italy, Banker’s Hill, Garrison Street, and more!

If anyone wants to do another Alumni Group night, contact Brienn Woods 858-344-6005 or nancy.woods4202@att.net for more information.

Depending on interest we can reserve our own trolley or just go as a group!

SDG&E TAKING ACTION ON AFFORDABILITY BY RETURNING \$215 MILLION TO CUSTOMERS

Securing federal tax credits is the company’s latest step to reduce costs for customers while advancing clean energy goals

As it integrates innovative technologies to help California meet its grid reliability and clean energy goals, San Diego Gas & Electric (SDG&E) is pursuing federal investment tax credits for its utility-owned energy storage projects that would result in an estimated \$215 million in savings for its customers. The savings from the tax credits will be passed on to customers as part of the company’s efforts to reduce electricity rates and improve energy affordability.

“By investing in energy storage, we are helping to improve the reliability of the power grid, advancing the clean energy economy and providing some much-needed financial relief to our customers,” said SDG&E CEO Caroline Winn. “Securing federal tax credits for these storage assets is a key part of SDG&E’s affordability strategy to reduce energy costs while improving climate resiliency.”

SDG&E plans to claim the tax credits in 2024 for its energy storage projects. The tax credits would help offset costs such as other grid improvements related to wildfire safety and new powerlines to enable building and transportation electrification. The overall impact of the tax credits on rates will be determined through the state’s regulatory process. Currently, every \$100 million in cost reduction translates into SDG&E’s electric delivery rates getting reduced by about 3%. The savings are expected to be included in the calculation to establish rates in January 2025, along with other regulatory decisions and any new infrastructure.

Under the Inflation Reduction Act, signed into law by President Joe Biden in August 2022, companies that construct or acquire new clean energy projects can claim tax credits for projects that meet certain criteria.

SDG&E intends to claim tax credits for eight of its utility-owned energy storage projects listed below. By soaking up renewable energy when it’s abundant and releasing it when it’s needed during peak hours, these facilities help strengthen summer grid reliability and advance California’s goals to become carbon neutral by 2045.

- Four energy storage facilities totaling ~ 200MW, which are scheduled to come online this year.
- Four energy storage microgrid projects, totaling 39MW, that are being built at SDG&E substations throughout the region to provide backup power to critical community facilities, including schools, libraries/Cool Zones, and fire stations.

RETURNING \$215 MILLION TO CUSTOMERS, continued

SDG&E has several other initiatives underway to address energy affordability.

SDG&E recently submitted an application to the U.S. Department of Energy seeking \$100 million through the Grid Resilience and Innovation Partnerships Grant program, which is part of the federal Infrastructure Investment and Jobs Act (IIJA). If awarded, the grant would help offset the costs of wildfire hardening efforts, such as the undergrounding of overhead power lines on and around federally recognized Tribal Nations' land within SDG&E's service territory.

SDG&E also filed a fixed price proposal in April with the California Public Utilities Commission (CPUC), in compliance with new state requirements, to reform how consumers are charged for electricity. The proposal is designed to provide up to ~\$300 in savings for the average lowest-income household and reduce average electric rates by over 40% for residential customers.

Additionally, SDG&E continues to advocate for state legislation to transition the cost of certain social programs currently in rates, such as energy efficiency, to the state's general fund budget, which could reduce average electricity rates by up to 7%.

BEAT THE SUMMER AND FALL HEAT

Record breaking heat waves have become a staple of summers and fall in California. Those hardest hit are the most vulnerable – seniors, young children and people with chronic health conditions. Extreme heat kills more people in the United States than any other weather hazard. Extreme heat events in the United States are expected to become even more common, more severe and longer lasting.

Visit [sdge.com/MyEnergy](https://www.sdge.com/MyEnergy) for tips on how to stay cool.

A FEW "SENIOR" SNICKERS

LOOKING GOOD

My face in the mirror isn't wrinkled or drawn.

My house isn't dirty. The cobwebs are gone.

My garden looks lovely and so does my lawn.

I think I might never put my glasses back on.

AT THE BAR THE OTHER NIGHT

An elderly looking gentleman, (mid-nineties) very well dressed, hair well-groomed, great looking suit, flower in his lapel, smelling slightly of a good aftershave, presenting a well-looked-after image, walks into an upscale cocktail lounge.

Seated at the bar is an elderly looking lady.

The gentleman walks over, sits alongside her, orders a drink, takes a sip, turns to her, and says, "So tell me, do I come here often?"

EXERCISE

A woman told her friend, "I feel like my body has gotten totally out of shape, so I got my doctor's permission to join a fitness club and start exercising."

She said, "So, I decided to take an aerobics class for seniors. I bent, twisted, gyrated, jumped up and down, and perspired for an hour. But by the time I got my leotards on, the class was already over."

THE AAAHS OF AUTUMN

It's just around the corner. Cooler temperatures and autumn colors (even in San Diego). It's the favorite time of year for many and there are ways senior citizens can get ready for the shift in seasons. Planning for colder temperatures is especially important if you live alone as autumn also means an increase in illnesses. We want healthy seniors this fall!

How can we ensure healthy seniors this autumn?

Along with getting outside and enjoying the crisp autumn air that will soon be here. Here are some health tips to keep us healthy.

- Get your vaccines.
- Cold and flu season starts in the fall as children go back to school. With the temperatures dropping and people staying indoors more, viruses have a better chance of growing so get your flu vaccines. Also ask your doctor about the pneumonia vaccine if you are prone to respiratory infections or have asthma or any other breathing problems.
- This is the time of year to go to bed earlier and get plenty of sleep. The days are starting to shorten and with the earlier sunset and darker evenings, most of us go indoors in the evening.
- Eat healthy and exercise. Here are some indoor healthy ideas <https://seniorslifestylemag.com/health-well-being/senior-fun-indoors/>
- Don't forget to wash your hands!
- Be careful outdoors. As fall progresses, many of us are outside raking leaves. Surfaces may be wet and slippery. If possible, hire someone to do the yard work.

Dress for success!

- Layers are your best bet in the fall when the temperature can drop quickly or just as easily warm up.
- Add or shed layers according to the temperature.
- Don't forget your gloves and a hat!

Autumn is a time of renewal and new interests. Prepare yourself for the colder weather and more time spent indoors. Being careful will mean more time to enjoy the season.

FUN OCTOBER EVENTS

- Oct 1 [International Coffee Day](#)
- Oct 1 [Balloons Around the World Day](#)
- Oct 2 [Phileas Fogg Wager Day](#)
- Oct 4 [Taco Day](#)
- Oct 5 [Chic Spy Day](#)
- Oct 6 [World Smile Day](#)
- Oct 6 [Mad Hatter Day](#)
- Oct 7 [Card Making Day](#)
- Oct 7 [Frappé Day](#)
- Oct 8 [Pierogi Day](#)
- Oct 9 [Curious Events Day](#)
- Oct 10 [Handbag Day](#)
- Oct 10 [Ada Lovelace Day](#)
- Oct 11 [It's My Party Day](#)
- Oct 12 [Old Farmers Day](#)
- Oct 13 [International Skeptics Day](#)
- Oct 15 [I Love Lucy Day](#)
- Oct 16 [Dictionary Day](#)
- Oct 16 [National Clean Out Your Virtual Desktop Day](#)
- Oct 17 [Wear Something Gaudy Day](#)
- Oct 18 [Chocolate Cupcake Day](#)
- Oct 20 [International Sloth Day](#)
- Oct 21 [Sweetest Day](#)
- Oct 21 [Count your Buttons Day](#)
- Oct 22 [Caps Lock Day](#)
- Oct 23 [Mole Day](#)
- Oct 24 [Bologna Day](#)
- Oct 25 [Sourest Day](#)
- Oct 26 [Howl at the Moon Day & Night](#)
- Oct 27 [American Beer Day](#)
- Oct 28 [International Animation Day](#)
- Oct 29 [Internet Day](#)
- Oct 30 [Candy Corn Day](#)
- Oct 31 [Magic Day](#)

EL NIÑO IS COMING THIS WINTER. THE QUESTION IS, WILL IT BE A WHOPPER?

Excerpt from San Diego Union Sept. 6

San Diego County's fragile shoreline and vulnerable beachfront properties could be in for a rough winter, according to the California Coastal Commission, the National Weather Service and some top San Diego scientists.

"We are looking at an emerging El Niño event," staff geologist Joseph Street told the Coastal Commission at its meeting Wednesday in Eureka.

An El Niño is a meteorological phenomenon that occurs every two to seven years. The water temperature at the surface of the Central Pacific Ocean along the equator warms a few degrees above its long-term average, creating conditions for stronger, more frequent seasonal storms across much of the globe.

There is a 95 percent chance of an El Niño occurring between December 2023 and February 2024, and a 66 percent that it will be a "strong" El Niño, according to an update issued Tuesday by the National Weather Service. Indicators include above average sea surface temperatures and "atmospheric anomalies" in the Pacific.

The Coastal Commission's [web page at www.coastal.ca.gov](#) has been updated with El Niño information and resources, and staffers are working to publicize the situation.

For complete article go to: [The San Diego Union-Tribune \(sandiegouniontribune.com\)](#)

THE PLOT: A SUSTAINABLE, LOCAL RESTAURANT SUPPORTED BY SDG&E

Earlier this Summer, California Restaurant Foundation and SDG&E announced the winners of their 2023 Restaurants Care grants, a program meant to support locally owned food service establishments. SDG&E invested \$200,000 in shareholders' dollars toward the program this year, marking the company's 3rd year of making this economic recovery fund possible. This year, 70% of winning restaurants are run by women, and 78% by people of color. Funds are meant to keep these local establishments successful by focusing on equipment needs and staff retention.

San Diego Gas & Electric recently visited [The Plot](#) in Oceanside, a local restaurant that was awarded a 2023 Restaurants Care grant. Jessica and Davin Waite founded The Plot with a focus on making delicious, satisfying food that is completely plant-based, while embracing zero waste practices. Near 30% of their ingredients come from an urban garden they created on-site, and the rest are sourced locally, often through non-profits that work to prevent food waste. They find innovative ways to incorporate all parts of their produce; even the nutrient rich peels and stalks make an appearance in their specialty dishes. The husband-and-wife duo began the concept with the mindset that it is not too idealistic to create a nostalgic, comforting food brand that kids and adults will love in a way that is better for the planet and changes the status quo of restaurant practices.

Jessica shares, "We focus on total utilization. This is the idea that so many resources go into growing food that wasting any part of it, even if it is going into the compost, means wasting the water, labor and everything that was spent in growing the food."

The Restaurants Care grant was established as a response to help small businesses survive the pandemic. Jessica and Davin will be using the funds to train staff. The Plot had just opened its doors when the pandemic hit. Because of this Jessica is all the more grateful for the significance of this grant. "The fact that we survived as a vegan restaurant the past three years is pretty miraculous, so support like the support we have received from SDG&E and CRF is meaningful in so many ways."

SDG&E has supported Restaurants Care grants for 18 locally owned establishments across our service territory. We encourage our customers to support these local businesses. You can find more information and the full list of winners on [the Restaurants Care website](#).

THE BEST SIDE HUSTLES FOR SENIORS IN 2023

Looking for something to do that brings in extra money? You're not alone, no matter what your age. But when you're retired, finding a side hustle can be both a challenge and easier than ever. How many senior citizens have side hustles?

Every month, "nearly 300,000" people start some sort of side hustle. That's based on an analysis of U.S. Census Bureau data according to Side Hustle Nation. That same study suggests those side hustlers include one in twelve of those between the ages of 55 and 64 as well as one in twenty-five aged 65 and over.

It's not unusual for retirees to take on some sort of side gig to earn extra income. The reasons range from a need to combat inflation to a quest to find something exciting to a curious enthusiasm to extend your hobby beyond mere recreation.

Those that work with retirees have seen all sorts of side hustles.

"What you pursue really depends on your specific interests and skills," says Clint McCalla, Senior Wealth Manager at Lourd Murray in San Diego. "I've had clients start consulting businesses in their area of expertise such as engineering or medicine. I have also worked with individuals who take up a craft such as woodworking or boat restoration. Some have taken on jobs in social work where they may make some small amount, but it is really about giving back and helping those in need."

Don't rule out working part-time for a bigger company. This offers two advantages over starting your own side hustle. First, you just need to clock in. There's no need to worry about running the business. Second, the job can be fun for you (in your own way). Still, it's not unusual for retirees to return to their hearts.

"I jokingly hear about 'passing out stickers at Walmart but my favorite answer to a post-retirement part-time job was a client who chose to work customer service at the airport," says Emily C. Rassam, senior financial planner at Archer Investment Management in Charlotte, North Carolina. "He said, 'it sounds like a fun job to yell at customers all day and receive travel benefits in the process.' Other clients have chosen to consult part-time in the career field they recently retired from or lean into a hobby or cause they care about."

Working in retirement is all about you because retirement is (or should be) all about you. Your pre-retirement career often guides your choice of a post-retirement side hustle. You can get anything you want. The trick is in knowing what you desire.

"Choosing a post-retirement job varies and can depend on your existing skills and knowledge," says Anna Rappaport, member and volunteer of the Society of Actuaries in Chicago. "For example, retired teachers can substitute teach (since they have the skills) and work as much as they want with substitute teaching. Someone from a consulting field could serve as an independent contractor so they use their existing skills, and also it offers them flexibility and freedom with their time. Retired nurses may become travel nurses or work in a pool, taking assignments when they wish. With travel nurses, they may take an assignment on a cruise ship or warmer destinations. Utility workers could work in pools where they may be called in when there is excess demand, such as after a major storm.

Generally, retirees may consider working on temporary assignments, so they work part of the year and get the flexibility and freedom they may want to supplement their income while collecting retirement benefits. There is also driving for ride-share companies, so someone works when they want within their schedule. And it gives them the opportunity to socialize with people."

TOP TEN SOUTHERN CALIFORNIA DAY TRIPS

With so many destinations on Daytrippen.com, they decided to list their top ten Southern California day trips. All these trips can be made in one day from just about anywhere in SoCal. This list is not in any particular order and may change occasionally.

1. **Oak Glen**
<https://www.daytrippen.com/oak-glen-day-trip-u-pick-apple-orchards/>
2. **Palm Springs**
<https://www.daytrippen.com/palm-springs-day-trip/>
3. **Santa Barbara**
<https://www.daytrippen.com/santa-barbara-day-trip-things-to-do/>
4. **Catalina Island**
<https://daytrippen.com/catalina-island-day-trip-fun-things-to-do/>
5. **Julian**
<https://daytrippen.com/julian-day-trip/>
6. **San Diego Zoo**
<https://daytrippen.com/san-diego-zoo-discount-tickets/>
7. **Griffith Park**
<https://daytrippen.com/griffith-park-day-trip-things-to-do/>
8. **Los Angeles Chinatown**
<https://daytrippen.com/los-angeles-chinatown-day-trip-things-to-do/>
9. **Heritage Valley**
<https://daytrippen.com/heritage-valley-day-trip-points-of-interest/>
10. **Solvang**
<https://daytrippen.com/solvang-danish-village-day-trip-santa-ynez-valley/>

SIDE HUSTLES, continued

What is a good side hustle for a senior citizen in 2023?

If you look at the retirement side hustle landscape today, you will find retirees coalescing around several prominent ideas. Derek Miser, investment advisor and CEO at Miser Wealth Partners in Knoxville, Tennessee, sees three primary areas for retirement side hustles:

- “1. Consulting—many retirees are taking on consulting work after retirement as it gives them the flexibility to work as much or as little as they want. Additionally, consulting work allows them to use the knowledge and experience they have gained over the years to help new businesses and projects.
 2. Teaching—teaching is a great way for retirees to stay connected and to continue to share the knowledge and experience that they have gained over the years. Many retirees are taking on roles as teachers, tutors and mentors, as it allows them to stay active and engaged with the world.
 3. Freelance writing—freelance writing is an ideal way for retirees to stay busy and to make some extra money. They can choose their own hours and work on projects they are passionate about, without the commitment of a full-time job.”
- Those baby boomers who have lived an activist life are seeking side hustles that match their values. Others that have put off pleasure may wish to finally try that which they have long delayed.
- “Charity work, for those that may not need to work for income, is a great way to do valuable work, have a purpose, and add a tremendous amount of joy to your life,” says Lawrence Sprung, founder of Mitlin Financial in Hauppauge, New York. “Following your passions, many of us enter a career at an early age, and we do not have the opportunity to make a change along the way. We may want to, but our responsibility to our family may prevent us from doing so. Find that passion that you always wished you could do and look to build a side gig around it. Maybe your love of photography, computers, or even sharing your knowledge as a consultant.”

Reminder: If you change your email address, please send us your new one so we can stay in touch!

Go to: <https://www.sdgealumniassoc.org/update-e-mail-address>

SDG&E ALUMNI TRANSITIONS

Listing of Retirees and Deceased since 1st quarter 2023 edition of the Retiree Times

A complete list of retirees and deceased members can be found on the SDG&E alumni website:

[Retired and Deceased Alumni | SDGE-Alumni-Assoc \(sdgealumniassoc.org\)](https://www.sdgealumniassoc.org)

Recent Retirees

Sandra Flores	Nov 2023
David John Roellich	Sep 2023
Michael Wiesner	Aug 2023
Marianella E Zuazo	Jun 2023

Deceased

Ronald "Ron" Atkinson	Apr 2023
Harold Robert Hanselman	Dec 2021
William "Guy" Hansen	Jun 2023
Paul Thomas Hodiak	May 2023
Lance Lovering	May 2023
Coyote Moon	Jul 2023
Paul O'Neal	May 2023
Peter Richard Reva	Jun 2023
John R "Jack" Shiplette	Jun 2023
Loren A "Larry" Swanson	May 2023

