



GCCCD Grapevine

Volume 2, Number 2

March 10, 1991

"Are You Interested" Form...Results

The forms expressing various interests which most of you sent in have been processed and the following Special Interest Groups (SIG's) have been formed:

Computer Group (contact Jack Borgos 444-0303)
Photo Group (contact Don Scouller 566-7275 or Lee Hoffman 442-6879)
RV Travel, Time Shares (contact Don Scouller or Lee Hoffman)
Writer's Workshop (contact Tom Scanlan 447-3934)

Each of these groups contain five or more retiree members at this time. No other activity groups attracted more than one or two retirees so a SIG was not formed. Other areas of special interest drew a much larger response; Bookstore Discount (45 responses), Tuition Waiver (48), Attorney Services (36), and Retirement Oriented Seminars (45). All gold card holders are eligible for these benefits (see list on the back of your gold card); just show your card and continue to read the Grapevine for further information.

Those of you who expressed an interest in serving on committees, a surprisingly significant dozen or so, should contact Ben Newkirk (Faculty Senate President, Grossmont College, ext. 502), Gail Standring (CSEA President, Grossmont College, ext. 178), Jerry Humpert (Faculty Senate President, Cuyamaca College, ext. 304), or Fran Wellnitz (CSEA President, Cuyamaca College, ext. 201) depending on which campus and organization you were affiliated with before retiring.

More Mailings to Begin

There will be a lot more in your mail of interest to GCCCD retirees than just the Grapevine and the twice-a-year notice of a retiree breakfast or luncheon. Those of you who asked to receive on-going communications (71 retirees) will soon be getting regular issues of the District Digest, the UF Sentinel (if you are retired faculty), and announcements of film series, plays, musical productions, and special events...as well as, of course, the Grapevine.

Retirees who requested information on discount travel (54 retirees) will receive mailings from Joan Scouller (see the travel article in this issue).

A directory of GCCCD retirees will also be mailed out soon to all of you who asked to be included (88 retirees out of a total of 190).

Important Correction...

The phone number given in the last issue of Grapevine for those who wish to leave a message for the Office of Retirement Services (ORS) on the Grossmont College voice memo (an automated phone answering service) was incorrect. If you wish to use this service from off campus at any time of day or week, dial 589-7312 with a touch-tone phone and then dial 3158 when asked for the number you wish to reach. If you do not have a touch-tone phone, you'll need to hone Grossmont College during working hours and ask the operator for Voice Memo 3158. Be sure to give your name and phone number, as well as the date and time of day, before you leave your message, in case we need to contact you.

Retiree Breakfast a Success

Approximately 40 retirees enjoyed a District sponsored breakfast at Allie's during professional Development Week in January. A separate room had been reserved and the regular buffet provided a large variety for hungry attendees. The meal was hosted by Dr. Stan Flandi, Director of Personnel (and chairman of the committee of Retirement Services), who introduced the GCCCD Chancellor, Dr. Donald Walker, Grossmont College President, Dr. Richard Sanchez, and Cuyamaca College President, Dr. Sam Ciccatti. This was the third such retiree gathering hosted by the District in as many semesters. If you haven't attended one of these yet, give it some consideration the next time. These are very informal, you can walk around or sit and chat with old friends, the guest speeches are brief and informative and the food is always good.

FACCC Co-sponsoring Two Major STRS Bills

The Faculty Association of California Community Colleges is co-sponsoring AB75 (Elder) which would maintain the after-retirement purchasing power of faculty at 75% instead of the current minimum of 68.2%. Another bill would replace the 2% simple cost-of-living allowance STRS gives now with a 3% compounded COLA. Letters of support to your state representatives might help to get these bills passed.

Informal No-Host Lunch at the Griffin Gate...Join Us!

How would you like to meet with a few other retirees from time to time for just conversation and lunch...no formalities (and no host)? A few of us plan to meet at the Griffin Gate for lunch on Wednesday, March 13, at 12 noon. If it turns out to be an enjoyable occasion, we'll plan future such get-togethers, maybe some of them off campus at local restaurants. We hope that some of you will join us and share the camaraderie. If you can't make it this time (sorry about the short notice) but would like to join us the next time, leave us a phone message.

...Retirement Services Committee; Lee Hoffman, Dean Parks, Don Scouller, Tom Scanlan, and Fred Stollenwerk...

Request for News Items...

If you have a news item (interesting new job, exciting travel experience, births, deaths, marriages, graduations, awards, etc.) which you feel other retirees would like to know, please leave a phone message by calling Grossmont College, 465-1700, and ask for Voice Memo 3158, or direct dial the Voice Memo from your home by dialing 589-7312 with a touch tone phone and then dial 3158. If you'd like to submit a short article for publication in the Grapevine, mail it to:

Officer of Retirement Services
Grossmont College
8800 Grossmont College Drive
El Cajon, CA 92020

Publication is every two months, with mailings on the 10th of every other month. The deadline for articles or news for the next issue is April 30. Please contact us so that we can add more human interest to this newsletter...your colleagues really do care what's happening to you and yours!

Social Security Benefits for Retired Teachers

Effective July 1, 1991, retired faculty who teach part-time will have the full FICA deducted from their paycheck, according to the GCCCD Personnel Department and the County Education experts. The good news is that this means you can earn SS quarters by teaching which apply to both monthly benefits and medicare (those of you who have taught in the last year or so since retiring are probably aware that deductions of 1.45% have been coming out of your pay for medicare only). The bad news is that the SS deduction coming out of paychecks after July 1 will increase to 7.65%

Fringe Benefits

The Fringe Benefits Committee has been meeting every two weeks and has been analyzing the results of the poll which those of you who are under 65 received and mailed back. The poll results indicated a high degree of satisfaction with most of the current health benefits and an even stronger desire to maintain the benefits at the current level even if that results in smaller salary increases. The survey also indicated a preference for maintaining the options of JPA as well as HMO's (Kaiser and Health Net), especially on the part of current members of JPA. The committee will continue to investigate ways to maintain current levels of benefits and flexibility of programs. The next several meetings will include presentations by a variety of health care companies which offer flexible coverage.

At an earlier meeting on December 6, Steve Gedestad of Keenan & Associates (GCCCD's current insurance broker) presented a detailed report comparing the health benefits packages of 39 school districts in California for 1989-90. Our district ranked 3rd, overall, in coverage paid by the district. The average fringe benefit package per employee in GCCCD cost \$5,145.06, compared to the study average of \$3,745.14. Locally, San Diego Community College spent \$3,824.00, Southwestern spent \$3,800 and Palomar spent \$3,294.87.

STRS Offset to SS Benefits

Those of you who will be eligible for SS monthly benefits sometime in the future might be surprised to find out that your social security benefit (monthly check) is partially or completely offset by your STRS benefit. This does NOT apply, according to George Caruana at the SS office in El Cajon, if you retired by 1985...or if you were eligible to retire by 1985 (even if you didn't retire by then). He added that this would include early retirement eligibility, i.e., you were age 55 and had enough years of service to retire by 1985. Another way you might have been eligible to retire by 1985 was under the old STRS option E (this option was dropped, effective December 31, 1988). To be eligible, you had to be a community college instructor between the ages of 50-55 and have 25 years of credited service. Regardless of your situation, if you have qualified for SS monthly benefits (i.e., you've earned at least 40 quarters) it is strongly recommended that you apply for them even if you think they'd be totally offset. The offset does NOT affect medicare benefits in any way.

Foreign Film Festival-Free Series

The Foreign Language Department is currently sponsoring a free series of foreign films at Grossmont College in Room 220, at 7:00 p.m., on Friday evenings. The remainder of the series includes:

March 22, *Moscow Does Not Believe In Tears* (Russian, w/Engl. sub, 1980). Romantic comedy about three small town girls in Moscow pursuing their dreams.

April 12, *Ran* (Japanese, w/Engl. sub, 1985, Kurosawa). Set in 16th century Japan, a tale of loyalty vs. ruthless ambition.

May 3, *The Night of the Shooting Stars* (Italian, w/Engl. sub, 1982). Final days after World War II in Italy through eyes of six-year-old girl.

Travel Notes

By Don Scouller

My wife Joan and I have been avid travelers since our honeymoon. When our travel agent of some 18 years asked us to come work for THE CRUISE COMPANY, we learned about travel as an industry. One of the things that Joan and I enjoy most in retirement is the fun of searching for the best bargains among the often bewildering array of choices that face us as we plan our next adventure. And as we become more aware of the patterns within the travel industry, we have learned that there are "bargains" and bargains.

One of the 'perks' of retirement is the ability to travel on your own terms, at your own pace, at a time you choose. You don't have to travel during the normal holiday times, and you can benefit from the special rates available in off-season. Planes, trains, cars, hotels and cruise lines offer discounts that can save as much as 30-40% off the normal rate. Many of these are advertised, but more often they are simply offered through travel agencies. The reason for this is simple—by offering a limited number of spaces at special rates to certain travel agencies they can increase total sales without advertising the reduced rates. The uninformed traveler will not know about these bargains and will pay the "list price." It also offers a special incentive to the travel agency because they can do more for their clients than competitive agencies who are not given the special inside track. Of course, this obligates the agency to sell these spaces, and they may have to put up substantial cash deposits to qualify for them. However, if the client enjoys the services offered, and has a good trip, they will return to that agency for future travel plans.

But not all bargains are equal. The professional travel periodicals are full of horror stories of travelers who bought bargain trips that turned sour because the tour operators offering this bargain disappeared with the money. There are less dramatic, but disappointing turns that can take the edge off a holiday. For instance, the 4-STAR hotel that is a motel ten miles out of town, the bathroom that is down the hall, or down one floor level. The room with a view that looks out on an air-shaft. Rest stops on a long bus-ride that were pull-offs into a wooded area—men to the left, women to the right! Restaurants that offered few selections with no substitutions, and terrible service. All of these have happened to us over the last 40 years. But we have never been stranded without a flight home, or without a hotel room because the travel agency was inept or crooked, as happens regularly with bargain "chop" houses. So, protect yourself and your pocketbook by dealing with those professionals who bring years of global travel experience, and who know how to research for the best real bargains to those far away places with strange

sounding names that keep calling you.

I keep meeting friends in the strangest places. I was rounding the tip of South America on the Regent Sea recently, and I hear someone calling my name as I was leaving the theater. It was Art Fitzner (Business), with his wife Wilma. We didn't know they had booked the same cruise. The Fitzners booked the 47-day circumnavigation of South America, while we had boarded for a shorter segment from Buenos Aires, Argentina to Lima, Peru. The weather around Cape Horn was predictably stormy, but we had a great time anyway. Joan and I went on to Cusco and Machu Pichu, which is as wondrous a region as any place in the world...and just this February I enjoyed the company of Ruth Coover (Foreign Languages) and Pat Higgins (Journalism) among others on a cruise to Cozumel/Cancun, Grand Cayman, Jamaica, from New Orleans at Mardi Gras. On another trip to an atoll in French Polynesia, Rangiroa, there were only 10 tiny thatched huts, and on that insignificant dot in the South Pacific Ocean was a friend from San Diego.

Living Trusts

Who Needs Them...Who to Contact

by Z. Dean Parks

For peace of mind and financial savings, a living trust should be part of your estate-planning portfolio. Properly prepared and used, it provides for continuity of property ownership (by way of deed, stock certificate, savings passbook, etc.) after death. When the beneficial owner (you) dies, the legal owner (trustee) can transfer the property to your heirs without probate time and expense.

At the time of preparing the trust, title to major assets are transferred to the trust. You can be the original Trustee. During your lifetime, you have complete control of the assets. You can sell them, borrow against them, give them away, take them out of the trust, etc. It is only when you die does someone else assume control. That person is a "successor Trustee." You select that person now, but he/she does not serve until you are gone (unless you choose otherwise). You also tell that person what to do with your property after your death. Usually, you tell him/her to distribute the property to your designated beneficiaries, but you can keep it in trust for a specified purpose such as college or a minimum age, etc.

Without a trust, such a transfer will require probate and a minimum of six months. With a Trust, it can be accomplished within days and very simply, because the Trustee is the legal owner of the property and you have decided how the trustee is to manage and/or distribute it.

The major benefits are:

A speedy transfer of assets.

Savings for your heirs.

The transfer is not a matter of public record.

Also, you can provide that the successor Trustee will take over if you become unable to handle your affairs. A conservatorship might be avoided. Conservatorship proceedings take several

weeks to be concluded and include attorney's fees and court costs. In the meantime, nothing can happen with the property trust can take into account these types of problems and arrange for a more efficient method of handling financial affairs.

I checked with several attorneys before selecting Mr. Williams. Prices varied from \$395 to \$1800 based on the length and complexity of the Trust. Mr. Williams' prices range from \$100 for a simple will to \$750 for a complete Trust (for a single person or for a husband and wife) with companion Wills and Powers of Attorney for financial and health matters.

If this unique method of estate planning appeals to you, may I recommend the attorney I chose to do the Parks' Family Trust. If you wish to make an appointment to discuss this further, call Charles Anthony Williams, Attorney at Law, who provided information for this article, at (619) 449-7283. His office is located at 9745 Prospect avenue, Suite 102, Santee, CA.

The Photograph Group

by Lee Hoffman

"Getting the Most Out of Your Video Camera"

After watching many beginning video photographers on a variety of vacations, I have observed that almost all had read their instruction manual and knew how to operate their new cameras. However, they had little or no idea of how to get a usable tape that would record their adventure in a way that an audience would be able to follow and appreciate. Their "tapes" lacked any logical and sequential order. They were "video snap-shots" of a variety of subjects with no tie-in for their audience to follow when viewed on their television sets. Another major problem is that each pressing of the shutter trigger on the camera was like one taken on a single frame still camera, often the shot lasting only ½ of one second in length. In addition, when the camera trigger was held down, the beginner would swing the camera side to side (called panning) without any thought of how difficult this is for the person viewing the final tape. In the same manner they often would zoom the lens in and out to often which is overdoing this novelty of that effect. This January I had the experience of providing a beginner's video workshop on the cruise ship Viking Serenade in Mexican waters. Here are some of the main points I taught on the ship on how to get the results you want in your vacation tapes.

Plan out "short stories" on tape so that the viewer can follow the events.

Verbally record on the opening scene what the viewer is looking at, including the date and location.

Each time you depress the camera trigger, do so for up to 8 seconds to allow viewing time so your family and friends can understand what they see.

Avoid panning (swinging the camera side to side) fast. If you must pan the camera do so very slowly.

Avoid excessive panning or zooming as the novelty of this technique quickly wears out.

In scenic pictures, occasionally include a person or people to give "scale" to the picture. This is especially important when the scene is very large and you want to express its awesome size. Whenever possible, use a tripod as it is often difficult to hold the camera still. The viewing on television will tell how steady you actually are.

If you are interested in attending a workshop on video or still photography at my home or some possible field trip at another location in March or April, please call me. My home number is 442-6879. If I am not at home, leave your name and phone number and any message on my answering machine.

Travel Discount for Gold Card Holders

Joan Scouller has arranged with THE CRUISE COMPANY and its sister firm, TRAVEL AND TOUR for some special incentives for us. If you will bring the coupon in this newsletter and present it with your Gold Card, you will get an additional \$25 credit on any tour or cruise in excess of \$1000. This is in addition to the significant discount that has already been negotiated by the agency. It is always nice to share travel with friends. maybe we can develop some interest in the Gold Card gang to do a group booking. We could have some fun and save some money. Joan says she will offer the "tour conductor" space to any member of our groups who wished to be the escort—perhaps sharing special knowledge of the region, language, or general expertise in subject matter. For instance, if you know Sanscrit, and can interest a group to go with you to the Punjab while you study the Vedas, you could go free. Or perhaps you'd like to study Off-shore Banking, while snorkeling at Grand Cayman and divide the cost of the cruise space among the other would-be banking pundits.

Thanks...

I'd like to thank, for all retirees, Lana Lima, Word Processing Supervisor at Grossmont College Steno Services, for her considerable help and expertise in typing and formatting this issue and the previous issues of Grapevine. She has made my job easier and the newsletter look classier.

Tom Scanlan, Editor
