

TUKWUT TIMES



Brought to you by the CSUSM Retirees Association

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Message from the Chair

By Suzanne Lingold



We are now entering the winter holidays and like many of you I am still hunkering down in my living room because of the pandemic. I spend a lot of time searching the internet for things to do. I've been through several jig-saw puzzles, daily crosswords, Sudoku, listening to news of the election (before and on-going...), on and on. I ordered a set of watercolors, paint brushes and art paper only to find out that the online community college course that I needed was full. I downloaded (and paid for!) an adorable pattern and tutorial for making a Waldorf doll not knowing how difficult – not to mention confusing – it would be to translate British instructions and a materials list.

Maybe others of you have had similar experiences. Check out the section of this newsletter about submitting a member profile. We really want to hear from you and learn about what you have been doing and/or experiencing during the pandemic. Please don't feel you have to be able to report that you went to the North Pole or had a painting accepted by a museum collection! Truly, we just want to know about how we each live our retirement lives, how we each weather the ups and downs of life during a pandemic. It's comforting to hear about everyday life, and we'd love to hear about yours. Please consider submitting a piece for the Tukwut Times; it can be as short or long as you want it to be. You can contact me or Arlene if you want to talk it over and then decide. Plus, we all know that we can learn from each other. What a value!

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Our virtual events this fall have been informative, engaging and down-right fun! Be sure to check out the upcoming events on the 2nd page of this newsletter.

I LOVE Bingo and am so excited that we are introducing our first Bingo party on January 22 at 4:00 pm. Prizes will be awarded! So please register to join the fun and get your Bingo on! We already have more than a dozen folks signed up!

In February we will have a virtual event to learn about what you have been crafting during the hunker-down period or see your beloved pets and hear about them. In the meantime, here is a teaser: Brooks Reid took up a novel, if humorous, approach to the art of painting...using a usually discarded household item. You'll want to learn more about this! So, look up his article on page 4 of this newsletter. Let us know what you've been up to!

Your RA Board would like to remind all of us that the holiday season is a time of joy, celebration and spending time with loved ones, but it is also the season for giving. Let us all remember to reach out to our neighbors and friends to ask if they need help or just a friendly conversation.

Also remember anyone may join the Association (you needn't be retired to become a member), so please encourage your friends to join us! Since it's the Holiday Season, I would be remiss if I didn't mention that a membership to the Retirees Association makes a lovely gift!

Wishing you a happy and rejuvenating winter Holiday Season!
Until the next issue...

Calendar of Events

Happy Hour Bingo on Zoom!

Friday, January 22 from 4:00 to 5:00 pm

RSVP by Thursday, January 14 by the end of the business day



We hope you will join us for Bingo as we have fun playing a few games. We will play 4 games and have 4 prizes. There will be plenty of time to visit with each other after we play. Your bingo cards will be mailed to you so we can play the old-fashioned way!

To RSVP and see the prizes, click [HERE](#).

Arts, Crafts or Pet to Share!

Thursday, February 18 at 4:00 pm

RSVP by Monday, February 1 by the end of the business day.

Do you have an arts or crafts project you would like to share or a pet you'd like to show off? Please click [HERE](#) to complete the form. The selections that get the most responses will determine what will be shared at the virtual RA event in February. If the response is overwhelming for both arts/crafts and pets, we will do one in February and the other later in 2021. If the response is minimal, we will replace this event with another one.



“Palliative Care as Support Service” by Dr. Michael McDuffie, Director of the CSU Shiley Institute for Palliative Care at CSUSM

HOLD THE DATES FOR THIS VIRTUAL EVENT

Thursday, March 18 from 3:30 to 4:30 pm or
Friday, March 19 from 3:30 to 4:30 pm

Dr. Michael McDuffie will be sharing what the Institute has been doing and will cover a handful of related topics—palliative care vs. hospice care, advance healthcare planning, and family caregiving resources. You will have the opportunity to ask Dr. McDuffie questions after his presentation.

We will confirm the date in February.



President Ellen Neufeldt

Retirees Association Annual Luncheon/Business Meeting Friday, April 30 from 11:30 am to 1:00 pm

The Retirees Association is honored to have President Ellen Neufeldt as its guest speaker at this year's virtual annual luncheon/business meeting.

More details forthcoming!

Meet your Retirees Association Coordinator, Arlene Cratsa

Submitted by Arlene Cratsa



My journey at Cal State San Marcos began on September 20, 1995. I had been a stay-at-home mom for years raising my daughter and son, which I loved, but it was time to re-enter the workforce. Someone told me about a new university that recently opened and said I should check it out. I discovered CSUSM's Human Resources Department was located on Rancheros Drive in San Marcos. When I went into their office, I was greeted by Chris Quiroga who informed me there were no current job openings, but I could apply for the Clerical Pool, which I did. Chris took my completed application, turned it facedown into a basket and I thought to myself, "Well, I don't think I'm going to get called for an interview!" and left. I was surprised when I received a call three to four weeks later to come in for an interview. Deborah Coronado interviewed me, and I was hired part-time to work in Human Resources. Chris, who still works at CSUSM, was my first supervisor. We worked hard and there wasn't a day that went by that we didn't laugh! The part-time position quickly turned to full-time, and so, my journey began.

I worked in Human Resources for approximately 6 months and then was hired by University Advancement, which was called External Relations at the time, in early 1996. My position was full-time, but I was still temporary. The department was located at the City of San Marcos office complex and boy, our workspace was plush! We had a full kitchen for our breakroom, a gym located on the 3rd floor that we could use anytime, pristine bathrooms, and a covered parking structure to keep our vehicles from the hot sun. I assisted Development Director Linda Fogerson for several years.

I was officially hired as a permanent employee in External Relations (Advancement) at the end of August 1997. The Department relocated to Craven Hall on the 5th floor in 1999. Although I missed the deluxe office space at the City of San Marcos, it was nice to finally be on campus. I enjoyed getting to know other colleagues around campus and especially enjoyed being around the students.

There were many changes for me over the years within University Advancement. I assisted the Executive Director and numerous Vice Presidents. One of our interim VPs was Marion Reid, now a Lifetime member of the Retirees Association. I was a temporary Assistant Development Officer overseeing the President's Circle full-time, served as support staff to the volunteer Gala Committee, was the lead for the Gala for 2 years while assisting the Vice President, and became the Annual Fund Coordinator and then moved to Alumni Engagement, where I currently serve.

The Retirees Association had their Launch Celebration on April 11, 2014, and I was asked if I would assist with registration. I gladly said yes and was excited to see so many colleagues that I knew who had retired. It was like a high school class reunion, only better! So, I was thrilled when Lori Brockett, Associate Vice President of Alumni Engagement and University Events and Executive Director of the Retirees Association, approached me to ask if I would like to be the coordinator for the Retirees Association. I accepted without hesitation, and it's been the best part of my job!

I have had the opportunity to meet people whom I never would have met had it not been for the Retirees Association. It's wonderful to see retired administrators, faculty, and staff come together to get to know and learn about each other. My life has been blessed with new friendships that I know will last long after I retire.

Cal State San Marcos has become my second family over these past 25 years. Working remotely from home has been a challenge these past 9 months. I really miss being with my fellow coworkers in person and experiencing the students on campus. I look forward to the day when we can be back on campus to be together again.

I am grateful for the opportunities afforded to me working at the University, all of which have enriched my life and are too numerous to list. I am especially grateful being the Coordinator for the Retirees Association. It's a tough job going to different places throughout San Diego County with groups of CSUSM retirees, attending Arts and Lectures events with them, touring museums with them, going to happy hours with them prior to a lecture or attending informative workshops with incredible people, but, hey someone has to take one for the team!

Special Feature

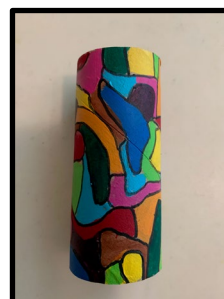
Pandemic Art

By K. Brooks Reid

How will you remember the 2020 pandemic, particularly the first few months? I pondered this question back in March and April, and I concluded that part of most folks' memories is the rush that ensued on paper products, particularly paper towels and toilet paper. That rush produced a lot of cardboard tubes as a result. So, I thought that these tubes could become an icon of the times as the basis for an art initiative. Thus, was born my Pandemic Art Project. For the past nine months I have integrated a new medium into my usual art activity of painting on watercolor paper and stretched canvas. Inspired by balancing shape, color, and medium, I have been painting elaborate designs and scenes in vivid colors on these cardboard tubes using acrylic paint. Fortunately, there has been an "enrichment" of supply as several of my friends and family have helped me stock up on both long and short tubes.

For years before retiring, I had an on-again, off-again hobby of painting interesting odd shaped pieces of driftwood that I gathered along local beaches. At retirement I started painting abstract pieces on watercolor paper, using colored ink dispensed by double ended pens with one end a brush and the other end a nib. Five or six years ago I started incorporating watercolors via brushes, particularly graphite-based gouache and mica infused watercolors. Three or four years ago I began working with acrylic paint on canvases, and I have found that acrylic paint works best on cardboard tubes. As of late November, I have painted over sixty long tubes and over eighty short tubes. I have a vivid imagination that is the source of the many varied motifs that I have painted on the tubes – from purely abstract to impressionistic scenes to comical scenes. No two tubes are identical. Many have gone to friends and family members who set them out to brighten up rooms and/or to initiate interesting conversations with visitors. Some are being used as Christmas tree ornaments.

This project is ongoing, and it has been an enjoyable, contemplative experience that has allowed me to share with others some of my love of artistic expression. I hope you get a kick out of this idea. I have posted pictures of some of the results on my Facebook page, as well as some samples of my other work on paper and canvas. For more information, you may contact me at breid@csusm.edu.



How to Get Reimbursed by CalPERS for Medicare Part B IRMAA Charges

Submitted by Vivienne Bennett

Your CSUSM Retirees Association is here to keep you informed of issues that matter to CSUSM retirees and to be a valuable resource before and after you retire.

We are informing you now with important information regarding Medicare Part B, including guidelines to get reimbursed by CalPERS if you are assessed by Medicare for the additional **Income-Related Monthly Medicare Adjusted Amount (IRMAA) – for Medicare Part B for 2021.**

As you may know, CalPERS automatically reimburses the Basic Medicare Part B monthly premium for its retirees who are in Medicare. That premium is \$148.50/month for 2021. When you look at your CalPERS Benefit Warrant Statement, you will see 'Medicare Reimbursement' in the left column. (For 2020 the amount was \$144.60.)

Depending on your total income as reported in your income tax return two years ago, you may be assessed an additional monthly fee for Medicare Part B by the Centers for Medicare. That additional fee is called the Income-Related Monthly Medicare Adjusted Amount (the IRMAA). The determination of whether Medicare assesses the IRMAA or not for each individual (or couple filing jointly) is based on whether your income exceeds certain specific income limits set by Medicare each year. The IRMAA assessment is based on your income tax return from two years prior. So, for 2021, it is based on your 2019 income tax return.

If you are assessed the additional monthly IRMAA fee, you will see it on page 1 of your Social Security Administration benefits review letter, which is sent out each November to you directly (also available online at your SSA account). That letter shows your 2021 monthly benefit amount, your monthly deduction for the Medicare Part B basic premium (that's the \$148.50 for 2021) and the additional charge for Medicare Part B IRMAA based on your 2019 Income tax return if applicable. If you do not see anything in your Social Security benefits letter that says 'IRMAA' on page 1, then you are not being assessed that additional fee in 2021. Note: There are five different income tiers for the IRMAA, so your assessed IRMAA may be different from your friends' and may also be different year-to-year depending on your income two years prior.

The IRMAA is calculated yearly so you might be assessed the additional IRMAA fee one year because your income was higher two years prior and then not assessed in subsequent years because your income decreased. You must check your SSA benefits letter every November to see if you have been assessed the IRMAA fee for the upcoming year or not.

If you have been assessed the IRMAA fee, then you may be eligible for reimbursement of all or part of the monthly IRMAA payment by CalPERS. To be reimbursed, you must apply to CalPERS each year, following the steps below. CalPERS does not initiate reimbursement. YOU must initiate it but it's easy to do.

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CalPERS Reimbursement for IRMAA ~ *continued***Here's how:**

1. Write a brief cover letter simply stating "The purpose of this letter is to request reimbursement for the Medicare PART B IRMAA. Enclosed please find my SSA Benefits Statement showing the IRMAA amount for 2021."
2. Include a copy of your Social Security annual benefits letter showing the IRMAA assessment. Enclose all pages of the SSA letter.
3. Mail these two items together to:
CalPERS Member Account Management Division
Attention Medicare Program
PO Box 942715
Sacramento CA 94229-2715

If CalPERS determines that you are eligible for reimbursement, it will show up in the left column of your monthly CalPERS Benefit Warrant Statement.

You can also apply retroactively for the IRMAA reimbursement from CalPERS if you were eligible in years prior but didn't file the request with CalPERS. You can find your SSA benefit statements online at the SSA website. There is no limit as to how many years back you can go to request this reimbursement.

If you have any questions, please contact the Retirees Association at retirees@csusm.edu or contact CalPERS directly.

Retiree News!

The Retirees Association is excited to bring you this new section of the Tukwut Times. Inspired by the Alumni Association's Class Notes, retirees now can let their colleagues and friends know what they've been up to since retirement. If you want to participate, please click [HERE](#) to complete the form. We want to hear from you! The next issue of the Tukwut Times will come out in April 2021.

Here are a few questions that will assist you to get started:

- What has surprised you about retirement (good and bad)?
- What do you like about being retired?
- Do you have any special activities, talents, hobbies, volunteer work that you do, or do more of, now that you are retired? Can you describe them and why you love doing them?
- Is there travel you have done in retirement that meant a lot to you? How about travel that you would like to do and why?

RECAP of RA Activities

Travel Adventures via Zoom! - Thursday, September 24 from 4:00 to 5:30 pm
Submitted by Arlene Cratsa



During this time of COVID, not many are taking vacations so the Retirees Association decided to bring traveling adventures to us! Four Retirees Association members took attendees on fabulous journeys throughout the United States and Canada by giving presentations on their past travel experiences. Their presentations included PowerPoint slides with beautiful photographs as they narrated details of their travels. Attendees selected two sessions and had the opportunity to ask questions during the presentation.

We cannot thank the following Retiree members enough for their time and effort as they gave personal, guided "tours" for us to enjoy.

Janet McDaniel – "Come from Away to the Canadian Maritimes" with Road Scholar

Dawn Schmid – Eastern and South-Central Alaska

Marie Thomas – Badlands, Bison & a Cup of Free Ice Water: A Minneapolis to Boise Road Trip

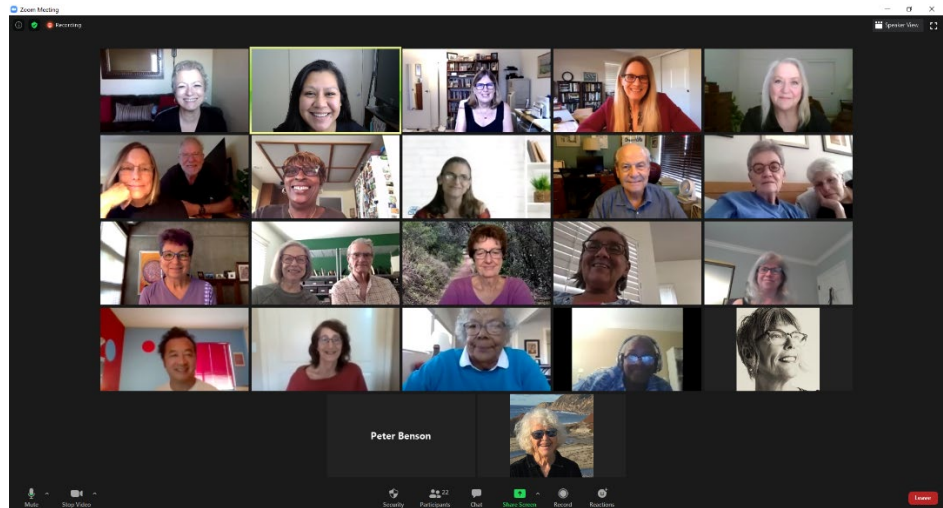
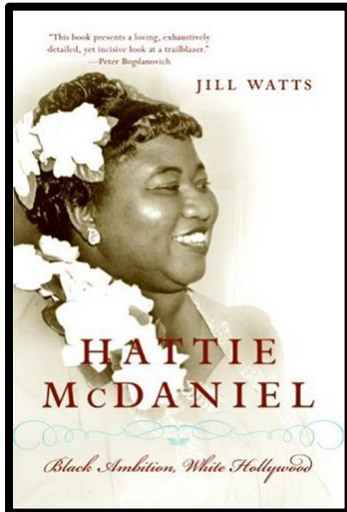
Michael Yee – California Outdoor Travel – Safety in the Time of COVID

I believe many of us have our next vacation plans ready to go once COVID lifts!

RECAP ~ *continued*

"Hattie McDaniel" by Jill Watts - Wednesday, October 21

Submitted by Dawn Schmid



On October 21, Professor Jill Watts gave an enjoyable Zoom presentation to 25 attendees on her book *Hattie McDaniel*, a thoroughly researched and readable biography of the first African American to win an Academy Award for her role as Mammy, in *Gone with the Wind*. Hattie and her family worked tirelessly in the face of legalized racism that limited economic opportunities and living spaces for Black Americans in the early 20th century and whose effects continue today. Hattie wanted to be an entertainer from a young age; she and her siblings began in the church and then moved into the Black entertainment circuit, singing and performing skits and plays before moving on to Hollywood. There, Hattie was limited to maid-type roles, into which she injected sauciness that served as subtle commentary on systemic racism. Her hope that she would open doors to other acting opportunities did not materialize, and she was criticized by the NAACP and some Black newspapers for not being more vocal in criticizing Hollywood for catering to racist attitudes especially of Southern movie goers. Her most famous response was variations of, "I'd rather play a maid than be one." Unfortunately, even winning the Oscar did not result in the acting opportunities Hattie hoped for, although she did star in her own radio program and was taping for a TV program shortly before her death in 1952.

Jill Watts provided links to some wonderful YouTube Recordings of Hattie singing the blues, many compiled by Eddie Styles. You can search Eddie Styles or Hattie McDaniel on YouTube for access to these songs, videos, and photos. We thank Jill Watts for this engaging presentation, and highly recommend reading her book, *Hattie McDaniel*.

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RECAP ~ *continued*

**Thinking of Retiring? “Life After CSUSM” Panel Discussion
Thursday, November 12, 2020**

Submitted by Arlene Cratsa

There were 12 faculty and staff members who signed up to attend a lively discussion on how to prepare and what to expect during retirement. Our expert panel members were RA Board Members: Vivienne Bennett, Vice Chair; Suzanne Lingold, Chair; Janet McDaniel, former Chair; and Michael Yee, Member at Large. Not only were there questions on retirement but there many questions regarding the Retirees Association and why the RA exists.

December Happy Hour Celebration – Thursday, December 17, 2020

Submitted by Michael Yee



For the friends and colleagues of the Retirees Association, 2020 ended with good cheer and chatting at the December Happy Hour Celebration. Amid festive hats, sweaters, and ugly sport coats, the group of 17 chided each other about attire, bobbling mistletoe, and colorful backgrounds. We acknowledged the difficult year with COVID-19 controlling our lives and a concern for health and others. Despite that, we recognized some good things: home projects completed, arriving great-grandchildren, and especially connecting with long deferred and distant friends. Brooks Reid is “cleaning up” with COVID paper roll art and upcoming exhibition, Vivienne Bennett and Janet McDaniel shared the joys of taking compelling Zoom seminars and courses through Context Travel, Judith Downie shared her insider’s knowledge of the Library archives, the brewing archive “Brewchive” effort, and her interest in doing oral interviews of early employees to understand the formative years of our campus. With the Zoom group talking, you can also chat privately on the side and stay involved in both ways. Arlene Cratsa noted we are “physically distancing,” not “social distancing.” The group signed off with best wishes and hopes for a fruitful 2021!

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Website
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Membership Information
[Go to our website](#)

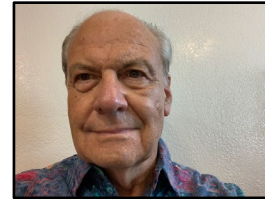
2020/2021 Board of Directors



Suzanne Lingold, Chair



Vivienne Bennett, Vice Chair



George Diehr, Treasurer



Dawn Schmid, Secretary



Michael Yee, Member at Large

We're on Facebook!

www.facebook.com/CSUSMRetireesAssociation

A big thank you to those who donated to the Retirees Association on Giving Day Tuesday on December 1. The goal was to raise \$1,000 and we are happy to report that \$1,065 was raised! These funds will be used to offset the costs of workshops and other resources made available to all retirees.

Your generosity is greatly appreciated!



Retirement Tip

Staying Active after Retirement: Wellness Tips

Hit the hay!

Pick up some new skills,

Maintain social connections and build new ones,

Get into landscaping or start your own backyard,

Volunteer your time for a good cause,

Plan to maintain your wellness but don't overdo it.

Click [HERE](#) to learn more