



Message from the Chair

By Michael Yee



With a second year of COVID closing in, we at the Retirees Association give thanks, and we wish you the best for your continued health, connections with family and friends, through our shared appreciation for Cal State San Marcos.

The RA has kept busy with many virtual events that have allowed us to keep in touch. Look for new activities in the spring when we will be able to get together in person!

The Board wishes to thank Arlene Cratsa, our tireless and effective staff coordinator, who will be retiring this December. She has planned countless events that made us all happy and helped keep our connections strong with the University. We will miss her as a staff person but look forward to her joining us as a fellow retiree.

We are actively seeking new ideas and topics of interest. If you remember an interesting event or happening from your time at CSUSM, please drop us a brief line at retirees@csusm.edu. It could be an insider perspective, a memorable building move, a fantastic celebration or campus event, a simple story of your interaction with a student or other ideas as the sky is the limit! You do not need to have a full proposal but simply mention an idea or event, and we will follow up.

We hope you will join us for our year-end celebration on December 2nd and hopefully, at one of our in-person activities in the New Year of 2022!

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2021/2022 Board of Directors



Michael Yee, Chair



Pam Wells, Vice Chair



Maureen DuPont, Treasurer



Marie Thomas, Recorder



Dawn Schmid, Member at Large

Calendar of Events

End of Year Celebration!

Thursday, December 2 from 4:00 to 5:00 pm

RSVP by Wednesday, Dec. 1 by 3:00 pm

Click [HERE](#) to RSVP



We hope you will be able to join us as we gather to celebrate the last month of the year. Have a festive holiday drink while we look back on 2021 and look forward to 2022. If you're new to the Retirees Association, please come—we can't wait to meet you!

Oceanside Surf Museum & Hello Betty

Wednesday, March 16, 2022

10:15 am – optional walk of Oceanside Pier

11:00 am – Tour of Surf Museum

11:45 am – Walk to Hello Betty for lunch

RSVPs will open in early February

Hold the date for this interesting and fun event to walk the Oceanside Pier if you like, tour the Oceanside Surf Museum and then take a 4-minute walk to have lunch at Hello Betty!



Annual Business Luncheon Meeting

Friday, April 29, 2022 from 11:30 am to 1:30 pm

Location: The McMahan House

RSVPs will open early March

Please save the date. We are keeping our fingers crossed that we will finally be able to gather on April 29 for the Retirees Association Annual Business Luncheon meeting.

Upcoming Events

The Board is finalizing the following for the summer:

- Coronado Excursion
- MandoBasso Concert



Member Profile

Submitted by *Virgian Morrisette-Hughes*

Incredible! No Regrets!! Best Season of my Career!!!



Being a part of the California State University San Marcos family cannot be summarized in 500 words. Let me start by thanking Arlene Cratsa for allowing me the honor to share a brief look back over my 23-year journey with the most amazing colleagues and lifelong friends.

Since I was officially on vacation the entire month of September 2020, sliding into this new chapter of my life called retirement on September 30, 2020 was easy. Every day was the weekend, every night was a Friday night and it has not changed.

As I look in my rearview mirror, I see the first day I reported to work in May 1997 at The Ranch. Since the campus was new and space was limited, the office I worked in was located on Rancheros Drive in San Marcos, which was affectionately called the Ranch. I was a temp working under Barbara Dovenbarger as a Banner tester. That open door was the door that changed my life and the life of my family forever.

I was so broken in spirit, mind, and body when I was first hired at CSUSM. My colleagues at The Ranch surrounded me without judgment and so many amazing people encouraged me through a difficult time. Their voices helped me to find my own voice and gave me the courage to step out to continue the path I was called to walk.

The next door led me to the Office of Admissions where I was an administrative assistant for 5 years assisting students with the admission process. I enjoyed instructing the students to learn which color wall led them toward the inner hall and which color led to the exit on the 5th floor of Craven Hall. This was a true test to earning their degree!

The next threshold I crossed and enjoyed was with colleagues in the Office of Registration as an Evaluator/Graduation Auditor. I held this position for 5 years. During this time, I was a full-time wife, mother, grandmother, basketball mom, part-time student and full-time care provider for my mom. It was wonderful for me to connect with students who were now graduating that I had assisted in the Office of Admissions when they first arrived. I was able to celebrate their academic achievements as they steered off into the great beyond ready to change the world.

My mother passed away in 2003, and I will always recall the love and support of my colleagues in helping my family. They assisted me and my family financially, so we were able to fly home to attend her funeral. Many of you were contributors, and I am still grateful.

The School of Education (CEHHS/Student Service Center) became my home away from home for the next 10 years. Being able to support students on their path to becoming a teacher was extraordinary indeed. Then on January 17, 2013 on my 55th birthday, I received a call from Kaiser that I had Stage 3 breast cancer. For the next 14 months there would be no place in my circle for grief. With each of my chemo sessions, there was always a coworker coming to sit with me to keep me company. The support my family and I received from colleagues, faculty and students in the School of Education and across the campus only enforced what I had come to believe for so long; "We Are Family." It reinforced my Golden Rule: "Do unto others as you would have them do unto you."

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Member Profile ~ *continued*

Looking back, I will cherish my time with the African American Faculty and Staff Association (AAFSa). My accomplishments: I was President in 2007-08, Academic Advisor to the Black Student Union, served on the Soul Food Luncheon Committee for several years celebrating Black History Month, and I was coleader of AAFSa's first Leadership Conference.

I worked with other student organizations, enjoyed going to Mr. Taco or Starbucks on campus for pumpkin scones to give to colleagues and students, I enjoyed meeting with other female colleagues and friends on breaks for walks chatting along the way or just sitting to wave as other coworkers rushed pass.

The last 3 years of my amazing journey ended in the Office of Undergraduate Advising as an Academic Advisor and there was never a dull moment. Perhaps the crowning glory for me was to be with David McMartin, who was the director, and who was my colleague when we were together in the Office of Admissions. Great leaders and colleagues all the way around. This could not have been a better chapter to bring my story full circle.

Considering the traumas of 2020, 2021 has been one of gratitude. It has been one year since I retired, and we welcomed our first great granddaughter to our tribe. I love being spontaneous and having the opportunity to spend time with girlfriends celebrating life. Time with my husband, Jerry, and our kids and grandkids is priceless. My granddaughter loves having her nana pick her up from school and going to Starbucks on Fridays. I continue to have lunch dates with former and current students. I am actively involved in my community OHCC SERT (Safety/Emergency/ Response Team) and with the City of Oceanside's CERT (Community Emergency Response Team). I'm also active with the North County African American Women Association (NCAAWA) Scholarship Committee and mentor-in-training with the NCAAWA Global Ambassador Mentor/Mentee Program, which has a partnership with CHABSS to prepare our mentees for global awareness and global leadership.

Life is good, and I am so excited for the next chapter of my most wonderful life! Hawaii 2022 here we come!!

With fellow colleagues.



Virgian with a group of colleagues all retired from CSUSM. Still staying connected!



Virgian with her husband Jerry and one of their many grandchildren.



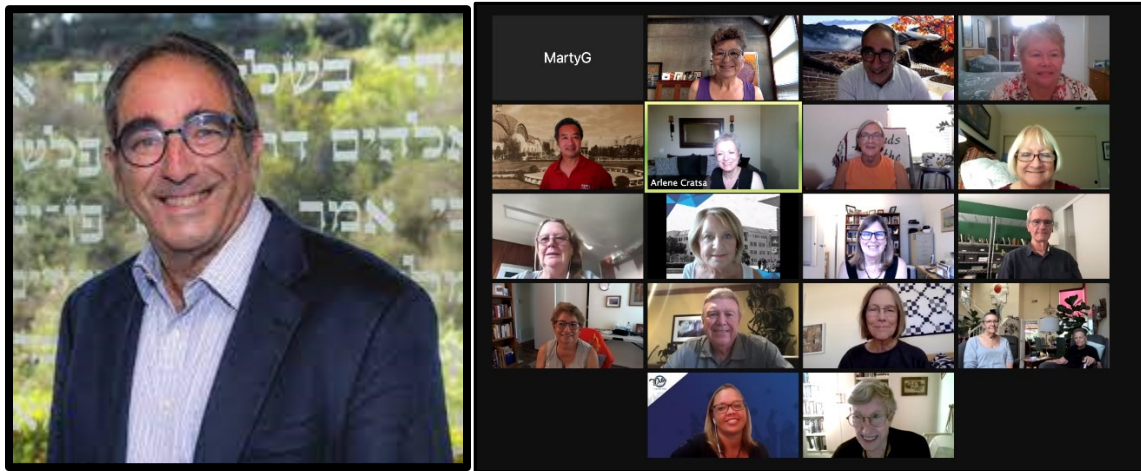
Their first beautiful great granddaughter!



RECAP of RA Activities

China, The Awakened Dragon ~ September 23, 2021

Submitted by Michael Yee



Dr. Glen Brodowsky shared a wonderfully informative Zoom presentation to the Retirees Association on “China, The Awakened Dragon” that was held on Thursday, September 23. Dr. Brodowsky is a professor of Marketing and has taught at CSUSM since 1996. His expertise includes global marketing, China, and Taiwan and he is fluent in Mandarin. With an entertained audience of over 20, he regaled us starting with the three “Cs” of China: Confucianism, Communism and Capitalism. Dr. Brodowsky shared how China’s Confucian history has evolved and how the Communist Party, the One-Child policy, Capitalism and the current leadership all factor into China’s rise to power and the challenges China is now facing. We very much appreciated his warm personality, entertaining speaking style, and ability to engage us intellectually.

“Life After CSUSM” Panel Discussion – October 22, 2021

Submitted by Arlene Cratsa

Twenty colleagues signed up to attend the “Life After CSUSM” Panel Discussion that was held on Thursday, October 22 during the lunch hour. Marie Thomas, Pam Wells and Michael Yee served as our panelists to guide the discussion on how to prepare for retirement emotionally, financially as well as signing up for medical benefits. There was a wealth of information shared, and we are grateful that the Retirees Association is here to assist colleagues as they venture into the world of retirement!



Income-Related Monthly Adjustment Amount (IRMAA) for Medicare Part B for 2022

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 writing to 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 Adjustment Amount (IRMAA) - for Medicare Part B for 2022**.

As you may know, CalPERS automatically reimburses the Basic Medicare Part B monthly premium for its retirees who are in Medicare. That premium will be \$170.10/month for 2022. When you look at your CalPERS Benefit Warrant Statement, you will see 'Medicare Reimbursement' in the left column. (For 2021 the amount was \$148.50.)

Depending on your total income, 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 Adjustment Amount (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 2022, it is based on your 2020 income tax return filed in 2021.

If you are assessed the additional monthly IRMAA premium, you will see it on page 1 of your Social Security Administration benefits letter, which is sent out each November to you directly (also available under "Messages" online at your SSA account). That letter shows your 2022 monthly benefit amount, your monthly deduction for the Medicare Part B basic premium (that's the \$170.10 for 2022) and the additional cost of Medicare Part B IRMAA based on your 2020 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 2022. **Note:** There are five different income tiers for IRMAA, so your assessed IRMAA may be different from that of your friends and may also be different year-to-year depending on your income two years prior.

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

If you have been assessed the IRMAA premium, then you may be eligible for reimbursement of all or part of the monthly IRMAA 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 in one of two ways. Here's how:

Option 1: by mail:

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 2022." Or you can wait until December when you receive a mailing from CalPERS that includes a cover page for your request for IRMAA reimbursement.
2. Include a copy of your Social Security annual benefits letter showing the IRMAA assessment. Enclose all pages of the SSA letter.

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Income-Related Monthly Adjustment Amount (IRMAA) for Medicare Part B for 2021 ~ *continued*

3. Mail these two items together to:
CalPERS Member Account Management Division
Attention: Medicare Program
PO Box 942715
Sacramento, CA 94229-2715

Option 2: On the CalPERS website:

Once you have your notification of IRMAA from SSA, scan all pages or save it as a PDF directly from your online Social Security account and then upload it online. On your my [CalPERS](#) website:

1. Look for the "Health" tab
2. Then look under "Health Plan Summary"
3. In the "Health Deductions" section, click on "Submit Documents" and upload the entire Social Security notification letter as a PDF.
4. Click on "Send Document."

Within a few weeks you should receive a response from CalPERS, which indicates the amount of additional Part B reimbursement you will receive for 2022. Note that it can take from 30 to 90 days before the additional reimbursement begins to appear in your retirement check or deposit. The reimbursement will cover the entire year, so you may also see a lump sum payment for the prior months. The reimbursement 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.

For official requirements and questions,
please contact [CalPERS](#) directly.



CalPERS

In Memoriam

Remembering Dr. Mark Baldwin



*College of Education Alumni event in October 2008
Photo courtesy of the CSUSM Library Special Collections*

It is with great sadness that we share the passing of Dr. Mark Baldwin, former dean of CSUSM's College of Education, on Thursday, October 28.

Dr. Baldwin was widely known and highly respected throughout the region for the quality and depth of his relationships with K-12 teachers, administrators and other educators. Prior to coming to CSUSM in 1995, Dr. Baldwin worked in the Poway Unified School District for 20 years as a teacher, counselor, staff developer and assistant principal. Dr. Baldwin's extensive and progressive career in public schools served as an invaluable asset to CSUSM as he and Dr. Joe Keating created the single subject credential program and to his work as dean of the College of Education.

Through his research and experience, Dr. Baldwin recognized the need to do things differently in order to impact public education and bring about change to ensure social justice and achievement for all students. Dr. Baldwin insisted that the development of effective high school teachers must include awareness and acquisition of particular dispositional characteristics as well as practical and innovative pedagogical knowledge and learning theory. The philosophical grounding upon which the single subject program was developed at CSUSM is chronicled in his textbook, "Preparing Dynamic Teachers for the Challenges of Secondary Schools."

Those who knew and worked alongside him can attest to Dr. Baldwin's personal characteristics that made him a skilled teacher and leader. He was a good listener and had a keen sense of when to step into a discussion to summarize, redirect, probe or bring closure. These same skills made Dr. Baldwin an exemplary mentor. He was always ready to listen, reflect and provide feedback. He was very effective at holding up a mirror and encouraging individuals to reflect on their ambitions, actions and plans. Marked by honesty, Dr. Baldwin did not shy away from difficult conversations in mentoring relationships.

Dr. Baldwin completed his undergraduate degree at the University of California, Irvine and graduate studies at San Diego State and Northern Arizona University, where he earned a doctorate in education. He is survived by his beloved wife, Kathryn Bachman.

At this time, there are no plans for a memorial service; however, a scholarship fund is being set up in his memory. More information on the fund will be shared as soon as possible.

CSUSM Retirees Association

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Membership Information

[Go to our website](#)

Farewell as your Retirees Association Coordinator by Arlene Cratsa

It is hard for me to believe my journey of 26 years at Cal State San Marcos is coming to an end on December 31st as it is now my turn to become a retiree. I will be taking vacation for the rest of December. My first official day of retirement will be on December 31st and you can be sure I'll be popping the bubbly to not only celebrate New Year's Eve but a new chapter in my life. I cannot thank Lori Brockett (Executive Director of the RA) enough for calling me into her office in 2014 to ask if I would like to be the RA Coordinator. It has been an absolute honor and joy to serve and to hang out with incredible colleagues like you. You were the favorite part of my job! I am so looking forward to joining you on the other side of the aisle and attending events that I no longer have to plan. Ha-ha!

We're on Facebook!

www.facebook.com/CSUSMRetireesAssociation

May you have a wonderful Holiday Season!



Private tour of Balboa Park on July 26, 2017



Bernardo Winery on February 19, 2019
It's rough going to a winery as part of my job!

Retirement Tip

Did you know there are 5 stages of retirement that everyone goes through?

Let us know if you went through these stages:

First Stage: Pre-Retirement

Second Stage: Full Retirement

Third Stage: Disenchantment

Fourth Stage: Reorientation

Fifth Stage: Reconciliation & Stability

We'd love to hear from you if you experienced any of these stages.

Email us at retirees@csusm.edu