



Plugged In

Spring 4/1/24

Published by PGE Retirees Inc. a Non-profit Organization www.pgeretirees.org

Plugged In was reviewed and censored by a new governmental board

that determined this newsletter should no longer be published

and distributed to elderly and retired people

who may be unwittingly indoctrinated

and encouraged to engage

in new activities

that would

lead to

fun.

Just kidding! April Fool!

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SPOTLIGHT ON RETIREES

John McLain: The Retirees Communications Team has created this new section of the *Plugged In* newsletter "Spotlight On Retirees". Suggestions we often receive are "who recently joined this group, is my friend already in this group, or who passed away?" While many of the answers and details are posted on our website and some are shared on our private Facebook group, we are summarizing the most recent news here in this new section. Another common question we hear among retirees at events is "what have you been up to lately". So, we have created an area that will SPOTLIGHT a selected retiree who is willing to share their retirement stories and perhaps some wisdom about life after PGE. If you know of a fellow retiree with an interesting story to share in the SPOTLIGHT, send us an email with your suggestion.

NEW MEMBERS in 2024: Ty Bettis, Sue Moon, Ruth Burris, Loretta Curtis, Jay Jewess, Bruce Carpenter, Brad Callahan, Brenda King Bradford, Suong Vu, Barb Parr, Michael Newman. We have 900 members in our organization, but there are still many retirees who have not yet joined us and won't receive a newsletter or invitations to our activities. If you know of someone who may not know that our organization exists, please invite them to join by sending an email to PGERetirees@gmail.com.

IN MEMORIAM in 2024: Jim Ryan, Almonzo Jones, Patricia Collins, Barbara Navarra, Kathleen Fallon, Cynthia "Sun" Miani. More names and obituaries from years past are posted on our website. Please send us an email regarding retirees who have passed away, their obituaries, or a celebration of life event.

FIND A RETIREE: We don't publish a directory, because our policy is to never share contact information without permission. You can use the website menu item for "FIND A RETIREE" to search for a MEMBER NAME, then follow the directions on the website to request our help to make the connection.

CHANGE OF CONTACT INFORMATION: When you change your email address or other contact information you've shared with us, please send an email to PGERetirees@gmail.com. This will assure you continue to get the newsletter and other

invitations and announcements. HR Confidentiality policies prohibit PGE Headquarters from sharing a list of “who retired from PGE lately”, or any other status of current employees or retirees. We get our information solely from our members.

SPOTLIGHT ON ALLAN WARMAN: It is never too late to have a happy childhood!

As Editor of Plugged In, I recently asked my friend and fellow retiree, Allan Warman, “What have you been up to lately?” Allan and his wife Cassie certainly have made the most of the five years after his retirement in 2019. We all can’t do everything we imagine after retirement, but Allan had a plan, and shared some good examples from which we all can learn.

Allan Warman: Retirement has been great and I believe there are two things that helped. Leaving in 2019 allowed me to take off 2-3 months and do anything else besides work; salmon fishing, hanging at our cabin and just **getting away and reset**. Number two I had **several activities planned**; remodel my great grandfather’s home and do some work on the orchard and get ready the sailboat to head north (far North).



Basically, we planned and began the next steps of our life. The reset just after retirement broke the work pattern. The next 2-4 past years have been explorative; traveling and sailing. We are now shifting gears by selling the sailboat (owned for 28 years), building a large greenhouse, buying another boat and maybe a travel trailer. The planning is fun and doing stuff makes us

happy. Good luck and know you’re welcome here in Cashmere/Leavenworth. It’s never too late to have a happy childhood. Check out our many passions and adventures at our website, Warmanadventures.com.

CHANGES THAT AFFECT US

Sometimes things seem to sneak up on us, things that can have a negative effect, or things that we could have prepared for if we had known about them sooner. Here is some good advice from a fellow retiree about a change that “might happen” and we definitely should be prepared.

BE PREPARED FOR POSSIBLE CHANGES IN TAX RULES

Jay Tinker: Tis the season – tax season. April 15 looms large with tax returns due, but this isn't about the filing deadline that is coming soon, though I do hope the process has been as pain-free as possible and that you have the help you need to get your 2023 tax year returns filed on time – or obtain an appropriate extension.

Rather, I wanted to talk to you about the future of taxes, at least in the near term given the current circumstances we find ourselves in. Under then President Trump the Tax Cut and Jobs Act (TCJA) was approved effective January 1, 2018 after being passed by Congress. This was the largest overhaul of the tax code in three decades impacting both corporate and personal income taxes. However, most of the personal income tax components were temporary and are scheduled to expire at the end of 2025. Some examples of the current TCJA personal income tax components include (among many others):

- Lowering most of the tax rates associated with middle and high income tax brackets.
- Substantially increasing the standard deduction applicable to either single, head of household or married filing jointly tax returns.
- Limiting the State and Local Income Tax Deduction (or SALT) to \$10,000 per year when itemizing deductions.
- Suspension of the personal exemption

Again, this is not a complete list but more importantly these and other personal tax provisions of the TCJA are set to expire at the end of 2025 and the pre-TCJA structures are scheduled to resume in 2026 and beyond (absent further Congressional/Presidential action). So what? Well, beyond the obvious of an evaluation of your tax withholdings in 2026 and beyond, these have significant implications for tax planning. For example, let's say you are considering the trip of a lifetime in the next couple of years for you and your spouse. If you intend to withdraw additional funds from your 401k to cover the costs of the trip you may experience significantly different marginal tax effects depending on whether that withdrawal occurs in 2025 or 2026. Same thing if you plan to fund gifts to family (college, wedding, home purchase, etc) or have major home maintenance items like HVAC systems, roofing, etc.

Stated differently, withdrawing more from your 401k in either 2025 or 2026 could result in more of the funds being sent to the IRS and less available for your intended purpose. Of course, every family is subject to different circumstances. Not all taxpayers win or lose when there are changes in tax law and your specific experience will depend on your circumstances. Nobody is better equipped to evaluate what this will mean to you than you, along with your trusted financial and tax advisors. I encourage you to start these

conversations sooner rather than later, particularly if you are planning on funding significant gifts or expenditures in the next couple of years. In the meantime, here are a couple of excellent resources to help you to understand what is happening and to decipher what it means for you and your family. Take care.

[Tax Cuts Are Set To Expire — Here's How Much More You'll Pay](#)

[2026 Tax Brackets: Why Your Taxes Are Likely to Increase and What to Do About It](#)

[What to Do Before Tax Cuts and Jobs Act Provisions Sunset | Kiplinger](#)

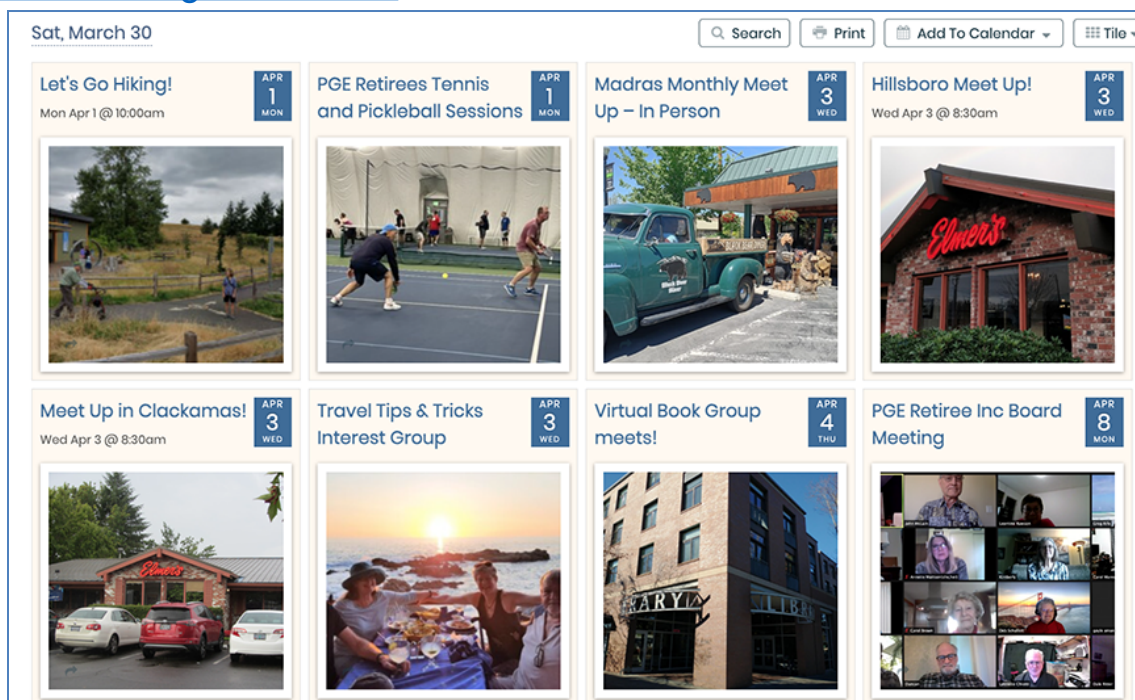
CALENDAR OF EVENTS

Mark your calendar for the following major events:

- Summer Picnic: Wednesday, Aug 21
- Annual Retiree Members Meeting: Nov 18
- Holiday Luncheon: sometime in early December
- Board Meetings June 10, August 12. All are invited to join on ZOOM. [Link to Board Meeting](#)

Check the Website Calendar for the most current dates and times for all of our events:

<https://pgeretirees.org/calendar-2/>.



- Online ZOOM: Virtual Book Club, Travel Club, Gardening Groups, and Monthly Zoom gatherings (see website calendar for more information)
- In Person: Pickleball, Hiking, Madras monthly meetup, Hillsboro monthly meetup, Clackamas monthly meetup, and Maplewood monthly meetup and occasional lunch dates in Salem.

- Regular Board Meetings on ZOOM: April 8, June 10, August 12, October 1

STAY ACTIVE – OPPORTUNITIES TO MEET AND PLAY

BOOK CLUB: Why should you read books?

Steve West: A few years ago, the retiree group toured the Bob's Red Mill plant just outside of Milwaukie. Then, last year, the Retiree book club read the book about Bob's life titled PEOPLE BEFORE PROFIT. We discovered that Bob's life changed when he read George Woodbury's book titled JOHN GOFFE'S MILL. After operating gas stations, then working in sales jobs, Bob discovered that his passion was to make nutritious foods by grinding grain using heavy mill stones like mills did 150 years ago. He searched the country to find the equipment and the expertise that he needed. A book changed the direction of Bob Moore's life. Reading books can make changes in our lives. Some changes can be significant like Bob's experience and others changes may be small.

Another book that the club read recently was titled SAVE YOUR BRAIN – 5 Things You Must Do to Keep Your Mind Young and Sharp. This book has many suggestions on ways to save that grey matter. One of the ways is to use mental stimulation. One of the mental stimulation tips is on page 123 where it suggests that you keep an active reading habit. We have all heard the comment "Use it or lose it". Joining a book club is a good way to "Use it". I invite you to join us, read a good book, and meet via ZOOM to have a fun time comparing notes and insights. Our next book club selection is THE BOYS: A MEMOIR OF HOLLYWOOD AND FAMILY. This selection is about the life story of Ron and Clint Howard and growing up in the 1960s and '70s as well as their success in adulthood. Consider joining us for our next adventure. Check the website CALENDAR for the next regularly scheduled Virtual Book Club meeting on zoom, or just drop in to listen and say hello.

MEET-UPS ARE GROWING IN POPULARITY

In-person gatherings of retirees are very popular and regularly scheduled throughout the year, most often in restaurants, pubs, and wineries. There are many groups of retirees that meet on a regular basis including Hillsboro, Madras, and Clackamas. Salem meets on an irregular schedule and we post the information when it becomes available. Newcomers are always welcome.



Barb Schwartz: Another great lunch, a March 13th gathering at Old Market Pub! Clockwise: Holly Redfern, Barb & Mike Schwartz, Thad MacMillan, Roger Gibson (missed you Holly!) Nancy Lowenthal Williams, Arya Behbehani, Julie Wandell, Rena Snyder, and Carolyn Kerr.

There is also a monthly meet-up on ZOOM for those retirees living far away, or for those unable to travel. Check the website [Calendar](#) for upcoming gatherings.

PICKLEBALL: This sport continues to grow across the country, and retirees are no exception. Please check the website Calendar for regularly scheduled pickleball gatherings, very fun, and lots of help to learn this game. MinhHang Tran and Conrad Eustis are the organizers, and are great hosts and teachers, too.

The Pickleball Group meets twice monthly, year around. Check out the pictures on the Facebook group searching for MinhHang Tran posts, or the pictures on the website under the NETWORKING menu, then click on "[Learn More](#)" in the Tennis and Pickleball flip box.



Jim Piro with Jay Tinker at Tualatin Hills Park & Rec Ctr



Jeri Petrella, Julianne Byrne, Paula Conway, and, Roxy Bailey



Conrad Eustis and Jeff Wheeler

HIKING GROUP: A small group of dedicated members, led by Inge Winters. If you are interested in joining them on a hike email Inge at inga_win@yahoo.com or check the website Calendar. They always pack lunch and occasionally stop on the way home for a bite to eat and a cold or warm drink. The latest hike was to Silver Falls State Park.



THE GARDENING GROUP: is a lively and informative monthly discussion at 1 p.m., the third Wednesday of every month, on timely topics with a Q & A, led by Stan and Lynn Chiotti. Join the meetings and then watch your garden grow! Meetings will take place on ZOOM.

WINE CLUB: Last year, Cheryl Fairfax organized several events, and the group always had good wine and good fun. This year, on Monday, May 20, 2024, 11:00 AM, John McLain is hosting a wine tasting at Lange Estate Winery in Dundee, OR. Send him an email to let him know if you would like to attend. Maximum cost per person is \$15.

This group needs new a leader for this group - send email of PGERetirees@gmail.com



YOUR NEW GROUP HERE: You can start a new group! ask us for help in starting an interest group of your own. Send email to PGERetirees@gmail.com with your suggestion, and of course your willingness to be of help with the new group.

PRIVATE FACEBOOK GROUP – PGE RETIREES and Employees... ONLY!

Staying Active is not always physical. You can be an active listener and commenter with other retirees on our PRIVATE Facebook Group. Perhaps you know the answer for help needed by another retiree. Postings are plentiful and a current information source for many of the activities and news from our membership. Join this retiree group of over 600 members who share news, organize activities, and exchange some useful Q&A as well. Our Communications team actively monitors to assure that membership is limited to qualified employees, retirees, and family members. There are no advertisements in this private group. To join, search for Portland General Electric Retirees from your Facebook page, request to join, answer the questions, agree to the requirements, and your request will be processed.

STAY INFORMED – NEWS

NEWS FROM PGE HEADQUARTERS

PGE provides monthly updates that are useful for retirees to keep up with what is going on at PGE Headquarters. The PGE new update is published on our homepage at <https://pgeretirees.org/news/>

February's news from PGE includes:

- PGE's Drive Change Fund grant applications open
- Portland General Electric issues All-Source Request for Proposal for renewable and non-emitting energy projects to meet growing customer demand
- Building the clean energy workforce of tomorrow
- Portland General Electric announces fourth quarter 2023 results
- PGE requests 2025 rate review by Oregon Public Utility Commission to modernize and strengthen the electric grid

And these news sites that report news about PGE:

- PGE Foundation appoints new chair as era ends for historic company figure (Portland Business Journal)
- PGE says January winter storms among the worst they've seen (KOIN)
- PGE, amid uncertainties, goes to market for a massive amount of new renewable energy (Portland Business Journal)
- Gresham Fire and PGE share safety tips around downed, arcing power lines (Pamplin Media)
- PGE boosts income-based discounts amid rising rates (Portland Business Journal)
- Portland General Electric launches 'PGE+' web portal to streamline residential electrification (Clearing Up)

NEWS ABOUT PGE RETIREES ORGANIZATION

- 900 subscriber/member to *Plugged In* newsletter and timely emails containing relevant and valuable information, 630 members of private Facebook group, and an active group of volunteers on the Board and Committees.
- A new brochure is being developed to recruit new members. It can be used in a number of ways to inform current employees about the benefits of joining our retiree organization. Many current employees and retirees don't know that they need to "opt-in" and become a member in order to receive the newsletter and invitations and announcements about events. We will encourage PGE Headquarters to make this brochure available to all employees, especially those who are nearing retirement.

- There will be a Board Retreat to welcome new Board members, get to know each other, discuss what works and what needs improvement to assure a stable organization, and of course have a great BBQ potluck lunch.

Please consider joining us. Volunteers are critical to a stable nonprofit organization.

POTPOURRI OF STORIES AND PHOTOS

Potpourri: a mixture of dried petals and spices placed in a bowl; also a mixture of things, especially a musical or literary medley. Synonyms of potpourri: medley, assortment, variety, jumble, collage, mélange, hodgepodge, and mishmash.

STORY TIME:

PGE PASTIMERS by Terry Judkins: PGE Pastimers was a group of PGE employees with their spouses who got together mainly to go to dances together. Big Band dance music was really popular at that time. Employees and their spouses would just get together around two times a year and enjoy each other's company. At that time, it was really just a time to have fun together. Maybe imbibe a little also. They not only enjoyed working with each other but also liked having fun together. I am not sure who started the Pastimers group but the name Frank Shrives has come up quite a few times. I also don't know when the Pastimers became an Inc. Organization. I do know that my folks were involved in the early years of the Pastimers organization around 1945. My folks loved to dance and boy could they cut a rug. The music at the time was Blues, Jazz and the Swing Era. Remember Boogie-Woogie music, now that took some dance steps. At some point PGE started donating \$5.00 per employee to the organization to pay for the rental of the Teamster Hall and a few refreshments and any other social activities. In 1966 Joe Williams was president of the organization and the company wrote a check for \$7,580 to assist in funding the organization. The way they arrived at that amount was each division was allocated a certain amount of money. Portland Division \$4,745, Willamette Valley \$645, Gresham \$465, Tualatin Valley \$445, Yamhill \$385, Oregon City \$310, Pelton-Round Butte \$155, Faraday-River Mill \$140, Bull Run \$115, Oak Grove \$105, and St Helens \$70. In 1966 Bill Bordial was Vice President, Jim Anderson was Treasurer, Dave Hobson was Secretary. The board members consisted of Marvis Smith, Donald Matthews, Elroy Schindler, Neil Jackson, Roger Misterek, C.L. Olsen, Jack Watson, R.R. Akins, D.C. Klinger, and Jack Stone. Some other names that might stir your memory are Marjorie Petty, Bruce Slapper, Robert Stratton, Lee Akins, David Bryan, R.O. Kitching, W.E. Stork, Frank Shrives, Ronald Boone, Bill Mitchell, Allen Mellis, L.E. Murphy, Ed Marvin, Harry Osbourn, Russel James. These people were Pastimer Directors. I do not know when the name changed from Pastimers to PGE Retirees. The organization has a long history and I hope the organization will have many, many more exciting and active years. This information was gathered to the best of my ability. If changes or additions

need to be made, please reply to PGERetirees@gmail.com and this story will get updated and posted on the retirees website as a piece of our history.

RIDDLES

Perhaps you can find a good place in a future conversation to use the following “what do you get” riddles.

What do you get when you drop a piano down a mine shaft? A flat miner

What do you get when you drop a piano on a military base? A flat major

OK. So if you can do better, send me your suggested Jokes and Riddles to PGERetirees@gmail.com, attention John McLain.

NOTABLE QUOTES

Perhaps retirees can find wisdom in these quotes, or pass them on to someone who may benefit from them at a crossroads.

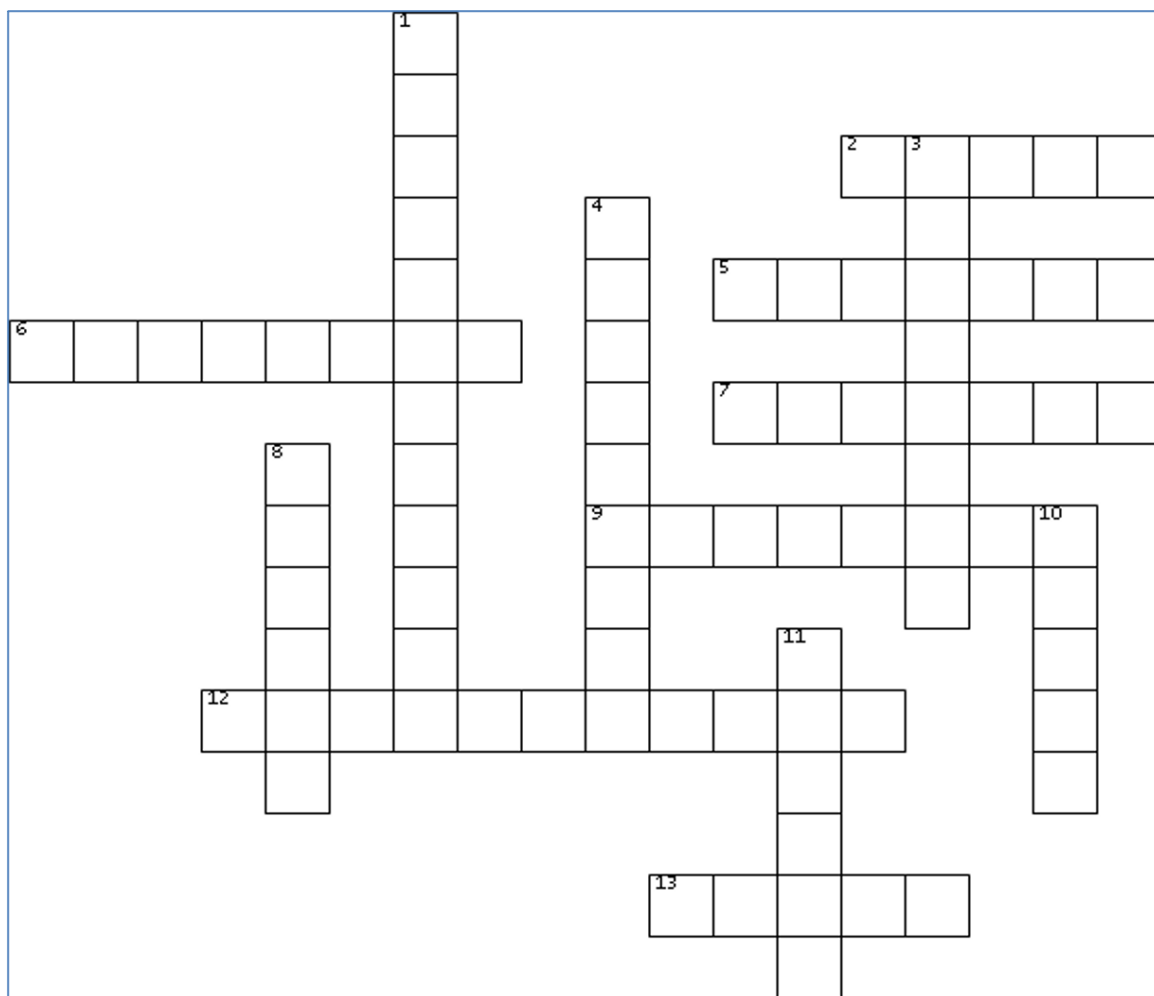
"I've learned that people will forget what you said, people will forget what you did, but people will never forget how you made them feel." -*Maya Angelou*

"Nothing is impossible, the word itself says, 'I'm possible!'" -*Audrey Hepburn*

"I didn't fail the test. I just found 100 ways to do it wrong." -*Benjamin Franklin*

If you have a favorite quote that has had an impact in your life, please share it with your fellow retirees. Send me an email at PGERetirees@gmail.com, attention John McLain.

CROSSWORD PUZZLE



CLUES:

ACROSS

2. Hang'em High
5. Boots with Hooks
6. Power by the 1000s
7. Line Truck with Boom
9. Insulator Holder Upper
12. Out of Sight
13. Digging a Hole for a Pole

DOWN

1. Power On Call
3. In Plain Sight
4. Loved by Electrons
8. kW
10. Tell Me How Much
11. kWh

Use the clues to fill in the words in the puzzle.

Words can go across or down.

Answers published in the next edition of Plugged In.

If you would like us to make and publish a crossword puzzle using words from your experience at PGE, send us a list of about 14-18 words and hints to PGERetirees@gmail.com.

PHOTO FAVORITES – Sunsets and Sunrises

We retirees likely have a lot of photos that are special memories of places, people, or pets. We are inviting you to enter your favorites into a quarterly photo contest. This is your chance to look through your photo memories and select examples that are especially cute, spectacular, meaningful, or just plain interesting. Each quarterly edition of *Plugged In* we will select a theme for the contest, and the theme for this edition is SUNSETS or SUNRISES. The sun can produce spectacular skies in the morning or evening, so all retirees are likely to have a few really good ones.



Photo by John McLain: A Sunset on Oregon Coast using iPhone to take a picture of my Nikon camera with telephoto lens and tripod.

Submission Process: Select a favorite photo that fits the *Plugged In* theme in this publication. Photos can be any common image format (e.g. jpeg, tiff, heic, pdf). Large file size is preferred but not required. You may use software to enhance your photos.

By May 31, send an email, with an attached photo file, to PGERetirees@gmail.com - no more than one photo per email. In the body of the email, provide a description of the place, people, and story that goes with the photo. You will get an email reply within days to acknowledge your submission.

All submissions will be put on a new web page in PGE Retirees Website. A few selected submissions will be published in the next issue of *Plugged In*, July's Summer edition. Yes, retirees may submit up to three photos, each with a separate email.

USEFUL WORDS

My wife called me into the bedroom one evening. Excitedly, I ran to her. As I entered the bedroom, she exclaimed, “Look, the dog is “splooting” on the bed. As usual, the dog was laying upside down, legs in the air, and an expression of contentment on his face. Yes, pet owners know that look. It turns out that my wife, who is an avid reader, came across this word sploot in a book. After some research on the internet, we learned that dog splooting can be a sign of a confident and relaxed dog, as they are comfortable enough to expose their vulnerable belly and hindquarters while in this position. Alternatively, dogs may sploot as a way to claim their territory. By spreading out and taking up more space, some dogs may sploot as a way to assert dominance. So, do cats sploot, too?

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'Plugged In' is brought to you by the PGE Retirees Inc. Communications Team: Terry Clelen, Ed Gorman, Jay Tinker, MinhHang Tran, Kimberly Hamling, Greg Rife and EDITOR John McLain. It is published to help members of PGE Retirees to stay informed and stay connected too. We also use the PGE Retirees website (<https://pgeretirees.org>), e-mails, and our PGE Retirees Facebook Group to provide additional details and feedback from members too. Contact us at PGERetirees@gmail.com.