

October 2015

**Honoring Yesterday—Protecting Tomorrow** 

Vol. 46, No. 10

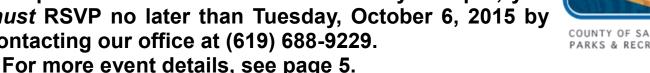
# **COMING HOME TO THE CAC EVENT REMINDER:**

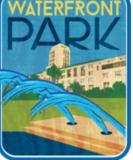
**October 8, 2015** 

2:00 pm — 4:00 pm

Don't miss this great event!

There are still seats available for free, chartered transportation to the event! To reserve your spot, you must RSVP no later than Tuesday, October 6, 2015 by contacting our office at (619) 688-9229.





PARKS & RECREATION

# PRESIDENT'S MESSAGE

By Susan Mallett



It is official, SDCERA, our retirement system, has a new Chief Executive Officer (CEO). At the conclusion of the September 3rd Board of Retirement meeting, it was announced that David Wescoe, who has served as interim CEO, would assume the full-time duties. The filling of this key administrative position completes the system's administrative Since May, SDCERA has hired

Greg Bych, Chief Financial Officer, and Elaine Reagan, Chief Legal Officer. Both held positions with the City of San Diego and its retirement system as did David Wescoe. This leadership team along with Steve Sexauer, Chief Investment Officer, will advise the Board of Retirement as they develop a revised investment strategy and move forward into some uncertain economic times. We look forward to monitoring Board of Retirement meetings in the coming months and will report developments in the newsletter and other RESDC communications.

The RESDC board has had the opportunity to meet and discuss retirement system topics with both Mr. Wescoe and Mr. Sexauer. These meetings have been informative

and also afforded our board members time to share our thoughts and concerns from the retiree perspective. Both SDCERA's representatives expressed the desire to create transparency and to maintain the trust of the system's members. We look forward to future discussions with these retirement system leaders and hope to meet with individual trustees from our Board of Retirement as well.

In a previous article, I elaborated on one of RESDC's strategic goals which I summarized as "Be well informed on pension issues and maintain a strong advocacy on behalf of RESDC members." Another important goal that will continue into our 2015-2016 Strategic Plan is "We will increase membership and encourage participation on RESDC Board committees." Coupled with this goal is really the action plan to increase the awareness of RESDC among all County retirees and (Continued on Page 5)

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#### **October Calendar of Events**

- 1—(Thurs.) SDCERA Board of Retirement Meeting 2275 Rio Bonito Way, Suite 200, 8:30 am
- **8—(Thurs.) RESDC Board of Directors Meeting** 8825 Aero Drive, Suite 205, 9:30 am
- 8—(Thurs.) Coming Home To The CAC 1600 Pacific Highway, 2:00 pm
- **28—(Wed.) RESDC Health Fair Picnic** Admiral Baker Field, 10:00 a.m.

# PUBLIC RETIREES IN THE CROSS-HAIRS . . . AGAIN!

By Stan Coombs

Initiative ballot propositions propose new laws, and referendum propositions propose cancelation of existing laws. Both are allowed under the California State Constitution.

In either case, sufficient registered voters' signatures must be collected on petitions calling for the change, whereupon the affected governing body either approves the proposal or places it on the next ballot.

Sounds good. Who isn't for maximum power to the voters?

But, the world's imperfect and so are initiatives and referenda. Thousands of signatures mean hundreds of signature gatherers, giving the edge to proponents with financial resources. Signature gatherers don't always describe proposals accurately. Complicated issues are difficult to describe in brief election materials. Once voters approve a proposition, the results can't be changed without another election, effectively locking out needed changes.

So, retirees and their family members have to be vigilant. Initiatives can be dangerous.

Last year we described several ballot propositions being circulated, one sponsored by a past Mayor of San Jose, Chuck Reed, and another by the Ventura Taxpayers Association. We thought they would be devastating to public retirees, and told you so in NETWORK articles.

The first would have compromised California constitutional protections against public employers reneging on pension commitments, and the other would have removed the authority of Ventura County to operate their defined benefit retirement plan, despite thousands of county retirees depending on pensions. The proponents wanted to carry their road show to the 19 other 1937 Retirement Act Counties. San Diego is a 1937 Act county.

Fortunately, neither proposition got to the ballot. Reed's proposal was badly drafted and proponents gave up without collecting signatures. The Ventura Court eventually ordered their initiative removed from the ballot, because it violated the single-subject rule governing initiatives. Ventura retirees had sued, assisted by an amicus brief RESDC filed as a friend of the court.

But, Reed, assisted by Carl DeMaio, of San Diego City Council fame, is at it again. After leaving the San Diego City Council, DeMaio ran unsuccessfully for both San Die-

go Mayor and Congress, and is apparently now pursuing another career path.

Reed entitles his new initiative, "Voter Empowerment Act of 2016." California State Attorney General, Kamala Harris, re-titled it, simply, "Public Employees. Pension and Retiree Healthcare Benefits," and described the impacts in an eleven-page report. Reed and DeMaio are clearly trying to close down defined benefit retirement for new employees in all California public agencies, and require a vote of the electorate to deviate from that prohibition, or from numerous other prohibitions listed. Some of those seriously threaten defined benefit systems for current active employees and retirees.

Specifically, Reed and DeMaio want to add 11 restrictions to the California Constitution, by my count, disallowing actions by defined benefit public retirement systems. Four of these prohibit: (1) enrolling employees hired after January 1, 2019 in defined benefit pension plans; (2) enhancing pension benefits for defined benefit plan members; (3) government employers paying more than one-half the total cost of retirement benefits, including unfunded liabilities; and, (4) retirement boards imposing termination fees, accelerated payments on existing debt or other financial conditions on public employers proposing to close defined benefit systems, without approval of the employer.

These provisions would apply to retirement systems of the State of California and all political subdivisions, including charter and general purpose counties and cities, school and special districts, boards, commissions, the University of California, California State University and agencies thereof. That's more than 3,000 government agencies and 1.7 million employees, according to the California Attorney General.

California public employers would be left between the proverbial rock and a hard place, and public retirement system members threatened. Aside from the litigation costs expected, and inadequate retirement for new employees, elections for 3,000 agencies would be enormously expensive, and difficult to achieve. The closing of defined benefit plans would actually raise public employer costs, due to more conservative investment strategies and more aggressive amortization of unfunded liabilities required.

And, all this while the National Conference on Public Employee Retirement Systems estimates individually directed defined contribution plan costs of 31.3% of payroll compared to 16.3% for defined benefit plans.

Worse for retirees, while the proposition states that it doesn't "reduce retirement benefits earned by government employees for work performed," the reassurance rings hollow. The "benefits earned . . . for work performed" language no longer protects active employee benefits obligated from their original hire date, a legal doctrine long-held by California courts and vital to active employees. And, with large liabilities arising from defined benefit system closures, and employers unable to cover those costs due to a lack of voter approval to expend "more than one-half the costs," systems would fall into crises, endangering pensions. (Cont'd on Page 7)

#### PENSION FACTS

# Reporting on Public Pension Reforms Journalism & Analysis – the Good, Bad & Ugly By Chris Heiserman. Director

News Flash! Reporters and policy think tanks are often not very objective when it comes to composing articles or doing analysis about public pension reform. Be wary and skeptical, and compare various sources if you want to get a reasonably fair understanding of the many issues involved.

Here are some examples to prove the point:

THE GOOD: On August 15, LA Times Columnist Michael Hiltzik wrote about the new statewide initiative proposal from former San Jose Mayor Chuck Reed that would close defined benefit retirement plans for new government employees after January 1, 2019 and require voter approval for any pension benefit increases going forward. The headline for his story was: "Count the bad ideas in California pension overhaul proposal."

Hiltzik acknowledged the initiative "...has a few reasonable-sounding nuggets buried in a landscape of bad ideas..." He notes that the State Legislative Analyst's Office said reducing pensions could force governments to raise wages to retain qualified workers, and many agencies could end up spending more to add employees to Social Security. He also said Wall Street would benefit greatly in more investment fees if public employees are pushed toward defined contribution 401(k)-style savings plans.

THE BAD: On August 28, San Diego Union-Tribune writer Dan McSwain published a story titled "County Pension Fund's Returns Short of Target." This article was based on a news release from the San Diego County Employees Retirement Association (SDCERA) reporting only a 2.67% preliminary investment return in the Fiscal Year ending June 30, 2015 compared to its goal of 7.75%. McSwain pointed out that other major pension funds also reported below target performance for the same period, and that SDCERA said its estimated five-year net investment return was 9.91%.

However, he couldn't resist adding the following editorial comment: "...Chronic failure to meet the target would eventually require higher contributions, cutting into government services and take-home pay for public workers...." While this is consistent with the general anti-public pension bias of the newspaper, there is no basis at all for suggesting these dire consequences lurk in the County of San Diego's future.

THE UGLY: In a February, 2015 survey report posted on reason.com (www.reason.com), a conservative, free-market organization, it was announced that 72% of Americans are concerned about public employee pension costs and even more (82%) say public workers should contribute more to their own retirement. These were the headline statistics from a national phone survey of 1,003 adults. It is obvious from the results shown (on public pension issues) that respondents were steered deliberately toward what reason.com described as the "trade-offs" confronting governments, i.e. cutting services or raising taxes to pay for public pensions, reducing spending on education, health care and infrastructure so that funds can pay for worker benefits, or

the choice between cutting public services or pension reform.

We have all seen surveys with built-in bias, usually from one of the national political parties with a contribution solicitation attached. These kinds of so-called opinion polls with loaded questions are designed to create the appearance of citizen support, in this case for reducing public retirement benefits and eliminating defined benefit pensions in favor of 401(k)-style retirement accounts. Again, consider the source of opinion polls and surveys carefully. If the results seem bogus, they probably are.

RESDC will soon be posting links on our website (<a href="www.resdc.net">www.resdc.net</a>) to a variety of news stories, journal articles and other pertinent information about public pension activities and reform proposals that we feel fairly reflect the key issues for active employees, retirees and the public at large.



# IT'S NOT TOO LATE TO JOIN 'TEAM RESDC' IN UPCOMING WALK TO END ALZHEIMER'S

Mark Nanzer, Executive Director

This year, RESDC is participating in the Alzheimer's Association Walk to End Alzheimer's® to raise awareness and funds to advance the fight against Alzheimer's disease. Currently, more than 5 million Americans have Alzheimer's disease and that number is expected to grow to as many as 16 million by 2050. Our future is at risk unless we change the course of this devastating disease. And there's something you can do about it -- walk with us.

The end of Alzheimer's starts with you.

To register, simply visit the TEAM RESDC Walk to End Alzheimer's participant page at <a href="http://act.alz.org/goto/teamresdc1">http://act.alz.org/goto/teamresdc1</a> and join my team. If you're unable to participate, please consider making a \$35 donation to my fundraising campaign. Every dollar advances the care, support and research efforts of the Alzheimer's Association.

Thank you!

#### Walk to End Alzheimer's - Balboa Park

Saturday, October 17, 2015
Registration at 6:30am | Ceremony at 7:30am |
Walk at 8:00am
Route Length: 3 miles
Balboa Park, 1900 Park Blvd., San Diego, CA 92101

# CALIFORNIA RETIRED COUNTY **EMPLOYEES ASSOCIATION (CRCEA)**

Who are we? What do we do?

By Skip Murphy, President

Many of you may not have heard of CRCEA. The California Retired County Employees Association (CRCEA) is the only state-wide association that represents all retired members from the '37 Act pension systems, with an approximate number of 170,000, based on the various system reports. As a result, the reality is that CRCEA has more represented individuals than the active member associations and unions.

So who cares? Well, I'd like to think that the 20 retirement organizations of the State Association of County Retirement Systems (SACRS) care. If San Diego County (my county) is an example of how the others operate, then maybe they all care. When retiree representatives come together in their semi-annual conferences, there are always concerns that directly impact retirees rather than active County employees. It's important that retirees have an advocate to address these issues since the 20 retirement associations are responsible for pension benefits for all members - active workers, retirees, deferred members and survivors. CRCEA is the statewide voice for retirees, just as RESDC is the local champion for retiree interests with the San Diego County Retirement Association (SDCERA).

Yes, I know that the retirement system merely administers what the county sets in place, but there are times when the system itself fails to advocate for a significant portion of its membership, something that CRCEA feels may be appropriate in some instances. The other question that is oft-times discussed is the lack of input on issues that Boards of Retirement may have in front of them. Getting input from all the stakeholders is critical. Sometimes (let's really say many times) the Board of Retirement may not have all the information on the impacts it has on its stakeholders, since they can be very different for the employer, the individual active member and the individual retired member.

CRCEA works to be a sounding board for those retiree organizations and will, as appropriate, attempt to intercede, inform or otherwise assist in bridging the gap between the retirement system or the county and its retiree organization.

More than that, is the importance of being aware and active in monitoring political actions that might negatively impact our retirees. Yes, that means legislation. We also will suggest legislative changes to fix problems that we have found that will ease processes or provide better options for retirees.

So let's get off the philosophical and get down to the reality of today.

Both CRCEA and SACRS are facing probably the biggest and worst attack on the defined benefit system we have ever seen. I mean the "Voter Empowerment Act of 2016." That's the title that our fine "friends" (not really) from San Jose and San Diego have put together as an

initiative for the 2016 general election ballot. This is the second round for these folks in an attempt to sabotage our solid and working pension systems. They don't care about the impact on individuals, they only care about well, I'm not sure what they care about. They need a smaller number of signatures this time to qualify for the ballot based on the most recent election cycle. So, it could be a battle that needs to be fought twice. Once to keep it from qualifying, and then again if it qualifies to keep it from passing.

SACRS associations cannot close their eyes to this issue by trying to say they are only administrators and "what happens just happens." In San Diego County, the lives of over 40,000 individual members will be impacted. My arithmetic shows about 380,000 total members within the SACRS groups. Are you comfortable just letting things happen?

CRCEA is not comfortable just letting things happen. We have a Retirement Security Committee whose function is to do just that - ensure the retirement security of all those who have worked and are still working. They have put in many hours monitoring the goings on and interacting with various entities involved.

CRCEA has been a non-profit affiliate member of SACRS for many, many years. Our representatives attend the SACRS conferences in order to keep abreast of the multitude of issues that SACRS and its systems are working on. There is a kinship in the two organizations, and it is our belief that there should be a closer working relationship with the two.

It is my goal, as CRCEA president, to work with the CRCEA and SACRS leadership to try to make that happen. I have already asked the SACRS President and even the SACRS Vice-President to come to our next conference in October, where I am confident many of the same issues will be on the agenda of the SACRS conference the following month. The sharing of ideas and thoughts of solutions between the two organizations will be critical in the short term, and can be beneficial to all in the long term.

CRCEA welcomes questions, comments and interaction with SACRS and any of its member systems.

Skip Murphy is President of CRCEA and current Chairman of the San Diego County Employees Retirement Association (SDCERA). He can be contacted at smurph65@cox.net.

### WELCOME **NEW MEMBERS**

Barbara Gomez Judith M. Hood Renee Maratos-Henderson Associate Member Kelly Martin Marie J. Trutter

Associate Member Child Services

Juvenile Court

# PENSION FACTS AT A GLANCE

1.72 Million Members

CalPERS membership as of June 30, 2014 in 3,094 public agencies (State, school districts, local governments)

## COMING HOME TO THE COUNTY ADMINISTRATION CENTER THURSDAY, OCTOBER 8<sup>TH</sup> 2015 2:00 PM – 4:00 PM

County Administration Center Waterfront Park 1600 Pacific Highway, San Diego, CA 92101

The Coming Home to the CAC event invites retired employees of San Diego County to come "back home" to celebrate the County of San Diego Waterfront Park, the newest jewel on the bay, have an opportunity to connect with former colleagues, and bond with new generations of County employees.

#### **Program Highlights**

- Networking Reception including light Hors d'oeuvres and Refreshments
- Resource Booths hosted by RESDC, San Diego County Credit Union, County of San Diego Employee Resource Groups, SDCERA and the San Diego County Employees' Charitable Organization
- Keynote Speech by Helen N. Robbins-Meyer, Chief Administrative Officer, County of San Diego
- A preview of upcoming CAC Historical Display

#### **Free Transportation Available**

RESDC will be offering free charter bus transportation to and from the event. To reserve your spot, you must RSVP no later than Tuesday, October 6th, 2015. Please RSVP by contacting our office at 619-688-9229.

#### **Bus Pickup & Drop-Off Location\*:**

RESDC office

8825 Aero Drive, Ste. 205, San Diego, CA 92123

\*Please arrive no later than 1:00 pm on Thursday, October 8<sup>th</sup> as chartered transportation is scheduled to leave for the event by 1:30 p.m.

#### (President's Message, Continued from Page 1)

among active employees, those nearing retirement as well as those who want more information about our retirement system and retirement security in general. In this regard, I can assure you our Executive Director and some Board members have been actively engaged this past year. Mark Nanzer has raised the awareness of our association with County employee groups resulting in an upcoming event, Coming Home to the County Administration Center to be held on October 8<sup>th</sup> and described on this page. I hope many of you will join us as we celebrate the new County of San Diego Waterfront Park with fellow retirees and the new generation of County employees.

Additionally, we all should thank RESDC Board member John McTighe for getting the ball rolling toward our recognized partnership in the County's Live Well San Diego initiative. Our Executive Director picked up the reins and carried things through to the formal Board of Supervisors proclamation in June. This partnership will expand RESDC's exposure in the County and will provide many opportunities for our members as we join in healthy activities in our community. In that regard, please take note of 'Team RESDC' that will participate in the **Walk to End Alzheimer's** to take place on October 17<sup>th</sup> in Balboa Park.

As noted in last month's newsletter, this activity supports two of the three guiding principles of Live Well San Diego, in summary, "improving the health of all residents and supporting healthy choices" and "cultivating opportunities for all people and communities to grow, connect and enjoy the highest quality of life."

Going forward with the action plan for this goal, we are preparing for a membership drive, in October, to coincide with the annual health plan open enrollment period. This will provide a great opportunity for those retirees to see all the member benefits when it is the best time for new enrollments. Finally, Mark Nanzer has made great use of our association communication materials by getting our brochure and newsletters into San Diego County Credit Unions and into County buildings to a greater extent than before. Thanks to his efforts RESDC has also appeared in recent County of San Diego communications. Clearly, increasing and maintaining membership is an on-going challenge but one that is being pursued in many creative ways. Of course, each of us can be the best recruiter by telling a fellow retiree about the good work of RESDC and the benefits of membership.



## SPEAKING TO THE QUALITY OF LIFE'S END – PART 1

It's okay to die; we all do. But are we really prepared for the challenges we may be faced with as families when the end is near for a loved one? It sounds a bit morbid and unsettling but there are ways to learn about the effects of extraordinary life-sustaining measures and to decide for yourself ahead of time if you want them.

Dr. Donald Ritt, a former Chief of Staff at Scripps Memorial Hospital, is a strong advocate for a reality check for patients, families and their physicians about end of life issues. Dr. Ritt is retired now but he has seen the anguish and stress that loved ones often endure when a family member is failing. He wants people to know they have the power to determine the quality of treatment and care near life's end.

According to Ritt, doctors are trained to make sick people well, to cure diseases, to order treatments that will lead to improved health. In medical school and training they always assume that things would improve and if they did not, it was a failure. They rarely talk about death, even when it may be all but inevitable. He says the patients themselves and their families are often in total denial about whether life-sustaining measures are warranted. They don't know that feeding tubes and ventilators are uncomfortable and CPR is of very little value in the frail elderly and rarely associated with long term survival

In his years of experience around Scripp's Emergency Room and Intensive Care Unit, Dr. Ritt saw weak, elderly demented patients going on ventilators and having blood pressure supported for long periods with medication. He saw patients with widely metastatic cancer getting very aggressive support when it was clear their survival would be very short and their underlying disease would not be changed. Family members in the waiting room were struggling with the dire situations and feeling helpless.

He offered the example of a 72-year-old woman living at home with a primary cancer of three inches in diameter that had formed in her liver with a second metastatic tumor nearby. Surgical removal would be difficult. She received chemotherapy which slowed the growth; however, the chemo agent that hit the tumor also produced a very severe gastritis making it impossible for her to eat. Eventually a feeding tube was placed directly into the small intestine; this improved her nutrition but she had persistent pain and nausea from the gastritis. All the while the patient and family have the emotional turmoil of dealing with the cancer and impending death.

Dr. Ritt says Scripps and other hospitals began addressing these problems by meeting with patients and families. He said they finally realized they had not been asking the most basic question of all: "Did your mother ever talk about dying?" It opened the door to serious discussion about death and the dying process. What they learned from hundreds of these heart-breaking cases was to talk to families about the quality of life at the

end and what is important to the individual.

Families can take proactive steps to determine the quality of life at the end of a loved one's life. By openly discussing death and dying with the family doctor and setting parameters of treatment, families can avoid having a cherished loved one suffer through an uncomfortable, totally dependent existence that may be cruel and inappropriate.

The mechanism to choose and legally document the level of care for an individual is a POLST form – Physician Orders for Life-Sustaining Treatment. The first POLST documents were designed in Oregon in 1991 and they have been used in California for more than 10 years. The POLST form is a bright pink, one-page document that can be placed on a refrigerator door to notify emergency medical providers of an individual's wishes regarding aggressive intervention and treatment. To be legally binding it must be signed by the patient and a physician.

The process is totally voluntary and the goal is simply to encourage a realistic assessment by patients, their families and doctors of an individual's personal wishes in his or her final days. More detail about POLST will be provided in The NETWORK next month. For more information immediately, the following resources are available on-line: <a href="https://www.caPOLST.org">www.caPOLST.org</a> or the Coalition for Compassionate Care of California, <a href="https://coalitionccc.org/">http://coalitionccc.org/</a>.

#### **BOARD MEMBER PROFILE**

John McTighe - A member of the RESDC Board of Directors for two years, John retired from the General Services Department in 2007 with 23.5 years of service. His County experience also included years with Public Works, Office of Management and Budget, the Health and Human Services Agency, and on the staff of a County Supervisor.

John has been elected to be the RESDC President for a two-year term beginning in December, 2015.

John has also owned his own public affairs consulting firm. He has both a Bachelors Degree and a Masters in Public Administration from San Diego State University.

Along with volunteer service with RESDC in retirement, John enjoys photography and travel, travel, travel. He also serves on a YMCA Board.

John has been married 45 years, and has two children and four grandchildren. His favorite travel destinations have been Hawaii, Europe and cruising anywhere.



John and Teresa McTighe



## **ANNE SCHWARTZ VOLUNTEER OF THE QUARTER**

RESDC member, Anne Schwartz, has been nominated to be our Volunteer of the Quarter. Anne has been a member of the RESDC Scholarship Committee for the past two years. She has enjoyed being on the committee and says, "It's a rewarding experience to recognize young adults with promising futures."

Carlos Gonzalez, Scholarship Chairman, says, "Anne's passion and commitment for all we do is unprecedented. She has participated for the past two years as volunteer on RESDC's Scholarship Committee as one of three members of the evaluation committee. Anne has gone above and beyond her assigned responsibilities in assisting to meet committee deadlines, as well as delivering quality results in her choice of applicants (LaRue's kids.) Anne Schwartz maintains identical enthusiasm and bright disposition, as we are all accustomed to, during the time she worked at the RESDC office."

Anne retired in 2009 from the Auditor and Controller Department in Property Tax Services. She has also volunteered at our annual Health Fair Picnics and she donates her time to help RESDC with large mailing projects.

Anne also volunteers for the Natural History Museum in Balboa Park.

Thank you Anne for your volunteer work for the Retired Employees of San Diego County!

#### Public Retirees (Cont'd from Page 2)

The Reed/DeMaio proposition ends with the admonition that any citizen of the State has the standing to intervene in any court action to defend the constitutionality of this act (if approved), and fees and costs of such defense would be charged against the taxpayer-funded State Attorney General's budget.

The pair have reportedly attracted deep-pocket contributors to help with their new initiative, and it's expected to be circulated for signatures soon. Be careful what you sign at the shopping mall. And, clue-in other family members!

San Diego retirement system net assets decreased \$215 million in June, decreasing fiscal-year -to-date gains to \$166 million and total net assets to \$10.35 billion.

#### IN MEMORIAM

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**Doris Anderson** Kimberly A. Bales Joan G. Crivello Evelyn George Diener Bert Elkins

Maria D. Estrella Richard J. Forsythe Barbara J. Fryar

Alvin H. Grobmeier Beatrice Hancock Jesse Havens

Jacqueline Jackson Gordon L. Kinley Mary M. Lundblade Cecilia B. Madarang\*

Frederick J. McBride Thomas McPhail\* Victor Miranda James M. Moon

Dorothy T. Norton Arthur M. Quinn Anton P. Sadler Chantal M. Saipe

Asa Faye Savage

Charles F. Seitz Norman R. Seneca Alexis W. Sowins Raymond Spencer

Edwin C. Steckman Grace M. Thompson Janet V. Tibbs

Krystyna J. Vargas Vera S. Watson Jack V. Wilson

Surviving Spouse

Health & Human Services Health & Human Services

Sheriff

Sanitation & Flood Control

Sheriff

Surviving Spouse

Library

Social Services

Health & Human Services

**General Services** 

Library Welfare Agriculture

Health & Human Services

**General Services Superior Court** Public Works

Agriculture Commissioner

Library Welfare **Facilities** 

Land Use & Environmental

Social Services

Health & Human Services Housing Commission

Probation Surveyor District Attorney

Treasurer

Health & Human Services

Surviving Spouse Surviving Spouse Social Services

\*Active

Gone from our sight, but never our memories. Gone from our touch, but never our hearts.

The surviving spouse of a member is eligible for RESDC membership. For enrollment assistance, call 866-688-9229.

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### **MEMBER PRIVACY**

Any retiree or surviving spouse who does not want his/her death notice published in the "In Memoriam" section of this newsletter may notify the RESDC office and your privacy will be maintained.





Office Hours: 9 a.m. to 2 p.m. Monday

through Friday

**TELEPHONE**: (866) 688-9229 Toll Free

FAX: (619) 688-0766
E-MAIL: resdc@resdc.net
Website: www.resdc.net
NETWORK is the official monthly
newsletter of the Retired Employees
of San Diego County, Inc. (RESDC),
a private non-profit organization.

**Business and Inquiries:** Business matters and address changes may be recorded on our voice mail at any time, call (866) 688-9229. Please spell your name so the correct member record can be located.

The information printed in the NETWORK is believed to be from reliable sources. However, no responsibility is assumed by the NETWORK for inaccuracies contained herein.

Retired Employees of San Diego County, Inc. 8825 Aero Drive, Suite 205 San Diego, CA 92123

Address Service Requested

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#### Directions to Admiral Baker Field for the Health Fair/Picnic

Take Route 8 East to Mission Gorge Road, take Friars Road going west (left). Turn right on Santo Road. Turn right on Admiral Baker Road, turn right at the first stop. Proceed to the second kiosk and turn left. **Upon entering the park, there will be signs to direct you.** If using Route 15, turn east onto Friars Road and left on Santo Road, right on Admiral Baker Road and follow directions involving the signs and arrows.

### **ANNUAL PICNIC/HEALTH FAIR**

**Sponsored by:** RESDC, Ameritas Dental Plan, CIGNA Dental, Health Net, Kaiser Permanente, My Senior Health Plan.com, Pacific Group Agencies, Inc., United HealthCare, and San Diego County Credit Union.

Date: Wednesday, October 28, 2015, 10 am - 1 pm

**Location:** Admiral Baker Field

**All members, spouses and/or guests must pay \$5.00 each.** The member's picnic fee will be refunded/returned at the registration desk upon checking in, thus making the member attending the picnic <u>free of charge</u>. Picnic is held rain or shine.

The menu will be barbecued beef, barbecued beans, coleslaw, rolls, beverages, and dessert. Lunch will be served until 12:30 pm.

To make reservations for the picnic, please complete the form below, indicating the names of those attending and include payment. Make your check payable to RESDC, enclose it with the reservation form and mail to: RESDC, 8825 Aero Drive, Suite 205, San Diego, CA 92123. Reservation forms and payment must be received in the RESDC office by <u>Friday</u>, <u>October 23</u>. Badge and raffle ticket packets should be picked up at the registration table at the picnic. They will not be mailed. **Cancellations will not be accepted after October 23**.

# Cancellations will not be accepted after October 23. Cut Here HEALTH FAIR/PICNIC RESERVATION FORM Cut Here

We need your reservation in advance to know how much food to order and to prepare envelopes with name tag(s) and raffle ticket(s). Charge for members, spouses and/or guests is \$5.00 each. Members' fee will be returned if he/she attends.

| Member Name                               | Telephone #    |                |
|---|----------------|----------------|
| Name of Spouse or Guest                   |                |                |
| Member, Spouse or Guest(s) at \$5.00 each | Total Enclosed | E-mail Address |
| Department and Year Retired               |                |                |