



THE NETWORK

Newsletter of The Retired Employees of San Diego County

July 2016

Honoring Yesterday—Protecting Tomorrow

Vol. 47, No. 7

PRESIDENT'S MESSAGE

By John J. McTighe



It's been six months since I assumed office as President so I thought I'd look back on what has happened over that time. I'm pleased to say that your association is in good hands with your Officers, Board of Directors and Executive Director **Mark Nanzer**. All these people have shown a dedication to serving you, our members, by advocating to

preserve your hard earned benefits and constantly looking for new ways that RESDC can add value to your membership.

One of the activities that I was involved in was meeting with all members of the County Board of Supervisors. I believe it is important that we maintain a good relationship with each member of the Board so they will think about retirees when they are considering the always challenging financial issues associated with the County budget. Mark and I met individually with each Supervisor and shared with them an update of RESDC activities, emphasizing the importance of a stable defined benefit plan for all public employees. We shared with them our involvement in regional and statewide organizations that are continually vigilant in guarding against increasing pressures to eliminate defined benefit plans and substitute less secure and uncertain 401 (k)-style defined contribution plans for future public employees.

Mark and I also met with Chief Administrative Officer **Helen Robbins-Meyer** and Human Resources Director **Susan Brazeau**. Our discussions were similar to those with the Supervisors, but also included discussing how RESDC could better partner with the County to raise our visibility with current County employees so they have a heightened awareness of our association before they are ready to retire. In response, both Helen and Susan have offered us an opportunity to meet with their leadership teams to showcase RESDC to the key executive and human resource leaders of the County.
(President's Message Continued on Page 6)

RECENT EVENTS

- ❖ Did you attend the 2016 Aging Summit? The event was hosted by County of San Diego Aging and Independence Services and held at Town And Country Convention Center on June 15th. The Summit had thought provoking speakers, offered attendees the opportunity to learn about livable homes and livable communities. It also provided valuable information for family caregivers, particularly those dealing with the challenges of caring for someone with Alzheimer's disease or other forms of dementia.
- ❖ RESDC was proud to host a resource booth at the 2016 Philippine Independence Day Fair on June 10th. This great event, hosted by County of San Diego Filipino American Employees Association, provided a forum to share the beautiful culture of the Philippines through song, dance, food, and hospitality.
- ❖ 2016 RESDC Scholarship recipients were recognized at the June 21st Board of Supervisors meeting. The Board of Supervisors honored the achievement of these fine students and commended RESDC for its long-standing support provided through its scholarship program.

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July Calendar of Events

- 4—(Mon.) Fourth of July Holiday
RESDC and SDCERA Offices Closed
- 14—(Thurs.) RESDC Board of Directors Meeting
8825 Aero Drive, Suite 205, 9:30 a.m.
- 21—(Thurs.) SDCERA Board of Retirement Meeting
2275 Rio Bonito Way, Suite 200, 8:30 a.m.

SO, WHAT IS GOING ON AT SDCERA?

Guest Column By Skip Murphy



As you receive this publication, my term as Chair of the San Diego County Employees Retirement Association (SDCERA) Board will come to a close. It has been an honor to hold the position throughout all changes that have taken place in the last several years.

First let me answer the question in the title that would normally indicate that there is something amiss – not true. I just wanted to get your attention. Your retirement fund is working well and in spite of some negative press in the past couple of years, SDCERA is moving along in a manner that we all hope continues.

SDCERA's role and responsibility is more than just the money stuff, although the financial strength of the fund is what lets us all sleep well at night knowing next month's check will be there. Sure, some of the recent investment returns have been anemic, but we are not alone. Those of you that monitor the Dow Jones or the S&P have noticed that the overall markets have been down, down, up, down, up and well, you get the picture.

But, Chief Investment Officer Steve Sexauer and his staff are being deliberate and careful to evaluate and move the investment portfolio around to ensure that our funds are protected from any catastrophic event and continue to grow. The Board of Retirement has made it clear that protection of the fund itself is of higher priority than being the highest earning fund over any given period.

Since I last reported to you, we have filled out both our investment staff and the legal staff in our transition from outsourced to "in-house" support for better and less expensive oversight and transparency.

In addition to Steve (CIO), we now have two Assistant CIOs – Loren DeMay (private assets) and Thomas Williams (public assets). With all the new people now in place, the deliberate discussion and review of how and where to place our assets will be constantly monitored and reviewed to make certain the best interests of the fund continue.

(Continued on Page 8)

WELCOME NEW MEMBERS

Guadalupe Alcantar	Public Defender
Mark C. Benussi	
Barbara S. Crespo	Health & Human Services
Judith Kay DeVoid	
Merrill M. Roach	SDCERA
Karen Ryman-Riley	Superior Court
John A. Scheck	Sheriff
Elinor L. Thursby	
Lelia M. Willoughby	



NOMINATIONS ARE OPEN

*By Carlos Gonzalez
Elections Committee Chairman*

An election for RESDC Directors and Officers is nearing. The open positions of four RESDC Directors, First Vice-President, Secretary, and Treasurer must be elected by mid-October, 2016. The term of office is two years. Candidates for these positions must submit their names in nomination by **August 5, 2016**.

Events that impact County retirees require active participation by retirees. We need new individuals from our membership to contribute their talents for the benefit of the group so that our Association can be stronger and more productive in the years to come.

We need prospective nominees who can devote their time voluntarily to the Association's business, attend monthly Board meetings, and be at six General Membership meetings a year.

A term as a Director is an excellent way to get your feet wet in the Board of Directors, and could later lead into a position as an Officer.

If you are interested in being considered, please submit a summary (limited to 200 words) of your background and work experience to our office on or before August 5, 2016, to RESDC, 8825 Aero Drive, Suite 205, San Diego, CA 92123.

Please state your candidacy for one of the following: RESDC Director, First Vice-President, Secretary, or Treasurer. **Only current and past board members will be eligible for the First Vice-President, Secretary, and Treasurer positions.**

If you have any questions, please contact our office by phone at (866) 688-9229 or e-mail at resdc@resdc.net.



PENSION FACTS

No Shortage of “Expert” Opinion for Public Pension Naysayers

By *Chris Heiserman, Director*

If you were to live north of San Diego County in southern California and the Orange County Register was your daily newspaper, you would get a steady diet of anti-public pension columns, commentary, and editorial opinion. In a recent editorial, the paper labeled the unfunded future liabilities of California public pensions as “staggering” and “untenable.” In another, a Stanford policy research website was cited in claiming that the unfunded pension debt per household in five Orange County cities was three times the official estimates of the retirement systems.

As is usually the case, such strident challenges to the fiscal health of public pension funds are based on factual data but interpreted from the standpoint of the paper’s bias, as well as the often less than neutral posture of self-described independent, non-partisan think tanks, and research organizations. The two research sources referred to in the Register’s editorials were the Pew Charitable Trusts and the Stanford Institute for Economic Policy Research (SIEPR).

Pew Charitable Trusts describes its mission, in part, as “to inform the public by providing useful data that illuminate the issues and trends shaping our world...” It has numerous policy experts that can help others “get the data that makes a difference” so that Pew “informs the public, improves public policy, and invigorates civic life with non-partisan, rigorous reports, and fact-based recommendations.”

In its columns and editorials about the “staggering” unfunded liabilities of California’s public pensions, the Register compares the difference between the official shortfall if the retirement funds’ investment earnings match their expected long term performance (about \$250 billion) and a much larger estimate cited from Pew Charitable Trusts based upon a more “realistic” lower earnings level. That number was \$968 billion in 2013, or “approaching \$1 trillion” in a separate Register column headline.

The point here is not that either approach is right or wrong in describing the long-term debt associated with paying for promised benefits for public employees when they retire. The idea is to acknowledge that there can be big differences in the bottom lines depending upon the underlying assumptions, and to

be mindful that any single snapshot in time by itself can draw a misleading picture of both the complexity and fluid nature of this significant public policy issue.

Retirement system administrators and their boards set expected investment earnings rates periodically, and many pension funds have been reducing those rates in recent years. This means contributions into the funds will have to increase to match the long term future obligations, and the unfunded liability calculations will change. However, using the largest possible debt figures suits anti-public pension editorial writers.

Those authors also refer to a website generated by the Stanford Institute for Economic Policy Research which uses those same huge unfunded liability totals to calculate and chart data called “per household” pension debt. As described in the Register editorial, “... California’s pension debt works out to \$77,000 per state household, topped only by Alaska (\$113,137) and Illinois (\$77,822), according to SIEPR’s PensionTracker.org website. California’s pension debt was also third-highest in the nation in terms of the ratio of liabilities to total state revenue.”

This very specific and focused calculation is deliberately intended to make a very bold statement about the long term cost of public employee pensions. It is perfect for editorial writers who want to grab their readers’ attention and convince them of the need to curtail retirement benefits for public workers and erase defined benefit public pensions. However, another way of viewing this methodology is that it is a contrived measure of the tab for the promised benefits for public servants based upon a very negative scenario of financial investments going forward.

Just as it is prudent to watch more than one network or cable television media source for your local, national, or global news, it might be educational to broaden your exposure to newspaper opinion and commentary if you regularly read only one daily paper.



Identity theft is one of the fastest growing crimes in the United States. There are steps you can take to minimize your risk of identity theft including: destroying unused checks and credit cards, taking extra security with online purchases, being aware of phone scams and simply guarding your purse or wallet. Don’t give out your personal information over the phone unless you are sure you know to whom you’re speaking. SDCCU® also encourages you to review your credit report once a year for free at annualcreditreport.com.

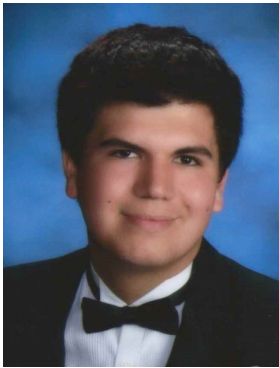
For information on what to do if you think you’ve become a victim of fraud or identity theft visit sdccu.com and search identity protection.



RESDC SCHOLARSHIP COMMITTEE – CLASS OF 2016

By Carlos Gonzalez, Scholarship Committee Chair

This year's RESDC scholarship recipients will soon be off to their college lives. Similar to previous years, together with their parents, grandparents, and sponsors, we pause briefly on their exciting journey to recognize their achievement. Excerpts of their personal statements are presented in alphabetical order.



NICHOLAS A. CARUANA; sponsored by his grandmother, **Henrietta Caruana**. Nicholas graduated from Mater Dei Catholic High School in Chula Vista, CA with a 4.16 GPA; ranked 17 of 165. In his applicant's statement Nicholas says that he has always loved exploration, and has always known he wanted to learn about what made the world work. In high school, his understanding of the human body

deepened through Biology and Anatomy classes, which prompted him to make it the focus of his career goals. He plans to major in Cell and Molecular Biology at Grand Valley State University in Michigan, in order to research diseases and their possible cures. Nicholas has volunteered more than 350 hours as a laboratory intern at UCSD, as a representative of Matter Dei in the Science Academy, a curriculum designed for students who are passionate about following a career in the sciences. There he developed his artistic abilities and was awarded the Senior Class Standout for Most Talented for his artwork. Some of his volunteer work took place at his former middle school as a teacher's aide. This service has fostered his passion for caring for others. The service of others will always come first in his life.



RACHAEL DANIELLE HIGGINS; sponsored by her grandfather, **Timothy W. Tillyer**. Rachael graduated from Orange Glen High School in Escondido, CA with a 3.69 GPA; ranked 40 of 446. In her applicant's statement Rachael says, while growing up, her family always insisted on the importance of hard work and determination in the pursuit of her goals. From her community she

learned that giving back to those who have less will make their lives, as well as her own, much better. As a young girl, she helped the elderly and homeless through volunteering at lunches and dinners in her church, as well as playing her flute at retirement homes. The happier the audience looked, the happier Rachael felt! Her family and her community involvement have played a very important role in her desire to help people, as well as her decision to pursue a career in nursing. As a child, Rachael would entertain her great-grandmother by playing the flute for her. She passed away at the age of 97. She was a nurse and she loved to help people. Rachael's great-grandmother is her true inspiration for becoming a nurse.



MARA VIRGINIA MUÑOZ HUGHES; sponsored by her grandfather, **Andrew G Schneider**. Mara graduated from Hughes Nobel Academy in San Diego, CA with a 4.0 GPA; ranked 1 of 1. In her applicant's statement Mara says, she is a home-schooled senior who loves animals, writing, and all things creative. She has a passion for promoting environmental conservation, sustainability, food industry reform, animal welfare, and human rights. In more recent years, Mara became a 4-H member. She began showing and training dogs through 4-H and the American Kennel Club. She started singing at open mics and talent shows and she also has a passion for acting. She plans to study arts, communications, the environment, politics, diplomacy, peace, justice, and world cultures in college. Mara's top school choices are: Chapman University in Orange County, the University of San Diego, and the University of Southern California in Los Angeles. All in all, Mara is looking forward to attending college, pursuing academic excellence, opportunities for societal contribution, and ultimately fulfilling her goal of improving the lives of those around her and making the world a better place.



JULIANNA PEARL QSAR; sponsored by her grandmother, **Dorothy Peripoli**. Julianna graduated from Valhalla High School in El Cajon, CA with a 3.46 GPA; ranked 163 of 477. In her applicant's statement Julianna tells us that following in her big brother's footsteps in sports, she discovered and fell deeply in love with basketball. All the years during her youth playing basketball led up to her junior year in high school.

Everything felt natural. But the first basketball game of her junior year felt different; she couldn't pass the ball and she couldn't dribble. Instead, she lay face up on the court surrounded by more than ten pairs of sympathetic

eyes staring at her. The gym was still, leaving only the sound of her crying to fill in the silence. Her dad carried her to the bench where she noticed that her right knee was twice the size of her left knee. The prognosis was that she may never recover to the condition she was before her knee injury. After surgery, she went through nine months of physical therapy and hard work, and was able to recover to 93% strength in her knee. In Julianna's own words, "basketball never left me! It allowed me to take a step back and appreciate the people I have in my life. It showed me that I am strong and capable of anything." Julianna traveled to Malawi, Africa, the warm heart of Africa, which consisted of red muddy earth, few complexes, a scarcity of resources, but an enormous amount of love. This two-week visit led her to take on leadership roles she never before thought she would be comfortable doing. Julianna is incredibly proud of this experience, and it has allowed her to grow as a leader in her community.



PAIGE DANIELLE TOLLE:

sponsored by her grandfather, Gary "Mike" Treinen. Paige graduated from Santana High School in Santee, CA with a 3.89 GPA; ranked 61 of 298. In her applicant's statement Paige says she knew that entering her senior year, just having lost her mom to cancer in July 2015, was going to be an emotional and tough year. Through this experience Paige has not only gained responsibilities, but also

matured in ways that many of her peers may never achieve. At 16 years of age, she had no choice but to grow up fast. Her dad was now a single parent so she decided to get a job as a hostess at a local restaurant near her home to cover her own expenses and help save up for college. It was hard for Paige to juggle work, school, and cheerleading, but somehow she managed to do it, and she knew how appreciative her dad was. When her mom was around, Paige used to be selfish and only did things that benefitted herself; she knew she needed to get rid of her childish ways. Even though her mom is no longer physically with Paige, she is still guiding her spiritually.

Paige has volunteered and mentored at cheer camp for elementary school-aged children. She has also been a freshman orientation leader. She also volunteered with extracurricular activities like Associated Student Body, Ecology club, and office assistant in the school's Attendance Office. She played soccer and won California Interscholastic Federation (CIF) her sophomore year. All the while maintaining a 3.5 or higher GPA. For her selfless giving through so many activities we have also selected Paige to be awarded the \$500 "LaRue Pierce Community Service Award." This award was Established in 2014, honoring the memory of LaRue Pierce, RESDC Director and Scholarship Chair during the first 18 years of RESDC's Scholarship Program, and her spirit of community service.

Congratulations to all our participants. The San Diego County retirees should be very proud of their children and grandchildren, and their scholastic, civic, and social accomplishments. Our graduates' strength and passion in pursuit of their career goals reassures our community of the possibility for a brighter future. Best wishes to all for continued success.

Our deepest appreciation and credit for the Scholarship Program's success goes to the Selection Committee, whose independent and confidential effort ensures the quality of unbiased results. We are most proud and honored to have them as part of the RESDC team.



**BOARD MEMBER PROFILE
CHUCK BROWN**

A member of the RESDC Board of Directors since December 2014, Chuck retired from the County Sheriff Department with 28 years of service. He joined the County as a student worker in 1967 and focused his careers in computers, data management, and technology.

Chuck earned Bachelors and Masters Degrees from San Diego State University. His enjoyable retiree activities include being a founding member and current President of the San Diego Concert Band; a member of the Mercedes-Benz Club of America since 1973; and a member of the Association of Information Technology Professionals since 1980.

He has been married 49 years and has two children and one grandchild. Chuck and his wife don't have a favorite travel experience – they love any and all travel.

President's Message (Continued from Page 1)

The new executive leadership of SDCERA has been very helpful in exposing RESDC to active County employees who are about to retire. After an absence of a number of years, RESDC is now included in the retirement seminars conducted by SDCERA. Mark and I attended the first of those revamped quarterly seminars in February and presented a brief PowerPoint slideshow highlighting the benefits of RESDC membership. Each attendee received a RESDC brochure with a membership application. Second Vice-President **Chris Heiserman** and Technology Manager **Liz Silverman** made a similar presentation to the May seminar when Mark and I were at a county retirement associations' conference.

Speaking of conferences, during the past six months I had the privilege of representing your association at two conferences. The first one, held in April in Bakersfield, was the semi-annual conference of the California Retired County Employees Association (CRCEA). This is an association that consists of organizations similar to RESDC from the 20 counties covered under the County Employees Retirement Law of 1937, or what we refer to as "37 Act" counties. The conference is an opportunity to discuss topics of common interest and discover the best practices of other associations up and down the state. RESDC is well represented in CRCEA with our SDCERA elected retiree member **Skip Murphy** serving as President and our RESDC board member **Carlos Gonzalez** serving as Treasurer. The second conference I attended was the State Association of County Retirement Systems (SACRS) in Orange County in May. This organization is made up of the retirement associations like SDCERA from the twenty 37 Act counties. RESDC is a non-profit affiliate member of SACRS and we have made it a practice for the President and Executive Director to attend the semi-annual conferences to stay abreast of the issues facing the various retirement associations and to network with people who have similar interests to ours. Again, San Diego is well represented at SACRS, with SDCERA Board Trustee **Dan McAllister** having been elected President at this past conference.

One of the nicest parts of the job of President is being able to present scholarship checks and certificates to recipients of our annual scholarships. I had the honor this past month to be included in two high schools' senior awards ceremonies to personally present the checks and certificates to the recipients. It was good seeing all the bright young people who are going on to college, some with the help of your association. (See article on Page 4)

Finally, it's been a pleasure to preside over the general meetings and the Flag Day luncheon, and to mix with members at RESDC's third annual Day at the Padres. These have provided an opportunity for members to meet with one another and to enjoy learning something new or just enjoy patriotic entertainment or a day at the ballpark with friends.

I'll be traveling for three weeks over the next month and will miss the deadline to submit a column for the August edition of The NETWORK, so I've made arrangements to have a special "mystery guest" writer in place of the President's Message in the next issue. I know you will enjoy reading what he'll have to say.

PENSION FACTS AT A GLANCE

8.2%

**Percentage increase
in California invest-
ments last year by
the \$292.6 billion
CalPERS pension
fund.**

SAVE THE DATE! 2016 CHULA VISTA GENERAL MEMBERSHIP MEETING

**WHEN: Wednesday, August 17, 2016
9:30 a.m.**

**PLACE: Chula Vista Police Department—
Community Meeting Room.**
Southeast corner of 4th and F in Chula Vista. 315
4th Ave., Chula Vista

**PROGRAM: Let's Practice Good Financial
and Physical Fitness!** Speakers will present on
a web-based financial planning tool and a pro-
gram that offers onsite physical fitness and well-
ness programs.

**SPEAKERS: Representatives from Guided
Choice and STRIVE Programs**

Light refreshments will be served at 9:30 a.m.
Meeting begins at 10 a.m. Watch for more details
in the August issue of **The NETWORK.**

ASSOCIATION OFFICERS

President.....John McTighe
 1st Vice Pres.....Stan Coombs
 2nd Vice Pres....Chris Heiserman
 Secretary.....Joan Wright
 Treasurer.....Frank Bittner

ASSOCIATION DIRECTORS

Sarah Brooks, Chuck Brown,
 Carlos Gonzalez, Janice Graham Heather,
 Joe McGuire, Nellie Parks,
 Janel Pehau, George Shoemaker

PAST PRESIDENT

Susan Mallett

EXECUTIVE DIRECTOR

Mark Nanzer

OFFICE STAFF....Marge Elmendorf

....Karen Hazel

....Liz Silverman

NETWORK EDITOR....Karen Hazel



**THEO AND EVELYN YAKEL
 2016 SCHOLARSHIP RECIPIENTS**

Congratulations to the six recipients of the Theo and Evelyn Yakel Scholarships for 2016! These scholarship awards were at varied amounts but all recipients received a minimum of \$1,200. The six students are in alphabetical order:

Mitchell Annicchiarico, sponsored by his grandmother, **Judith Piper**.

Anyaa Athan, sponsored by her grandfather, **Richard Athan**.

Caitlin Blanck, sponsored by her grandmother, **Mary Anderson**.

Rachael Higgins, sponsored by her grandfather, **Tim Tillyer**.

James Patrick, sponsored by his grandfather, **Chuck Patrick**.

Eric Rodriguez, sponsored by his grandmother, **Elma Torres**.

Congratulations and good luck to you all!

IN MEMORIAM

Gary M. Alschbach	Sheriff
Iola M. Arakelian	Social Services
Minerva J. Brown	Surviving Spouse
Nancy D. Carrasquillo	Health & Human Services
David E. Clement	Health & Human Services
Sara L. Cravo	Treasurer/Tax Collector
Phyllis D. Crosthwaite	Surviving Spouse
Evan Evanoff	Health & Human Services
Raymond A. Fornario*	Sheriff
Pete Garcia	Health & Human Services
Frank J. Guidone	Probation
Christine R. Harvel	Sheriff
Pearl L. Hess	Library
Gerard G. Lafreniere	Surviving Spouse
Tatiana Lefebres*	Health & Human Services
Sonia Lizarraga*	Health & Human Services
Martha Loaiza	Health & Human Services
Josephine Lorenz	Surviving Spouse
Carolyn Madriles	Marshal
Jay Nanton	Sheriff
Helen J. Owens	Employee Services
Roy B. Peters	Public Works
Elfreda G. Reese	District Attorney
Bettylue Snedeker-Corsi	General Services
Suzette St. Pierre	Health & Human Services
Jennifer K. Turner*	County Counsel

*Active

**As long as we think of you,
 You'll always be with us.**

The surviving spouse of a member is eligible for RESDC membership. For enrollment assistance, call (619) 688-9229.

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.



**FOURTH OF JULY
 RESDC OFFICE CLOSED**

The RESDC Office will be closed on Monday, July 4th, for Independence Day. All County offices will be closed for observance of the holiday.

The RESDC office will open again on Tuesday, July 5th, at 9:00 a.m.



Office Hours: 9 a.m. to 2 p.m. Monday through Friday
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NETWORK is the official monthly newsletter of the Retired Employees of San Diego County, Inc. (RESDC), a private non-profit organization.

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

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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.

SO, WHAT IS GOING ON AT SDCERA? (Continued from Page 2)

With the move to bring the legal resources in-house, Chief Legal Officer Elaine Reagan has completed her review of needs and has brought on the legal staff necessary to give SDCERA the biggest “bang for the buck.” We now have Assistant Legal Officer Mario Correa, and Paralegals Teresa Clanton and Jamar Montgomery. SDCERA can now do the vast majority of the legal work without the necessity to hire outside legal firms at significant costs.

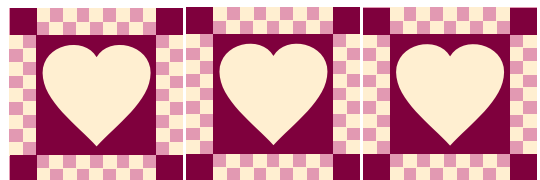
The entire Board of Retirement has come together to be proactive while trusting those we have brought on board to do the tasks necessary to run the business of SDCERA.

In closing, I want to also thank RESDC for its involvement in looking after the continuing welfare of retirees in San Diego County. RESDC representatives are at every meeting of the SDCERA board as well as many of the committee meetings held. The input of the retirees is very important to the past, present, and future of SDCERA. The past because we were all employees of the County and helped solidify the retirement fund; the present because they remind us of the current state of affairs of the retirees; and the future because they all have the continuing concern and caring for the continued success of the fund.

We are all in this together. Sometimes there are differing opinions, but it seems that everyone wants the same thing – a strong, viable and long-lasting pension system that will look after past employees (retirees), present employees (soon to be retirees), and future employees (someday retirees).

As always, I am available for questions from any one of you.

SKIP MURPHY
smurphy@sdcera.org



BITS AND PIECES

Editor’s Note: We would like to continue printing some Bits and Pieces items in this newsletter about our members.

If you have taken an interesting trip or have had an intriguing event happen recently, please let us know so that we can share your story with our members. If you have reached an 80th (or more) birthday, or 50th (or more) wedding anniversary, please call Karen Hazel at (866) 688-9229 or write RESDC, 8825 Aero Dr., Suite 205, San Diego, CA 92123.

You may also send your information to us by e-mail at resdc@resdc.net.