

December 2016

Honoring Yesterday—Protecting Tomorrow

Vol. 47, No. 12

## PRESIDENT'S MESSAGE By John McTighe



Last month we concluded what seemed like a very long and stressful presidential election season. I'm writing this the day after the election so I apologize if some of what I say may already have been overtaken by events by the time you read it. But, I wanted to write this today to capture some of the viewpoints of several speakers at the State Association of

County Retirement Systems (SACRS) conference being held the week of the election.

First, some background is in order. SACRS is the statewide association of the 20 County retirement systems, including SDCERA. Its primary purpose is to provide education to the 1937 Act retirement systems' trustees and staff. SACRS holds two conferences a year at which notable experts in the fields of government, finance, and public pensions share their insight and perspectives on timely and relevant topics. This year, our San Diego County Treasurer-Tax Collector and SDCERA Trustee **Dan McAllister** is the President of SACRS. Our Executive Director, **Mark Nanzer**, and I attended the Fall Conference to stay abreast of what's happening in the world of county pension systems.

There were two sessions held on Wednesday, November 9, 2016 which covered the immediately possible implications of the election of Donald Trump as the 45th President of the United States. The first session featured a panel made up of a couple of veterans of the media and an investment and money management expert. While the panel seemed to be in sync with the opinion that the Trump victory was a surprise to the media and many Americans, the view was expressed that the financial markets did not seem to be surprised by it. In fact, as I sit here the day after the election, the Dow Jones Industrial Average closed up 256.95 points. One of the panelists, a former Senior Vice President of NBC News, believed one of the reasons for the election outcome was that Hillary Clinton had underperformed with the millennials. I found this interesting because as a baby boomer, I often struggle to understand what the values are of the millennial generation. Perhaps Hillary's handlers had that same problem. The investment expert shared that he was optimistic about the economic impacts of a Trump presidency and that he believes we will see stabilized housing prices as a result.

The second session dealing with the election implications was a talk by **David Rubenstein**, former Deputy Assistant to the President for Domestic Policy during the Carter administration and co-founder of the Carlyle Group, one of the world's largest private equity firms. **Continued on Page 6** 

### RECENT EVENTS

- November was National Alzheimer's Awareness Month and National Family Caregivers Month. During November, The Alzheimer's Association focused its attention on an important intersection between these two events—the unique challenges facing Alzheimer's and dementia caregivers. The Alzheimer's Association is committed to helping caregivers navigate these challenges, with focus on helping caregivers recognize and manage caregiver stress. More than 15 million Americans provide unpaid care for people with Alzheimer's and other dementias.
- August Working Paper from the Center for Retirement research: The Mortality Effects of Retirement: Evidence from Social Security Eligibility at Age 62. This paper examines the link between retirement and health by examining whether mortality changes discontinuously at the Social Security Eligibility threshold at age 62. You can access the survey at : http://crr.bc.edu/category/working-papers/

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# DECEMBER CALENDAR OF EVENTS

**14—(Wed.) RESDC Holiday Luncheon, 11:00 a.m.** Bahia Hotel Resort, 998 W. Mission Bay Dr.

**15—(Thurs.) Board of Retirement Mtg., 8:30 a.m.** 2275 Rio Bonito Way, San Diego, Suite 200

**26—Jan. 2 RESDC Office Closed for Holidays** The office reopens at 9:00 a.m. on Tuesday, Jan. 3

#### **FTAs AND A TPP** By Stan Coombs, Director

Republican President Ronald Reagan proposed one of the largest, Republican President George H.W. Bush negotiated it and Democrat President Bill Clinton promoted and apparently signed it into law. Republican Presidential Candidate Donald Trump called it, "the worst deal the U.S. ever signed", and opposes the next one.

Democrat Presidential Candidate Hillary Clinton, who initially supported the next one, now opposes its final form. Socialist-temporarily-turned-Democratic Presidential Candidate Bernie Sanders opposes it. Democrat President Obama expressed early concerns, but is now its most prominent supporter. Dozens of economic, business, labor environmental, health, legal, academic and political groups have come down on both sides.

We're talking about international free trade agreements (FTA), particularly the proposed Trans-Pacific Partnership Agreement (TPP), important because it can so heavily impact the U.S. economy; businesses, jobs, wages, prices, and, indirectly, retirees.

The On-Line Business Dictionary describes a free trade agreement as a "treaty between two or more countries to establish a free trade area where commerce in goods and services can be conducted across their common borders without tariffs or hindrances." In theory, each country specializes in goods it produces cheaply and efficiently, relative to other countries, and all participating countries achieve higher real incomes.

Not everybody is convinced. Since the whole idea of free trade is to eliminate as many hindrances to the free flow of trade as possible, interest groups who see their concerns for social and environmental needs to be as important as trade profitability, often react aggressively to the elimination of protections. Economists differ in their opinions, and of course, there are winners and losers in any deal.

The Office of the United States Trade Representative reports that the United States now has free trade agreements with 20 countries, and has completed negotiations for two others, the Transatlantic Trade and Investment Partnership with the European Union, and the controversial Trans-Pacific Partnership Agreement with the Pacific Rim twelve.

What is the Trans-Pacific Partnership Agreement?

Negotiated over seven years, it began with efforts to expand an earlier trade deal between Brunei, Chile, New Zealand and Singapore, when Australia, Canada, Japan, Malaysia, Mexico, Peru, the United States and Vietnam joined the discussion in 2008. It was signed in February 2016 and is currently awaiting ratification by the signatory countries before coming into force.

The stated aim is to promote economic growth; support the creation and retention of jobs; enhance innovation, productivity and competitiveness; raise living standards; reduce poverty in the signatories' countries; and, promote transparency, good governance, and enhanced labor and environmental protections.

The pact's controversial, and it's not certain Congress will ratify it. There have been protests in the United States and other signatory countries. It's been prominently criticized before and during the 2016 U.S. presidential campaign. It's huge, by one report 30 chapters, 5,544 pages, and 2,056,560 words. That's more than three times the length of the King James Bible, we're told. The participating signatory countries represent one-third of all world trade. The Congressional Research Service reports that it would have generated \$905 billion in U.S. exports and \$980 billion in imports in 2014 alone.

The provisions are far too complicated to itemize here, but several particularly contentious points are worth noting.

The pact was negotiated in secret because of its complexity and the need for confidentiality during frank negotiations, according to proponents. Critics say that secrecy eliminated assurances that the public's interests were protected.

Despite the secrecy restrictions for others, business representatives advised the negotiators through U.S. trade advisory committees. Proponents argue that business brought critical facts and understanding. Critics argue they promoted the interests of their industries.

Labor points to more than 700,000 U.S. jobs lost through earlier trade pacts, when businesses relocated from the U.S. into lower-paying foreign labor markets, and argue the Trans-Pacific Partnership Agreement will worsen that loss. Proponents acknowledge there can be job losses through relocations, but expect net overall job gains from new businesses.

Environmentalists' objections are mainly that fossil fuel and climate change problems are inadequately addressed, and that the pact is "a mixed bag of benefits and drawbacks" for the environment, at best. Proponents say it includes "the most robust enforceable environmental commitments of any trade agreement."

An included Investor-State Dispute Mechanism allows investing companies to sue if a host country's routine civil regulations negatively affect profits, according to critics. Proponents say this dispute resolution provision is standard in more than 3,000 international trade pacts, and this one is a substantial improvement over previous agreements.

Massive China isn't participating, although provisions allow, even encourage, additional countries. Some supporters argue the pact establishes a "strategic wedge against China's increasing influence in the region by displaying American strength and exerting influence over international rule-making." Others think China might still be interested in joining. . . eventually(!)

SDCERA Chief Investment Officer Sexauer reports net fund earnings during the third quarter of 2016, ending September 30, increased total retirement net assets to \$10.97 billion.



#### PENSION FACTS A Few Early Hiccups For New Open Enrollment Contractor By Chris Heiserman, Director

Instead of the usual booklet and forms from SDCERA at the end of October this year announcing the threeweek Health Program Open Enrollment, we all got letters informing us we can review all materials and make changes online. If we still prefer to have printed materials mailed to us, we were referred to the toll-free phone number for the SDCERA Health Plans Service Center.

The SDCERA Board decided last summer to outsource the traditional role of administering health care benefits to their health consultant, Mercer, Inc. Despite assurances from staff and Mercer in presentations to both the SDCERA Benefits Committee and the Board of Retirement that the process would be seamless to retirees and more efficient and cost effective than the current system, the transition to Mercer resulted in a few start-up glitches.

When the Open Enrollment letters arrived in our members' mail, the RESDC office received numerous phone calls inquiring about the change. Some members complained of long waiting times when they contacted the service center now operated by Mercer, and some expressed surprise when they discovered they were not talking to SDCERA staff. Several members were concerned that by the time they would call and request a hard copy packet, they would lose almost a week of the already short time window to make informed decisions about their health plan.

I received my personal health benefits letter several days later than usual due to a mail hold for a family vacation. The Service Center personnel were very helpful when I contacted them, but my Open Enrollment packet was predicted to arrive 7-10 days later. It actually arrived within five days; however, the envelope was from Mercer rather than the SDCERA Health Plans Service Center, and I could have easily discarded it.

To be fair, some confusion and minor delays should be anticipated in any new administrative process involving customer service. And, once RESDC reported early concerns about wait times for callers and some unfamiliarity with health program details by staff answering member questions, the situation improved quickly.

One of RESDC's concerns in this shift of health care benefits administration to Mercer was a lack of upfront communication to SDCERA retirees. In our August NET-WORK, the Benefits Column praised the SDCERA Board's decision to continue offering the usual variety of group healthcare plans for members. In the same newsletter, Executive Director Mark Nanzer reported that SDCERA unanimously approved transfer of Health Program administration to Mercer. Also included in the August NETWORK were the reprinted comments on this issue delivered to the SDCERA Board at their June meeting by President John McTighe. McTighe commended SDCERA for maintaining the health benefits program, but also urged that customer service standards be built into the Mercer contract.

Since the majority of retirees make no changes in health care choices from year to year, SDCERA apparently assumed that most members would have no need to interact with the Health Plans Service Center and would not even realize there was a new program administrator (Mercer). However, when questions were raised by members, RESDC leaders immediately forwarded those concerns in a letter to SDCERA CEO David Wescoe. To his credit, Wescoe addressed all those items rapidly with his staff and explained in a hand delivered letter to RESDC, ...."The fact that there have been a few hiccups during the initial transition does not lessen my confidence in that decision." (To retain Mercer to administer the health program.)

Setting aside the "surprise" factor in SDCERA not providing any early warning communication to alert retirees that the Open Enrollment process would be different this year, it appears the overall program has been streamlined and significantly improved. The web link provided in the Open Enrollment letters leads to a comprehensive website where, as advertised, "You can review the 2017 materials and perform all Open Enrollment activities..." The program is convenient and fairly self-explanatory for retirees who are computer savvy and comfortable taking care of business online. However, for the likely smaller segment of our members who disdain computers and wouldn't use the internet even if they have a smart phone, the new changes are a little more complicated. Still, it appears the SDCERA Health Plans Service Center quickly overcame some start-up glitches and has proven it can get printed materials out to members expeditiously, as well as correctly answer any questions over the phone.

To reinforce his personal commitment to providing customer service excellence at SDCERA, CEO David Wescoe told RESDSC in his November 8, 2016 letter that he welcomed discussing any concerns about the health program Open Enrollment directly with retirees. He encouraged us to share his office phone number (858-551-8489) and his personal email address (dwescoe@sdcera.org) with RESDC members.



First Day Of Winter December 21st!



#### CHANGES TO BYLAWS By Mark Nanzer, Executive Director

At the April 14, 2016 RESDC Board of Directors meeting, Board members reviewed and approved the following revisions to the Bylaws. The revisions will be presented to RESDC membership at the annual meeting in December for ratification and inclusion into the Bylaws:

#### **ARTICLE VII - COMMITTEES**

#### Section 2

The following standing committees shall be established: Audit, Election, and Executive. Committee membership shall provide for a chairperson and such other members of RESDC necessary to complete the mission of the committee.

#### Section 3

The general functions of the standing committees are:

- a. Audit: This committee shall ensure independent financial reviews or audits of RESDC's records and accounts, prepare and submit financial review or audit reports to the General Membership annually, or more frequently if requested by the General Membership or Board of Directors; and complete and submit a physical inventory of the RESDC capital equipment as directed by Bylaws Article IX, Section 4.
- b. **Elections:** This committee shall be responsible for all functions related to the nomination and election of candidates for Officer and Director positions in accordance with Articles X and XI.
- c. **Executive:** This committee shall be convened at the call of the President to consider timely matters; to review Support Staff job performance and compensation; to submit salary recommendations to the Board of Directors for inclusion in the annual proposed budget; and to review all aspects of the proposed budget prior to referral to the Board of Directors.

#### **ARTICLE VIII - MEETINGS**

#### Section 1

Regular RESDC membership meetings shall be held at periodic intervals as directed by the Board of Directors. The holiday luncheon in December shall be known as the Annual Membership Meeting. Meeting dates, times, and places will be announced in the newsletter, website, and social media outlets.

### Section 2

Special membership meetings may be called by the President, and shall be called upon written demand of twenty (20) or more members. Notice of this special membership meeting, citing time, date, place, and purpose of the meeting, shall be promulgated through the RESDC website, social media outlets, and in the monthly newsletter if time allows or mailed to all members not later than ten (10) days prior to such special meeting.

### ARTICLE X - NOMINATIONS

#### Section 3

Members of RESDC may also nominate candidates, including themselves, for Directors and for Officers. These nominations must be in writing, must contain a statement that the nominee consents to the nomination, and must be filed with the Board Election Committee no later than the first business day of August for regularly scheduled elections or as otherwise required by the Board should vacancies occur during existing terms of office. Members may be nominated for only one elective position.

#### Section 6

Announcements of vacancies, nominations, and nominating procedures will be promulgated through all RESDC communication outlets.

#### **ARTICLE XII – MISCELLANEOUS**

#### Section 1

The procedure for amending these Bylaws shall be as follows:

- a. Proposals for Bylaw changes shall be voted on annually in conjunction with the election of RESDC Officers and/or Directors. Proposals may be submitted at any time and shall be submitted to the Bylaws and Policy Manual Committee. Officers, Directors, or any RESDC member may submit suggested revisions.
- d. In the event an annual election of RESDC Officers and/or Directors is not ordered, proposed Bylaw changes shall be noticed on the RESDC website, social media outlets, and printed in the RESDC newsletter published to all members and voted upon orally at the Annual Membership Meeting. The results of the vote shall be recorded in the Minutes of the Annual Membership Meeting.

# San Diego County Credit Union

Are you taking advantage of SDCCU's FREE Checking with eStatements? Access over 30,000 surcharge-FREE CO-OP ATMs nationwide. Visit sdccu.com/partner to see how you can get up to \$100 for a limited time! Open an account in minutes and free yourself of monthly activity fees. When you direct deposit your paycheck into your SDCCU® checking account, you many enjoy it earlier than your regularly scheduled payday. Sign up for direct deposit at sdccu.com/directdeposit today to start enjoying your paycheck early! *Restricitons apply. Actual deposit date not guaranteed. Federally insured by NCUA.*  Volunteer Of The Year, Steve Jandrew, with Executive Director Mark Nanzer, and Treasurer Frank Bittner.



### VOLUNTEER OF THE YEAR STEVE JANDREW AND HIS TEAM OF PICNIC SERVERS

Back in 1996, former **RESDC President Dororthy Sloter** inquired in The NETWORK asking for a volunteer to help set up and lead the servers at the first Health Fair Picnic. **Steve Jandrew**, husband of RESDC member, **Linda Jandrew**, answered the call and has been our Lead Server at the annual event ever since! Even before Steve retired from NASSCO this year, he always made sure to be at our picnic to help. Linda retired from the Sheriff's Department in 1996 after 23 years with the County.

Steve has had a lot of experience cooking for large crowds at NASSCO, at his church, and when he was in the Navy. Steve says he couldn't do the job at our picnic every year without the help from his crew.

Thank you Steve for 20 years as one of our hardest working volunteers! And thank you also to Steve's crew for helping to make our picnic the success it is!



### SEE'S CANDY CERTIFICATES GREAT HOLIDAY GIFTS! PURCHASE FROM RESDC FOR LESS!

See's Candy is now priced at \$19.00 per pound if you buy it at one of their stores. RESDC members can purchase See's gift certificates from us at \$15.70 each.

If you would like to order certificates from our office, please address an envelope to RESDC, 8825 Aero Dr., Suite 205, San Diego, CA 92123. Enclose a check made out to RESDC for \$15.70 for each certificate.

Also enclose a business size (#10) self-addressed stamped 47¢ envelope as the certificates will not fit in a small envelope. If you order over five certificates, please put 68¢ postage on the self-addressed enclosed envelope. Please include a stamped envelope for every 10 certificates. Candy certificates are redeemable at any of the See's retail stores for ready-packed or specially packed boxes.



#### THEO AND EVELYN YAKEL SCHOLARSHIPS—2017 By Carlos Gonzalez, RESDC Scholarship Committee Chair

The Theo and Evelyn Yakel Scholarships are available again this year from the Yakel Scholarship Fund through the San Diego Foundation.

To be eligible for the Yakel Scholarships, the applicant must be a child, grandchild or great-grandchild of a RESDC member, a high school senior, an American citizen, and must plan to attend a two-year or four-year college in the United States. The scholarship must be used for tuition, books, or fees.

The two-month application period opens December 1, 2016 and closes February 1, 2017, at 2:00 p.m. Applicants should go to **www.sdfoundation.org** and fill out the Common Scholarship Application to be considered for the Theo Yakel Scholarship as well as other scholarships they might qualify for. For further information, please call the San Diego Foundation at (619) 814-1343.

A document verifying that the sponsor (parent, grandparent, or great-grandparent) is a RESDC member must be attached to each application filed. This document can be obtained by calling the RESDC office at (866) 688-9229 or sending an e-mail request to resdc@resdc.net. The foundation requires this document be verified and signed by a RESDC staff member and will not accept an application without this document.

Details concerning the RESDC Scholarship Program will be in the January issue of the NETWORK.

PLEASE NOTE: All eligible high school seniors are encouraged to apply for both the RESDC and the Yakel Scholarships. It is allowed for an applicant to be awarded both scholarships. Good luck to all!



The Retired Employees of San Diego County office will be closed from December 26 through January 2. We'll reopen on January 3.

Happy holidays to all of our members!



### 2017 BUDGET SUMMARY

The budget proposal below will be voted on by the General Membership at our Annual Meeting (Holiday Luncheon) on December 14, 2016.

10,500
11,700 368,556 13,500 750
\$405,006
$\begin{array}{c} 186.303\\ 9,450\\ 36,836\\ 1,200\\ 350\\ 6,000\\ 12,000\\ 4,410\\ 25,725\\ 4,430\\ 3,700\\ 1,000\\ 50,222\\ 500\\ 9,400\\ 10,750\\ 4,980\\ 1,250\\ \end{array}$
600 300 30,800 4,800 <b>\$405,006</b>

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

Mr. Rubenstein was very thoughtful and prescriptive about what lies ahead in the immediate future for Mr. Trump and his administration. He reminded us that many of the things that are said in a campaign are difficult to get done once someone assumes office. However, he stressed that the priorities for the new administration must emphasize overcoming the bitterness of the campaign and reaching out to nonsupporters, whether they be of the Republican or the Democrat Party. He also mentioned the importance of reassuring allies abroad (which is something that seems to have started even the day after the election). Mr. Rubenstein said that areas for post-election economic priorities included the budget, following through on the promise about infrastructure financing, both reforming and reducing taxes, economic growth and job creation, income security, trade relationships, and regulation. Turning to post-election social priorities, he listed addressing Obamacare, Social Security, Medicare/ Medicaid, Veterans' benefits and the safety net programs.

There are many economic and market implications for how a new administration sets its policies in the early days. These included monetary policy and interest rates, unemployment, inflation, economic growth rates, taxes, availability of debt and returns on investments, among other things. In summary, Mr. Rubenstein gave us all a good perspective on what to look for over the next weeks and months as the Trump administration takes over the White House.

Last month, I attended the County of San Diego's Live Well Advance held at the Town & Country Convention Center in Mission Valley. RESDC became a recognized Live Well Partner a little over a year ago. This "Advance" was an opportunity for us to come together with hundreds of other people representing other Live Well Partners and the County, to both celebrate the successes of Live Well to date and to find ways to advance the Live Well San Diego vision of Building Better Health, Living Safely and Thriving. As of June 30, 2016 there were a total of 201 Live Well San Diego Recognized Partners. This includes 14 cities and government partners, 37 business and media partners, 37 schools and education partners, and 113 community and faith-based organization partners. RESDC is proud to share the goals of Live Well San Diego. The full partners' report for 2015-16 can be read at LiveWellSDPartnersReport.org.



# WELCOME NEW MEMBERS

Carol Adams Cecilia Cabral\* Jescel Esteban\* Leslie Harker Carmen Lopez Brenda Lussier Lily Mabolia\* Susan Mattoon\* Jeanne Munson Carolina Nepomuceno Eric Ruston

\*Associate Member

Sheriff Planning & Development Environmental Health Sheriff

Social Services Planning & Development Sheriff Human Resources Superior Court Environmental Health

#### 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

RESDC Office E-mail Address: resdc@resdc.net



## LOST AND FOUND AT THE HEALTH FAIR PICNIC

Did you lose a sweater at the Health Fair Picnic in October? A blue sweater was found at the picnic and we have it at the RESDC office now. We also found a pair of sunglasses at the Picnic. Please call us if any of these items are yours and we'll arrange for you to pick them up during office hours.



The surviving spouse of a member is eligible for RESDC membership. For enrollment assistance, call (866) 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. Lucille Amato Cesario Avila Ian Banez\* Patricia Barton Kevin Benson\* Susan Billock\* Margaret Boknevitz Paul Boland Charles Bover John Chambers Adrienne Clark Joseph Cogen Clinton Cooney Yvonne Cox Walter Dempsey Anthony Dietsche Carol Dummett Bruce Freeman Rosemary Hazen John Klak<sup>\*</sup> Jerry Lasher Mary Little Rita Lynn Anne Martin Hernan Martinez Marceline Matlock Lois McCoy John McFee Michael McLellan James McMenamy Margaret Mendrala Martha Mester Vicki Moore **Guy Munshower** Pamela Murry Henry Overgaag Anita Papa Ernest Pianowski Nila Porciuncula Masako Reeves Jean Richards Florinda Ricker Cindy Lou Ryan Laurence Sandifer Bernard Schermerhorn Sheriff **Evelyn Scott** Patricia Sinagra Edward Snelling Raymond Stelzner Joanne Todnem Jerry Unitt Elsa Velasquez Minnie Voat Winifred Widmer Patsy Wilson

IN MEMORIAM

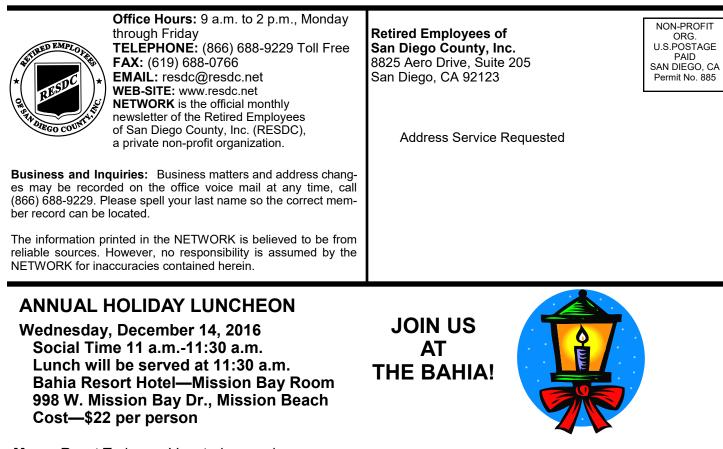
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Health & Human Services Sheriff Probation Health & Human Services Parks & Recreation Health & Human Services Probation Treasurer Tax Collector Sheriff Surviving Spouse Assessor Recorder Co Clerk Coroner Air Pollution Control Auditor & Controller Air Pollution Control Social Services Health & Human Services Human Resources Health & Human Services Probation Probation Surviving Spouse Health & Human Services Medical Examiner Purchasing & Contracting Municipal Court Chief Administration Office Health & Human Services Public Works General Services Superior Court Health & Human Services County Counsel Planning & Land Use Health & Human Services **General Services** Auditor & Controller **General Services** Surviving Spouse Surviving Spouse Surviving Spouse Surviving Spouse County Mental Health Surviving Spouse Surviving Spouse Health & Human Services Public Works Health & Human Services District Attorney Health & Human Services Surviving Spouse Surviving Spouse Surviving Spouse District Attorney

\* Active

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

and a safe safe safe safe safe safe safe



Menu: Roast Turkey or Vegetarian meal.

Program: President's welcome, approval of the 2017 budget, music by The Original Dickens Carolers.

**Reservations:** Reservation forms and payment must be in our office **by Wednesday, December 7th.** Cancellations must be received by **December 7th**; no refunds can be made after that date. **Reserved tables will be provided** <u>only</u> for groups of ten. <u>No Exceptions</u>. All ten names must be on one reservation form with payment for all ten on one check. Indicate on the reservation form below the names of those in your party and include payment for all. Please make your check payable to RESDC, enclose it along with the form and mail to: **RESDC, 8825 Aero Dr., Suite 205, San Diego, CA 92123.** Badge and raffle ticket packets should be picked up at the registration table at the event. They will not be mailed. If handicapped seating is required, please call our office at (866) 688-9229, or inform us on your reservation form.

**Directions**: From I-5 South, take Sea World Drive to West Mission Bay Drive. From I-5 North and I-8 West, take "Beaches" to Sports Arena/West Mission Bay Drive. The Bahia is on North side of W. Mission Bay Drive.

ANN	UAL HOLIDAY LUNCHE	ON RESERVATION FORM
Member Name(s)		Telephone #
Name of Spouse or G	Guest(s)	
# of Reservations	at \$22 each = \$	(Total enclosed)
	Roast Turkey # of	