



THE NETWORK

Newsletter of The Retired Employees of San Diego County

January 2017

Honoring Yesterday—Protecting Tomorrow

Vol. 48, No. 1

PRESIDENT'S MESSAGE

By John J. McTighe



Happy New Year! I think it is fitting that as we start a new year, we look back on the past year to review what happened at RESDC in 2016. Elsewhere in this NETWORK, you will find photos taken at some of our events over the past year. To go along with that, I'd like to highlight not only our events, but some of what might not have been visible to our members. When we started 2016, I greeted you as your new President and challenged you and your fellow members to help our organization sustain itself through membership recruitment in what I termed an "Each One, Reach One" campaign. Some of you responded and I'm pleased to say that our membership levels have remained steady despite the passing of a number of our fellow retirees. I'd like to encourage you to keep up the effort in 2017 and reach out to just one of your fellow retirees to introduce them to RESDC.

We had eight general membership activities this past year spread throughout the County for the convenience of our locally residing members. In January, we had a special membership meeting held at the SDCERA Board room where SDCERA Chief Executive Officer **David Wescoe** and Chief Investment Officer **Steven Sexauer** presented an overview of SDCERA's management and finances. Those who attended heard directly from these top two executives about what was happening at the retirement association. In February, we were in Escondido featuring the ever-popular Deputy District Attorney **Paul Greenwood**, head of the Elder Abuse unit in the DA's office. The meeting was well attended and there was a great Q&A session at the end. In April, we convened at the Serra Mesa-Kearny Mesa Library to hear from **Marcela Guerra-Cordova** from the County's Aging & Independence Services' Ombudsman Program and **Linda Hopkins** from AIS' Retired & Senior Volunteer Program (RSVP). Together, they gave us some good tips on how we can give back to the community through vitally needed volunteer efforts.

In June, we had our annual Flag Day luncheon at the La Mesa Community Center. There was great food and fellowship along with terrific entertainment. Those who at-

tended will never forget the patriotic *God Bless America* performance by the Christian Youth Theater performers. August found us in Chula Vista for the general membership meeting featuring both good financial fitness and physical fitness. We were introduced to two new RESDC partners, **Amit Sangani** from Strive Fitness, and **Jerry Yen** from Guided Choice. Both of these organizations reflect my commitment to our members to increase the value of membership by opening access to new benefits and services.

(President's Message Continued on Page 6)

RECENT EVENTS

- ❖ **David Myers and Timothy Hancock were re-elected to the Seventh Safety Member and Seventh Alternate seats on the SDCERA Board of Retirement.** Both Myers and Hancock will serve three-year terms beginning January 1, 2017.
- ❖ **The National Institute on Retirement Security released a new report that finds the Pension Protection Act of 2006 actually hurt pensions and contributed to a decrease in the number of private-sector pension plans over the past decade.** The report, "*10 Years After the Pension Protection Act: Effects on DB and DC Plans*," analyzed data from several sources, including the Employee Benefit Research Institute and Boston College.

WHAT'S INSIDE?

The California Rule Must Stay	2
Pension Facts	3
2017 Scholarships	3
Discounts Available NPPGov	4
Pensions Facts At A Glance	4
Bits and Pieces	4
Data Breaches	5
Welcome New Members	5
Save The Date	6
Holiday Lunch Sponsors	7
In Memoriam	7
2016 The Year In Review	8

January Calendar of Events

12—(Thurs.) RESDC Board of Directors Meeting

8825 Aero Drive, Suite 205, 9:30 a.m.

16—(Mon.) Martin Luther King Jr. Day

RESDC & SDCERA Offices Closed

19—(Thurs.) SDCERA Board of Retirement Meeting

2275 Rio Bonito Way, Suite 200, 8:30 a.m.

THE CALIFORNIA RULE MUST STAY

By Stan Coombs, Director



The November 25th San Diego Union-Tribune included a 265 words editorial headed, "California Supreme Court set up a needed public pension show-down." The piece disparaged a long held California judicial doctrine, nicknamed (what else?) "The California Rule."

The Union-Tribune Editorial Board too briefly described this "California Rule," saying only that it requires that "terms for public employee pensions that are in place the day a worker begins his or her government career cannot be reduced unless the worker is given a comparable increase in other benefits."

The Editorial Board's argument was only, "the pension status quo is unsustainable." They tried buttressing that argument by noting a 2011 law professor's opinion, that The California Rule is "an infringement on legislative powers," and quoting a recent appellate court statement that public employees don't have a right to any fixed or definite benefit, only to a substantial or reasonable pension.

That decision was immediately appealed by employee groups, and is the subject of a future California Supreme Court review, the Union-Tribune Editorial Board seems eager to influence.

The California Rule was first established by another California Supreme Court, in 1955, according to reports. A City of Long Beach charter amendment had apparently raised city employees' payroll contributions by some 400%, and changed pension calculations. The State Supreme Court ultimately held the charter amendment unconstitutional, stating, "By entering public service an employee obtains a vested contractual right to earn a pension on terms substantially equivalent to those then offered by the employer."

The State Supreme Court didn't whimsically create new law. It only clarified how existing U.S. and California constitutional contract protections - that prevent public agencies from renegeing on routine contractual obligations - apply. Specifically, they answered, whether those constitutional protections apply to the compensation promised employment applicants before they agree to accept a job?

The California Supreme Court's California Rule says it's a given, that the act of hiring constitutes an enforceable employment contract. Apparently the Union-Tribune wants public agencies to be able to renege (!)

But aside from complicated legalities, should contract protections cover employee pensions as a simple matter of good public policy and fairness? Strong arguments say yes,

and for public and private employees alike.

Everyone fortunate enough to survive long enough faces aging, and at minimum the need for an adequate, dependable standard of living during their later years. Yet, a large portion of the population finds saving enough almost impossible.

The problem is huge and severe: The U.S. Census says there were 40.3 million post-65 year olds in the U.S. in 2010, and we're on track for 95.7 million by 2050, and that 68% of our 25 to 64 year old workforce doesn't participate in employer retirement plans. The U.S. Accountability Office says half of all 55 or older households have no retirement savings, and those with savings, who are 55 to 64 years old, have only \$104,000. The U.S. Department of Health and Human Services says median income for older persons in 2011 was \$25,704 for males and \$15,072 for females. Minimal Social Security was listed as the major source of income for 87% of older persons in 2009. And, finally, median retirement savings of the working aged was reported in recent congressional testimony at \$3,000, and \$12,000 for households approaching retirement.

Defined benefit retirement plans can provide that. Employees automatically contribute about 8% to 14% of each paycheck (San Diego County Tier averages); employers contribute in accordance with market circumstances and negotiated agreements; earnings from professionally managed trust fund investments provide the overwhelming majority of the funding needed; and, reasonable pensions, set in accordance with wage levels and years of service, are established well ahead of time, allowing employees to plan.

But this Union-Tribune editorial specifically addresses a public retirement issue. So, is it unreasonable to hold government agencies accountable for the financial commitments they make to employees, just because they're long-term? No more unreasonable than holding them accountable for any other long-term commitment.

Governments regularly sell thirty and forty-year bonds, borrowing funds for flashy public facilities and committing to millions in annual payments over those extended periods. Retirement critics have little interest in government renegeing on those payments, since doing so would incur the wrath of bond investors and possible higher interest rates in the future. But, public employees don't have as big a stick to defend themselves. Are modestly paid retirees less important?

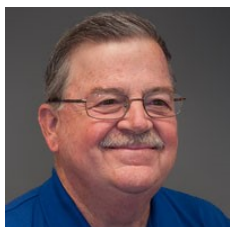
Before editorial writers, casually familiar with public retirement systems, become overly enthusiastic with their advice, perhaps they should examine circumstances behind The California Rule more carefully. The challenge is to achieve adequate, reliable and fair retirement for everyone, not to destroy effective solutions already in place. We're all in the same boat.

An updated SDCERA financial report was not available by the deadline necessary to include the October 31, 2016 fund status in this edition of The NETWORK. Those figures will be provided in a future NETWORK.



PENSION FACTS

By *Chis Heiserman, Director*



In a November 25th editorial, the Union Tribune heralded a decision by the state Supreme Court to hear a case that could allow public agencies to curtail some pension benefits for retiring workers. At issue is the "California Rule", a long-established legal precedent that says the pension benefits in place when a worker is hired are guaranteed throughout his or her public service career.

RESDC President John McTighe replied to the newspaper with the following opinion letter. The letter was published Saturday, December 10, 2016.

Benefit Promises Made Should Be Kept

More than 60 years ago, the California Supreme Court ruled that a public employee obtained a vested contractual right when hired to earn a pension on terms substantially the same as those offered at the time of hire. In a November 25th editorial, ("Needed showdown on the 'California Rule',") The San Diego Union-Tribune apparently disagrees with this common sense principle. At issue is the "California Rule", a long-established legal precedent that says the pension benefits in place when a worker is hired are guaranteed throughout his or her public service career.

A clearly stated contract with employees on salary and benefits from the day they start working is essential so our cities, counties and state agencies can attract and retain top quality public workers like nurses, teachers, police, firefighters and others to provide the excellent public services we need and deserve.

There is no question that public retirement benefit costs present fiscal challenges to California elected leaders, taxpayers and government workers. The blame for these shortfalls lies largely with deliberate decisions by public agencies in some years to underfund the system, and with investment losses during down market conditions. Public employees share in the cost of their retirement benefits through payroll deductions from each pay check, and the lion's share of the dollars distributed to retirees come from investment earnings.

Public employees agreed to terms when they signed on; retirement plans should honor those terms to deliver on the contract.

John McTighe, President
Retired Employees of San Diego County



2017 SCHOLARSHIPS

By *Carlos Gonzalez,
Scholarship Committee Chair*



RESDC will again offer five \$2,000 scholarships to graduating high school seniors who are immediate family members of a RESDC member. An immediate family member is defined as a child, grandchild, step child, or step grandchild.

Applications are available at our office at 8825 Aero Dr., Suite 205, San Diego, CA 92123 or by calling the office toll free (866) 688-9229. You may use the RESDC e-mail address to request an application: resdc@resdc.net. You can also download the application off the RESDC website at www.resdc.net/scholarship-program.

The deadline this year is **Friday, March 3, 2017**. We are unable to accept applications postmarked after that date.

We suggest you start this process early and coordinate your references. In the past, we have had to disqualify applications for lack of references.

We strongly urge all students applying for the RESDC Scholarships to also apply for the Yakel Scholarships, which are available at the San Diego Foundation. Applications are available at www.sdfoundation.org. In 2016, The San Diego Foundation awarded \$2.2 million in scholarships to more than 800 students, making The Foundation the largest private non-university scholarship provider in San Diego County. Use their Common Scholarship Application to access more than 100 scholarships including the Theo and Evelyn Yakel Scholarship.

A document verifying that the sponsor is a RESDC member must be attached to the Yakel Scholarship application. Please call the RESDC office to obtain this signed document. The foundation will not accept an application without this signed document. The filing period for the Yakel Scholarship closes on **February 1, 2017 at 2:00 p.m.** Applicants will be notified about the Yakel Scholarship by **June 1, 2017**.

There are also more than a dozen [separate awards](#) that are administered by The San Diego Foundation but not included in the Common Scholarship Application. These opportunities should be of interest to any motivated students that you may know.

In addition to listing separate awards, The San Diego Foundation website has a number of other tools to help students, parents, and mentors navigate the scholarships process. On the students tab, you can find [award criteria](#), [Tips for a Competitive Application](#), and a [practice application](#).





NEW DISCOUNTS AVAILABLE THROUGH NPPGOV

By Mark Nanzer, Executive Director



RESDC is now partnered with NPPGov to give our members access to special savings on a variety of everyday products and services. NPPGov is a cooperative procurement program offering publicly solicited contracts to public organizations and individual discounts to retirees.

This program offers discounted pricing from prominent companies such as **Sprint, Expedia, Best Buy, 1-800 Flowers, Lifelock**, and more!

To learn more about the saving opportunities available to you, register at www.nppgov.com by going to "Join Now" and selecting "Retiree Registration." Membership with NPPGov is free, and there is no obligation to purchase. Once you submit your registration, you will receive a welcome call and email from NPPGov confirming your enrollment within 48 hours. NPPGov discounts are for online purchases only.

For help registering or questions, please contact NPPGov at customerservice@nppgov.com or at: (877) 329-8847.



Existing RESDC Member Discounts

These new offerings through NPPGov are in addition to the existing discounts RESDC makes available to members:

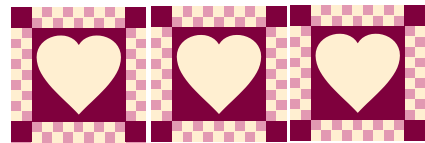
- Recreation Connection: discounts to a variety of amusement parks, movie theatres and other attractions
- See's Candy Certificates: these make a great gift!

For more information about all RESDC member benefits and discounts, please visit: www.resdc.net/benefits-discounts.

PENSION FACTS AT A GLANCE

62

Number of new service retirements processed in October, 2016 by SDCERA.



BITS AND PIECES

Yvonne Schmitt retired from Social Services in 1987 as the Senior Payroll Clerk. She celebrated her 90th birthday in October with a party at the Tortilla Factory in Old Town! 62 friends and family members gathered with Yvonne at her party. Three of her former co-workers from Payroll were there. Yvonne lives in Kearny Mesa and has four children, eight grandchildren, and two great-grandkids.

Ellen Kendall turned 99 years old in October! She retired from the position of Secretary to the Director of Personnel and currently lives at Nazareth House in San Diego.

Perry Burrell and his wife, Betty, celebrated 50 years of marriage in October! Perry worked for General Services from 1989 to 2009 as an Electronic Security Tech. They reside in Sun City Festival, in Buckeye, AZ.

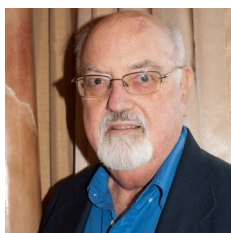
Virginia "Ginny" McAloon celebrated her 86th birthday last fall. She worked at Fleet Operations on Overland Drive in the 70s. She loved working in the garage and was sad to retire in 1989 when she was diagnosed with Multiple Sclerosis. Ginny lives in St. George, Utah with her little Shi Tzu, Jazzy. She wrote a book recently called, "Jazzy and the Little Lizard."





DATA BREACHES, IDENTITY THEFT, AND YOUR SOCIAL SECURITY NUMBER

*By Chuck Brown, Director
Chair of the Technology Committee*



Your Board of Directors has been concerned for many years about the use of the Social Security Number (SSN), coupled with member last name, as a primary identifier for sharing member data with the San Diego County Employees Retirement Association (SDCERA) and Pacific Group Agencies (PGA). The Board's position

is the Social Security Number use poses a risk, and potential liability, if member data are lost or compromised. The risk revolves around identity theft and the potential for fraudulent activities. This position is shared by the Social Security Administration, as well.

In the past months, we have discussed this with SDCERA and while they understand our position, they are not willing to devote resources to resolve the problem at this time. Even though there is no immediate action on this, we feel documenting our position is critical. Doing that requires a bit of research – and we found there is recognition of the problem at the federal level, and a pending solution.

The use of the SSN with our two main partners is one issue, but a larger concern is the use of the SSN by Medicare. According to a New York Times article, "New Law to Strip Social Security Numbers From (sic) Medicare Cards," published April 20, 2015, Congress has directed, through legislation, that the Social Security Administration (SSA) eliminate use of the Social Security Number for Medicare. The author, Robert Pear, provides a detailed review of the issues and the legislation. In a nutshell, the SSA is required to use a new identifier within four years of this legislation and, within an additional four years, to replace all Medicare IDs for existing Medicare cardholders. The full article can be read it here -

<http://www.nytimes.com/2015/04/21/us/new-law-to-strip-social-security-numbers-from-medicare-cards.html>

Notice of this legislation was posted on website for the Office of the Inspector General (OIG) of the Social Security Administration on April 29, 2015 with the title, "New Medicare Cards Will Not Display Social Security Numbers." The article describes some of the major risks in using the Social Security Number as the Medicare identifier. Here's the link to the article: <http://oig.ssa.gov/newsroom/blog/apr29-medicare-card-SSN>

Protect your valuables and keep them safe. Important papers, such as birth certificates, insurance papers, and loan documents, as well as special family heirlooms can be hard to replace, or even irreplaceable. To have peace of mind, keep them secure in a Safe Deposit Box at San Diego County Credit Union. Safe Deposit Boxes are available to rent at most SDCCU® branch locations and are offered in a variety of sizes to fit your needs. Ask for details at your local branch or call us at (877) 732-2848.



WELCOME NEW MEMBERS

- | | |
|-------------------------|-------------------------|
| Larise Baker* | Sheriff |
| Josephine Cardona | Health & Human Services |
| Bertha Clyons | |
| Sandra Henwood | Library |
| Karen Jasinski-Hennessy | Board of Supervisors |
| Yovanne Kohatsu | Planning & Development |
| Kevin Mallory | |
| Helen Read | Health & Human Services |
| Debbie Schattschneider* | Health & Human Services |
| Ken Shortall | Auditor & Controller |
| David Stout | |

*Associate Member



Martin Luther King Jr. Day January 16th

RESDC and SDCERA offices will be closed in observance of the holiday.

President’s Message (Continued from Page 1)

In October, we had two general member activities: the **Coming Home to the County Operations Center** and the annual Health Fair Picnic. Members who attended the Coming Home event heard from County Assistant Chief Administrative Officer **Don Steuer** about the history, funding, and construction of the all-new COC. Members also had an opportunity to tour the complex to observe the extensive art work that has been incorporated into the project. Later that month we convened at Admiral Baker Field for the annual **Health Fair Picnic**, which featured healthcare related businesses and services for our members to receive firsthand information from. The traditional barbecue food is still a very popular hit with our members.

Finally, we just held our annual **Holiday Luncheon** at the member-favorite Bahia Hotel on beautiful Mission Bay. Since this luncheon serves as our association’s annual meeting, the program included the swearing in of our Board of Directors for another year, approval of our 2017 Budget, approval of amendments to our bylaws, and an informative report from our Executive Director, **Mark Nanzer**. The food, fellowship, and entertainment were great and there were over 90 gifts given out to excited members during the opportunity drawing.

For the second year in a row, RESDC had a team participate in the **Walk4ALZ** sponsored by the San Diego Alzheimer’s Association. This year the team, led by RESDC Board Member **Nellie Parks**, exceeded its goal of raising \$800 to assist in finding a cure for this devastating disease.

RESDC awarded six **scholarships** to high school seniors who are relatives of RESDC members. Five scholarships were awarded on merit and the sixth one for outstanding community service. We were once again grateful that the County Board of Supervisors gave us the opportunity to showcase these scholarships at a Board of Supervisors meeting in June.

On the advocacy front, RESDC was front and center in representing member interests at the San Diego County Employees Retirement Association (SDCERA). We have closely followed all actions of SDCERA and have formally communicated RESDC’s concern about the loss of the **Tier A Supplement Benefit Allowance** and the way in which the transition of the **healthcare administration** from SDCERA staff to Mercer has been handled. We also encouraged the Board of Retirement to continue sponsoring **health insurance plans** for retirees. In addition, our Board of Directors has adopted a new **advocacy plan** which will guide our board and staff in dealing with national, state, and local elected leaders, staff, and the media on issues affecting retirement income security in the future.

A strong foundation has been laid for future improvements in **member services** with the conversion of our antiquated member database to a more robust membership management system. One benefit of the new system is that members will be able to register and pay for RESDC events online very soon.

This year, RESDC sponsored two sports-related member activities: **A Day at the Padres** and **A Day at the Races**. RESDC members enjoyed a good old fashioned day at Petco Park with hotdogs, popcorn, and a ballgame. In November during the Bing Crosby Season, we hosted the RESDC Day at the Races at the Del Mar Thorough-

bred Club where members enjoyed the races from a table at the Terrace Restaurant. I understand that some even came home winners!

In closing, I extend my thanks to our Board of Directors and staff for all the effort that has been expended this past year to accomplish what I’ve summarized above and more. We truly have the best staff of any similar organization!

SAVE THE DATE
GENERAL MEMBERSHIP MEETING
Wednesday, February 22, 2017
Joslyn Senior Center
210 Park Ave., Escondido

Our program will include:

- AARP Foundation Experience Corps is recruiting volunteers age 50 or over to serve as reading tutors for struggling readers in grades K-3 at local elementary schools. Presenters will discuss a local intergenerational volunteer-based tutoring program that is proven to help children who aren't reading at grade level to become great readers by the end of third grade.
- Social Media: What is it? Is it for me? Are you curious about social media, but have been hesitant to jump in? This presentation will give you a basic introduction to what exactly "social media" is, why people use it, and tips on how to stay safe online.

MAILING DATES FOR
2017 ELECTRONIC DEPOSITS

Electronic Deposit Date

January	31
February	28
March	31
April	28
May	31
June	30
July	31
August	31
September	29
October	31
November	30
December	29

Retain this calendar for quick reference for the dates you will receive your electronic deposits.

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 Email Address:

resdc@resdc.net



**SPONSORS OF THE
 2016 RESDC HOLIDAY LUNCHEON**

A big thank you to the people and businesses who donated door prizes to RESDC for our Holiday Luncheon.

- Bahia Resort Hotel**
- Barbecue Pit**
- Chick-fil-A Sports Arena**
- Event Outfitters**
- Filippi's Pizza Grotto Santee**
- Pacific Group Agencies, Steve Pettee, Agent**
- San Diego Chargers**
- San Diego County Credit Union**
- San Diego Padres**
- Anne Schwartz, RESDC member**
- Superior Direct, Kim Ehler (our printing service)**
- Sycuan Casino**
- Western Group Agencies, Lee Cranmer, Agent**

To each and every one of these donors, we extend our heart-felt thanks and gratitude.

IN MEMORIAM

Edwin Amundsen	Superior Court
Andrea Belsky	Auditor & Controller
Bong Bustria	Auditor & Controller
Patricia Cawthon	Environmental Health
Mary Delphenich	Surviving Spouse
Elaine Ellefson	Health & Human Services
Amor Evangelista	Surviving Spouse
Jean Fare	Surviving Spouse
James Hill III	Air Pollution Control
Doris Hollins	Sheriff
W. Jennings	
Leatrice Joyce	Health & Human Services
Bruce Kates	
Ervin Kuebler	Public Works
Lauretta Lamm	Health & Human Services
Eleanor Luuga	
John Menard	Sheriff
Eduardo Menendez-Mateo	Health & Human Services
Christine Meyer	Sheriff
Elizabeth Meyers	Health & Human Services
Phillip Morrison*	Superior Court
Eleanor Muller	Health & Human Services
Barbara Peterson	Surviving Spouse
Marilyn Prinsen	Probation
Frances Prochaska	Health & Human Services
Janet Proffitt	Health & Human Services
Ronald Read	Health & Human Services
Elizabeth Reiner	Health & Human Services
Jose Reyes	Sheriff
Corazon A. Roque	Sheriff
Herbert Schickler	Probation
Alexander Segal	Planning & Land Use
Patrick Tabor*	Health & Human Services
Natividad Unpingco	Surviving Spouse
William Watts	Sheriff
George Weinberg-Harter	Health & Human Services
Earlene Wetzel	Health & Human Services
Alvin Williams	Housing/Community Devel
Kenneth Wilson	Environmental Health

***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 (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.



2016 The Year In Review

General Membership Meetings at SDCERA and in Escondido, San Diego, and Chula Vista.



Retirement Board Trustees were guests at RESDC Board meetings—Below in February, Trustee Samantha Begovich met with our Board.



Philippine Independence Day Celebration in June at the County Operations Center.



Flag Day Luncheon in June at the La Mesa Community Center.



RESDC awarded six scholarships to high school seniors who are relatives of members.



Team RESDC in Walk4ALZ event in October for the second year.



RESDC special events— A Day at Petco Park in June to see the Padres and A Day at the Del Mar Races in November.



Annual Health Fair Picnic at Admiral Baker Field in October.





Office Hours: 9 a.m. to 2 p.m., Monday through Friday
TELEPHONE: (866) 688-9229 Toll Free
FAX: (619) 688-0766
EMAIL: 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.

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

NON-PROFIT
ORG.
U.S. POSTAGE
PAID
SAN DIEGO, CA
Permit No. 885

Address Service Requested

Business and Inquiries: Business matters and address changes may be recorded on the office voice mail at any time, call (866) 688-9229. Please spell your last 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.

Coming Home to the County Operations Center in October.



Live Well San Diego Advance Event in November.



Holiday Luncheon at the Bahia in December.

