



NETWORK

Newsletter of The Retired Employees of San Diego County Since 1961

Vol. 45, No. 12

Honoring Yesterday—Protecting Tomorrow

December 2014

PRESIDENT'S MESSAGE

By Susan Mallett



As I write this month's article, the primary elections have concluded following some contentious campaigns to include a few local races in and around San Diego County. Regardless of your political affiliation, I hope you will agree that our democratic governing system still works fairly well since its beginnings some 226 years ago when the first presidential election was held under our new constitution. Voting rights have certainly

been expanded through the years and major changes in our government representatives can take place without bloodshed and rioting in our streets, for that we can be thankful.

Speaking of contentious exchanges, I am glad to report the Board of Retirement (BOR) trustees have returned to more respectful and thoughtful discussions during their public board meetings. Differences of opinion remain as to how the retirement fund investments should be managed but all BOR members are participating in the discussion to re-assess their investment strategy, guided by their investment consultant Scott Whalen of Wurts & Associates.

As I write this article in mid-November, the BOR will participate in a two day board retreat later this month, to hear from investment professionals with expertise in a variety of investment philosophies. Together BOR members will come to a consensus regarding their investment risk tolerance that will dictate how investments will be distributed in various investment categories. Ultimately, they may hire an executive search firm to find qualified investment professionals who might manage our retirement fund investments. There are many such decisions to be made by our BOR in the coming months that will shape this important part of our retirement system. RESDC board members will attend the retreat and will continue to report on BOR activities to retirees via our newsletter, on our website and through email communication as appropriate.

As you know, we are part of the statewide organization, California Retired County Employees Association (CRCEA) and four RESDC board members and our Executive Director attended the fall conference in Sacramento. This was a great opportunity for members of the 20 coun-

ties, operating retirement systems under the 1937 Retirement Law, to share information and to hear presentations on retirement issues. Conference participants heard an update on the class action lawsuit against CalPERS regarding extreme premium increases and reduced coverage to Long Term Care insurance policies. An attorney from one of the three law firms representing the policy holders, thousands of state and county retirees, expects the case to be heard in a Los Angeles County court in July 2015. Information and updates in the CalPERS lawsuit can be found at the website, www.calpersclassactionlawsuit.com.

Locally, on October 29th, a number of RESDC board members and staff participated in a Public Employees Retirement Associations' Summit. Attendees represented San Diego City retired employees, San Diego retired fire and police, San Diego County retirees, retired California state employees and a Southern California chapter of federal employees and retirees. This first formalized meeting was intended to open communication between our various groups, share organizational programs and projects on behalf of members as well as acknowledge the shared challenges presented by media portrayal of public pensions. Although our employment and earned pensions are different there were mutual concerns that may benefit from future collaboration. Groups agreed to develop a few key messages about public pensions that may be used to better represent our retirement systems with our members, elected representatives and the public. Additional meetings are planned in early 2015, to focus on the concept of retirement security achieved through a stable retirement income that contributes to the economic well being of the community in which retirees reside. Watch for updates on this developing collaboration in future newsletters.

As we quickly approach the Christmas and Hanukkah season, I wish you all safe and healthy holidays and look forward to seeing many of you at our holiday luncheon back at the Bahia.

PENSION FACTS AT A GLANCE

2,790,000

Approximate number of active, deferred and retired members and survivor beneficiaries in CalPERS, CalSTRS and the 20 1937 Act Counties. That is a lot of California voters with a keen interest in retirement security.

December Calendar of Events

- 4—(Thurs.) SDCERA Board of Retirement Meeting**
2275 Rio Bonito Way, Suite 200, 8:30 a.m.
- 16—(Tues.) Holiday Luncheon**
Bahia Resort Hotel, 11:00 a.m.
998 W. Mission Bay Drive, San Diego
- 18—(Thurs.) SDCERA Board of Retirement Meeting**
2275 Rio Bonito Way, Suite 200, 8:30 a.m.

THE GREAT GASB By Stan Coombs

The Governmental Accounting Standards Board (GASB) has no legal standing to require any of us to do anything, but does so nonetheless.

It's a branch of an arcane private, 501(c)(3), non-profit organization, the Financial Accounting Foundation, founded in 1972 and self-assigned the responsibility to establish and improve financial accounting and reporting standards, educate constituents, and oversee and administer two boards and their advisory councils. The boards are the Governmental Accounting Standards Board (GASB) and the Generally Accepted Accounting Principles Board (GAAPB).

Notwithstanding these ambitious goals, there are two pragmatic reasons government agencies listen when GASB publishes financial guidelines. Unless agency accounts comply with GASB guidelines, explaining why they don't to the public is difficult, and lenders may not provide needed financing.

Of course, this is the point where our very own SDCERA retirement system enters the picture. SDCERA is a public state agency, covered by GASB "Statements," as they are termed, as is our sponsoring employer, the County of San Diego.

In 1994, GASB published "Statement 27, Accounting for Pensions by State and Local Governmental Employers," plus two related Statements, 25 and 26, which targeted public defined benefit retirement systems and retiree healthcare plans. These early GASB "Statements" only required agency financial documents to show annual contributions toward pension benefits, with total unfunded liabilities perhaps noted in a footnote. Estimated future obligations weren't shown.

But times are a-changing! Discussed in a recent Public Retirement Journal article, "Pension Liability Going Front and Center," a new GASB "Statement 68, Accounting and Financial Reporting For Pensions – An Amendment Of GASB Statement 27," was published in August 2012. It essentially requires the balance sheets of retirement "plans and participating employers" to start listing the total costs of future pensions obligated to employees (total liability), less the pension plan's net assets, not just payments due in the reported year. Statement 68 is now in effect.

So why are we obsessing about this dry and uninspiring

accounting detail?

For starters, nearly all defined benefit retirement systems have liabilities, and depending on the number of members in the particular retirement system and the investment and benefit history, the debt can easily range to billions of dollars.

The San Diego County retirement system reports \$2.317 billion in debt in their new 2014 Actuarial Valuation. It mainly consists of annual deficits occurring in years that investment earnings didn't meet goals. That's to be expected. A Board of Retirement financial consultant recently estimated the probability of a 30% market "drawdown" (loss) in any given ten-year period at about 45%.

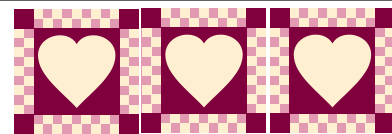
Debt can also be added when investment earnings meet expectations, but the governing board makes certain technical changes, such as reducing the assumed rate of earnings (assumption rate) upon which other revenue needs are based.

But our retirement debt is not unreasonable or out of control. The San Diego County retirement system is 83% funded. U.S. systems nationally average about 72%, according to Morningstar, and anything over 70% is considered sound.

The individual year deficits are amortized over 20 years, eliminating earlier years as they are paid-off, and adding new deficit-years when earnings wane. In short, our short-term retirement debt is caused by normal periodic events, is routinely well-managed and paid-off within current generations.

So, if Statement 68 only requires another way of showing already existing and well-managed debt, one has to ask again, "Why the concern?"

(Continued on Page 4)

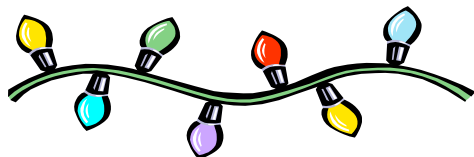


BITS AND PIECES

Lola Calabrese turned 90 years old last month! She also celebrated her 65th wedding anniversary with her husband, Charles, in November! Lola worked in Probation and also in the Tax Collector's Office. She retired in 1981 and still lives in San Diego.

Congratulations to **Mareta (Rita) Martin** who was recently honored as Volunteer of the Year for the Escondido Campus of The San Diego Humane Society (formerly The Escondido Humane Society.) Rita retired from Probation in 1990.





WELCOME NEW MEMBERS

Susanne J. Anderson	
Glynnis Andrews	
John R. Avery	Superior Court
Grace A. Baker	
Susan P. Baker	Sheriff
Shirley Barad	Health & Human Services
Heidi Barajas	Probation
Cheryl Beveridge	Sheriff
Luis M. Camarena	Child Support
Raelene L. Coleman	Juvenile Traffic
William Andy Crews	
Shirley K. Culver	Behavioral Health
Aracelli C. DeLeon	Health & Human Services
Jan Eagle-Dixon	Superior Court
Marilyn V. Ferrer	District Attorney
Delia S. Mateo	Health & Human Services
Christine Morrison	Health & Human Services
Mary R. Myers	Sheriff
Myrna M. Nassr	Sheriff
Marcia Nesbitt	Health & Human Services
Teresita L. Pinano	Laboratory
James Seal	
Patricia Seavey	Superior Court
Richard L. Shick Jr.	Planning & Development
Jiljean Walther	Public Works
Deborah Wayland	Health & Human Services
Terri M. Wyatt	District Attorney



THEO AND EVELYN YAKEL SCHOLARSHIPS—2015

By Carlos Gonzalez, 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 to apply 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 filing period opens December 3, 2014 and closes February 4, 2015, (1:00 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 applications 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 urged 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!!

HAVE YOU CHANGED YOUR NAME, ADDRESS, OR E-MAIL ADDRESS?

If you have changed your name recently, please let the RESDC office know your new name. Many times our members change their names due to new marriages or various other reasons and we are not notified. We are trying our best to match the names in our database with SDCERA's database. Often our members notify SDCERA about a name change, but forget to also notify RESDC.

If you have moved recently or are planning to move, be sure to provide RESDC with your new address and any changes to your e-mail address. We want to make sure you continue to receive your monthly NETWORK and all important e-mail announcements from us.

Call the RESDC office at (866) 688-9229 or e-mail us at resdc@resdc.net if you have any new changes to your name, address, or e-mail address.



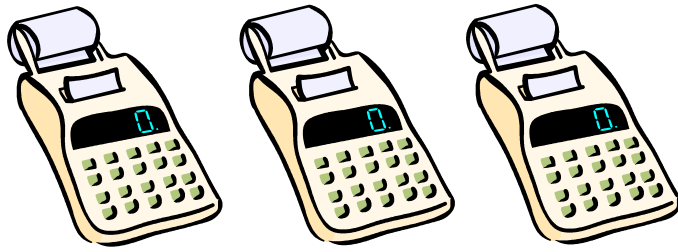
**SEASON'S
GREETINGS!**



RESDC OFFICE HOLIDAY SCHEDULE

The Retired Employees of San Diego County Office will be closed from December 25 through January 2. We'll reopen on January 5.

Happy holidays to all of our members!



2015 BUDGET SUMMARY

The budget proposal below will be voted on by the General Membership at our Annual Meeting (Holiday Luncheon) on December 16, 2014.

REVENUE

Candy Sales	9,000.00
Dividends	4,400.00
Dues	370,180.00
General Membership Meetings	14,600.00
Scholarship Donations	500.00
TOTAL REVENUE	\$398,680.00

DISBURSEMENTS

Personnel Related

Salaries & Related Expenses	\$157,060.00
Professional Services	11,350.00

Non-Personnel Related

Restricted Benefit Protection Fund	\$37,002.00
Office Supplies	4,300.00
Telecommunications	6,060.00
Postage & Shipping	11,597.00
Mailing Services	9,144.00
Printing & Copying	38,600.00
Dues & Subscriptions	4,730.00
Business Expenses	400.00
Candy Purchases	8,800.00
General Meeting Expenses	20,877.00
Insurance	4,600.00
Utilities	2,160.00
Professional Development	1,000.00
Scholarships	10,750.00
Travel & Conferences	16,000.00
Member Services	1,650.00
Recruitment	10,000.00

Facility & Equipment

Rent	\$24,500.00
Computer	9,500.00
Equipment Purchase & Service	4,000.00
Furniture	1,000.00
Depreciation	3,600.00

TOTAL DISBURSEMENTS	\$398,680.00
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THE GREAT GASB (Continued From Page 2)

Public retirees are the focus of a current national campaign to reduce pension obligations for employers by eliminating retirement security for employees. Media stories and well-funded ballot proposals that misrepresent retirement debt are common.

The last, June 30, 2013, San Diego County Comprehensive Annual Financial Report (CAFR) describes \$6.748 billion in total county assets, and liabilities of \$2.504 billion, leaving a positive \$4.244 billion County net financial position.

If an additional \$2.317 in retirement liabilities had been added to that display this year, as will be required by Statement 68 next year, liabilities would have totaled \$4.821 billion, an increase of 93%, and reduced the County's reported positive net position, by 55%, to \$1.927 billion!

Yet, in all this nothing changes, other than the financial reporting format. But, much fodder will be added for critics of public retirement. Not an attractive eventuality.

There is one upside. All U.S. state and local agencies are in the same GASB pickle, and most will show dramatically higher liabilities. We wait and watch.

Retirement financial figures were not reported in the November NETWORK, to allow space for President Mallett's letter to the Board of Retirement regarding leverage and investment risk issues. Net assets decreased \$65.1 million during July, increased \$273.2 million during August, and decreased \$229.4 million during September, bringing fiscal-year-to-date net assets to \$21.4 million, and total net assets to \$10.2 billion.

CHANGES TO BYLAWS

By Mark Nanzer, Executive Director

At the September 11, 2014 RESDC Board of Directors meeting, Board members reviewed and approved the Bylaws.

The following is language submitted for General Membership review, approval, and inclusions in RESDC Bylaws:

ARTICLE VIII – MEETINGS

Section 6

The Board of Directors may use teleconferences for all purposes in connection with any meeting. A teleconference is a meeting of the Board in which Board members are in different locations, connected by electronic means, through audio, video or both. All Board Members shall be notified in advance of the meeting. A quorum of the members of the Board shall participate and all votes taken during a teleconference meeting shall be by roll call.

These changed to the Bylaws are being submitted for approval to the general membership at the annual membership meeting December 16, 2014.

ASSOCIATION OFFICERS
 President.....Susan Mallett
 1st Vice Pres.....Stan Coombs
 2nd Vice Pres.....Merrilyn Carpenter
 Secretary.....Joan Wright
 Treasurer....Frank Bittner

ASSOCIATION DIRECTORS
 Carlos Gonzalez, Chris Heiserman
 Joe McGuire, John McTighe,
 Janel Pehau, George Shoemaker
 Mila Thurber

EXECUTIVE DIRECTOR
 Mark Nanzer

OFFICE STAFF.....Karen Hazel
Benjamin Hemmings

NETWORK EDITOR...Karen Hazel



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

See's Candy is now priced at \$18.00 per pound if you buy it at one of their stores. RESDC members can purchase See's gift certificates from us at \$15.00 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 \$15.00 for each certificate.

Also enclose a business size (#10) self-addressed stamped 49¢ envelope as the certificates will not fit in a small envelope. If you order over five certificates, please put 70¢ 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.

Incidentally, there is no expiration date on these certificates. See's Candy Certificates are available through RESDC all year long.

IN MEMORIAM

- | | |
|------------------------|--------------------------|
| Joanne M. Albus | Health & Human Services |
| B.L. Almgren | Social Services |
| Gary Basey | Sheriff |
| Gerald Bates | Health & Human Services |
| Thomas J. Bigley | Sheriff |
| Gregory Boddy | Public Works |
| Shei-Fong Cheng | Treasurer-Tax Collector |
| Brian L. Clement | Probation |
| Norman Crawford | Sheriff |
| Helene D. Galarneau | Municipal Court |
| Eleanor R. Gelinas | Environmental Health |
| Penelope Halgreen | Chief Technology Officer |
| Joy S. Hebert | Health & Human Services |
| Warren Hoyt | Health & Human Services |
| James A. Janette | Assessor |
| Caroline Karachairilan | Public Defender |
| Sylvia Koryn | Health & Human Services |
| Beverly Z. Lalima | Surviving Spouse |
| Sandra D. Layton* | Health & Human Services |
| Ann Leszczynski | Health & Human Services |
| Rosa B. Maxwell | Social Services |
| L. Ted McFadden Jr. | Sheriff |
| Marcia M. McPherson | Health & Human Services |
| Larry K. Michael | Superior Court |
| Elizabeth Reed | Social Services |
| Robert E. Salois | Surviving Spouse |
| Henry M. Shenkman | Probation |
| Deborah C. Sotelo | Superior Court |
| Roger H. Spaulding | Public Defender |
| Jeffery Stagg | Probation |
| Viola Thomas | Probation |
| Catherine Toy | Recorder |
| Harold E. Trimble | Sheriff |
| Joseph Vash | Surviving Spouse |
| Billy Williams | Health & Human Services |
| Donald G. Wiltse | Public Works |
| Louis Winston | Department of Justice |
| Lee L. Wiseman | Superior Court |

*Active

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

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

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.

FROM THE DESK OF THE EXECUTIVE DIRECTOR

Dear Members:

I hope everyone is enjoying the hustle and bustle the Holiday Season brings. I look forward to spending some quality time with you all at the upcoming RESDC Holiday Lunch.

Part of our job here at RESDC is to bring awareness to and highlight to its members, community resources available in San Diego.

The **Take Me Home** registry is a cooperative program with the San Diego Sheriff's Department and several local organizations which serve a variety of people with special health and safety needs to help them be identified when encountered by law enforcement officers throughout the county as persons with special needs, thus protecting their safety and helping them to access the care they need quickly.

Take Me Home is intended to serve, through these expert organizations, people with developmental disabilities or medical conditions that may increase their risk of wandering or being lost, or that may be unable to identify themselves or provide accurate information about their immediate needs.

Registering for Take Me Home:

Registering for the Take Me Home system requires submitting information and a photograph or picture file to the stakeholder organization that serves or aligns with the needs of the individual. If you are unsure of the appropriate organization, consult with the State Board on Developmental Disabilities or County of San Diego Aging and Independence Services for service or a referral.

Registration form and additional details on the Take Me Home Registry, are available at:
http://www.sdsheriff.net/co_tmh.html

Here's wishing you and yours a safe and happy holiday season!

Mark Nanzer



December 21st

**First Day
of Winter!**



The holidays are here and with a little planning you can save money and reduce stress to ensure a fun-filled holiday season. San Diego County Credit Union's products and services make saving easier than ever. It could be as simple as setting up a new special savings account, using our 30,000 surcharge-FREE CO-OP ATMs, refinancing to a lower interest rate, or saving money on postage by paying your bills online.

Start saving for your goals today. Visit sdccu.com, call **(877) 732-2848** or come into any of our more than 30 convenient branch locations.



NEW MEMBERS NEEDED

RESDC is asking help from the membership in recruiting new members.

If you know a retired County employee who is not a member of RESDC or someone planning to retire soon, urge them to join our association. RESDC is the voice for retirees before the Board of Supervisors and the County Retirement Board.

Call the RESDC office at (866) 688-9229 for membership packets, and let's start recruiting new members. Thank you.

BITS AND PIECES

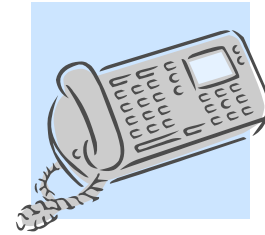
Editor's Note: We would like to continue printing some Bits and Pieces items in this newsletter about our members.

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

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

PENSION FACTS

By Chris Heiserman, Director



Thirty years ago nobody in California was concerned about public pensions. Workers may have seen a small payroll deduction in their checks going toward some vague future retirement if they stayed around long enough to be eligible for it. Most employees probably figured they would get another job and move on within a few years, cashing out their retirement contributions when they left.

Few public employees were thinking about retirement then; they were living their lives, molding careers, raising families. Unfortunately, there were some other folks also not paying much attention to the future fiscal realities of pension economics – elected officials sitting on some local city councils and boards of fire districts and other public agencies. In their view, it didn't seem like a problem at all that their terrific city manager or excellent fire chief could be rewarded with extra retirement credit. After all, they probably surmised, the pension fund will be growing and our required contribution to the system (CalPERS, for example) is a small line item in our budget.

Fast forward a couple of decades. These retirement enhancements for special cases made their way into labor agreements for many safety workers and executives in some agencies. The result in today's era of hyper media attention questioning the fiscal health of public pension systems – a goldmine of examples for “watchdog” reporters of highly paid public employees who make substantially more in retirement than they did when working.

It is difficult from a common sense standpoint to argue that these superlative benefits were actually “earned.” Even though the lion's share of every public pension check is paid by investment earnings rather than individual contributions, we all bristle when we read media accounts of six-figure pensions for life well beyond final salaries. However, they received these enhanced benefits because they qualified for them under the rules of their agencies.

Thankfully this group of individuals with super pensions represents a small fraction of the millions of active and retired California public employees counting on the pensions promised for their retirement security. The media focus in recent years on the fiscal challenges facing retirement systems in meeting their future benefit obligations has been a wakeup call for everyone. And even though critics of defined benefit pensions contend that state action to deal with the problems has been “too little and too late,” the fact is the Legislature did adopt meaningful reforms in 2012. Public workers contribute more for their pensions now (in most cases sharing the cost equally with their employers); and new hires beginning in 2013 will receive reduced benefits and have to wait longer to retire. The state law curtailed the practice of boosting final compensation to “spike” monthly retirement paychecks and placed a cap on most pensions.

Another constructive trend in the public pension arena is collaboration between elected officials and union leaders at the bargaining table fashioning agreements for cost saving changes. These measures often include higher contributions from workers, reduced benefits and postponed pay raises. This represents a clear recognition by all parties that working together to tackle difficult pension issues is the responsible path forward for them and for the citizens and taxpayers they serve.

RESDC OR SDCERA: WHO TO CALL FOR ANSWERS?

Many retirees are unclear about the differences between RESDC (Retired Employees of San Diego County) and SDCERA (San Diego County Employees Retirement Association.) Understanding the differences will assure that you contact the appropriate group for answers to your questions.

RESDC is a non-profit membership group for County retirees. **Contact RESDC for information about:**

- RESDC Membership
- RESDC Scholarship Program
- Ameritas and MetLife Dental Plans
- VSP (Vision Service Plan)
- HearPO (Hearing Aid Discount)
- Pet Insurance
- Homeowner's Insurance
- Auto Insurance
- Travel Insurance
- Legal Shield
- General Membership Meetings and Lunches
- See's Candies discounts
- New Recreational Discounts
- NETWORK (The monthly newsletter)

Contact RESDC by phone at (619) 688-9229 or toll free (866)688-9229. By e-mail, at resdc@resdc.net. Or write to 8825 Aero Dr., Suite 205, San Diego, CA 92123. RESDC's web address is www.resdc.net.

Contact SDCERA for information about:

- How to change your beneficiary
- Working after retirement
- Direct Deposit
- Survivor Benefits
- Dissolution of marriage
- Tax withholding form and information
- Health allowance, health insurance reimbursement and SDCERA health plans and forms.
- STAR COLA
- Tier levels

Contact SDCERA by phone at (619) 515-6800 or (888) 473-2372.

By e-mail at : communications@sdcera.org.
SDCERA's web address is www.sdcera.org.



Office Hours: 9 a.m. to 2 p.m., Monday through Friday
TELEPHONE: (866) 688-9229 Toll Free
FAX: (619) 688-0766
E-MAIL: resdc@resdc.net
WEB-SITE: www.resdc.net
NETWORK is the official monthly newsletter of the Retired Employees of San Diego County, Inc. (RESDC), a private non-profit organization.

Business and Inquiries: Business matters and address changes may be recorded on 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.

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

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ANNUAL HOLIDAY LUNCHEON

Tuesday, December 16, 2014
Social Time 11 am-11:30 a.m.
Lunch will be served at 11:30 a.m.
Bahia Resort Hotel—Mission Bay Room
998 W. Mission Bay Dr., Mission Beach
Cost—\$22 per person

**WE'RE
GOING BACK
TO
THE BAHIA!**



Menu: Roast Turkey Dinner or Vegetarian meal.

Program: Thurgood Marshall Middle School Choir, President's welcome, and approval of the 2015 budget.

Reservations: Reservation forms and payment must be in our office **by Friday, December 12**. Cancellations must be received by **December 12**; no refunds can be made after that date. **Reserved tables will be provided only for groups of ten. No Exceptions.** 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.

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.

ANNUAL HOLIDAY LUNCHEON RESERVATION FORM

Member Name(s) _____ Telephone # _____

Name of Spouse or Guest(s) _____

Number of Reservations at \$22 each _____ Total Enclosed _____

Menu Selection: Roast Turkey _____ Vegetarian meal _____

Please check menu selections for each person.

Department and Year Retired _____ E-mail address _____