



# NETWORK

Newsletter of The Retired Employees of San Diego County Since 1961

Vol. 44, No. 12

Honoring Yesterday—Protecting Tomorrow

December 2013

## PRESIDENT'S MESSAGE

By Susan Mallett



In October, a number of RESDC board members and our Executive Director attended the Fall CRCEA conference held in Fresno. As you may recall CRCEA is the statewide organization representing the 20 California counties with retirement systems under the 1937 Act Law. The semi-annual conferences provide opportunities for retirees of the member counties to obtain legislative updates on pension issues and hear

presentations of interest to retirees. Additionally, in a roundtable session, a few attendees shared recent developments in lawsuits against their retirement systems related to health benefits and changes in health premium subsidies. Hearing of such contentious and strained relationships between retirees and retirement systems in Orange, Sacramento, Sonoma and Stanislaus Counties reinforced my appreciation of our positive working relationship with our retirement system Board and staff.

As the conference was held in Central California, it was natural to have a presentation with a rural flavor such as "Farm to Table." Fresno County is known as the "Food Basket of the World" as it ranks number one in the world for farm productivity according to the presenters from the Farm Advisor and UC Cooperative Extension program. It became clear that you will find the freshest fruits and vegetables at farmers' markets versus grocery stores where produce is five or more days past harvest. If you can shop at farms and farmers' markets, you also support local farmers and businesses. Two helpful resources are the website [www.localharvest.org](http://www.localharvest.org) and the smart phone app, farmers market finder. By just entering your zip code, you will find a wealth of information such as location, day, time and offerings of farmers' markets in your area.

Another presentation entitled "Volunteerism: How to Enhance and Activate Membership", provided information on volunteer opportunities and the benefits of giving back to your community. This has been a recurring topic for me and I want to share some of the volunteer organizations and recognize another RESDC member for his dedication to volunteerism.

The HandsOn Network is a national organization creat-

ed to make it easier for people to get involved in their communities and to help their neighbors. It has grown to 250 Volunteer Action Centers in 16 countries to "mobilize and equip people to take action that change the world." In San Diego, you can access volunteer opportunities through [www.volunteermatch.org](http://www.volunteermatch.org). Additionally, OASIS is a nationwide organization in 43 U.S. cities with programs and resources as well as volunteer opportunities for adults age 50 and older. In San Diego County, there are two OASIS Centers: in Escondido and Mission Valley. Learn more at [www.oasisnet.org/sandiego](http://www.oasisnet.org/sandiego).

RESDC member, Carlos Arias, has been an OASIS member for over 20 years, enjoying classes throughout the year. Carlos retired from the County in 1999 and became a RESDC member shortly after. According to the OASIS annual report that highlighted a few volunteers, "in addition to his passion for learning, Carlos serves as a volunteer with OASIS. He is part of the 'Monday Crew' doing everything from registering other OASIS participants for classes, answering phones and handling administrative tasks--keeping the San Diego OASIS center humming along." He also serves as a Spanish language media spokesperson reaching out to the Latino community. In that capacity, Carlos has done on-air radio interviews on behalf of OASIS with Univision, a Spanish language media network. His dedication and commitment to spreading the word about OASIS is admirable.

As we enter the holiday season, there are ample opportunities to provide a helping hand or make a small donation to benefit others in our community. I know that many of you are active volunteers, and in the coming year we will periodically recognize those who are making a difference through their volunteer efforts.



## RESDC OFFICE HOLIDAY SCHEDULE

The Retired Employees of San Diego County Office will be closed from December 25 through January 1. We'll reopen on January 2.

Happy holidays to all of our members!

## December Calendar of Events

**5—(Thurs.) SDCERA Board of Retirement Meeting**  
2275 Rio Bonito Way, Suite 200, 8:30 am

**12—(Thurs.) Holiday Luncheon**  
Sheraton Mission Valley Hotel,  
1433 Camino Del Rio South, San Diego 11:00 am

**19—(Thurs.) SDCERA Board of Retirement Meeting**  
2275 Rio Bonito Way, Suite 200, 8:30 am

## GUARANTEED

*By Stan Coombs, Benefits Committee Chair*

Public pensions are guaranteed, we are told, by the United States Constitution and many state constitutions. That's not a throwaway given the aggressive focus of some enthusiastic "reformers" on reducing retirement benefits until they no longer provide financial security for the elderly.

The guarantee seems straightforward in the Article I, Section 10 Contract Clause of the U.S. Constitution, "No State shall . . . pass any . . . law impairing the obligation of contracts. . . ." It's almost as straightforward in Article I, Section 9 of the California Constitution, "A bill of attainder, ex post facto law, or law impairing the obligation of contracts may not be passed."

So, why the concern? Isn't an employment agreement that includes compensation and benefits a contract? As usual, it's more complicated than that. The courts interpret the Constitution, and this "Contract Clause" became one of the most litigated provisions in the U.S. Constitution, according to one writer, as states were restricted from relieving private and public creditors from their obligations during the 1800s and 1900s.

Now, disputes are arising again, with insurers covering bonds issued by cities in bankruptcy, Detroit, Stockton, San Bernardino and others. Insurers want retirement assets released to creditors. Other cases have been filed directly against public employers hit by retirement "reformists."

It's a bit reassuring that some scholars feel current legal theory protects public contracts more than private contracts, attributing greater conflict-of-interest to governments when they're a party to the contract in question.

Courts have identified several components in this debate. Was the impaired benefit established contractually or simply as alterable public policy? Was the impairment substantial? Did the impairment serve a legitimate public purpose and was it reasonable and necessary?

Alexander Volokh discusses past court rulings regarding these in his article, "The Revival of the Contract Clause – Constitutional Issues In Public Pension Reform." In 1985 the Supreme Court indicated that the presumption is against finding a contractual obligation, because legislative policies must be "revised and repealed," and if the obligation isn't "unequivocally expressed," construing laws as contracts drastically limits the powers of the legis-

lative body (public employer).

When the Retired Employees Association of Orange County sued in 2007 because that County separated retirees' and active employees' health coverage, resulting in increased rates for retirees, the court ruled for the County. They said there never had been a (contractual) promise to continue the pooled benefit, and the County couldn't be held liable for any obligation not undertaken explicitly through a board resolution.

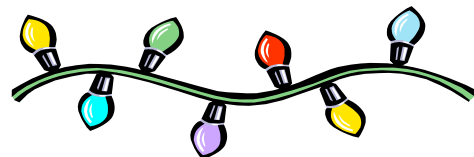
On appeal, the California Supreme Court responded that generally, public employment is held by statute, not contract, unless the hiring units (employers) are authorized to enter into collective bargaining agreements. In such cases contractual obligations can be implied from legislative actions, based on expectations, course of conduct, etc. The case is still pending.

Then, Sonoma County Association of Retired Employees sued Sonoma County for limiting previous retiree health benefits to \$500 per month, whereupon the court dismissed the complaint, holding there was no contract obligation. The appeals court reversed that due to the above-described California Supreme Court ruling, but the retirees still lost because they hadn't alleged that a contractual obligation emerged from the text of a resolution or ordinance.

These contract clauses disallow laws that impair a contract. A simple breach of contract is insufficient. Thus, in 2013 a federal court in Kansas denied a contract clause claim, because a teacher couldn't point to a specific change of law when she sued her school district. They had simply determined her ineligible for an early retirement incentive because she didn't demonstrate the required 15 years of consecutive service.

Volokh addresses the prospective/retrospective issue. Do the contract clauses protect against changes in all benefits promised from the date of an employment agreement, or just those that have been earned to date?

**(Continued on Page 6)**



## WELCOME NEW MEMBERS

|                       |                         |
|-----------------------|-------------------------|
| Mary L. Dean          | Auditor & Controller    |
| Goldie Goen           |                         |
| Jean Gustavson        | Health & Human Services |
| Teri Hartley-Thomas   |                         |
| Jannette S. Kutchins  | Child Welfare Services  |
| Paul Linnenburger Sr. |                         |
| Ursula A. McGowan     | Health & Human Services |
| Carol Presley-Myers   | Public Defender         |
| Eugene W. Yee         | Planning/Sheriff        |

## PENSION FACTS

By Chris Heiserman, Director

Thanksgiving is over but we still need to talk turkey. Public Sector Defined Benefit (DB) pension plans altogether are being blamed unfairly for the budget woes of state and local governments. The most vocal pension "reformers" out there claim the answer is to close the traditional defined benefit programs and replace them with a Defined Contribution (DC) 401(k) model prevalent in the private sector.

We are fortunate to be members of a well-managed and adequately funded retirement system, but some DB plans have been strongly criticized by the media and a cadre of elected officials. Since the highly visible public discussion of pension issues will command greater attention in coming months, it is important to be aware of some of the major pros and cons of both DB and DC plans to provide meaningful context to the pension reform debate.

Defined Benefit plans like ours provide lifetime monthly payments calculated from service years, final compensation and age at retirement. For example, the SDCERA plan is partially funded by employer and employee contributions, but approximately 75% of the funds are from investment earnings on the pooled dollars. Defined Contribution plans are funded by fixed contributions from employers and employees into individual accounts and the pension available at retirement is calculated from the accumulated monies.

In both models most of the dollars ultimately paid out to the retiree will come from investment earnings over time.

### DB pros –

- Retirees get a predictable benefit for life, and usually reasonable cost of living adjustments (COLAs)
- Assets are pooled and professionally managed
- Investment and mortality risks are also pooled, spread across a large group

### DB cons –

- Structured to reward lengthy service, so less valuable to younger, mobile workers
- Employer and employee costs are not entirely predictable as contribution rates are based on investment returns
- Some plans have been hampered by special benefit enhancements ("spiking" final compensation) and the failure of employers to provide funding necessary to keep systems fiscally healthy

### DC pros –

- Workers select their own contribution rate and benefits are individual and portable
- Employees are in control of their investments
- Employers see stable costs that are easy to budget for and they bear no investment risk

(Continued on Page 6)



## THEO AND EVELYN YAKEL SCHOLARSHIPS AVAILABLE

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 4, 2013 and closes February 5, 2014. Applicants should go to [www.sdfoundation.org](http://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](mailto: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!!*

## 2013 HOLIDAY LUNCHEON NEW LOCATION AND SHUTTLE BUS

This year our Holiday Luncheon will be located at a new location. The 2013 Holiday Luncheon will be located at the Sheraton Mission Valley Hotel. **Please see the reservation form on page 6.** We are offering **three** meal choices this year and there will be many door prizes to win. We hope to see you there on December 12th!

Overflow parking will be available at the Scottish Rite Center with a free shuttle bus to take you back and forth to the hotel.

## CHANGES TO BYLAWS

*By Susan Mallett, President*

The Board of Directors at a recent meeting approved the following changes to the Bylaws which are being submitted for approval to the general membership at the annual membership meeting December 12, 2013.

### Grammatical Corrections & Changes

Article II - change verb tense.  
Article V, Section 3.b - capitalization  
Article V, Section 6 - capitalization  
Article VI, Section 4 - capitalization  
Article VII, Section 3.1 - change "scholarship" to "scholastic"  
Article VIII, Section 1 - capitalization  
Article VIII, Section 4 - capitalization  
Article IX, Section 3 - capitalization  
Article XI, Section 4 - capitalization. Changes sentence from passive to active voice  
Article XII, Section 3 - capitalization

### Clarifying Language

Article III, Sections 1 & 2 - further defines membership eligibility  
Article III, Section 4 - properly identifies County of San Diego as employer  
Article III, Section 5 - properly identifies RESDC as the "Association"  
Article IV, Section 1 - reaffirms member dues are RESDC's primary funding source  
Article IV, Section 2 - explains Board of Directors duties when recommending changes to fee amount or structure  
Article V, Section 9 - further explains the Treasurer's responsibility with regard to tax reporting  
Article VI, Section 2 - identifies meetings where RESDC business shall be conducted  
Article VI, Section 3 - further explains reasons a Director can be removed from office  
Article VII, Section 3.a - further defines Audit Committee duties  
Article VII, Section 3.f - refines definition of Elections Committee  
Article VII, Section 4 - modifies language regarding the addition of standing or special committees  
Article VIII, Section 2 - qualifies newsletter notice of special meetings  
Article IX, Section 1 - identifies December Annual Meeting as a membership meeting  
Article IX, Section 2 - clarifies the Board of Directors authority regarding the budget  
Article X, Section 1 - further defines nomination of a Director  
Article X, Section 2 - clarifies language regarding vacancies during existing terms  
Article X, Section 3 - clarifies language regarding nominations

Article X, Section 4 - clarifies language regarding nominations consideration by RESDC Board  
Article XI, Section 1 - redefines the slate of nominees  
Article XI, Section 5 - identifies December Annual Meeting as a membership meeting

### Amendments

Article V, Section 10 - changes title of Association Manager to Executive Director and clarifies position description  
Article VI, Title - adds "Duties and Authority" to section title  
Article VII, Section 3.g - changes the budget review process and adds bylaws maintenance as a committee responsibility  
Article XI, Section 6 - changes the process for filling Officer and Director vacancies  
Article XII, Section 1.a - transfers responsibility for bylaws changes to Executive Committee  
Article IX, Section 4 - changes the timing of the annual audit and the process for review  
Article IX, Section 5 - adds indemnification language for RESDC officers  
Article IX, Section 6 - adds language that explains how to hold and dispose of RESDC assets  
Article X, Section 7 - adds the website as a vehicle for publicly announcing nominations  
Article XI, Section 3.c - removes RESDC staff from the Elections Committee  
Article XI, Section 6 - transfers authority to fill vacancies occurring within a term from Elections Committee to Board of Directors  
Article XI, Section 1.a - transfers responsibility for bylaws changes to Executive Committee  
Article XII, Section 1.b - transfers responsibility for bylaws review to Executive Committee  
Article XII, Section 1.d - transfers responsibility for unapproved bylaw amendments to Executive Committee  
Article XII, Section 4 - added language that establishes applicable laws may supersede bylaws

### Deletions

Article V, Title - removes "committee" from title and moves related language to Section VII  
Article V, Section 3.c - deletes duplicate section regarding filling vacancies within a term  
Article V, Section 4 - deletes language specific to 2007 election  
Article V, Sections 11, 12 & 13 - deletes sections related to the Executive Committee, Editorial Committee, and the appointment of the Newsletter Editor  
Article VI, Sections 1.a & a.b - deletes Board of Directors description and duplicate definition of a quorum  
Article VI, Section 5 - deletes section regarding other duties as directed  
Article VII, Section 2 - deletes and modifies language that establishes standing committees



Article VII, Section 3.b - removes Benefits Committee as standing committee  
 Article VII, Section 3.c - removes Bylaws and Policy Manual Committee as standing committee  
 Article VII, Section 3.d - removes Computer Systems and Procedures Committee as standing committee  
 Article VII, Section 3.e - removes Editorial Committee as standing committee  
 Article VII, Section 3.h - removes Finance Committee as standing committee  
 Article VII, Section 3.i - removes Legislation Committee as standing committee  
 Article VII, Section 3.j - removes Membership Committee as standing committee  
 Article VII, Section 3.k - removes Programs Committee as standing committee  
 Article VII, Section 3.m - removes Volunteers Committee as standing committee  
 Article X, Section 5 - deletes duplicative language regarding members nomination  
 Article XII, Section 1.a.i - annual elections language deleted and moved to Section 1.e

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## DECEMBER WRAP-UP

Dear Members:

Since joining RESDC as Executive Director one year ago, we have made remarkable progress. In February, we completed a member survey from which a formal strategic plan was developed. In addition to our many normal daily tasks, we planned and held six membership events, presented five academic scholarships to high school students, attended four statewide retirement & retiree conferences, and met with over 20 stakeholders. And soon, we will unveil a newly redesigned, more interactive web site.

All of these accomplishments would not have been possible without the support of our loyal and generous volunteers. Our volunteers phoned and surveyed over 500 members in January, helped identify the new Holiday luncheon location in March, and served BBQ to over 400 Health Fair attendees last month.

I am pleased to recognize Steve Jandrew as our Volunteer of the Year, who has volunteered as the lead server at RESDC's Health Fair Picnic for the past several years. Despite his night shift schedule, Steve greets you every year with a confident smile and ensures the food line runs efficiently and effectively. On behalf of the Board and staff, many, many thanks to Steve and ALL of our volunteers!

We look forward to making great strides in 2014.

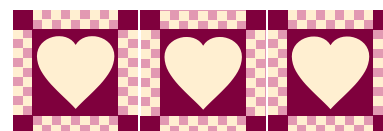
Wishing you happiness, health and a wonderful holiday season!

Denise Price



## SCHOLARSHIP THANK YOU

2013 RESDC Scholarship winner, **Marco Russo**, wrote to RESDC to thank the association for the scholarship award he received and to give us an update about his education. Marco is a student at the University of Denver where he attends classes and also competes on the university's swim team. He is very busy and very excited to be at school and he is grateful for the financial help he received from his RESDC Scholarship. It's wonderful to hear from our scholarship winners!



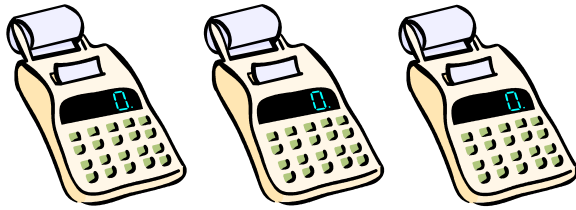
## BITS AND PIECES

**Anthony Dietsche** celebrated his 87th birthday in September! He retired from Health & Human Services as an eligibility worker for Aid to Families with Dependent Children (AFDC). He worked at the Oceanside office for 15 years and retired in 1988.



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

Destroy your old personal documents the safe and easy way. Watch for another SDCCU Shred Day in the coming months. SDCCU is proud to be the Guinness World Record® holder for the most paper collected and shredded in 24 hours. For information on what to do if you think you've become a victim of fraud or identity theft visit [sdccu.com](http://sdccu.com) and search for identity protection.



## 2014 BUDGET SUMMARY

The budget proposal below will be voted on by the General Membership at our Annual Meeting (Holiday Luncheon) on December 12, 2013.

### REVENUE

|   |                     |
|---|---------------------|
| <i>RESTRICTED</i> Benefit Protection Fund | \$37,908.00         |
| Candy Sales                               | 9,923.00            |
| Dividends                                 | 4,296.00            |
| Dues                                      | 341,328.00          |
| General Membership Meetings               | 13,910.00           |
| Scholarship Donations                     | 500.00              |
| <b>TOTAL REVENUE</b>                      | <b>\$407,865.00</b> |

### DISBURSEMENTS

#### Personnel Related

|                             |              |
|-----------------------------|--------------|
| Salaries & Related Expenses | \$153,220.00 |
| Professional Services       | 16,450.00    |

#### Non-Personnel Related

|                          |           |
|--------------------------|-----------|
| Office Supplies          | 4,300.00  |
| Telecommunications       | 6,060.00  |
| Postage & Shipping       | 11,402.00 |
| Mailing Services         | 9,011.00  |
| Printing & Copying       | 39,885.00 |
| Dues & Subscriptions     | 4,610.00  |
| Business Expenses        | 210.00    |
| Candy Purchases          | 9,779.00  |
| General Meeting Expenses | 23,176.00 |
| Insurance                | 4,000.00  |
| Operations Reserve       | 35,756.00 |
| Staff Development        | 900.00    |
| Scholarships             | 10,000.00 |
| Travel & Conferences     | 18,000.00 |
| Member Services          | 2,250.00  |
| Recruitment              | 8,150.00  |

#### Facility & Equipment

|                              |           |
|------------------------------|-----------|
| Rent                         | 34,956.00 |
| Equipment Purchase & Service | 9,250.00  |
| Furniture                    | 5,000.00  |
| Depreciation                 | 1,500.00  |

|                            |                     |
|----------------------------|---------------------|
| <b>TOTAL DISBURSEMENTS</b> | <b>\$407,865.00</b> |
|----------------------------|---------------------|

### Guaranteed (Continued from Page 2)

In 2013 the Florida Supreme Court ruled in Scott vs. Williams that because a new 3% of salary retirement contribution would be required of employees and cost-of-living adjustments would be eliminated, both after a future effective date, a new state senate bill would not impair any “statutorily created rights.” Florida’s contract clause is similar to that in the U.S. Constitution. California and various other states, on the other hand, generally hold that there’s a contractual right in pension promises from the date of employment.

In 2013, an Alabama court ruled that an impairment must be determined “substantial,” judged by whether it’s central to the contract, whether settled expectations were disrupted and whether the impaired right was reasonably relied on. And, a New York court ruled that the required public purpose served couldn’t simply be the financial benefit of the sovereign (public employer). More to come.

San Diego County net retirement assets increased \$242.4 million during September, increasing fiscal-year-to-date gains to \$266.3 million and total net assets to \$9.3 billion.

### Pension Facts (Continued from page 3)

#### DC cons –

- Employees often lack access to professional financial advice and receive no COLAs, death or disability benefits
- Retirees can outlive their account balance if they do not save enough
- There is a risk workers will be unable to retire if they believe their benefits will be inadequate.

Bottom Line – 401(k)-type accounts became the latest fad in the 1980s as a supplemental savings program to augment pensions; and these deferred compensation plans have helped many workers enhance their retirements. However, they have evolved into a primary retirement model in the private sector because workers assume all the risk and the business bottom line are maximized. However, going it alone in saving for retirement hasn’t worked out so well historically for most private sector workers, forcing them to rely more on Social Security’s safety net and/or keep working.

Today’s pension “reformers” apparently believe the appropriate policy path forward is to place public employees in this same predicament, reducing retirement security for individuals and cutting costs for local and state governments.

The millions of public employees who work year after year contributing to their traditional Defined Benefit pension are not the only stakeholders in this arena. It is in everyone’s best interest – public and private sector workers - to have a dedicated and competent work force delivering services, earning a decent and secure retirement, and spending that retiree income in local and regional economies.

**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  
 Chris Hinshaw, George Lejeck  
 Joe McGuire, Janel Pehau  
 George Shoemaker, Mila Thurber

**EXECUTIVE DIRECTOR**

Denise Price

**OFFICE STAFF** .....Karen Hazel  
 .....Anne Schwartz  
 .....Cindy Stelmar

**NETWORK EDITOR**...Karen Hazel



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

See's Candy is now priced at \$17.50 per pound if you buy it at one of their stores. RESDC members can purchase See's gift certificates from us at \$14.70 each.

If you would like to order certificates from our office, please address an envelope to RESDC, 7860 Mission Center Court, Suite 209, San Diego, CA 92108-1329. Enclose a check made out to RESDC for \$14.70 for each certificate.

**Also enclose a business size (#10) self-addressed stamped 46¢ envelope as the certificates will not fit in a small envelope.** If you order over five certificates, please put 66¢ 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**

|                         |                         |
|-------------------------|-------------------------|
| Cory A. Azevedo         | Health & Human Services |
| Sheila M. Baltrip       | Health & Human Services |
| Maria G. Barrett        | Transportation          |
| Ernest Becerra Jr.      | General Services        |
| Arlynn C. Bove          | Sheriff                 |
| Edith R. Carpenter      | Surviving Spouse        |
| Sara Chappell           | District Attorney       |
| Larry E. Cottrell       | Surviving Spouse        |
| Robert M. Crotinger     | Information Services    |
| Charlotte A. Cunningham | Medical Examiner        |
| B. Yvonne Evenson       | Surviving Spouse        |
| Diane E. Gottfried      | Social Services         |
| Caroline Hendrick       | Public Works            |
| Gloria M. Johnson       | Health & Human Services |
| Malcolm M. Johnson      | Health & Human Services |
| Mary A. Joyce           | Health & Human Services |
| Geraldine Nosari        | Surviving Spouse        |
| Kelly G. Orcutt         | Public Works            |
| Dorris M. Palley        | Surviving Spouse        |
| William F. Roosa        | Surviving Spouse        |
| Howard Sakarias         | DMI                     |
| Edna M. Sarkela         | Health & Human Services |
| George E. Spainhower    | Sheriff                 |
| Gloria R. Stocker       | Surviving Spouse        |
| Mary P. Tunder          | Social Services         |
| William J. Vargas       | Health & Human Services |
| Man Wai                 | Public Works            |
| Robert A. Wilkinson     | Surviving Spouse        |
| Sidney S. Williams      | Public Works            |
| Katherine M. Wooding    | Health & Human Services |
| Virginia C. Yorgin      | Health & Human Services |

**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.



**SEASON'S  
 GREETINGS!**





**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.**  
 7860 Mission Center Court, Suite 209  
 San Diego, CA 92108-1329

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## ANNUAL HOLIDAY LUNCHEON

**Thursday, December 12, 2013**  
**Social Time 11 am-11:30 am**  
**Lunch will be served at 11:30 am**  
**Sheraton Mission Valley Hotel**  
**1433 Camino Del Rio South, San Diego**  
**Cost—\$22 per person**

**NEW  
 LOCATION!**

**NEW  
 LOCATION!**



**Menu:** Roast Turkey, Filet of Salmon, or Vegetarian meal.

**Program:** San Diego Festival Chorus, President's welcome, and approval of the 2014 budget.

**Reservations:** **Reservation forms and payment must be in our office by Friday, December 6.** Cancellations must be received by **December 6**; no refunds can be made after that date. **Reserved tables will be provided only for groups of at least 8, and no more than 10. No Exceptions.** 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, 7860 Mission Center Court, Suite 209, San Diego, CA 92108-1329.** 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 the West: I-8 East, right off Mission Center Rd. exit, turn left onto Camino del Rio South. The hotel is on the right side. From the East: I-8 West, exit Mission Center Rd., left on Camino Del Rio N., left on Mission Center Rd., left on Camino Del Rio South. The hotel is on the right side.

### 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 \_\_\_\_\_ Filet of Salmon \_\_\_\_\_ Vegetarian meal \_\_\_\_\_  
 Please check menu selections for each person.

Department and Year Retired \_\_\_\_\_ E-mail address \_\_\_\_\_