



NETWORK

Newsletter of The Retired Employees of San Diego County Since 1961

Vol. 45, No. 6

Honoring Yesterday—Protecting Tomorrow

June 2014

PRESIDENT'S MESSAGE

By Susan Mallett



As retired County employees, we all would agree that the County of San Diego provides many varied services to our region. However you may not think of the County as the region's chief public health agency. Recent action taken by the Board of Supervisors on May 6th, illustrates how that is so. Introduced by Chair Dianne Jacob and Supervisor

Dave Roberts, the Alzheimer's Project will "oversee the creation of a regional strategy to inventory and improve caregiver resources and support efforts to find a cure for Alzheimer's disease."

Presently more than 60,000 San Diego County residents have the disease which has become the third leading cause of death according to the documents supporting the project. The impact on caregivers is tremendous as 80% of Alzheimer's patients are cared for in their home by family members. It was noted that six of ten patients will wander away from home due to symptoms of this deadly disease.

Supervisor Jacob remarked, "This is an opportunity to tackle an epidemic expected to double by 2030." Some of the goals for the initiative are to seek input and collaboration from Alzheimer's researchers as well as other experts, in the public and private sector, to enhance the research efforts of the disease. Additionally, the County will gather information from various medical practitioners and care providers to develop a countywide Alzheimer's Plan to improve the network of services for patients and their families. The project participants would also develop a public awareness campaign to better educate County residents about the symptoms and early diagnosis of the disease.

We know that Alzheimer's has taken a heavy toll on many of our members either as one afflicted with the disease or as a caregiver for a close loved one. RESDC applauds the efforts of the Board of Supervisors as they begin this important project. Our interim Executive Director John McTighe addressed the Supervisors on behalf of RESDC expressing our support and our desire to "get the word out to our members about this critical issue." In that regard, we intend to provide periodic updates as to the progress of the Alzheimer's Project including the development of the County's Alzheimer's Plan for patients and caregivers. We will invite speakers from the Alzheimer's Association to a future general membership meeting as well.

The Alzheimer's Project will become an important part of the County's Live Well San Diego initiative. This larger health strategy was developed through much coordinated work by County staff and community groups. You can learn more about Live Well San Diego and its goal "to improve the health, safety and quality of life of all County residents" by visiting the website, www.livewellsd.org.

WELCOME NEW MEMBERS

Teresa K. Ayala	Probation
John Diaz	District Attorney
Lynn Eldred	Health & Human Services
Kaye F. Fowler	Sheriff
Kathryn A. Grant	Health & Human Services
John R. Hughes	
Beryl Johnson-Gloudon	Housing/Comm. Devel.
Victor Landa	
Joann Morgan	

June Calendar of Events

4—(Wed.) Flag Day Luncheon, General Meeting

Ronald Reagan Community Center, 11:00 a.m.
195 E. Douglas Ave., El Cajon, 92020

5—(Thurs.) SDCERA Board of Retirement Meeting

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

11—(Wed.) RESDC Board of Directors Meeting

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

19—(Thurs.) SDCERA Board of Retirement Meeting

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

FEES

By Stan Coombs, Benefits Committee Chair

“Fees” are not popular. Even the word, “taxes,” seems gentler. Unless we pay sales tax on a large, mid-year purchase, taxes usually hurt on the 15th of April. Fees, on the other hand, show up every time we open a utility bill, credit card or bank statement, or consult with a professional. And, they can mount up quickly, reaching unforgiving totals, especially when billions in retirement funds are at stake.

Several members of the San Diego County Board of Retirement recently focused on fees they pay to retirement system legal, administrative and investment consultants, and fund managers, resulting in a report on the subject from Wurts Associates, the Board’s General Investment Consultant.

It was clear Wurts wasn’t enthusiastic about the assignment, perhaps for good reason. They pointed out that “the reporting of fees does not follow a consistent standard across Plans,” leading to any resulting conclusions being “highly suspect.” They also pointed out technical difficulties comparing the more exotic investments, and a few data omissions by reporting retirement systems.

That said, members of the Board obviously remained interested in the report, probably because all fees offset earnings to some extent, hindering progress toward investment goals. And, fees are no small potatoes for SDCERA. Their June 30, 2013 Comprehensive Annual Financial Report lists \$92.3 million in such costs during the 2012-13 fiscal year.

So, Wurts’ forty-one-page, “Investment Management Fee Study” was prepared and presented to the Board of Retirement, despite the reservations. It compared fees paid by all 20 California county retirement plans authorized by the state’s “County Employees Retirement Act of 1937” (including SDCERA) plus the huge California Public Employees Retirement System (CALPERS), 1.8

million members in all.

The upshot? Our own SDCERA’s total investment expense, reportedly .79% of total Plan assets, is second only to the San Bernardino Employee Retirement Association among its peers included in the study, placing us in the 90th percentile. And, SDCERA’s total investment management fees, including performance and incentives, were 1.3% of invested funds.

That total includes different fee levels for different kinds of consultants. Attorneys and general consultants may be paid flat fees for contract assignments, while investment strategists and fund managers may receive a base fee plus incentives for successful performance. And, the type of investment affects the level and method of payment.

Wurts detailed our Board of Retirement’s fees further, comparing theirs with the other retirement systems for each of 11 categories in our Asset Allocation Plan.

During 2012-13, SDCERA-paid fees on total equities were reported at .16% of invested funds, placing us in the 12th percentile; fees on total fixed income investments were .10%, placing us in the 6th percentile; fees on real estate were 1.15%, the 94th percentile; fees to private equity managers were 2.63%, the 88th percentile; fees for hedge funds were 2.29%, highest of those surveyed; and fees on alternative investments were 2.36%, the 77th percentile. Notional assets are included where appropriate.

But, the real value of Wurts’ report may go beyond a simple comparison of fees paid by SDCERA and other retirement systems. It also increases transparency and accountability in an area of retirement management that isn’t always transparent.

(Continued on Page 7)



NEW MEMBERS NEEDED

RESDC is asking help from the membership in recruiting new members in 2014.

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.



IT TAKES A VILLAGE

By John McTighe, Interim Executive Director

That familiar phrase was once used to describe what was needed to properly raise a child in our society. It can also be used to describe what is needed to execute the move of an office like RESDC's. I've had the privilege of serving you as Interim Executive Director for the last month since Denise Price's departure. One of the primary reasons the Board of Directors brought me out of retirement to do this job was to make sure the move of the RESDC office from Mission Center Court to Aero Drive went smoothly.

I want to give a great big **thank you** to Denise Price for having arranged most of what was needed to assure the move before her departure. I also want to thank our fabulous staff of Karen Hazel and Benjamin Hemmings for doing a great job of packing up the old office and then unpacking and organizing the new one.

There were many others who did their job so that the move could go smoothly. There was Jose at **Telepacific** who made sure his technician installed the "telephone switch" so that we had telephone service. There was Brad at **Associated Telecom** whose technicians wired the new office and connected to the incoming telephone lines so that we have working phones and data. There was Mac who made sure our network was functioning properly. There was RESDC Director, George Shoemaker, who helped with the relocation of our computers. There was Steve at **Corovan** who coordinated the move of furniture and supplies, and the moving crew who did a great job in the actual move. There was Jay at **Miramar Office Furniture** who helped Denise with the selection of some new furniture to fill in the gaps in the new office. There were the two real estate brokers, Derek for us and Ryan for our new landlord, who made sure the i's were dotted and the t's were crossed on our lease. And then there was Laura representing the owner who coordinated with the locksmith to get us the keys. At our new office, we had James who made the tenant improvements so the new office was configured the way we wanted it. We also have Dave as our go to guy for any building maintenance issues.

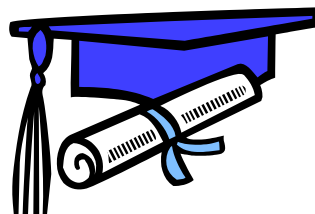
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DIABETES WELLNESS EDUCATION MEETINGS 4th Saturday Monthly 10:00 AM - 11:30 AM

Each month on the fourth Saturday, Diabetes Wellness Education Meetings are held for the public. There are different speakers every month.

Where: Serra Mesa Branch Library, 9005 Aero Drive, San Diego, CA 92123
Between I-15 & Sandrock, across from Montgomery Field Airport

How: Sign up and Information: Please call (858) 571-9355 or use the website:
maryhyde@we-are-well.com/www.we-are-well.com



2014 RESDC SCHOLARSHIP RECIPIENTS

Congratulations to the five recipients of the \$2000 scholarships awarded by RESDC this year. They are as follows in alphabetical order:

Zachary Bluestien, D.C. Everest Senior High School, Weston, WI, sponsored by **Charlotte Bluestien**, grandmother.

Sarah Herman, Academy of Our Lady of Peace, San Diego, CA, sponsored by **Janet Herman**, mother.

Joseph Johnson, Atascadero High School, Atascadero, CA, sponsored by **Estelle Charbonneau**, grandmother.

Kathryn Patrick, Palmer Ridge High School, Monument, CO, sponsored by **Charles Patrick**, grandfather.

McKenna Wade, Great Oak High School, Temecula, CA, sponsored by **Joan McVeigh**, grandmother.

A special \$200 Community Service Scholarship in Memory of **LaRue Pierce**, long time RESDC Scholarship Chair is awarded to **Julia Thackrey**, Matre Dei Catholic High School, Chula Vista, CA, sponsored by **Dean Thackrey**, grandfather.

Thank you to the Scholarship Committee members, **Joan Liddell, Anne Schwartz, and Jeri Booker** for their time and effort in evaluating each participant. Their work is much appreciated.

Look for a special 2014 Scholarship article in the July issue of the NETWORK.

HOW SECURE IS YOUR RETIREMENT?

By CRCEA Retirement Security Committee

Over the last decade, and especially since the beginning of the financial crisis in 2008, retirement and health care benefits have been in jeopardy. In the private sector, many fixed benefit plans have been eliminated or changed to 401(k) savings accounts. In the 20 California counties that have independent retirement systems (operating under "1937 Act" provisions) like your county, there have been similar concerns. The following are just three examples of the kind of concerns facing county retirees:

- **Orange County:** Pooled medical insurance plans for under-65 year old retirees were separated from active employees resulting in significantly higher premiums for retirees, a devastating financial impact to retirees.
- **Sacramento County:** The County stopped paying retiree health and dental subsidies after doing so for more than three decades resulting in a significant and devastating financial impact to retirees.
- **Stanislaus County:** The Retirement Board shifted \$60 million of its reserves that pay retiree benefits to ease the County's financial situation saying the reserves were not "guaranteed for retirees."

Today, several "1937 Act" county Retiree Associations are in court desperately fighting to protect retiree interests. These actions that began with one or two counties have now spread to other counties and there are indications that these kinds of actions will continue. Almost every day, you, your family, friends, and neighbors read or hear on radio or TV, editorials, opinion pieces, and Letters to the Editors, bashing of public retirees because they receive fixed monthly pensions. Support for county retirees is further complicated by reports of abuses by government officials such as those indicated in the City of Bell. And now there is a movement afoot to change the "California Rule", which guarantees that you as a county retiree receive earned lifetime benefits. Without this constitutional guarantee, even COLA's for existing county retirees could be at risk.

How we handle these issues will affect pension rights and benefits for county retirees and impact the future of our state and national economy.

The California Retired County Employee Association (CRCEA) represents retirees from the 20 counties who operate under the "1937 Act". On behalf of its 170,000 members, it has established the Retirement Security Committee to help protect retiree benefits. Retirees George Shoemaker, San Diego County, and Mike DeBord, Sacramento County are Co-Chairs of this

committee.

The Retirement Security Committee has written and issued several papers, made presentations at CRCEA's semi-annual conferences and provided support for these issues in the California Legislature. The Committee is also working on these issues with various organizations in California and Washington D.C. and is committed to protect retiree benefits and security for all county retirees. Check out the website (www.crcearesearch.com) for information and updates.

Further information on this effort will also be available in future newsletters. **STAY TUNED AND INVOLVED!**

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. We are making a large scale effort to update all the names in our database. 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 we are never told.

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.



Happy Father's Day!
June 15th!

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, Joe McGuire
 Janel Pehau, George Shoemaker
 Mila Thurber

INTERIM EXECUTIVE DIRECTOR
 John McTighe

OFFICE STAFF.....Karen Hazel
Benjamin Hemmings

NETWORK EDITOR...Karen Hazel



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.

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 and search for identity protection.



Flag Day June 14th

IN MEMORIAM

Carol E. Allen	Probation
Nancy E. Averill	Local Agency Formation
Mary Bachman	General Services
Diann Bianconi	Assessor/Recorder Clerk
Georgia Blaszcak	Public Works
Murray Bloom	Superior Court
Frances D. Creasy	Probation
Nelda Delponte	Social Services
Lawrence W. Dill	Sheriff
Linda L. Dittloff	Health & Human Services
Priscilla Fleming	Farm Advisor
Guadalupe Gonzalez	Health & Human Services
Jeffrey T. Harris	Personnel
Leroy Heggestuen	Dept. of Information Services
William Hermes	Health & Human Services
Elva C. Jenkins	Health & Human Services
Linn Kent	Health & Human Services
Harry N. Kirkpatrick	Assessor
Charles Koehler	Probation
Brenda Land	Health & Human Services
Kenneth K. Little	Agriculture/Weights/Measures
Francisco Llerandi	Health & Human Services
Amado T. Miana	Health & Human Services
Marvin C. Mitchell	Surviving Spouse
Ronald Moore	Health & Human Services
Robert A. Morse	Sheriff
William Napier	General Services
Lynda Neil	Sheriff
Yvonne D. Newman	Health & Human Services
Paul A. Phillips	Health & Human Services
Jean Pierson	Sheriff
Helen Pruet	Probation
Richard Rasmussen	Health & Human Services
Christopher Rhodeos	Environmental Health
Linda S. Rolan	Registrar of Voters
Maryanne L. Salini	Health & Human Services
Robert Sickels	District Attorney
Richard Snyder	Auditor & Controller
Wilda Stasny	Surviving Spouse
Helen D. Strand	Assessor/Recorder/Co. Clerk
Dolores L. Wallen	General Services

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

MEMBER PRIVACY

Any retiree or surviving spouse who doesn't 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.

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

PENSION FACTS

By Chris Heiserman, RESDC Director

Pension facts are almost always sobering and serious, and ignoring them can be perilous, especially for future generations. A report in May from California Legislative Analyst Mac Taylor categorizes and discusses about \$340 billion of the State's key retirement, infrastructure and budgetary liabilities. He says \$140 billion is being addressed over the long term by actions such as the changes to state employee pension benefits enacted by the California Public Employees Retirement System (CalPERS) to reduce its unfunded liability.

However, according to Taylor, \$200 million is not yet being dealt with and suggests that the Governor and Legislature should prioritize these huge liabilities and establish plans to pay for them over 30 years because postponing the difficult decisions will cost much more. He recommends that the top priority be developing a plan to fully fund the California State Teachers Retirement System (CalSTRS) due to its massive unfunded liability and relatively high growth rate. A second big ticket liability he recommends dealing with is paying for state retiree health care liabilities.

The report labels these two issues "difficult challenges" but states that because they have higher interest rates than other state debts, failing to deal with them as priorities will increase future state budgetary risk.

CalSTRS is the second largest pension system in the United States and has 868,000 members (current, former, and retired teachers and administrators, and their beneficiaries). Without corrective action, the CalSTRS program is projected to run out of assets during the 2040s. According to Taylor, a plan to fully fund the system over 30 years could require additional contributions from the state, teachers and districts totaling more than \$5 billion a year by 2020. In 2012-13 the contributions to CalSTRS were \$6 billion. Employees kicked in 8% of pay (\$2.3 billion), districts put in 8.25% of payroll (\$2.3 billion) and the state contributed about 5% of payroll (\$1.4 billion). The total unfunded liability was estimated at \$73.7 billion as of June 30, 2013.

On the other priority issue, retiree health care, the state provides health and dental benefits to 277,000 retired state employees and their dependents. Part of the future liability for these benefits relates to active employees who will also be eligible in retirement if they finish their careers with the state. Taylor reports the state's unfunded liability for retiree health benefits was estimated to be \$64.6 billion as of June 30, 2013.

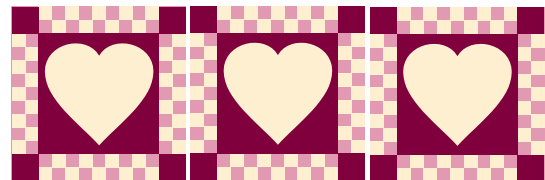
The report recommends establishing a plan to pre-fund retiree health benefits, which would mean making current contributions to cover the future benefits

just like they do for pensions. Then investment returns could help pay for the benefits. Taylor said California governments now generally fund retiree benefits after employees retire, thus routinely passing the expense on to future generations. He reported the state will spend \$1.8 billion on retiree health benefits in 2013-14. In order to fully fund this liability in 30 years, he said the state would have to contribute twice that amount (\$3.6 billion).

These numbers are absolutely staggering, but so is the national debt. We can ignore it but it won't go away. The report from the Legislative Analyst Office tells it like it is and recommends that hard and painful decisions be considered sooner rather than later by the Governor and Legislature.

Of course this report only addresses solving the unfunded liability crisis for these benefits. It doesn't speak to ongoing discussions over more pension reform or the level of benefits; however, nearly all these benefits have already been earned or authorized, they just haven't been funded. The report is available on the LAO website at this link:

<http://www.lao.ca.gov/Publications/Detail/3011>



BITS AND PIECES

County retiree, **Esme Mitchell** and her husband, Basil, recently celebrated their 55th wedding anniversary on April 25th, 2014. As well, they recently traveled at the end of March to Florida by invitation to witness their youngest daughter's command ceremony as a Unit Commander in the U.S. Army.



It Takes a Village (Continued From Page 3)

Now that that everyone has done their job and the dust has settled, we'll be inviting all members to an open house later this summer to see our new office located at 8825 Aero Drive, Suite 205. Watch for details in the coming issues of the NETWORK. We'd love to show you what a village has accomplished.

Our office hours remain the same, Monday through Friday from 9:00 a.m. to 2:00 p.m. The entrance to the building is on the east side adjacent to the parking lot and there is convenient elevator access.

Fees (Continued From Page 2)

Current sunshine laws, even the revered California Brown Act, allows retirement boards to retreat into closed session to consider some investments, and agreed-to fees are seldom revealed when resulting board action is reported out. The San Diego County Board of Retirement sometimes takes advantage of that authority.

Arguments can be made in defense of such practices. David Sirota writes in his article, "Wall Street's Pension Gamble," "it is possible that (knowing) the secret terms of such (investment) agreements could allow other private individuals in the same investments to negotiate preferential terms for themselves, meaning public employees' pension money enriches those private investors." (Inserts added). And, of course, fee-paid investment managers could hardly be expected to celebrate total transparency.

On the other hand, Sirota notes that in a worst-case scenario, it's possible for fee secrecy to result in arrangements "whereby retirees' money is subjected to huge risks, yet financial firms' profits are guaranteed regardless of returns." According to an investigator's report, fees paid by the \$86 billion North Carolina Teachers and State Employees' Retirement System increased one thousand percent since 2000, and is invested in 300 funds and hundreds more underlying funds largely unknown to stakeholders, the State Auditor and even the State Treasurer.

No sign of anything like that at SDCERA, but the more transparency the better, and Wurts' report shines just a little more light.

San Diego County retirement net assets increased \$75.6 million during March, increasing fiscal-year-to-date gains to \$707.6 million and total net assets to \$9.8 billion.

2014 AGING SUMMIT: CREATING A SAFE AND CARING COMMUNITY

Now's the time to register to attend the 2014 Aging Summit: Creating a Safe and Caring Community, to be held from 8:30 am to 2:30 pm on Thursday, June 12, at two sites: the Town & Country Convention Center and the Center for the Arts in Escondido. Keynote speakers will be webcast to North County.

Gail Sheehy, journalist and author of "Passages" and "Passages for Caregivers," will speak about her own journey as a caregiver for her late husband, plus what she has learned from other caregivers. Also featured will be philanthropist and former caregiver Darlene Shiley; and Paul Greenwood, head of the District Attorney's Elder Abuse Prosecution Unit, who will talk about steps to take to avoid being a victim of scams and fraud.

Chairwoman Dianne Jacob and Supervisor Greg Cox will host the summit, and will be joined by District Attorney Bonnie Dumanis.

Aging Summit sponsors include:

**HHSA's AIS and Behavioral Health Services
SDG&E
North County Action Network (NorCAN)
AARP
Barona and Sycuan Tribal Governments**

There will be breakout sessions at both sites on such topics as self-defense, disaster preparedness, financial planning, Alzheimer's disease and treatments, fall prevention and more.

To RSVP, call the AARP Registration Line at **(877) 926-8300** or visit www.AISevents.org.



**June 21st
First Day of Summer!**



Office Hours: 9 am to 2 pm, Monday through Friday
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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 Inquires: 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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GENERAL MEMBERSHIP MEETING 2014 FLAG DAY LUNCHEON



- THEME:** PATRIOTIC MUSIC SUNG BY FOOTHILLS ADULT SCHOOL SINGING GROUP
- WHEN:** WEDNESDAY, JUNE 4, 2014, 11:00 A.M.
- WHERE:** RONALD REAGAN COMMUNITY CENTER
 195 East Douglas Avenue, El Cajon 92020
- WHAT:** LUNCH-\$9 per person

Menu: Teriyaki Chicken, ham, pasta, salads, fruits, vegetables, desserts, coffee or tea. To join us for lunch, please complete the form below, include the name of person(s) attending, and send a check for \$9 per person, payable to RESDC at 8825 Aero Dr., Suite 205, San Diego, CA 92123. **Deadline is Monday, June 2.** Hall limit is 200, so get your reservations in as soon as possible. Badge and raffle ticket packets should be picked up at the registration table at the luncheon. They will not be mailed.

FLAG DAY LUNCHEON RESERVATION FORM

Name of Person _____ Telephone # _____

Name of Guest(s) _____ # of Reservations at \$9 each _____

Total Enclosed _____ E-Mail: _____

Department and Year Retired _____

DIRECTIONS TO RONALD REAGAN COMMUNITY CENTER 195 EAST DOUGLAS AVE EL CAJON, CA 92020



The Ronald Reagan Community Center is located one block south of E. Main Street, El Cajon, directly off Magnolia Ave. Take I-8 to Magnolia Off-Ramp, go south to E. Douglas and turn left. Parking is available in the front and back of the center.