



NETWORK

Newsletter of The Retired Employees of San Diego County Since 1961

Vol. 45, No. 7

Honoring Yesterday—Protecting Tomorrow

July 2014

PRESIDENT'S MESSAGE

By Susan Mallett



In June, we celebrated two RESDC traditions, the annual Flag Day Luncheon and the awarding of scholarships to our top five graduating high school applicants. Please read about these outstanding students in this newsletter (pages 6 and 7) and join us in congratulating them on their accomplishments. This year's luncheon was enjoyed by 100 members and guests. The lunch, provided by Cupid's Cater-

ing, was delicious as usual and the patriotic music and songs by the Foothills Adult School Singing Group were enjoyed by all.

You may know that the original Flag Day was begun in the 1880s by a few elementary school teachers so that children could celebrate our national flag's birthday. June 14, 1777, was the date the Continental Congress adopted the stars and stripes design as our official flag. Many local and state celebrations were held each year and in 1916, President Woodrow Wilson issued a presidential proclamation establishing a national Flag Day on June 14, according to the Library of Congress.

In 2009, I saw the Fort McHenry flag that inspired the Star Spangled Banner while visiting the Smithsonian's American History Museum in Washington, D.C. As our Flag Day luncheon approached, I was curious about that flag's origin and shared some of my findings at the Flag Day Luncheon. I want to include some of this interesting story in this month's article. Thanks to the Smithsonian's website, amhistory.si.edu, I found a wealth of information about the flag and our national anthem.

During the War of 1812 against the British, our young country's navy fought battles on the Great Lakes as well as along the Atlantic seaboard. An important battle took place in September 1814 as the soldiers of Fort McHenry defended the vital seaport of Baltimore. The previous year, a local flag maker, Mary Pickersgill, and her three teenaged assistants sewed two large flags for Fort McHenry. The largest was a 30 x 42 foot garrison flag and the other was a 17 x 25 foot inclement weather flag, together quite a hand-sewn project I would say. During the battle of Fort McHenry, attorney Francis Scott Key was

kept aboard a British ship, outside of the harbor, as he negotiated the release of an American prisoner. The following morning he was so inspired to see that large garrison flag flying over the fort that he wrote a poem entitled "Defense of Fort McHenry". Parts of the poem were put to music and sung as a patriotic song during and after the Civil War. Ultimately the song became our National Anthem in 1931.

The flag was kept by the commander of Fort McHenry, Lt. Colonel George Armistead, and was passed down through his family eventually to be held by his grandson, Eben Appleton in New York State. The flag's notoriety remained strong and Appleton often received requests to sell it or to display it for special events. Believing that this deteriorating national treasure ought to be on public display, Appleton loaned the flag to the Smithsonian Institution in 1907 and made it a permanent donation in 1912. Over the years, the flag has been restored and displayed in various ways by the Smithsonian and is now the final part of a dramatic exhibit that leads visitors through the sights and sounds of that long ago battle. You can stand in front of that enormous old flag and marvel at its journey and significance in our America history.

As Americans, we share a rich and interesting history and as a retiree it is rewarding to continue learning about our heritage. The summer months are upon us and many will be traveling with family and friends. I encourage you to explore the many wonders of our great country through our parks, museums and historical sites. Safe travels to all.



Happy
4th of July!

WELCOME NEW MEMBERS

Lois D. Bloom
Irving Feldman
Ruth Gibbs
Judith E. Hall
Dianne E. Murphy
Jeremii Wesolowski

Sheriff
Superior Court
Health & Human Services
Pharmacy

July Calendar of Events

10—(Thurs.) RESDC Board of Directors Meeting
7860 Mission Center Ct., Suite 209, 9:30 a.m.

17—(Thurs.) SDCERA Board of Retirement Meeting
2275 Rio Bonito Way, Suite 200, 8:30 a.m.

DETROIT

By Stan Coombs, Benefits Committee Chair

Detroit is a financial horror story. The City is bankrupt following the collapse of the US auto industry, exacerbated by the 2008 economic crash and, arguably, a series of questionable financial decisions. That and stories about elderly Detroiters losing their pensions are enough to worry anyone depending on public retirement.

It's an ugly picture. John Reeves, writing for the USA TODAY-owned, "Motley Fool," reports Detroit's population down 26% since 2000, 63% since 1950. Unemployment has tripled. Seventy percent of home loans are in foreclosure and 78,000 structures are abandoned. Median household income is \$26,955.

There's more. Reports indicate Detroit's total assessed valuation dropped 77% over the past 50 years in inflation-adjusted dollars, and city revenues declined 40%. The city predicts a \$198.5 million negative cash flow in FY 2014, and long-term debt is estimated at \$20 billion. Services have been reduced. City staffing and salaries were cut 10% in 2013. Detroit homicide rates are highest among cities with populations over 200,000.

Detroit filed bankruptcy in July 2013 to work out a proposed \$10 billion financial restructuring plan, to be overseen by bankruptcy Judge Steven Rhodes in downtown Detroit, the largest municipal bankruptcy ever.

The City is represented by the Jones Day law firm, and Kevyn Orr, a Jones Day partner-on-leave, was appointed "Detroit Emergency Manager" by Michigan's Governor Rick Snyder, to reorganize and distribute the City's assets to creditors as he sees fit and the courts approve. The Jones Day firm is known for their publications about municipal bankruptcies and retirement assets.

Detroit retirement systems, individual employees and retirees sued, claiming the appointed Emergency Manager would cut pensions in violation of the Michigan Constitution. That's unresolved.

The Detroit retirement system is bifurcated - includes a General Retirement System and Board of Trustees, and a separate Police and Fire Retirement System and Board of Trustees. In all, 32,000 persons, including 12,100 retirees, are members. General system pensions average \$19,000, \$32,000 for Police and Fire.

The General Retirement system was reported 77% funded in 2012, and the Police and Fire System is said to be 100% funded. The City earlier sold \$1.37 billion in pension obligation bonds to cover unfunded liabilities. According to 2013 actuarial reports, the City also owed the two systems

\$250 million in unpaid 2013 and 2014 retirement contributions.

But Detroit's financial woes didn't arise from their retirement system. Lou Dubose writes in "The Washington Spectator" that City financial expenses increased \$38.5 million between 2008 and 2013, while pension costs increased two million. And, the state legislature cut \$67 million in annual revenue sharing that would have covered a third of the \$198 million revenue shortfall. Some of that resulted from population losses and funding formulas, but \$48 million was a Michigan state budget-balancing act.

There were other dubious factors in the mix. Detroit borrowed \$1.6 billion in 2005, and converted \$800 million of that to a fixed interest rate to protect against long-term rate fluctuations. Sounded good until their credit rating downgrade triggered nearly \$350 million in rate swap-termination payments, required by the contractual small print. Some observers question whether investment bankers followed ethical and legal guidelines in executing the deal.

Orr responded to all this, and more, saying he needed to eliminate \$9.5 billion of the \$11.5 billion in total unsecured debt, much of which is supposed to be in pensions and health care benefits for retirees. He wanted support of the various creditors and employee groups for a plan that would cut costs and increase revenues. Thirty-four percent cuts in general system pensions and up to 14% in police and fire were rumored. The fate of retiree health benefits was up for grabs.

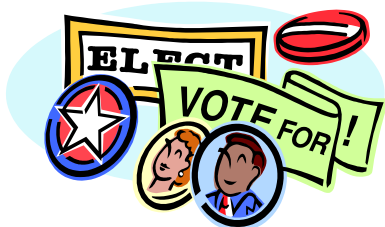
Orr's latest grand plan suggests 4.5% reductions in general retirees' pensions and elimination of cost-of-living adjustments, and no cuts to Police and Fire pensions, but a 50% reduction in their cost-of-living increases, plus health benefit cuts to as low as \$125 a month, depending on household income.

According to "CNNMoney" and "The Detroit Skyline," this deal is only possible with an \$816 million contribution from the State of Michigan and private donors, and withdrawal of the suits. But the \$194.8 million state contribution became entangled in wrangling over a conditional requirement some legislators wanted, to move new city employees off the defined benefit system to a new 401(k) arrangement.

Some major creditors, bond holders, bond insurance firms, the U.S. Department of Housing and Urban Development and others, remain unconvinced about Orr's plan, principally due to major losses they would suffer, and are unlikely to sign on. The bankruptcy trial starts in July.

Nothing's settled. A vote-of-approval is required from city retirees and workers before Judge Rhodes considers the package, and they're being told any alternative would be worse. Anything can happen in court.

Meanwhile, San Diego County retirement net assets increased \$92.5 million in April, increasing fiscal-year-to-date gains to \$800.2 million and total net assets to \$9.9 billion.



NOMINATIONS ARE OPEN

By Chris Hinshaw

Acting Elections Committee Chairman

An election for Officers and Directors of RESDC is nearing. The positions of First Vice-President, Secretary, Treasurer and four directors must be elected by mid-October, 2014. **Only current and past board members will be eligible for the First Vice-President position.**

The term of office is two years. Candidates for these positions must submit their names in nomination by **August 7, 2014.**

Events impacting County retirees require active participation by retirees. If you are willing to be active, join and help. We need new individuals from our membership to contribute something for the benefit of the group so that our Association can become even stronger and more productive in the years to come. Now is the time to submit your name in nomination as a candidate.

We would like prospective nominees to be able to devote their time voluntarily to the Association's business and have the time to attend monthly Board meetings, plus General Membership meetings six times a year.

If you are interested in being considered, please submit a summary (limited to 200 words) of your background and work experience to our office, RESDC, 8825 Aero Drive, Suite 205, San Diego, CA 92123. Please state your candidacy for one of the following: First Vice-President, Secretary, Treasurer or Director.

The deadline for new candidates to submit their statements for the slate of nominees is on or before **August 7, 2014.**

If you have any questions, please contact our office by phone at (866) 688-9229 or by e-mail at resdc@resdc.net.

BITS AND PIECES

Dolores (Dee) Hodge celebrated her 90th birthday last October! She worked as a clerk in the Sheriff's Department in the Jail Information area for 10 years. After retiring from the County, Dee became a real estate broker in California and Hawaii. She has also had a career as a singer/songwriter for almost 20 years. She lived in Honolulu, Hawaii for 15 years and presently lives in Laguna Woods in Orange County.

Emma Abutin and her husband, Herminio, will celebrate their 50th wedding anniversary this month! Their anniversary party will be held at the Admiral Kidd Center, followed by a family cruise. Emma worked for the county for 30 years and retired as the Public Health Nurse Manager of South Bay Public Health Center.

Roland Fornataro and his wife, Erina (Pat), celebrated their 55th anniversary on a cruise to the Mediterranean in April. Roland retired in 1996 from Materials Lab. They currently reside in Kona, Hawaii for part of the year.

PENSION FACTS

By Chris Heiserman, Director

There is a retirement "crisis" longing for some enlightened leadership and common sense solutions. In fact, there are two critical problems. One is the escalating fiscal challenges faced by public agencies in paying for long term retiree benefits. Some pension "reformers" point to projections of growing "unfunded liabilities" as cause for grave alarm and reason enough to halt pensions for new workers and reduce benefits for all.

A second related but entirely different problem is the fact that a high percentage of American households have not saved enough to retire with a lifestyle anything close to their working years. Consequently, organizations that analyze these kinds of data predict increased public assistance costs and greater demands on social service agencies as these workers age out of the work force.

A report last year by a Washington, D.C.-based research organization (the National Institute on Retirement Security), said that four out of five working families have retirement savings of less than one year's annual income. The report said more than 38 million working-age households (45%) do not own any retirement assets in an employer-sponsored 401(k) type plan or an Individual Retirement Account (IRA). A large percentage of households fall far short of conservative retirement savings targets based upon working to age 67, according to the report.

Another organization, the Center for Retirement Research at Boston College, has said half of U.S. households won't be able to maintain their standard of living in retirement. Factors contributing to this situation include people living longer, rising healthcare costs and declining income replacement rates from Social Security.

There is no shortage of media coverage about these difficult policy challenges and how local cities, counties, and states nationwide are attempting to deal with them. The explanations of how our government and business sectors landed in this mess are diverse and complicated; and digging out of the fiscal hole and promoting more sensible, informed and universal retirement savings opportunities will be a daunting chore.

As interested citizen bystanders in what promises to be a long-running debate over much needed long term improvements in retirement security and financing, remember two things:

Don't be fooled by rhetoric of some pension reform advocates who claim the "crisis" is so immediate that pensions must be halted and benefits cut. And also don't blame the messengers when reasonable elected leaders muster the courage to identify pension and retirement planning changes that require cooperation, compromise and shared sacrifice for all sides.

THREATS TO COUNTY PENSIONS ESCALATING!

By CRCEA Retirement Security Committee

This is the second of an ongoing series of articles by the California Retired Employees Association (CRCEA) *Retirement Security Committee*.

On November 4, 2014, the citizens of Ventura County will be voting on a ballot initiative to **close their retirement system to new employees**. The lead proponent of this initiative threatens to have similar ballot measures in all other CRCEA Counties for the November 16, 2016 General Election. Also proposed for the 2016 General Election is another ballot measure (Mayor Reed initiative) that would take away some of the State constitutional protections for public pensions in California.

The threats to public pensions are escalating and have **financial backing from out-of-state billionaires**. (*Why don't they ever go after the \$154 billion in special corporate tax breaks, i.e. "corporate welfare"?*) The threats against public pensions often use "fear factor" techniques to rally support. But the reality is that the State and Counties have already taken many corrective actions to address public pension concerns in California.

At the **State level**, the 2013 Public Employees' Pension Reform Act was implemented and **applies to most public retirement systems** in California. For new employees, this Act reduces benefit levels, increases retirement ages, places caps on compensation that counts toward pension benefits, provides for 50/50 cost sharing between employees and the employer, and defines what pay will be used to calculate retirement benefits based on three year final compensation. For all employees, there are limits imposed on post-retirement employment, elimination of the purchase option of non-qualified service time, and it prohibits implementation of retroactive benefit increases.

On the **County level**, individual actions include implementation of Public Employees' Reform Act measures in a prompt manner, some reductions or elimination of non-vested retiree health and dental subsidies, and increases in the employees' share of retirement contributions. And the **County Retirement Systems** have done an outstanding job of achieving **significant market recovery** since the financial collapse of 2007-2008 and the retirement systems' **funding levels are increasing** accordingly.

Throwing out the Defined Benefit pension system, which has worked well for over 75 years, is not the answer. The proposed draconian actions against our County pension systems that are being planned for the 2014 and 2016 elections are ill conceived, not based on true facts, and **not in the best interests of either public service or the economy**. The actions by the Governor's pension reform act coupled with the actions by individual Counties, along with the solid investment returns by the County retirement systems (both recent and over the long haul) represent the appropriate course of action for public pensions in California. **Help get this message out to your family, friends and the public! Retirement security for the next generation is at stake!**

Further information on retirement security topics will be available in future newsletters. **STAY TUNED AND INVOLVED!**

ALL ABOUT AGING...AND MORE

By John McTighe, Interim Executive Director

I attended my first Aging Summit sponsored by the County of San Diego this past month. I know many of you were also there and benefitted from the speakers and exhibits available. For those of you who were not there, I wanted to share a few highlights I found most interesting.

This was the 9th annual Aging Summit put on by the County's Aging & Independence Services. The theme this year was "Creating a Safe and Caring Community." Because of Board of Supervisors Chairwoman Dianne Jacob's emphasis this year on Alzheimer's Disease, there were several sessions that dealt with Alzheimer's and related dementia issues. There were also sessions dealing with elder abuse, financial safety, identity theft, residential care options and internet safety. There were three keynote addresses, one from Darlene Shiley, the widow of heart valve inventor, Donald Shiley. The second keynote speaker was Deputy District Attorney Paul Greenwood who spoke about elder abuse, and the third speaker was well-known author Gail Sheehy who spoke on "Creative Caregiving."

Darlene Shiley has lost not only her husband, Donald, but also her mother, uncle and grandfather to Alzheimer's disease or some other form of dementia, so it is a subject that is very close to her. She talked about the struggles she went through with Donald. She emphasized that anyone who finds themselves in the situation she was in (caring for a loved one with the disease) must not lose hope and should look for the "happy moments in the midst of tremendous pain." She stated there is still a stigma about Alzheimer's and other forms of dementia that must be ended. She encouraged the audience to "talk, and then do something about these diseases."

Paul Greenwood (RESDC's May General meeting speaker) gave tips to the attendees on how to not become victims of scams. His tips were:

- Choose a caregiver carefully
- Keep an inventory of all jewelry
- Every home should have a shredder
- Protect your incoming and outgoing mail
- Obtain a credit search at least 2 – 3 times a year
- Every home should have caller ID
- You will never win the Canadian lottery (or any other contest you didn't enter)
- Avoid the "grandma scam," you grandchild will not likely end up in jail calling you
- Consider having your bank send a duplicate statement to a trusted family member or professional advisor
- Don't assume the handyman or contractor who comes to your door is licensed, check them out
- Always have a second line of defense at your

front door

- Don't leave your purse in the shopping cart
- Don't put your home address on your luggage tags
- If someone offers you a free lunch, check it out

Finally, Mr. Greenwood told a story about an elderly couple who were going on a **SKI** vacation. When their son reacted in surprise that they would be going skiing at their age, they said they weren't going skiing; they were **Spending the Kids Inheritance!**

Author Gail Sheehy spoke about "Creative Caregiving" from her own experience as a caregiver for her husband and from research she has done after his passing. She spoke about the various "turnings" that a caregiver goes through in their journey from first receiving the bad news about an illness to a loved one until after the loved one passes and the caregiver must resume a "new normal" in their life. She urged participants to go to her website, www.gailsheehy.com, for information Legacy Stories that use photos and narratives to tell the story of patients and their caregivers.

Please see the separate article elsewhere in this month's Network for some information about several of the services that were featured at the Aging Summit.

Altogether, I found the Aging Summit very informative and educational. I would encourage anyone who is able to consider attending next year's 10th anniversary Aging Summit. In spite of Paul Greenwood's admonishment, there really was a free lunch provided!

SAVE THE DATE!! CHULA VISTA GENERAL MEMBERSHIP MEETING

WHEN: Wednesday, August 20, 2014

PLACE: Chula Vista Police Department—
Community Meeting Room.

Southeast corner of 4th and F in Chula Vista.
315 4th Ave., Chula Vista

SPEAKER: Mary Ball, CEO of the Alzheimer's Association of San Diego and Imperial Counties.

Program: Ways in which we can cope with Alzheimer's Disease and other dementia.

Light refreshments will be served at 9:30 am. Meeting begins at 10 am

IN MEMORIAM

James W. Bailey	Public Works
Alberta Barker	Assessor/Recorder/Co. Clerk
Remedios Bernardo	Assessor/Recorder/Co. Clerk
Janie B. Boyd	Sheriff
Josephine Bradshaw	Health & Human Services
Jeanne M. Brown	Superior Court
Dennis H. Carrington	Planning & Land Use
Jimmy R. Daniels	General Services
Donna Feldman	Health & Human Services
S. Dean Fitzgerald	Marshal
Purificacion Floren	Health & Human Services
William H. Foott	Planning & Land Use
Dorothy Gravell	Informational Services
Norma L. Hargis	Surviving Spouse
Lillian Haskell	Health & Human Services
Ernstlee K. Houck	Library
Martha J. Huffman	Probation
Gladys Johnson	Health & Human Services
Linda Jordan-Davis	Assessor/Recorder/Co. Clerk
Janet H. Lamott	Sheriff
Robyn K. Luke	Human Resources
Muriel Narducci	Assessor/Recorder/Co. Clerk
Frank Nunez	Sheriff
Billy Pate	Surviving Spouse
Lewis A. Pearsall	Sheriff
Josephine Ranches	Sheriff
Jessie M. Rose	Surviving Spouse
Rodney J. Ruyle	General Services
Alphonse Salamone	Health & Human Services
Constance C. Scholz	Health & Human Services
Nellie L. Scott	Social Services
Sandra K. Smith	Chief Administrative Office
Paul D. Tyson	General Services
John D. Vanderstaay	Transportation

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

The surviving spouse of a member is eligible for RESDC membership. For enrollment assistance, call (619) 688-9229.

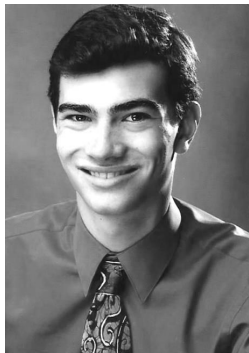
MEMBER PRIVACY

Any retiree or surviving spouse who does not want his/her death notice published in the "In Memoriam" section of this newsletter may notify the RESDC office and your privacy will be maintained.

RESDC SCHOLARSHIP COMMITTEE – CLASS OF 2014

By Carlos Gonzalez, Committee Chair

RESDC'S five scholarship recipients for 2014 were selected from a field of 30 highly qualified high school seniors. Their Bios and excerpts of their personal statements are presented in alphabetical order:



BLUESTEIN, Zachary R; sponsored by Charlotte Bluestein (Grandmother). Zachary is graduating from D.C. Everest Senior High, Weston, WI, with a 3.977 GPA; ranked 11 of 432. Zachary's personal statement reads, "My desire to perform community service is sincere and stems from my devotion to make a difference in our world. As president of my Jewish Youth Group, I was responsible for

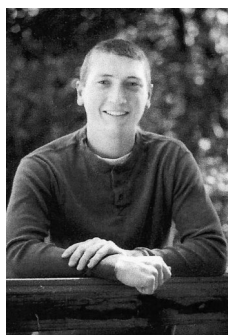
the delivery of meals to elderly congregants. The joy I experienced from seeing their grateful smiles has left a lasting impression on me. This past year, I have had the exceptionally rewarding experience of working as a math tutor at the University of Wisconsin, Marathon County Campus. Here, I educated students enrolled in this campus at all levels of mathematics. Equally important to me and also critical to improving society is education. I believe that academic discovery is the key to unlocking society's most pressing problems, it is something far greater than learning in the context of grades and awards." Zachary's goals in college are to develop his thinking skills, research expertise, and the experience to become a difference maker. He plans to obtain both a bachelor's and master's degree in biomedical engineering, and plans to attend a medical school with notable research opportunities.



HERRMAN, Sarah; sponsored by Janet Herrman (Mother). Sarah is graduating from Academy of Our Lady of Peace, San Diego, CA, with a 4.45 GPA; ranked 1 of 169. Sarah's personal statement reads, "Since I was a freshman, I have been a part of the California Scholarship Federation and since I was a sophomore, I have been a part of the National Honor Society.

However, what sets me apart from others is my dedication to community involvement outside of my school life. For the past two summers, I have been graced with the opportunity to attend a summer pre-medical program and surgery program, respectively, at the University of California, Irvine. I managed to receive the surgery skills award for my abilities on the laparoscopic practice stations. These experiences introduced me to the world of medicine and solidified my desire to become a medical doctor. During the summer of 2012 and 2013, I worked as a counselor at Camp Stevens, a summer camp locat-

ed in Julian, CA. I wanted to impact the lives of the youth just as I was impacted when I was a camper. I belong to ZLAC, the oldest women's rowing club in the world, where I joined in the fall of my junior year. Rowing is a difficult sport because it takes an incredibly high level of physical and mental endurance in order to practice, let alone compete. However, at ZLAC, I have found coaches and teammates who have challenged and enabled me to become a stronger rower and a more resilient woman. Although these activities often make my weekdays long and my weekends busy, I absolutely love playing an active role in my community." Sarah's interests range from scholastics to Student Council; from youth counseling to rowing. Next year, she is looking forward to attending Brown University, Providence, RI or the University of California, Santa Cruz.



JOHNSON, Joseph; sponsored by Estelle Charbonneau (Grandmother). Joseph is graduating from Atascadero HS, Atascadero, CA, with a 4.46 GPA; ranked 1 of 311, he is slated as the class Valedictorian. He has volunteered in several local agencies like The Atascadero Christian Home, Vacation Bible school, 4H, and several community events. Joseph's personal statement reads, "Growing up in a

small rural town, I've had the opportunity to participate in various activities that have molded me into a man of many traits. I am always one of the shortest players on the basketball court no matter where I play. In a game designed for "freakishly" tall humans, at 5'10", I tend to be the outlier. Many see this as a setback, but I've come to cope with my less than ideal size for the sport. On my high school varsity team, I bring such intensity to the court that I've gained notoriety as being the "Pit Bull." Although I can't control how much I grow, I can control how hard I work. In the classroom I find myself trying to answer every question the teacher asks. In fact, since my hand is constantly raised, I've been deemed the "Joe-bot;" and other students are baffled as to how I retain subject matter so well. Somewhere along my journey into adulthood, I've come to appreciate the personal qualities and experiences that I've garnered to become a self-actualized individual. I know that these qualities will transition into my career as a confident and committed physician." Joseph plans on attending Brown University and pursuing a degree in Biomedical Engineering. His career aspirations are to become a Medical Doctor.



PATRICK, Kathryn Elise; sponsored Charles L. Patrick (Grandfather). Kathryn is graduating from Palmer Ridge High School, Monument, CO, with a 4.184 GPA; ranked 8 of 273. Kathryn has applied to several renowned four-year liberal arts colleges across the country, and plans on majoring in English; a subject area that she loves, and eventually become an

Editor in Chief at a publishing company. Kathryn's personal statement reads, "It has always been a dream of mine to make a living through telling stories and hope that by attending a top college I will be set on the path to achieve this dream. While at college, I hope to study abroad in either England or France, so as to continue to foster my knowledge of other cultures and my great love for travel. Both of my parents are public high school teachers and have taught me through their work the benefits of giving back through community service. I personally am involved in both my school's Key Club and National Honor Society, through which I engage in various community service activities. Through Key Club I have been given the opportunity to act as a volunteer with our local food bank Tri-Lakes Cares, sorting food donated through the annual Harvest of Love campaign and putting together Thanksgiving baskets for those less fortunate. This year, as part of my involvement in the National Honor Society, I plan to be a counselor at High Trails, a nature camp for 5th graders. One way I serve my school community is through my great dedication as Editor-in-Chief of our student newspaper. No matter my career path, I definitely plan to still be involved in aiding my community through personal service." In the words of one of Kathryn's references, "She challenges herself by a rigorous class load, by staying ahead of her many commitments, and by approaching everything with aplomb."



WADE, Mckenna A.; sponsored by Joan McVeigh (Grandmother). McKenna is graduating from Great Oak High School, Temecula, CA, with a 4.31 GPA; ranked 45 of 792. Her interests range from, networking to generate donations for the local food pantry, to assisting at hospitals or skilled nursing facilities, from participating in Marine Corps sponsored "Family Days", to faith based community outreach events. Mckenna's personal statement reads, "My dad was an Active Duty Marine from before I was born until January last year. Dad was gone a lot. When he was home, I usually saw him for an hour at dinnertime. Effectively, I lived in a single-parent home for 17 years, so I learned to value time with family. Moving was hard – leaving friends, changing schools, pulling up roots. In retrospect, I see the positive ways these experiences shaped me. I learned to give of myself so I'd be someone you'd want as a friend. This isn't a rant – I'm proud to be a Marine kid. It's exposed me to things I'd have never experienced without it. It developed my organized, efficient nature and made me a responsible contributor people can count on." McKenna may pursue a major in biological studies and minor (or double major) in marketing; with the ultimate goal of attending medical school to become a physician. Her interest in marketing stems from an interest in what motivates consumers and how businesses use those motivations to their advantage. She believes such skills could be used to create advertising campaigns for preventative medicine or

healthy lifestyle tips – wherein her love of biology and marketing could be combined. Given the fact that she had the "uncommon privilege" of being raised in an atmosphere of dedication and service, she would like to give back to her country.

This year, in loving memory of **LaRue Pierce**, Director and Scholarship Chair for the first 18 years of RESDC's scholarship program, a special award was granted. Honoring LaRue and her spirit of community service, our Board decided to grant a \$250 scholarship to the student that best reflected a similar level of community service.



THACKREY, Julia; sponsored by Dean Thackrey (Grandfather). Julia is our choice for the Community Service Award. Julia is graduating from Matter Dei Catholic High School, Chula Vista, CA, with a 4.0 GPA; ranked 17 of 139. Julia's personal statement reads, "If it is possible that a single moment can shift a person's entire perspective, then for me that moment happened the winter of 4th grade. Every year, my family adopted a family in need for Christmas. That year, my parents requested a family whose children were the same age as my siblings and me. Each child made a list of what they wanted for Christmas. The little girl who was my counterpart wrote only one thing on her list; a pair of shoes. Before then, I had never thought of a pair of shoes as a gift. They were just something I needed. In that moment, I was filled with humility and gratitude. I would never forget that Christmas wish." Fast forward to Julia's Junior HS year; during that year, Julia planned, organized and implemented a shoe drive to benefit the homeless throughout San Diego County. This effort generated donations of over 600 pairs of shoes. The shoe drive was successful beyond expectation. However, to Julia the most fulfilling aspect of this effort was her ability to inspire and motivate others. In Julia's words, "when you give of yourself, your talents, your time, your compassion, the world is better for you having been there. The gift of compassionate service will forever be mine to bring to every community that I join."

Thank you to all 30 applicants who filed for this year's RESDC Scholarships. County retirees must feel very proud of their children and grandchildren, and their scholastic, civic and social accomplishments. Their strength and passion in their pursuits reassure us of the possibility of a brighter future for our country. Best wishes to all for your continued success.

Our most sincere appreciation and credit for the success of this year's Scholarship Program goes to the Scholarship Selection Committee (judges): **Joann Liddell, Jeri Booker, and Anne Schwartz**. Our judges worked independently from each other, and their effort generated a clear consensus for the selection of our final recipients. We are grateful to have them as members of the RESDC team.



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
Website: www.resdc.net
NETWORK is the official monthly newsletter of the Retired Employees of San Diego County, Inc. (RESDC), a private non-profit organization.

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

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

Address Service Requested

INFORMATION ABOUT SOME SERVICES FOR SENIORS PRESENTED AT THE AGING SUMMIT

By John McTighe, Interim Executive Director

There were over 2,000 participants at this year's Summit with 82 exhibitors representing various organizations that provide services for older adults. While there are far too many different services to mention in this limited space, I want to highlight just three of them that struck me as potentially beneficial. **[Editor's note: the mention of these services in no way implies endorsement of these organizations by RESDC or any of its officers or employees. This is provided strictly for member's information.]**

The first is **ElderHelp**, an organization that provides personalized services and information that help seniors remain independent and live with dignity in their own homes. ElderHelp offers several services to its members, including Seniors-A-Go-Go which provides reliable door-thru-door transportation, Concierge Club which provides personalized and affordable services to seniors still living independently in their own homes, and HomeShare program which assists persons seeking affordable housing by matching them with home providers, primarily older adults, who wish to remain in their homes and communities. For more information, contact ElderHelp at (619) 284-9281 or at: www.elderhelpofsanandiego.org.

The Jacobs & Cushman San Diego Food Bank's Senior Food Program is a USDA program which works to improve the health of low-income seniors 60 years of age and older by supplementing their diets with nutritious foods. The Food Bank packs and distributes 30-pound food boxes at 45 locations throughout San Diego County. Boxes contain canned and packaged food including vegetables, fruit juice, pasta, milk, cereal, canned meat, and a non-meat protein. There are federal income guidelines for the program. For more information, contact the Food Bank at 1-866-350-FOOD (3663) or at: www.SanDiegoFoodBank.org.

ROSE – Residential Options for Seniors and the Elderly — This free program offers a unique and premier combination of residential options for seniors and the elderly in San Diego County. They provide information to the prospective client and family on residential options, assist them in visiting the various facilities and facilitate placement. They can be reached at (619) 885-0420 or at: Virginia@rosecares.com. Their website for more information is: www.rosecares.com.



THEO AND EVELYN YAKEL 2014 SCHOLARSHIP RECIPIENTS

Congratulations to the eight recipients of the Theo and Evelyn Yakel Scholarships for 2014! Each scholarship award is for \$1,000. The following are the eight scholarship recipients:

Abbigail Annicchiarico, sponsored by her grandmother, **Judith Piper**.

Sarah Herrman, sponsored by her mother, **Janet Herrman**.

Joseph Johnson, sponsored by his grandmother, **Estelle Charbonneau**.

Cassidy Parong, sponsored by her grandmother, **Lourdes Parong**.

Isabella Speedon, sponsored by her grandmother, **Irene Moreno**.

Julia Thackrey, sponsored by her grandfather, **Dean Thackrey**.

Dominique Vargas, sponsored by her late grandmother, **Bettie McGoyne**.

Paige Zebrowski, sponsored by her grandmother, **Janille Todd**.

Congratulations and good luck to all of you!