



THE NETWORK

Newsletter of The Retired Employees of San Diego County

August 2016

Honoring Yesterday—Protecting Tomorrow

Vol. 47, No. 8

CHULA VISTA GENERAL MEMBERSHIP MEETING



- WHEN:** Wednesday, August 17, 2016, 9:30 a.m.
- PLACE:** Chula Vista Police Department—Community Meeting Room
Southeast corner of 4th and F Street in Chula Vista. 315 4th Ave., Chula Vista
- PROGRAM:** Let's Practice Good Financial & Physical Fitness! (See Page 8 for more information)
- SPEAKERS:** **Amit Sangani** from STRIVE Fitness & Wellness, and **Jerry Yen** from Guided Choice
- DIRECTIONS:** Take 15 South to 805 South to H Street West, turn right on 4th Avenue.
- PARKING:** Parking is available in the parking structure on third floor only. Enter on Garrett Street.
Extra parking is available in library parking lot across the street or in the structure behind the Police Department.

Planning to attend? Visit www.resdc.net/resdc-events or call (619) 688-9229 to RSVP.

MESSAGE TO RETIRED EMPLOYEES OF SAN DIEGO COUNTY

*By Walt Ekard
Chief Administrative Officer (Retired)*

RESDC President John McTighe asked Walt Ekard to write a guest column for the August NETWORK.



I loved my years in public service ... each and every one of them. I loved helping make people's lives better. I loved finding solutions to vexing problems that plagued our neighborhoods and communities. And I loved working alongside fellow public servants who were committed to creating the best local government in America.

There is a lot to like about working in the public sector. But as we retired folks know so well, it's not all a walk in the Waterfront Park. It's hard. Expectations of government are high, sometimes impossibly high. We face the expectations of taxpayers who pay the bills and of media that so frequently mischaracterize what we do. We deal with the expectations of politicians who bear responsibility when we fall short and those we put on ourselves to do better every day.

(Continued on Page 4)

RECENT EVENTS

- ❖ Based upon the recommendation of its actuary, Segal Consulting, the SDCERA Board of Retirement voted in June to reduce the Trust Fund's net investment return assumption from 7.50% to 7.25%. The Board of Retirement lowered the net investment return assumption from 7.75% to 7.50% in September 2015. For more information about this please visit: <http://sdcera.com/news.aspx>.
- ❖ Did you attend the Live Well San Diego 5k? RESDC was proud to host an informational booth at the event held on July 30th at the County Administration Center, Waterfront Park. The County of San Diego, in partnership with the San Diego Blood Bank's fund-raising campaign, hosted the 5k run/walk.

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August Calendar of Events

5—(Fri.) Deadline for Nominations to RESDC Board of Directors (See Page 8)

11—(Thurs.) RESDC Board of Directors Retreat
8825 Aero Drive, Suite 205, 11:30 a.m.-3:00 p.m.

17—(Wed.) RESDC General Membership Meeting
315 4th Ave., Chula Vista, 9:30 a.m.

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

BOARD OF RETIREMENT KEEPS SPONSORED HEALTH PLANS FOR NOW

By Stan Coombs, Director

It happened! Our San Diego County Employees Retirement Association staff brought back a short, two-page report to the Board of Retirement, recommending how the Board should respond to Obamacare and State (Health) Insurance Exchanges.

It's taken a while, and some backtracking is in order. Obamacare, or The Patient Protection and Affordable Care Act, was approved by Congress and signed into law by President Obama on March 23, 2010, and upheld by the Supreme Court on June 28, 2012. The many provisions of the Act are still being implemented, including requirements that Americans must have health insurance coverage, and regulated, on-line insurance exchanges, with subsidies for lower income folks, must be established. Both are in place. (See a summary of the provisions in "The Patient Protection And Affordable Care Act," June 2013 NETWORK)

Board of Retirement staff and health consultants had, of course, been monitoring the contentious congressional debate from the start. And, after approval of Obamacare, recommended the Board not make substantial changes to our SDCERA sponsored health program until enough time passed to analyze the effects of the complicated new law, and health industry reactions.

But, almost immediately the question surfaced, "Should SDCERA continue sponsoring health plans for retirees, or should their long-standing program be minimized or eliminated and retirees left to wrestle with the state exchanges on their own?"

On January 20, 2015, the Board of Retirement's (then) health consultant, AON Hewitt, made an hour-long presentation, emphasizing that about 8,800, or 53% of San Diego County retirees, didn't subscribe to an SDCERA sponsored health plan, and if that number increased sufficiently, there wouldn't be enough customers in the total group to obtain attractive group rates. AON Hewitt also indicated that 73% of all employer sponsored health plans they surveyed had either made changes to their health plans or were planning changes, as the result of Obamacare.

AON Hewitt also called the new, market-based exchanges, "the new frontier of retiree health care strategy," and suggested that "retirees will win" due to broader vendor and health plan choices. It was noted by some

that AON Hewitt might not be an entirely disinterested observer, since they offered fee-based health insurance guidance services.

The Board of Retirement was pointedly reminded of this issue again by staff on August 6, 2015, when they approved new health rates for the following year. Board members expressed concern that retirees are kept well informed, and encouraged their input before any final decision.

RESDC agreed that the Board of Retirement should make no immediate changes not required by the new law. RESDC also transmitted an October 13, 2015 letter to the Board strongly supporting quality health care for retirees, the availability of any new insurance options that would improve individual coverage, and any assistance required to access those options.

RESDC did not support reducing or eliminating SDCERA's existing health plan sponsorship, noting members need professional analysis of optional health plans, rate negotiations with health providers and personal assistance in many cases, all of which, arguably, would cease.

The retiree health insurance issue lay quiet for months, and then RESDC was notified of a June 13, 2016 meeting of the Board of Retirement Benefit Committee. A memo with recommendations was provided, and we attended. The Committee discussed the situation and staff recommendations, anew. RESDC raised several questions, after which the Committee approved the recommendations for presentation to the entire Board of Retirement.

(Continued on Page 7)

PENSION FACTS AT A GLANCE

Almost 200,000

Members of the California Public Employees Retirement System (CalPERS) classified under the Pension Reform Act of 2013 (PEPRA) - hired after January 1, 2013 and earning lower benefits than their predecessors. New data from CalPERS suggests employers (state agencies, cities, special districts) are saving 5% of payroll with these newer workers.

2017 SDCERA Health Program Update

By Mark Nanzer, Executive Director

At the June 16th Board of Retirement meeting, SDCERA announced it will continue offering group healthcare plans to retired members. The Board also unanimously approved the following recommendations from the SDCERA Benefits Committee:

- Renewal of Health Plans for Calendar Year 2017 with no plan design changes;
- Transfer administration of Health Program to Mercer, SDCERA's current provider of health consulting services;
- Health Administrative Fee of \$4.85 per plan per month. This is an increase of \$0.85 from the current \$4.00 fee.

For further background on these items, visit:

http://sdcera.com/board_retirement_meeting_agenda.htm

The following is RESDC's statement in response to the agenda item. The statement was made at the June 16th Board of Retirement meeting by 2nd Vice President Chris Heiserman on behalf of President John McTighe:

RESDC STATEMENT TO THE SAN DIEGO COUNTY BOARD OF RETIREMENT, JUNE 16, 2016

Mr. Chairman and Members of the Board, I am John McTighe, President of The Retired Employees of San Diego County (RESDC).

Thank you for the opportunity to speak on this issue. . . Whether our San Diego County retirement system will continue to provide adequate health insurance opportunities for retired members at the least possible cost.

I ask your indulgence since these comments might be slightly longer than usual. The subject is complicated, and we only received notice this matter would be on this Board agenda last Friday, and heard the detail in your Board's Benefits Committee meeting two days ago. We haven't had time to provide the usual detailed letter ahead of time. I'll be as brief as possible.

As the national health picture evolved with Obamacare, and market-driven health exchanges appeared, the question of appropriate health coverage weighed heavily on retirees who find it difficult to cope with complicated insurance technicalities. Half of our fellow retirees receive annual pensions less – sometimes far less - than the \$34,000 average, about \$2,900 per month. For the most part, our retirees trust SDCERA to do what's in their best interest and knowing that health coverage options have been reviewed and costs minimized was important.

So, we're pleased that staff and your Benefits Committee recommend the current retiree Health Program remain in place. We strongly support those recommendations.

We understand the outcome of this course is that available health insurance industry plans and costs will be reviewed, rate offerings will be analyzed and negotiated for quality and costs, and the results made clear to elderly members so they can make the best choice, given their health and financial circumstances. This recommendation and your Board's approval will lessen their concerns.

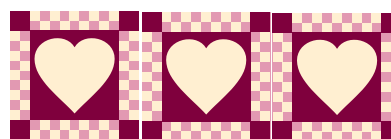
However, we have several other concerns.

First, a companion recommendation is that the daily operation of the Health Program be contracted to Mercer, your health consultant already on-board. There can be advantages in contracting out, but there is always one disadvantage. Some loss of control is almost inevitable, and that loss can only be minimized by having in-house staff assigned who are as knowledgeable about the subject matter as the contractor they are monitoring, and they follow the action closely. During your Board's Benefits Committee discussion, on Tuesday, we were assured that would be the case.

Second, staff and your Benefits Committee recommend an increase in the Health Program Administrative Fee, from the current \$4.00 to \$4.85 per month, to meet additional costs of contracting and to adjust for previous shortages. We're aware that Health Program administrative costs can't be paid from pension funds, and thus the fee arrangement. But, it's worth noting that the proposed \$4.85 is not inconsequential. That fee applies on a "per-premium" basis. Thus, a retiree and his or her dependent, both with health and dental coverage, have four premiums and four fees of \$4.85 each, or \$19.40 per month amounting to \$232.80 per year. Retirees receiving smaller pensions, say the first quartile - \$1,429 per month - really feel the pinch.

Finally, we understand the contractor will be operating a telephone pool. During your Board's Benefits Committee discussions, RESDC asked, and a Mercer representative responded, that telephone waiting times before pick-up in other Mercer programs, have been about 15 seconds. The question was asked in light of CEO Wescoe's recent report that SDCERA telephone pool pick-up time had become extremely short. We're all aware that telephone pick-up and intermittent delays are a sore point with folks trying to get answers to technical questions. We recommend that Mercer and any subsequent contractor be contractually required to meet similar telephone pick-up standards as those achieved by SDCERA.

That concludes my comments. Thank you again for your attention and the opportunity to speak.



BITS AND PIECES

Judith Piper will be celebrating her 82nd birthday very soon! She retired from Social Services in 1997 after more than 30 years of service. Judith continues to play music on the flute, piano, and viola da gamba. She has traveled all over the world playing wonderful chamber music with many other musicians. Judith is also very interested in genealogy searches.

Jean Schoonover celebrated her 80th birthday in March! She retired in 1998 after 17 years with the Psychiatric Ward at University Hospital, and Ward 200, the men's locked facility. Jean moved to Lake Elsinore in 2004. She works full time as a Para-educator to special needs kids.

Message to Retired Employees (Cont'd from Page 1)

It makes me wonder sometimes why we do, (or did), this thing we call public service. What makes us take a beating one day and come back for more the next? I think I know. I think it's because we realize that what we do is good, and important, and necessary, and ... if you will ... noble.

I believe public service is a noble calling ... that there is nobility to what we do. Sure, what the police officers and firefighters who ran back into the buildings on September 11th did was noble. Incredibly so. But it's not just them. It's the social worker dealing with abused kids. It's the guys and gals making sure our air is clean and our water fit to drink. It's the animal services workers compassionately dealing with neglected animals. It's park rangers, plan checkers, engineers, and janitors. It's all of us, bringing our talents to the table and pursuing the most noble of callings: The Public Good.

It was a privilege for me to work alongside so many of the people reading this right now and many thousands more who continue in service today. Together, we created an organization that is the envy of every government in America. And I'm proud to say that San Diego County government is even better today than when I left it three and a half years ago. Helen Robbins Meyer and her incredible 17,000 member team have taken service to San Diegans to a whole new level. And all of us, past or present, which have been a part of building such a special local government, should be exceedingly proud. I know I am!

To be sure, there are challenges ahead, chief among them ensuring we have good, smart, creative, and motivated young people willing to take the places of those of us who have gone before. The good news is that kids today have a real zeal for service. They want to do good in the world. And what better place to do it than in service to the public?

I want to thank the members of RESDC for your contributions to this noble thing we call public service. Though you may never be fully appreciated for the work you did, I, as one who had the privilege of working beside you, will always be grateful for your contributions. You're just a heck of a good group of people! Live well!

Your friend in public service,

Walt Ekard



START FROM SCRATCH SOCIAL MEDIA FOR THE NOT-TOO-TECH-SAVVY

By Nellie Parks, Director

Not too tech savvy – that's me!

What are all those "social media platforms"? I found out by attending an interesting mini course at OLLI (Osher Lifelong Learning Institute at SDSU for adults 50 and better).

In just under two hours, the instructor Barbra Drizin gave a brief but concise explanation of social media tools and terminology. I learned that B2B stands for Business to Business, that "Influence" is the term for the strength of an individual's presence online, and that "Traffic" means visitors to a website. After class I had a better understanding about Facebook, Twitter, LinkedIn, and more. For example, through Google's tool blogger.com you can setup a free personal blog account! Periodically, I search for information on Wikipedia – yet, had no clue there is a Wikihow – where you can learn how to do almost anything. Check it out!

I can't wait for my next class later this month. We are going to KPBS to meet and discuss with General Manager Tom Karlo *The Changing Face and Landscape of Media*. We'll take a tour of the KPBS newsroom and may even get a chance to see a live recording of KPBS Roundtable, one of my favorite programs.

There are dozens of classes through OLLI at SDSU. I encourage you to look through their Summer Catalog to see if there's a class that suits you! The catalog is available online at www.ces.sdsu.edu/osher. For general questions about OLLI at SDSU, you can call (619) 594-2863 or email osher@mail.sdsu.edu. OLLI programs are also available at UC San Diego (<http://olli.ucsd.edu>) and CSU San Marcos (www.csusm.edu/el/olli).



On June 21, 2016, the Board of Supervisors recognized the RESDC Scholarship recipients along with their sponsors. Also at the meeting were Carlos Gonzalez, RESDC Scholarship Chairman, and Mark Nanzer, RESDC Executive Director. Congratulations to all of the 2016 RESDC Scholarship recipients!

WELCOME NEW MEMBERS

James R. Anderson		Shellie A. Marshburn	Superior Court
Raul Arzola		James B. Martin	Social Services
Roberta E. Bailund	Health & Human Services	Richard McCue	District Attorney
Mario L. Barias	General Services	Yvette Morris	Probation
Maria M. Barragan	District Attorney	Sheila G. Morrissey	
Cynthia M. Bernier	District Attorney	Roseann Myers	Health & Human Services
Donna Brase	Health & Human Services	Wilma A. Nieves	Health & Human Services
To-Nga T. Bui		Mark J. Olipant	District Attorney
Trudianne Bullard	District Attorney	Cathy I. Olow	Probation
Barbara Burgamy		Lawrence A. Owusu	Air Pollution Control District
Patricia M. Burley	Sheriff	Catherine A. Oyler	Superior Court
Katherine M. Clarke	District Attorney	Judith C. Park	Probation
Charlotte E. Cornett	Health & Human Services	Jessica Perry	
Timothy Davey		Margaret Mary Peters	
Fernando Delacruz	General Services	Bonnie Petrach	Housing & Community Devel
Kathryn T. Dew	Animal Services	Ed Prendergast	Sheriff
Enrique Diaz	Sheriff	Myrna N. Psillas	Sheriff
Valerie L. Edelmann		Terri Richardson	County Counsel
Lavonne A. Engel	Public Works	Sylvia M. Robles	
Donna Enzminger		Alice Rodriguez	
Cathlyn F. Fisher	Sheriff	Margaret Rose	Parks & Recreation
Frederick R. Freiberg	Sheriff	Maria Rubio-Lopez	Public Works
George Gonzales	Sheriff	Leonarda Rudder	
Terry Griffin	Probation	Monica A. Rushing	Sheriff
Angelina Guidone		John Rutledge	Sheriff
Joe Hart	Probation	Angela J. Ryan	Assessor/Recorder/Co. Clerk
Simone Hedstrom		Bernadette Salazar	
Ellen F. Heigert	Health & Human Services	Charlene Scheck	Sheriff
Priscila B. Hersey		Mary Schwarze	Health & Human Services
Tammy L. Heslop	Probation	Richard P. Siref	Public Defender
Gay Hilliard	Public Works	Roderick Skannal	Child Support Services
Margaret A. Holcomb		John Skucas	
Bertha T. Huertero	Library	Denise C.R. Smith	Sheriff
Gallard Jackson	Probation	Maria J. Sokol	Health & Human Services
Susan L. Jankola	Sheriff	Joe A. Solazzo	
Josephine A. Janssen	Sheriff	Peter C. Stewart	
Jacqueline L. Johnson	Environmental Health	Bernadette Y. Talia	
Diane Jonescue-Ancheta	Child Support Services	Gordon B. Terry	Probation
Chris Kotitsa		Anthony M. Torres	Sheriff
Linda Krueger	Health & Human Services	Hing M. Tsueng	Sheriff
Barbara Lake	Health & Human Services	Elice Tucker	
Patricia L. Leahy	Superior Court	Amy Weber	Health & Human Services
Margie M. Louis	Sheriff	Candice Westrick	Probation
Rebecca A. Lovell	Child Support Services	Lorraine Wilder	Superior Court
Richard G. Lovett	Health & Human Services	Joan Williams	Public Defender
Celia L. Lukomski	Sheriff	Denys R. Williams	Sheriff
Crystal Lunt		Joan M. Wonsley	Board of Supervisors
Christopher T. Machitar	Sheriff	William Yavno	
Anne Marcotte	Emergency Services	Linda Yoakum-Latimer	Probation

**SAVE
THE
DATE!**

**COMING HOME TO THE
COUNTY OPERATIONS CENTER**
Wednesday, October 5, 2016
**Watch for more details
in the September & October NETWORKs**

**SAVE
THE
DATE!**



PENSION FACTS

Group Claims Generous Public Benefits Can Double Compensation

By Chris Heiseman, Director

A recent article in the Daily Breeze, a newspaper based in Torrance and serving the South Bay and Harbor area cities of Los Angeles County, claims that municipal workers in California can double their overall compensation with health, retirement, and other benefits.

The article listed the top 10 Los Angeles County cities assembled according to a calculation of total compensation as a percentage of base pay. By this newly devised measure of what we can safely assume is government excess in the opinion of those who did the analysis, the City of Industry scored 194%, followed closely by Redondo Beach at 192%.

These statistics and commentary are attributed to a report released by the non-profit group Transparent California, which publishes an online database of California public employee salary and pension records. The report was based on a survey of 379 cities and 42 counties statewide relating to 2015 compensation data. The survey was apparently commissioned by another non-profit organization – the Nevada Policy Research Institute, a private think tank that “promotes policy ideas consistent with the principles of limited government, individual liberty and free markets.”

These groups believe public worker benefits and pensions are too lucrative and take every opportunity to portray them in a negative light. No one reading this news item would mistake it for objective journalism. It begins with a prominent “Staff Graphic” listing the percentages for the top ten LA County cities surrounding a large pile of cash. The research director for Transparent California, Robert Fellner, attributes the high cost of employee benefits in one city to “Rolls Royce-like health care packages.” He claims that cities, counties, and other public entities use retirement contributions, overtime, health care, and other benefits to boost paychecks while hiding the true compensation costs from taxpayers.

Aside from the ridiculous inference that local and state governments are all conspiring with their employees to rip off the taxpayers, let me point out a few glaring factual holes in this so-called “analysis.” The only logical reason to add up and compare so-called total compensation numbers is to single out the highest paid work forces and label them extravagant. How relevant is it to sum and review the overall cost of various levels of health care packages, retirement contributions and other benefits for 379 cities statewide, especially since they were all likely the result of locally negotiated labor agreements?

Has anyone ever seen a measurement of “percentage total compensation to base pay?” Not likely because it is meaningless as an evaluation tool. For example, in the ten-city set cited in LA County, the percentages were bunched from a low of 175% to a high of 194%. There are reasons why these cities, along with most municipalities in the state,

have relatively large benefit expenses. Most public agencies in California provide Defined Benefit (DB) pension plans for employees that guarantee lifetime benefits in retirement based upon workers’ final salary and years of service. This is not inexpensive; however, active employees share the expense of pre-funding their pensions with taxpayers, and investment earnings by the pooled monies ultimately cover more than 70% of retirees’ paychecks.

DB retirement plans allow cities, counties, state agencies, schools, and other special districts to attract and retain quality workers to serve the public. DB plans provide reasonable and predictable retirement funds for public workers but the cost to pay for those benefits is substantial, especially for police and fire personnel who generally make higher salaries and earn larger safety pensions.

In the article, the City of Industry was described as the “worst offender” in LA County, exhibiting the fundamental bias in the report that these benefit levels were excessive. The Transparent California spokesman said, “...the City of Industry ranks fifth in the state, behind leader San Jose, whose workers double their base pay through retirement contributions that account for 66% of base pay.”

He follows that with this ridiculous “apples and oranges comparison”: “To put that figure in perspective, the median private sector retirement contribution per worker was just three percent.” It is common knowledge these days that private sector employers have all but abandoned DB pensions in favor of 401(k)-style savings accounts that produce much smaller retirement funds for retiring workers. If we assume three percent of salary is the median, many businesses are contributing nothing to their workers’ retirements.

In another case of wildly misleading comparison, the article reported that in its survey of 60 LA County cities the average full-time municipal worker was paid \$131,600 last year in total compensation. In the next paragraph it said: “The Bureau of Labor Statistics reports that the average private sector annual salary – not factoring in benefits – reached \$65,832 in LA County by the end of 2015.”

And I thought this whole exercise in public employee compensation bashing was about benefits. In case you might like to check out an alternative source for public employee salary and benefits data, there is the website set up by State Controller Betty T. Yee: Government Compensation in California. Find it at this address: <http://publicpay.ca.gov/>. According to data on this website, the average annual wage in California cities is \$64,058 and average retirement and health benefits amount to \$19,067. Using the dubious Transparent California yardstick, that equates to a total compensation as a percentage of base pay of around 130%. This measure isn’t any more relevant than those in their analysis, but it may add some of that famous “perspective.”

For even greater perspective, read the original article for yourself here: <http://www.dailybreeze.com/government-and-politics/20160621/how-compensation-for-public-employees-in-3-south-bay-cities-balloons-with-perks>.

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Karen Hazel

**Board of Retirement Sponsored Health Plans,
 (Continued from Page 2)**

You've waited long enough! On June 16, 2016, Board of Retirement CEO, David Wescoe, recommended, and with RESDC's support the Board of Retirement agreed, "SDCERA's strategic direction should be to 'stay the course' and continue to offer group healthcare plans to retired members."

That's good. But don't relax. That staff recommendation wasn't delivered with much enthusiasm. While the CEO's memo to the Board of Retirement recognized "the vast majority of our health program participants want SDCERA to continue offering these plans," it also noted, "if we (SDCERA) did not offer group healthcare plans to retired Members today, I doubt we would decide to do so."

In a separate memo, the CEO stated that SDCERA's full-time, internal Health Manager wasn't needed. He also recommended negotiations commence with the Board's current health consultant, Mercer, to administer the sponsored retiree health insurance program on a contractual basis, and the transfer of internal health staff "to focus on our core mission, administering the retirement benefit." The Board approved those recommendations too.

The contract with Mercer is expected to cover the remaining term of their current consulting contract with SDCERA, about two and a half years. What happens after that?

San Diego retirement fund net assets increased \$100.4 million during April, bringing the fiscal-year-to-date change to minus (\$83.1 million) and total net assets to \$10.3 billion.

IN MEMORIAM

Marcella Allee	Surviving Spouse
Nancy Amos	Sheriff
Laura Bone	Surviving Spouse
Audrey Bonner	Registrar of Voters
Dixie Brennick	Public Works
Veronica Brogden	Health & Human Services
Lynn Burkhardt	Health & Human Services
Dona Campillo	Surviving Spouse
Mihlin Chin	Health & Human Services
Darcy Ferland	General Services
Edith Fujimoto*	Chief Administration Office
Alice Gardner	Surviving Spouse
Frances Gesiakowski	Health & Human Services
Joseph Giacchina	Health & Human Services
Ruperto Gumarao	Treasurer Tax Collector
Richard Hendrickson	Sheriff
Mildred Joseph	Surviving Spouse
Judith Keyser	Information Services
Barbara Kunzie	County Clerk
Duane Ludtke	General Services
Margaret Lynn	County Clerk
Maria McClellion	Parks & Recreation
Kirsten Merinar	Surviving Spouse
Calvin Murrell*	Sheriff
Jimmie Pace	Sheriff
William Peck	Probation
Jean Persons	Probation
Caroline Pfeiffer	Health & Human Services
Frank Pierce	Environmental Health
Mary Powell	Health & Human Services
Anna Ray	Surviving Spouse
Gwendolyn Redford	Health & Human Services
Raymond Redmond	Environmental Health
Victor Reed	Chief Administration Office
Jo Ann Riley	Child Support
Esther Segal	Surviving Spouse
Maria Sims	Surviving Spouse
Harold Smart	Social Services
Susan Stewart*	Health & Human Services
Laurence Storey	Assessor/Recorder/Co. Clerk
Norma Stoyanow	Social Services
June Terry	Surviving Spouse
Eleanor Wood	County Clerk

***Active**

**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.

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



Office Hours: 9 am to 2 pm, Monday through Friday
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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

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Address Service Requested

2016 CHULA VISTA GENERAL MEMBERSHIP MEETING

WHEN: Wednesday, August 17, 2016, 9:30 am

PLACE: Chula Vista Police Department— Community Meeting Room. Southeast corner of 4th and F in Chula Vista. 315 4th Ave., Chula Vista

PROGRAM: Let's Practice Good Financial & Physical Fitness! Speakers will present on a web-based financial planning tool & program that offers onsite physical fitness and wellness programs.

SPEAKERS:

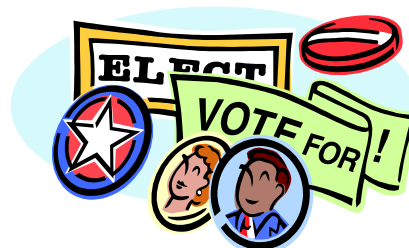
Amit Sangani is the Founder and President of **STRIVE Fitness & Wellness**. STRIVE is a National on-site Fitness and Wellness services provider that supports various employer and community populations with their wellness strategies. STRIVE provides over 100 fitness, nutrition, and wellness seminars annually to groups nationwide, including County of San Diego Aging & Independence Services.

Amit will provide our group with an engaging seminar on how to incorporate healthier habits into a busy day. The seminar will cover the latest information on coffee habits, green juice, meal preparation, water-intake, and so much more!

Jerry Yen, VP of Strategic Partnerships for **Guided Choice** will lead us through "fiscal fitness" exercises to get our retirement nest eggs into shape. Topics include:

- How can I ensure my money lasts as long as I do?
- How can I make my withdrawal strategies more tax efficient?
- How do I know whether I can pay for my grandchildren's college tuition?

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



NOMINATIONS ARE OPEN

*By Carlos Gonzalez
Elections Committee Chairman*

An election for RESDC Directors and Officers is nearing. The open positions of four RESDC Directors, First Vice-President, Secretary, and Treasurer must be elected by mid-October, 2016. The term of office is two years. Candidates for these positions must submit their names in nomination by **August 5, 2016**.

Events that impact County retirees require active participation by retirees. We need new individuals from our membership to contribute their talents for the benefit of the group so that our Association can be stronger and more productive in the years to come.

We need prospective nominees who can devote their time voluntarily to the Association's business, attend monthly Board meetings, and be at six General Membership meetings a year.

A term as a Director is a great introduction to the activities of the Board, and could later lead into a position as an Officer.

If you are interested in being considered, please submit a summary (limited to 200 words) of your background and work experience to our office on or before August 5, 2016, to RESDC, 8825 Aero Drive, Suite 205, San Diego, CA 92123.

Please state your candidacy for one of the following: RESDC Director, First Vice-President, Secretary, or Treasurer. **Only current and past board members will be eligible for the First Vice-President, Secretary, and Treasurer positions.**

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