



# THE NETWORK

Newsletter of The Retired Employees of San Diego County

July 2017

Honoring Yesterday—Protecting Tomorrow

Vol. 48, No. 7

## PRESIDENT'S MESSAGE

By John J. McTighe



I hope you are enjoying your summer and have experienced some barbecues, picnics, and nature. As our Independence Day approaches, it's a good time to reflect on the freedoms we enjoy and the dedication of those who have gone before us to assure that the United States continues to be a model of freedom. Hopefully, some of you will get a chance this summer to travel to other parts of this country or per-

haps travel abroad. For me, there's no better way to appreciate what I have until I travel somewhere that doesn't share in the same way of life and values of democracy as the good ol' USA.

Speaking of traveling, I recently had a discussion with one of our fellow retirees who had booked a trip with Road Scholar that included travel through Manchester, England not too long after the terrorist attack at the Ariana Grande concert. Our member chose to cancel her trip because she was concerned about how safe future travel in that area might be. Fortunately, she had purchased the supplemental insurance coverage offered through Road Scholar and was able to receive credit for the full amount she had expended for the trip and airfare. She suggested I let any RESDC members who might be considering traveling with Road Scholar know that in her opinion, the optional coverage that includes trip cancellation is well worth the added expense. (Continued on Page 8)



## WHO IS THE "BETSY ROSS" OF SAN DIEGO COUNTY?

Her name was Estelle Secor, a county employee, and she designed the flag for the County of San Diego in 1957. Her story aired recently on "Ken Kramer's About San Diego" on KPBS-TV. Ken's ability to dig up obscure but interesting subjects is unparalleled. Each episode is an eclectic mix of topics – people, places and things  
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## MEET AND GREET WITH RESDC LEADERSHIP

**When:** July 25, 2017 at 10:00 a.m.

**Where:** HHSA Public Health Center-East, Magnolia Room,  
367 N. Magnolia, El Cajon, 92020

RESDC members and other interested parties are cordially invited to join President John McTighe and Executive Director Mark Nanzer for an informal gathering. This is your opportunity to interact with our leadership, learn more about RESDC, and to ask any questions you may have.

To RSVP, visit <http://www.resdc.net/events/> or call (619) 688-9229.

Directions: I-8 to South Magnolia Exit, East on Wells, Right turn into parking lot.



## RECENT EVENTS

- ❖ **Dismantling public pensions could blow \$3 trillion hole in U.S. personal income over next decade, NCPERS warns** A study by the National Conference on Public Employee Retirement Systems (NCPERS) projects that the nation's economy will suffer severe setbacks by the year 2025 if the dismantling of Defined Benefit (DB) public sector pensions continues at its current pace. To access the report, titled "Economic Loss: The Hidden Cost of Prevailing Pension Reforms," visit [www.ncpers.org](http://www.ncpers.org).
- ❖ **Americans aren't loving retirement like they used to—here's why.** Retirement satisfaction isn't what it used to be, and the reasons may surprise you. A 2016 Employee Benefit Research Institute (EBRI) study analyzed retirement satisfaction trends between 1998 and 2012. Respondents who said they were "very satisfied" with their retirements dropped by 11.9 percentage points, those "not at all" satisfied increased by 2.6 percentage points, and the middle-of-the-road "moderately satisfied" response saw a gain of 9.2 percentage points. To access the study, visit [www.ebri.org/publications](http://www.ebri.org/publications).

## UNRESTRAINED GREED OR JUST GOOD BUSINESS? ...THE REST OF THE STORY

*By Stan Coombs, Director*



Last month we discussed a report from the Senate Special Committee on Aging, entitled "Sudden Spikes in Off-Patent Prescription Drugs: The Monopoly Business Model that Harms Patients, Taxpayers, and the U.S. Health Care System."

The Senate Committee's interest was piqued, readers will recall, when a Martin Shkreli, CEO of Turing Pharmaceuticals, allegedly bought licenses to produce and sell the prescription drug, Daraprim, and immediately raised prices over 5,400%, from \$13.50 a tablet, to \$750. The event was widely reported.

Daraprim is the drug-of-choice for toxoplasmosis, a rare but potentially fatal parasitic infection.

We described the Shkreli-Turing case, and the complicated relationships between drug companies and their industry partners which the Committee says heavily impact prescription drug costs. We were left with the unanswered question, "How did Shkreli and Turing Pharmaceuticals manage this with Daraprim, a drug that has no patent or market exclusivity protections remaining?"

One would think the competitive generic marketplace would render such price gouging impossible. But, unfortunately, the Committee is able to explain how Shkreli and others make it work.

Turing Pharmaceuticals wasn't the only company involved. Three others were also investigated by the Senate Committee, primarily because of similar alleged pricing

tactics, Retrophin, Inc., Valeant Pharmaceuticals and Rodelis Therapeutics.

At least five kinds of companies are involved in producing and distributing prescription drugs, and affect prices, according to the Senate Committee: (1) pharmaceutical companies, the drug producers; (2) drug wholesalers, which purchase from producers and distribute; (3) third-party payers, which pay health care providers on behalf of the insured; (4) pharmacy benefit managers, intermediaries between manufacturers and payers, who handle billing, price negotiations, and creation of covered "drug formularies;" and, (5) group purchasing organizations, which negotiate contracts with hospitals and providers for drugs and high tech products.

The real costs of drug deals between these parties are largely unknown, we're told, because they're distorted by rebates and discounts, resulting from negotiations and sales volume. Group purchasing organizations get further discounts, and confidential agreements with drug companies allow chargebacks, rebates, stocking allowances and more discounts. Different entities simply pay different prices for the same drug.

Some drugs that are complicated to administer and monitor are restricted to exclusive, specialty pharmacies that limit access, according to the report. But, there's no standard designation for such specialty drugs, and steep prices often result for drugs that don't meet special criteria that justify such restrictions. It's reported that in 2015, specialty pharmacy sales totaled less than 2% of prescriptions, but accounted for 38% of drug spending. Effective control may be the real purpose, not consumer safety.

Patient assistance programs are operated by some pharmaceutical companies, or by non-profit foundations funded by pharmaceutical companies, that help patients obtain needed drugs if they can meet frequent eligibility tests. These programs are presented as altruistic efforts of the pharmaceutical companies, but the Committee found them structured to maximize and retain patients, and reduce complaints about high prices.

The Committee reports that the four companies investigated followed business models designed to identify and acquire off-patent drugs, over which they could exercise "de facto monopoly pricing power."

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## JOIN THE RESDC EMAIL LIST!

We encourage you to join the thousands of other RESDC members who are on our email list. By joining, you'll receive occasional updates, news, and The NETWORK, all delivered directly to your inbox. **Plus, we launched an online member self-service area in March, and you need to have an email on file with us in order to participate.** Using the member self-service area, you can RSVP for our events and pay with credit cards.

To join the email list, send us your full name and email address by contacting us at [resdc@resdc.net](mailto:resdc@resdc.net) or by calling 619-688-9229. Please also let us know if you'd like go green by receiving The NETWORK by email only. We'll continue sending you The NETWORK via postal mail unless you specify otherwise.

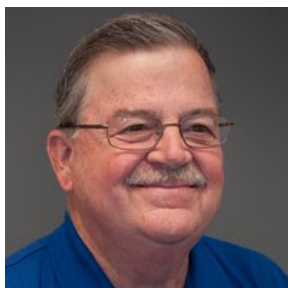




## PENSION FACTS

### Sometimes I feel like a Blog

By Chris Heiserman, Director



A blog is a discussion or informational website consisting of discreet, often informal diary-style text entries. In a way blogs are informal commentaries shared on the internet so readers can respond and interact if they want to. I decided to attempt a "blog" style periodically – without the internet part.

#### Pension Plan Roulette:

Most states are facing a daunting challenge in paying the bill for large unfunded future liabilities in public employee pension systems. Most Californians have a vague understanding of the controversy here as pitting labor unions protecting their promised retirement benefits against conservative business organizations and newspaper editorial boards claiming public worker pensions are too lucrative and unsustainable for taxpayers.

The issue is far more complicated than that, here and elsewhere; however, there are some common approaches being promoted across the country to fundamentally alter traditional defined benefit retirement plans. These changes usually involve closing the traditional systems to new hires, reducing benefit levels for those new workers, and setting up partial or full 401(k)-style accounts as their saving plan for retirement.

For example, in Pennsylvania the legislature recently passed a bill that would bar new school and state employees after June 30, 2019 from having a defined benefit-only pension. They would choose between a hybrid plan mixture of a traditional pension with lower benefit levels and a 401(k)-style savings account, or a 401(k)-only retirement. Existing workers would be allowed to stay in the traditional plan or may opt to switch to one of the newer options.

Supporters of the changes point to reduced risk to taxpayers because 401(k) contributions are easy to budget each year, the management of these deferred compensation accounts are the responsibility of the employees, and the retirement savings are portable (workers can take their tax-deferred monies with them if they change jobs.)

Critics of the Pennsylvania pension revamp claim the savings won't make a dent in the long-term pension debt because the changes only apply to future hires, and they express concern that those career teachers and state employees of tomorrow will be difficult to recruit since they will be contributing more of their pay to receive lower benefits and less security when they retire.

Who's right or wrong in this policy debate bubbling up in numerous states? Due to the long-term nature of pension

plans, only time and analysis will tell. Incidentally, some states have closed traditional retirement plans due to funding problems and replaced them with 401(k) options (West Virginia, Michigan, and Alaska) only to find that the overall resulting costs were higher.

#### Does "Calmatters" really Matter?

The San Diego Union Tribune and Los Angeles Times (both now owned by Tribune Publishing) are collaborating with Calmatters on a series of articles about public pensions in California. Calmatters says it is "a non-profit, nonpartisan media venture dedicated to explaining California policies and politics." It purports to explain how the California State Capitol works and why it matters. A major priority project for Calmatters reporters is "California's Pension Crisis: How a pension deal went wrong and cost California taxpayers billions." The Calmatters website provides recent stories about cities facing the "ballooning" cost of public pensions and responding with budget cuts to law enforcement, libraries, and other services. Out of more than a dozen posted articles dating back several months, only one focused on public pension benefits from the perspective of the state worker or retiree: "Are Public Pension Benefits Excessive? State Workers Say 'No'."

Far from the organization's stated purpose of objective "explanatory journalism" and editorial independence from the corporations, foundations, and individuals who support it, Calmatters' efforts exhibit a strong bias toward pension changes favored by its benefactors — elimination of defined benefit public pensions in favor of 401(k)-style savings accounts, and promoting reforms that will reduce pension benefits for existing and future public employees. Beware consuming self-described non-profit, nonpartisan media; that doesn't automatically translate into fair or balanced coverage. See for yourself: <https://calmatters.org/>

#### Union-Tribune Watchdog – Data "Analysis"?

On June 5<sup>th</sup> the San Diego Union Tribune published a story and chart with the opening sentence: "Revenues for San Diego's city and county employee pension funds is on the decline, according to new data from a U.S. Census Survey." The chart provides nine graphs depicting measures like employee and government pension contributions, earnings on investment, total revenue and average pay to beneficiaries (retirees.) A prominent sub-head for the article reads: "Numbers show investment earnings have fallen consistently since 2014." Really? A downward trend for just over two years? Frankly, this is not the finest example of reporting from the UT Watchdog team. First it cherry-picks and highlights the two statistics that show the pension systems have been hit by investment downturns recently without any mention of balancing factors such as increased employee contributions or the fact that the average pay to beneficiaries has essentially remained flat or fallen.

Also, as pointed out later in the story, the trends depicted are over only three fiscal years ending June 30, 2016 and two of those years showed the poorest global market returns in the last decade. If the UT updates these charts once figures are available through June 30, 2017, the broader picture will include significantly higher returns this year and likely belie the short term "revenue slide" so ominously called out in the Data/Watch trend "analysis."



## 2017 RESDC SCHOLARSHIP RECIPIENTS

*By Carlos Gonzalez and Nellie Parks,  
Scholarship Committee Chairs*

This year's RESDC scholarship recipients will soon be off to their college lives. Similar to previous years, together with their parents, grandparents, and sponsors, we pause briefly on their exciting journey to recognize their achievement. Excerpts of their personal statements are presented in alphabetical order.



**Alex Bluestein**; sponsored by his grandmother, **Charlotte Bluestein**. Alex graduated from D.C. Everest Senior High School, Weston, Wisconsin, with a 3.99 GPA; ranked 8 of 332. In his applicant's statement Alex says, "Transforming and improving the world around me has always been incredibly rewarding, whether writing computer code to investigate a disease process, tutoring a classmate, or assisting disabled members of my congregation with transportation needs so that they can actively participate in community events." Volunteer service is an integral part of his sense of well-being and he receives tremendous satisfaction from his involvement in these activities. Alex believes that mathematics is the fundamental language of all sciences. Math is also the language of his dreams, hopes, and aspirations. He has pursued college coursework during the past two summers attending Washington University in St. Louis and Carnegie Mellon University.



**Gabriella (Gabi) Gjata**; sponsored by her mother, **Paola Wilckens-Gjata**. Gabi graduated from San Dieguito High School Academy, Encinitas, California, with a 4.25 GPA. In her applicant's statement Gabi says she was raised with a unique cultural background and perspective. Her heritage includes Albania, Chile, Italy, Germany, and Spain. She has developed a love for languages. She also loves theater, playing sports, traveling,

babysitting, swimming, being a Junior Lifeguard Aide, movies, and baking. Gabi is a very active volunteer in her community with over 600 hours of community service during her four years of high school. She has been most passionate about volunteering for her elementary school as a bilingual teacher assistant. She would like to pursue a career in Spanish and Education. Her goal is to become a bilingual elementary school teacher in a Dual Language Immersion Program in California.



**Taryn Murphy**; sponsored by her grandmother, **Cathleen Murphy**. Taryn graduated from Veritas Scholars Academy, Temecula, California, with a 5.0 GPA. In her applicant's statement, Taryn says her goal is to attend either Columbia University or Hillsdale College to study journalism and political science. Afterwards she hopes to pursue a law degree at Harvard Law School. She's inspired to break down both the physical and mental walls that imprison so many helpless victims of human trafficking here in the United States. Last year she began an internship with Valley News where she wrote human interest stories about people in her community as well as stories about the growing epidemic of human trafficking. Taryn founded a charity, Journals for the Journey. She collected donations from local businesses and provided safe-houses across America with journals which are now being used in therapy sessions for residents of all ages.



**Jessica Rinder**; sponsored by her grandfather, **Lewis Zollinger**. Jessica graduated from West Hills High School, Santee, California, with a 4.3 GPA, ranked 29 of 455. In her applicant's statement she says, "Growing up, I loved to play soccer. My ability to make quick decisions and adapt grew as I began playing more competitively." She played until a severe knee injury and surgery ended her soccer career. Jessica became a student ambassador for CTE Sports Medicine Pathway, provided mentorship to new 9th grade students, participated in the Best Buddies Club and earned the prestigious Alpha-Plus award on three different occasions. She also volunteered in medical clinics when she traveled to Guatemala with Kansas City University of Medicine and Biosciences. Jessica attended the Rady Children's Summer Medical Academy which exposed her to different careers within healthcare. This past semester, Jessica organized a distinguished Health Advisory Panel Night for students from within the three Sports Medicine Pathways schools in the Grossmont Union High School District. Jessica facilitated the entire evening; she was composed, prepared, and highly engaging as over 60 students participated in the evening with six active professionals. Jessica's goal is to become



a registered nurse and has applied at several nursing schools.



**Katie Wayland**; sponsored by her grandfather, **Raymond R. Harvey**. Katie graduated from Oakdale High School, Oakdale, California, with a 3.63 GPA, ranked 56 of 350. In her applicant's statement she says that she was cyber-bullied by many of her classmates. She chose to switch schools and focus on things important to her. Talking with her Vice Principal, who was also bullied as a teenager,

helped her realize that bullies are human beings too; she empathized with them. Katie has been a member of the Girl Scouts her whole life. For the past three summers, she has participated in Junior Lifeguards at Pismo Beach. Katie's character, compassion and community service achievements are clearly described in a letter of reference from her Girl Scout Leader, troop 3427: "Into middle school, Katie helped create an education program about electronic etiquette. In high school, she earned the Silver Award; with a fellow scout, she created "Cinderella's Closet," where they collected dresses for middle school girls who may not be able to afford a new dress. This type of project existed in high school, but nothing like it for younger girls in their community. They donated the dresses to a local group foster home that helps teens in transition. Katie has continued her commitment to Girl Scouts and is in the process of completing her Gold Award project. The Gold Award is the highest award earned with the Girl Scouts. Building on her interest in water sports, Katie created a community education project about the ocean. Katie has spoken to the city council, given presentations to peers about "texting and driving" and worked with the city's mayor. Katie is driven, poised and truly cares about others in her community. Katie is our choice as the recipient of RESDC's \$750 **"LaRue Pierce Community Service Award."** This award was established in 2014, honoring LaRue Pierce, RESDC Director and Scholarship Committee Chair during the first 18 years of the Scholarship Program, and her spirit of community service.

Our deepest gratitude to the 2017 Scholarship Committee for their hard work and dedication to making this year's Scholarship Program successful. We are honored to have them as part of the RESDC team and we look forward to working with them again in 2018.



## WELCOME NEW MEMBERS

Angela M. Albanese  
 Larry D. Alston  
 Scott R. Ballantyne  
 Elizabeth I. Bishop  
 William M. Blank  
 Dianne T. Borgwardt  
 Giacomo W. Bucci  
 James L. Calkins  
 Pablo U. Carrillo  
 Robert C. Citrano  
 Thomas W. Cooney  
 Maureen Colahan  
 Gary L. Colbert  
 Kathy A. Conwell  
 Angelina T. Dalmacio  
 Dawn D. Danielson  
 Mercedes Delmar  
 Peggy M. Fernandez  
 Gary L. Ficacci  
 Margy A. Fordyce  
 Cheri M. Gibson  
 Warren L. Gibson  
 David R. Gould  
 Victor H. Gutierrez  
 Lorna E. Hardin  
 William D. Harvey Jr.  
 Suzanne D. Huber  
 Ian S. Jones  
 Michelle A. Kosnicki  
 Jon P. Krueger  
 Larry E. Lewis  
 Sigfredo Llorens  
 Patricia Lopez  
 Leslie Luke  
 Susan R. Melendez  
 Marilyn A. Mendoza  
 Sherry A. Metz  
 Daniel L. Morey  
 Allan W. Patterson  
 Richard Dean Phinney  
 Richard E. Sanborn  
 Brian Sheets  
 M. Scahill Cantrella  
 Kenneth L. Simon  
 Kurt Sommers  
 Sharon R. Thomas  
 Theresa Vasquez  
 Julian Villalon  
 Pamela G. Walker  
 James H. Wellman  
 Peter A. Woolley  
 Evelyn M. Zuniga

Superior Court  
 Sheriff  
 Auditor/Controller

Health & Human Services  
 Assessor/Recorder/Co Clerk  
 District Attorney  
 General Services  
 Probation  
 Planning & Land Use

Superior Court  
 Auditor/Controller  
 Animal Services  
 Health & Human Services  
 Animal Services

Land Use & Environmental Grp  
 Sheriff

Health & Human Services  
 Probation  
 Sheriff  
 Sheriff  
 Health & Human Services  
 Superior Court  
 Assessor/Recorder/County Clk  
 Health & Human Services  
 Health & Human Services  
 Assessor/Recorder/County Clk

District Attorney  
 Health & Human Services  
 Medical Examiner  
 Health & Human Services  
 Human Resources  
 Health & Human Services  
 Sheriff  
 Sheriff  
 Health & Human Services

Sheriff  
 Superior Court  
 Sheriff  
 Health & Human Services  
 Superior Court  
 Health & Human Services  
 Health & Human Services  
 Health & Human Services  
 County Counsel  
 Superior Court  
 Sheriff



## LONG-TERM CARE – THE BASICS

*By Mark Nanzer, Executive Director*



Welcome to summer RESDC members! In the words of Henry James, "Summer afternoon - summer afternoon; to me, those had always been the two most beautiful words in the English language."

This is the first in a series of two articles, with a focus this month on providing background on long-term care (LTC) and planning ahead for those between the ages of 51-64. Full

disclosure - I will be leaning on a great resource you should all check out: The U.S. Department of Health and Human Services, Administration on Aging. Their website, [www.longtermcare.gov](http://www.longtermcare.gov), provides access to a variety of tools and guidance meant to inform individuals faced with decisions on planning for LTC.

Long-term care is a range of services and supports you may need to meet your personal care needs. Most long-term care is not medical care, but rather assistance with the basic personal tasks of everyday life, sometimes called Activities of Daily Living (ADLs).

LTC research conducted by the National Opinion Research Center at the University of Chicago highlighted expectations and preferences for care and caregiving. Within the research these poll results stood out:

Among adults age 40 and above:

- Nearly 4 in 10 mistakenly rely on Medicare to pay for their LTC needs as they age;
- 77% would prefer to receive care for themselves in their home and 67% would prefer for their loved ones to receive care in a home setting;
- One-third say they have done no planning at all for their own LTC needs;
- 72% support state-funded family leave programs to help Americans providing care to a loved one;
- A majority support many policies to help Americans finance LTC, with support for tax breaks especially popular.

For more information on the research, you can visit <http://www.longtermcarepoll.org>

Have you thought about planning for LTC needs for yourself, a family member or friend? For those of you in the age range mentioned, it's not too late if you haven't. Here is a list of things you should know:

- Medicare only pays for long-term care if you require skilled services or rehabilitative care and Medicare does not pay for non-skilled assistance with ADLs, which make up the majority of long-term care services;
- Long-term care may cost more than you think;
- There are many different ways to receive care and many different settings in which to receive it;
- Where you live matters – your ability to stay at home may depend on the layout of your home, especially the bathrooms. Planning for LTC can protect your family from the financial impact of paying for care and the emotional impact of making decisions for you;
- By obtaining an Advanced Care Directive you can inform your family or loved ones about how to make important health decisions for you, should you no longer be able to make those decisions for yourself;
- By taking an inventory of your resources, you can determine how you will pay for services and who you can count on to assist. Options exist for pre-funding the care you need such as insurance or savings.

Here is a list of things you can do to prepare:

- Obtain an Advanced Care Directive;
- Make a plan for how you will pay for services:
  - ♦ Figure out costs of care;
  - ♦ Research long-term care insurance to see if it's appropriate for your situation;
  - ♦ See if your life insurance policy has options to help pay for long-term care;
  - ♦ Look into annuities;
  - ♦ For homeowners, explore the option of a reverse mortgage;
- Consider home modifications and what it would take to stay in your home;
- Learn how you may be able to reduce some risks to your brain at [brainhealth.gov](http://brainhealth.gov).

For more information and to access help on getting these tasks done, visit [www.longtermcare.gov](http://www.longtermcare.gov).

Next month I will be focusing on planning for LTC after age 65...which is not too late!



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. Don't give out your personal information over the phone unless you are sure you know to whom you're speaking. SDCCU® also encourages you to review your credit report once a year for free at [annualcreditreport.com](http://annualcreditreport.com).

For information on what to do if you think you've become a victim of fraud or identity theft visit [sdccu.com](http://sdccu.com) and search identity protection.

## “Betsy Ross” of San Diego, Cont’d from Page 1

about the San Diego region. As the narration progresses, historian Jay Johnson joins Ken to talk about Estelle (including an interview with her), the flag design, the original flag and how all this was discovered. The episode aired on February 2, 2017. The following information is about that episode and how to watch it.

**Episode 66:** We meet “The Betsy Ross of San Diego,” who created a lasting tribute to San Diego County. We follow an oceanographic ritual that is unchanged in more than a century; learn the history of National City’s unique Row House, and go to the San Diego Public Library Downtown to see the smallest published book in the world and more!

Go to Ken’s site where you can watch the episode and many more!

Go to the web site <http://kenkramertv.com/>

Click on “Watch”

Click on “I saw it on KPBS”

Click on “See All” (on the right of the line beginning “Full Episodes

Find Episode 66 – after the intro, it is the first story (beginning at 1:50)

**About San Diego** airs on KPBS-TV Thursday evenings (8:00 p.m.) and again on Sunday afternoons (4:00 p.m.) The series also airs on CNC-TV Monday-Friday at 11:30 a.m. and 5 p.m. (Cox North County 19; Cox South County 24; Time Warner 24 or 85; AT&T U-verse 99).



### July Calendar of Events

- 4—(Tues.) Fourth of July Holiday**  
RESDC and SDCERA Offices Closed
- 13—(Thurs.) RESDC Board of Directors Meeting**  
8825 Aero Drive, Suite 205, 9:00 a.m.
- 20—(Thurs.) SDCERA Board of Retirement Meeting**  
2275 Rio Bonito Way, Suite 200, 9:00 a.m.
- 25—(Tues.) Meet and Greet with RESDC Leadership**  
HHSA Public Health Center-East, Magnolia Room  
367 N. Magnolia, El Cajon, 92020, 10:00 a.m.



“Ken Kramer’s About San Diego” on KPBS-TV.

## RESDC DAY AT THE PADRES GAME TICKETS ARE STILL AVAILABLE!



We’re pleased to announce RESDC is hosting another “Day At The Padres Game.”

RESDC members will attend a game at beautiful Petco Park on Wednesday, August 2, 2017 at 12:40 p.m. as the Padres take on the visiting Minnesota Twins. We have once again secured the scenic Skyline Patio, which features box-style ballpark seats, a semi-private group area overlooking third base, and gorgeous views of downtown San Diego.

Tickets include a pre-game buffet with standard ballpark fare, served one hour before first pitch until one hour after first pitch, and soft drinks served from one hour before first pitch through the seventh inning.

Fifty tickets are available on a first come, first serve basis. Ticket price is **\$50.00 per person**.

#### To purchase tickets:

**Option 1 - Pay with a check** made payable to RESDC, enclose the reservation form below, and mail to 8825 Aero Dr., Suite 205, San Diego, CA 92123.

**Option 2 - Pay with a credit card.** Please go online to: <http://www.resdc.net/events> Click the green “Register” button and follow the steps to register and pay. You will need to use the email address associated with your member account. Need assistance? Contact us at (619) 688-9229 or [resdc@resdc.net](mailto:resdc@resdc.net).

Tickets will be mailed to you. We look forward to seeing you at the game!

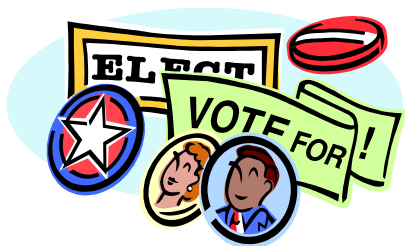
### RESDC “Day At The Padres Game” Reservation Form

Name(s): \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

# of Tickets: \_\_\_\_\_ at \$50 each = Total Enclosed: \$ \_\_\_\_\_





## RESDC BOARD OF DIRECTORS CANDIDATE NOMINATIONS ARE OPEN

*By Carlos Gonzalez  
Elections Committee Chairman*



Our 2017 annual election season is here. The election process will be concluded by the middle of October 2017.

The term of four (4) directors, President, and Second Vice-President will expire December 31, 2017. New terms begin January 1, 2018 and are for two years.

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 organization can remain strong and productive in the years to come.

We need prospective candidates who can devote their time voluntarily to RESDC's business, attend monthly board meetings, and be present at six general membership meetings each year.

A term as director is an excellent way to "get your feet wet" in the Board of Directors and could later lead to a position as an Officer.

Interested RESDC members must file a candidacy statement (limited to 200 words) with a summary of your background and work experience, to RESDC, 8825 Aero Drive, Suite 205, San Diego, CA 92123, or by email to [resdc@resdc.net](mailto:resdc@resdc.net), by **August 4, 2017**. Please state your candidacy for one of the following: RESDC Director, President, or Second Vice-President. Only current and past board members will be eligible for the President and Second Vice-President positions.

If you have any questions, please contact our office by phone at (866) 688-9229 or by email at [resdc@resdc.net](mailto:resdc@resdc.net).

## President's Message, Continued from Page 1)

This incident got me thinking about travel insurance in general, and specifically what trip cancellation circumstances it may cover. As you've probably gathered from my previous columns, my wife and I enjoy traveling and as long as our health and finances permit, will continue to travel in the future. We've purchased travel insurance in the past when we've traveled abroad and put out a significant amount of money ahead of time. But, I've never done a deep dive on what's included, particularly as it relates to acts of terrorism and the ability to cancel for any reason. So, I've taken our member's encouragement to more thoroughly look into what's out there.

Many companies sell travel insurance. In some instances, a travel provider such as Road Scholar or a cruise line will provide some travel insurance at the time the initial trip is reserved. In the case of Road Scholar, international travelers are automatically covered with a policy that provides some minimum benefits for trip interruption, accidents, medical evacuation, and baggage loss or delay. The traveler can then purchase a supplemental plan that will cover trip cancellation, increased coverage for trip interruption, and trip delay. In most cases, it is up to the traveler to arrange for their own travel insurance.

There are many independent providers of travel insurance, including the one RESDC offers to our members through Travel Guard. With Travel Guard, you can select various levels of coverage, from basic to "platinum." Only the top two, Gold and Platinum, cover trip cancellation due to "a terrorist incident in a city listed on the insured's itinerary within 30 days of the insured's scheduled arrival." For an additional premium, a traveler can purchase a "Cancel For Any Reason" rider at the time they purchase their policy that allows them to cancel at any time up to 48 hours before the scheduled departure and receive between 50% and 75% of the insured trip cost.

If you want to shop for other policies, I've discovered the website [www.insuremytrip.com](http://www.insuremytrip.com) is a useful resource to compare various policies from a large number of companies to see if you can find one that meets your specific needs. Using that website, you type in your destination, the dates of your trip, the amount of money you are insuring, the date of your initial payment for the trip, your state of residence, and your age. The website will then display several plans that are available for purchase that would cover your trip. You can then either select a particular plan to get more information about it, select several plans that you'd like to have compared side by side, or select a particular type of coverage that you'd like to have compared for all the plans (i.e. trip cancellation, terrorism, trip delay, etc.). You can make as many comparisons as you want until you find a plan that meets your needs. You can even pull up the insurance certificate for each plan and read the fine print before you make your final selection of a plan.

Next month I will continue this discussion and dive deeper into the issues of cancellation due to a terrorist incident vs. cancellation for any reason.

**Finally, I want to encourage you to provide the RESDC office with your email address if you are not already in our email system.** We do not share email addresses with any other organization, but use them to communicate current events and news with our members in between the monthly publication of The NETWORK.

## Happy Summer 2017!





## BOARD OF RETIREMENT ALTERNATE RETIREE REPRESENTATIVE, JIM FEELEY RETIRES (AGAIN!)



**Jim Feeley** ended his second term as the elected, Alternate Retiree Representative on the Board of Retirement, in June. This concludes his long career serving County employees and retirees. Jim's been a veritable apostle in his efforts. He retired from the Navy in 1972, as a Senior Chief, and then active County employment in 1995, after 22 years with the Department of Welfare, Veterans Service Officer, and as an Appraiser with the Assessor's Office. He was also an advocate for employees, as President of the San Diego County Employees Association, while still employed. Upon retirement from active county employment, Jim was elected Retiree Representative on the Board of Retirement, stepping down to successfully run for Alternate Retiree Representative in 2011. If that wasn't enough, Jim was elected Second Vice-President of RESDC in 1996, serving until his resignation in 2006. Jim will still be around, finally enjoying full retirement, but we'll miss his more active involvement.



### IN LOVING MEMORY

We're very sad to report the recent passing of two long time friends of Retired Employees of San Diego County.

**Gerhart Mehner** served as RESDC Treasurer for 20 years. He passed away in April. He was predeceased by his wife, Marty. Gerhart retired in 1979 after 30 years service as County Accounting Control Coordinator, and he joined RESDC as Treasurer in 1988. Gerhart was held in particularly high esteem in county administrative circles for his simple honesty, his deep knowledge of public financial matters, his even handling of county and RESDC funds, and his even disposition, which made him such a very effective professional colleague.

**Nita McGuire**, wife of RESDC board member, **Joe McGuire**, attended our annual Holiday Luncheon each year. She also attended several SACRS (State Association of County Retirement Systems) conferences and CRCEA (California Retired County Employees Association) conferences with Joe. Joe has been on the RESDC board since December 2000. He and Nita were married for over 50 years.

Gerhart and Nita will be greatly missed.

## IN MEMORIAM

Marcia Bandy	Health & Human Services
Mary Bautista*	Auditor & Controller
Daphne Britton	Probation
Travis Brown	Surviving Spouse
Willis Burgeson	Purchasing & Contracting
Frances Dewilde	Health & Human Services
M.B. Duval	Health & Human Services
Joseph Garcia	Agriculture, Weights & Measures
Corine Gomez	Sheriff
Carlota Gonzalez	Health & Human Services
Richard Greene	General Services
Regina Hartzell	Health & Human Services
Mary Henriksen	Health & Human Services
David Hopkins	Probation
Rosetta Humphrey	Auditor & Controller
James Hutchison	Health & Human Services
Anik Konia	Health & Human Services
Ralph Kraft	Sheriff
Kenneth Lee	General Services
Virginia Lightner	Surviving Spouse
Adolph Lopez	General Services
George Maattanen	Surviving Spouse
Raoul Mann	General Services
Jane Miller	Surviving Spouse
Peggy Morper	Surviving Spouse
Shirley Nielsen	Surviving Spouse
Mabel Norton	Surviving Spouse
Linda Peek	Health & Human Services
Karen Peters	Health & Human Services
Nora Peterson	District Attorney
Kathie Pickel	Surviving Spouse
Charles Roy	Assessor/Recorder/County Clerk
Ruth Ruff	Treasurer Tax Collector
Esther Salazar	Health & Human Services
George Seidel	Air Pollution Control
Gail Smith	Health & Human Services
Gary Sword	Public Works
Garry Thomas	Health & Human Services
Marian Trebil	Health & Human Services
Elnora Turla*	Sheriff
Mercal Vivier	Sheriff
Jerry Walker	Sheriff
Ladona Wilkie	Probation
Wayne Yamamoto	Sheriff
Dagmar Yon	District Attorney

\*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.

## 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.



**Office Hours:** 9 a.m. to 2 p.m. Monday through Friday

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**Website:** [www.resdc.net](http://www.resdc.net)

The **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.

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### Unrestrained Greed....(Continued from Page 2)

The first element of this five-step business model is to acquire a sole-source drug, for which there is only one manufacturer and no existing competition, allowing aggressive pricing.

The second element is to ensure the target drug is the "gold standard treatment" for the diagnosed condition, because physicians, it's thought, will prescribe the drug regardless of high prices, and be reluctant to use alternatives.

The third element is to select a drug with a small, specific market, serving few patients and generating low revenues at pre-increase price levels. It's believed a small, specific drug market won't attract competitors, and the patient population will be too small for patients to organize effective opposition to steep prices.

The fourth element is to control access to the selected drug through specialty pharmacies, or closed distribution systems. The Committee reports that Turing used a closed distribution arrangement to deny competing generic producers the needed supply of Daraprim for bioequivalence tests on generic alternatives.

The fifth element is to raise prices as much and as quickly as possible, in order to enjoy dramatically increased revenues for as long as possible before competition steps in.

And, that's apparently how it's done.

But, there's more. Turing Pharmaceuticals apparently paid Impax Pharmaceuticals \$55 million for Daraprim licensing rights, we're told. And, since Daraprim was only sold in 100-count bottles, the per-bottle price went from \$1,350 to \$75,000! In an email quoted by the report, a Turing executive emphasized that Daraprim and another drug could each generate thirty-times their previous revenue, \$2 billion or more for the company.

San Diego County retirement system net assets increased \$120.9 million during April, bringing fiscal-year-to-date increases to \$943.9 million, and total net assets to \$11.3 billion. Retirement funds regularly cycle up and down with investment market cycles, and public retirement systems are long-term organizations with time to address those variations.

### SAVE THE DATE! 2017 CHULA VISTA GENERAL MEMBERSHIP MEETING NEW LOCATION!

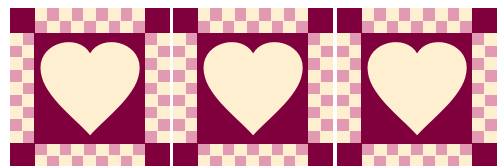
**When:** Tuesday, August 15, 2017  
Light refreshments will be served at 9:30 a.m.  
Meeting begins at 10 a.m.

**Place:** South County Career Center, Cabrillo Room  
1111 Bay Blvd., Chula Vista, CA 91911

**Program:** Southern Caregivers and The Alzheimer's, San Diego will present an over-view of their programs and services.

RSVP requested but not required. Online at:  
[www.resdc.net/events/](http://www.resdc.net/events/) or by calling the RESDC office at (619)688-9229.

Watch for more details in the August issue of The **NETWORK**.



### BITS AND PIECES

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

If you have taken an interesting trip or have had an intriguing event happen recently, please let us know so that we can share your story with our members. If you have reached an 80th (or more) birthday, or 50th (or more) wedding anniversary, please call Karen Hazel at (866) 688-9229 or write RESDC, 8825 Aero Dr., Suite 205, San Diego, CA 92123.

You may also send your information to us by e-mail at [resdc@resdc.net](mailto:resdc@resdc.net).