



THE NETWORK

November 2017

Honoring Yesterday—Protecting Tomorrow

Vol. 48, No. 11

PRESIDENT'S MESSAGE

By John J. McTighe



RESDC just finished a busy month with the Coming Home event on October 4th and the annual Health Fair Picnic on October 17th. We had many RESDC members come to the North Inland Live Well Center in Escondido to hear welcoming remarks from **Supervisor Kristin Gaspar** and a report on the County's public health

from **County Chief Medical Officer Dr. Nick Yphantides**. RESDC also fielded a team at the Walk4ALZ San Diego in Balboa Park on October 21st.

RESDC started the Coming Home event two years ago, with Coming Home to the County Administration Center, followed last year by Coming Home to the County Operations Center. These Coming Home events are planned to give members an opportunity to see some of the new or modernized County facilities and to hear updates from various County officials. We have not yet zeroed in on a facility for next year, so if you have any suggestions, please call the RESDC office and leave a suggestion for a County facility you'd like to see upfront and personal.

I was glad to see so many of you at the Health Fair Picnic at Admiral Baker Field. We had several more health care service and product providers this year to share information and answer members' questions. As always, the lunch from the Barbecue Pit in Fletcher Hills was tasty. I want to thank SDCERA for helping us pro-

(Continued on Page 7)



2017 HOLIDAY LUNCHEON

See page 8 for details and registration form for the annual RESDC Holiday Luncheon, Thursday, December 14, at the Bahia Resort Hotel, 998 West Mission Bay Drive.

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MEET AND GREET WITH RESDC LEADERSHIP

When: Monday, November 6th, 9:30 am

Where: Bonita-Sunnyside Branch Library, Community Room
4375 Bonita Road, Bonita, CA 91902

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: 805 S. to Bonita Road. East on Bonita road for 2.1 miles.



WHAT DO THE PEOPLE THINK ABOUT HEALTH CARE NOW?

By Stan Coombs, Director



What do the people of the United States think about their health care now? Circumstances couldn't be much more chaotic. Yet, surprisingly, we have a pretty good idea.

Kaiser Family Foundation, founded by Henry J. Kaiser to publish research, analysis, polling and journalism about health care, has released their

"Kaiser Health Tracking Poll – September 2017: What's Next for Health Care?" And, while the general findings may not be surprising, some interesting details surface.

Should note here that the non-profit Kaiser Family Foundation, and Kaiser Permanente, the largest managed health care organization in the U.S., are not organizationally connected.

The Kaiser Family Foundation has been conducting this monthly health tracking poll in roughly its current form at least since 2008. This last survey was conducted between September 13 and 18, 2017, Kaiser reports. Important to know, given the rapid-fire series of controversial health proposals before Congress. The survey is described as a nationally representative, random telephone sample of 1,179 adults, ages 18 and older, living in the U.S., with a margin of sampling error of plus or minus three percentage points. It included 30% Democrats, 24% Republicans, and 35% Independents.

Kaiser reports first that three-quarters of the public thinks it's important for Congress to reauthorize funds for the state Children's Health Insurance Program (CHIP), which provides health coverage for uninsured children.

Dig deeper and 80% of Democrats say CHIP funding and stabilizing the Affordable Care Act (ACA) marketplace are important. Seventy percent of Independents agree. Seventy-one percent of Republicans prefer to repeal and replace the ACA, now.

Half of the public thinks ACA marketplaces are "collapsing," says Kaiser; proposed to be resolved by guaranteeing cost-reduction payments to insurance companies. Two thirds of the public, including majorities of Democrats and Independents, support Congress guaranteeing those payments in order to stabilize the market, while 53% of Republicans think the payments constitute bailouts to insurance companies and should be stopped.

Initially, in 2014, ACA insurer participation averaged five per state, ranging from one in West Virginia to 16 in New York. That changed due to new entrants, some co-op system failures, and several high-profile withdrawals last year. Some marketplaces were at risk of having no coverage in 2018. Kaiser now reports that at least one insurer has since announced they will cover those at some-point-at-risk marketplaces. Readers can access Kaiser Family Foundation reports online for interactive maps and detail for each U.S. healthcare marketplace.

Fifty-two percent of Democrats want Congress to improve the ACA, while 43% want them to pass a new national health care plan. Sixty-six percent of Republicans,

on the other hand, would rather they repeal the ACA, while 28% want to improve it.

It's no surprise that the general public's view of the ACA is almost exactly split, with 46% favorably impressed and 44% unfavorably inclined. Kaiser notes that while the favorably impressed have been increasing over the past year, they declined six percentage points this last month, across all groups.

The survey inquired about proposals to improve the ACA. Should Congress authorize states to change their own health programs? Sixty-three percent of the general public is in favor, 31% oppose, but in both cases it was found that "counter-messages" could materially compromise those particular outcomes.

Seventy-nine percent of Democrats and 72% of Independents favor letting lower-income folks buy into the popular state Medicaid coverage instead of buying private coverage. Republicans were split, 39% in favor and 49% opposed.

Not surprising, there's a strong difference in attitudes about national health plans in general. Seventy percent of Democrats favor the idea, 72% of Republicans oppose it. Fifty percent of Independents are in favor. The number of Republicans who say they "strongly oppose" are up 13 percentage points since June. Twenty percent of those who favor a national health plan say, "it improves access to health care," or "it would decrease costs." About 30% of the opposition says it's because they don't want government involved.

Again, some were swayed by subsequent for and against arguments.

The survey also addressed specific arguments against national health plans, having to do with costs, availability and quality of care, and choice of doctors. Perhaps most surprising, 67% overall thought a national health plan would either improve the cost of care or it would stay about the same, 69% thought the availability of health care would improve or remain about the same, 67% thought the quality of health care would improve or remain about the same and 66% thought the choice of doctors would improve or remain about the same.

And an interesting aside surfaced. According to a separate Kaiser Family Foundation report, "Counties at Risk of Having No Insurers on the Marketplace (Exchange) in 2018," as of September 15th, 2017, based on insurer rate filings and news reports, there were no such counties! However, insurers actually participating won't be definite until later in the Fall of 2017.



**Veterans Day
is November 11th!**



PENSION FACTS

The Public Pension Tug-of-War: Part 1

By Chris Heiserman, Director



There is a national struggle going on about the value and cost of public retirement benefits. It's not really a debate yet, but sides have been chosen and advocates pro and con are trying to shape public attitudes for the inevitable opinion polls, ballot measures, and court cases that lie ahead. What's it all about and who are the play-

ers tugging against each other?

Surprisingly, the core issues at stake are few and fairly simple. They have been described in numerous columns and articles in previous editions of this newsletter. The basic conflict is over efforts anywhere to modify or "reform" traditional defined benefit public pension plans, almost always replacing them with 401(k)-style savings accounts. The bottom line on these proposals is easy to calculate: lower costs for public agencies, less retirement benefits for public workers. Questions that go largely unanswered in posing such sweeping changes are whether governments can hire and keep dedicated quality employees in the future, and if significantly reducing the retirement security of public retirees and their families is in the best interest of the communities they have served?

State and local government retirement systems usually have planned funding horizons extending 30 or more years to cover the benefits being earned by current employees and due to retirees. A recent study by the National Conference on Public Employee Retirement Systems (NCPERS) reported that the mix of revenue sources for public pension funds has changed substantially since they were established. In 1940, only 22% of retirement fund monies came from investment earnings; in 2014, \$3 out of every \$4 (76%) available to pay pension benefits was produced by investments. Despite these facts, many major media editorial boards, conservative think tanks and some politicians insist there is a "crisis" in financing public retirement plans that will cause taxpayers dollars to be diverted away from services for citizens. The validity of this disaster theme is a major point of contention in the public pension tug-of-war.

Another big contrast is the notion that 401(k) accounts are somehow a comparable and satisfactory substitute for traditional public pension benefits. Opponents never argue that 401(k)s are going to produce retirement security; only that they are good enough for the private sector (especially for high wage earners who can afford to set aside a sizeable portion of their paychecks, plus get a tax break) so they should be good enough for public workers.

Unfortunately some states, counties, and cities across the nation are experiencing a sense of panic over dire predictions that meeting the long term financial obligations of promised pension benefits will be budget busting. Without a comprehensive understanding of the future consequences of their actions, they are being pressured into considering major structural changes in public retirement plans, as well as short term "fixes" such as freezes on both salaries and pledged cost-of-living increases that keep retirees' paychecks from being eroded by inflation.

The tug-of-war is currently developing in a disjointed fashion with organizational interests lining up on both sides and making their case to the public through news releases, newsletters, reports generated by so-called "experts," and media coverage solicited for events staged to focus on one side of the conflict or the other. The flag will drop soon signaling true engagement in the pulling contest and muscle flexing in earnest from the opposing teams. Spectators in the grandstands will find the event much more interesting if they know the players and understand the seriousness of the eventual outcome. In keeping with the abundance of sports metaphors evoked by this topic, stay tuned for rosters and statistics based on past performance.

RECENT EVENTS

- ❖ **RESEARCH: Pensions Improve Education Quality, Reduce Teacher Turnover.** A new research brief analyzing the effectiveness of defined benefit (DB) pensions on teacher retention and productivity finds that pensions play a critical role in recruiting and retaining highly productive teachers. As a result, pensions help increase schools' effectiveness, which benefits students. Additionally, DB pensions save school districts money by reducing expensive teacher turnover costs. These findings are contained in a new research brief from the National Institute on Retirement Security (NIRS), *Revisiting the Three Rs of Teacher Retirement Systems: Recruitment, Retention and Retirement*. To access the report, visit: www.nirsonline.org/.
- ❖ **The 2018 Affordable Care Act (ACA) Open Enrollment** starts November 1st, 2017. It ends on December 15th, 2017 except in states with their own enrollment website. The open enrollment period for Covered California ends on January 31st, 2018. For more details, see page 6.



NOVEMBER HOLIDAYS OFFICE SCHEDULE

The Retired Employees of San Diego County office will be closed on Friday, November 10 in observance of Veterans Day. RESDC will also be closed on Thursday and Friday, November 23 and 24 for the Thanksgiving holiday.

DISCOUNTS FOR RESDC MEMBERS



MOXIE Theatre is offering RESDC members \$10 tickets for select performances of their upcoming show *The Diary of Anne Frank*. Use code **RESDC** online, by phone, or in-person at the MOXIE Theatre Box Office for \$10 tickets for Sunday, November 12th, Thursday, November 16th, or Friday, November 17th (there is also a \$3 processing fee per ticket).

The Diary of Anne Frank (Adapted by Wendy Kesselman from the original stage play by Frances Goodrich and Albert Hackett): "Anne Frank emerges from history in this powerful new adaptation as a living and impassioned young girl on the edge of womanhood.

Anne confronts the horror of her time with honesty, determination, and hope. One of the most moving true stories ever told, Anne's diary speaks today as clearly as ever and holds a message for all generations."

For more information and to purchase tickets, visit www.moxietheatre.com or call the MOXIE Theatre Box Office at (858) 598-7620. MOXIE Theatre is located at 6663 El Cajon Blvd Ste. N, San Diego, CA 92115.



Cygnnet Theatre welcomes members of RESDC to enjoy \$10 off per ticket for any show in Season 15. This discount is valid for most performances through June 10th, 2018 (except Opening Nights and other select dates). Use code **RESDC** at checkout online, or when ordering by phone or in-person from the Cygnnet Theatre Box Office. Learn more about the shows and purchase tickets at CygnnetTheatre.com or by calling the Cygnnet Theatre Box Office at (619) 337-1525. This offer is not valid on previously purchased tickets. Cygnnet Theatre is located at 4040 Twiggs St, San Diego, CA 92110.

Save the Date! RESDC will be hosting another Evening at the Theatre on **March 21st, 2018** for *A Little Night Music* at Cygnnet Theatre. Those discount tickets will be available for purchase through RESDC closer to the performance date. We recommend waiting to purchase tickets for this particular show until that time, so that you can attend on the same evening as your fellow retirees!



Lions, Tigers & Bears is offering RESDC members a 10% discount. Get in touch with your wild side with a Member-for-a-Day or Feed a Wild One Experience at this non-profit animal sanctuary located in Alpine. Use promotion code RESDC10% when you book online or by phone.

Lions Tigers & Bears Mission: Lions Tigers & Bears is dedicated to providing a safe haven for unwanted and abused exotic animals and to educating the public about the abuses of the exotic-animal trade. We are a NO KILL, NO BREED sanctuary that allows the animals in our care to live out their lives with dignity in a caring and safe environment.

For more information or to book a visit, go to <https://lionstigersandbears.org> or call 619-659-8078. Visits are by appointment only.



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SDCCU Dining Deals-get cash back with your SDCCU debit and credit cards. SDCCU has partnered with Mogi so you can earn cash back when you dine out. No coupons or loyalty cards are necessary. Simply use your enrolled SDCCU debit or credit card at participating restaurants to earn up to 25% cash back.



WELCOME NEW MEMBERS

Pamela Chambers*
Daniel Elkerton
Joyce Falcao
Ansar Haroun
Michael D. Ott

Health & Human Services
Sheriff
Purchasing & Contracting
Mental Health
LAFCO

***Associate Member**

COMING HOME HIGHLIGHTS

Thanks to those of you who joined us at the recent Coming Home to the North Inland Live Well Center (NILWC). For those who weren't able to attend, here's a brief recap and some great pics!!

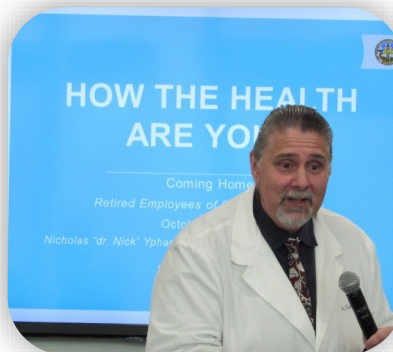
Attendees visited our partner resource booths including: *Live Well San Diego*, San Diego County Credit Union, County of San Diego Employee Resource Groups, OASIS, and County Registrar of Voters.

The newest County Board of **Supervisor Kristin Gaspar** kicked off the program, welcomed attendees to the NILWC and discussed one of her priorities as Supervisor: addressing homelessness in the region.

Our keynote speaker, **Dr. Nick Yphantides**, shared his personal journey to "Living Well." Today, as the Chief Medical Officer for the County of San Diego, Dr. Nick has come clean about his past. As he works to promote the county's *Live Well San Diego* initiative, Yphantides is a living example for many county residents who are overweight or obese.

In 2001, Dr. Nick weighed close to 500 pounds. He made a decision to lose weight, mainly through exercise and eating healthy. He did this while on a year-long cross-country trek visiting all 30 Major League baseball ballparks. Baseball isn't Dr. Nick's only passion; his personal passion and mission is to "Prevent the Preventable." His story lays the foundation for the great work accomplished by the County's *Live Well San Diego* initiative.

Live Well San Diego is the County of San Diego's vision for a region that is building better health, living safely, and thriving. This ground-breaking initiative is a best practice example of how partnerships can support the health and well-being of millions of San Diego residents every day. As a proud Live Well Partner, RESDC wants to once again thank our partners at the County of San Diego for their ongoing support of the Coming Home event!



Coming Home to the North Inland Live Well Center. October 4, 2017.



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

See's Candy is now priced at \$19.90 per pound if you buy it at one of their stores. RESDC members can purchase See's gift certificates from us at \$16.90 each.

If you would like to order certificates from our office, please address an envelope to RESDC, 8825 Aero Dr., Suite 205, San Diego, CA 92123. Enclose a check for \$16.90 for each certificate.

Also enclose a business size (#10) self-addressed stamped envelope, as the certificates will not fit in a small envelope. If you order over five certificates, please put 70¢ postage on the self-addressed enclosed envelope. Please include a stamped envelope for every 10 certificates. Candy certificates are redeemable at any of the See's retail stores for ready-packed or specially packed boxes.

These certificates do not have an expiration date. See's Candy Certificates are available through RESDC all year long.

NOVEMBER CALENDAR OF EVENTS

- 6—(Mon.) Meet and Greet With RESDC Leadership**
Bonita-Sunnyside Branch Library, 9:30 a.m.
4375 Bonita Rd., Bonita, CA 91902
- 9—(Thurs.) RESDC Board of Directors Meeting**
8825 Aero Dr., Suite 205, 9:30 a.m.
- 10—(Fri.) Veterans Day**
RESDC & SDCERA offices closed for holiday
- 23-24—(Thurs.-Fri.) Thanksgiving Holidays**
RESDC & SDCERA Offices closed for holiday

QUOTE OF THE MONTH

Start by doing what's necessary; then do what's possible; and suddenly you are doing the impossible.

Saint Francis of Assisi

2018 AFFORDABLE CARE ACT (ACA) OPEN ENROLLMENT STARTS NOVEMBER 1ST, 2017

There are many options when it comes to health insurance, and we encourage you to research those choices and find the plan that is best suited to your needs. RESDC is committed to helping our members get the information they need to make informed decisions. We hope you will find the following details about the 2018 Open Enrollment for the Affordable Care Act (ACA) useful.

ACA Open Enrollment in all states starts on November 1st, 2017. It ends on December 15th, 2017 except in states with their own enrollment website. The open enrollment period for Covered California (the enrollment website for all of California) ends on January 31st, 2018.

Covered California - <http://www.coveredca.com/>

- **The open enrollment period for Covered California starts Nov. 1 and continues through Jan. 31, 2018.**
- Enrollment is also available within 60 days of certain qualifying events.
<http://www.coveredca.com/individuals-and-families/getting-covered/special-enrollment/>.
- Consumers can use the Shop and Compare Tool online to find out their plan options and monthly premium price for 2018 coverage.
- In 2018, Anthem Blue Cross and HealthNet are leaving some parts of the state. Affected consumers will receive notices directly from their health plan as well as Covered California informing them they need to select a new plan for 2018. Those consumers who received notices can find additional information in the FAQ fact sheet:
<http://www.coveredca.com/transitions-faqs/>.
- To get help with the application process or to get answers about health coverage, you can call the Covered California Service Center at 1-800-300-1506. Service Center hours are: Mon. – Fri., 8 am – 6 pm.

Other State-Based ACA Enrollment Websites

- In addition to California, the following states also operate their own enrollment websites: Colorado, Connecticut, Dist. Of Columbia, Idaho, Maryland, Massachusetts, Minnesota, New York, Rhode Island, Vermont, and Washington. The open enrollment period for these states starts Nov. 1, but the deadline varies. Check your state website for further details, contact information, and your state's enrollment deadline.

HealthCare.gov - <https://www.healthcare.gov/>

- For all states other than those listed above, you can enroll through the federal website HealthCare.gov.
- **The open enrollment period for HealthCare.gov starts Nov. 1 and continues through December 15, 2017.**
- For questions, or to apply by phone, contact the Marketplace Call Center at 1-800-318-2596. The call center is available 24 hours a day, 7 days a week.

For information about RESDC and SDCERA Open Enrollment, please refer to the articles that were in the October NETWORK.

LITIGATION UPDATES – CALPERS LONG-TERM CARE INSURANCE

By Mark Nanzer, Executive Director



Here is the latest update on the CalPERS Long-Term Care insurance class action lawsuit. For ongoing updates, please visit: www.calpersclassactionlawsuit.com/.

The parties are close to wrapping up fact discovery. Plaintiffs are in the process of obtaining class member data from CalPERS' third party administrator, the Long Term Care Group, which will be used by Plaintiffs' experts to calculate class damages. CalPERS has also decided to take further depositions of three Class Representatives. Those depositions will take place in the next two months.

The Court also set a new pre-trial and trial schedule at the Status Conference on Friday, September 22, 2017. Under the new schedule, Plaintiffs will be filing their proposed trial plan on December 17, 2017, which will set forth a plan for trying the class case. CalPERS will be filing a motion to de-certify the class on February 5, 2018, which Class Counsel will, of course, oppose. The opposition brief is to be filed February 26, 2018, and the decertification motion will be heard by the Court on April 19, 2018. Assuming the motion is denied, which is our expectation, expert discovery will be conducted through the summer of 2018 and completed by July 31, 2018. A trial date has been tentatively set for November 19, 2018, however, that date may be pushed out to early 2019.

And finally, the partial settlement with the Towers Watson defendants was also addressed at the September 22nd hearing. In short, the Court has reviewed Plaintiffs' Motion for Preliminary Approval of Partial Settlement and, before ruling, she has requested some additional information regarding the terms of the proposed settlement.

PENSION FACTS AT A GLANCE

75%

Social Security Trust fund exhaustion is projected to occur in 2034 without legislative fixes, after which payroll taxes could still cover about three quarters of promised benefits.

President's Message (Continued from page 1)

mote the Health Fair by including a notice about it on the August earning statements.

On a somber note, I was saddened by the senseless devastating shooting that took 58 lives in Las Vegas in early October. My heart aches for all of those personally affected by this tragedy. While at the writing of this column there has been no reason determined for the rampage, I couldn't help but think it might have something to do with the shooter's intolerance of others' behavior. It seems to me that intolerance has become more prevalent in recent years than I ever remember in my lifetime. I think many people in the past didn't necessarily agree with others' points of view or actions, but kept their opinions to themselves or at least shared them in peaceful, non-threatening ways. Today, there seems to be a lot less civility and a lot more acting out.

The right to disagree in a peaceful manner has been a keystone of our American democracy. Our founding fathers thought so much of freedom of speech that they embedded it in the Bill of Rights that became the First Amendment to the U.S. Constitution. At times like these, I like to go back to read just what was said by our founders rather than to rely on some commentator to give me their interpretation. So, that's what I've done. The First Amendment was proposed by Congress in 1789, and finally became a part of the Constitution on December 15, 1791 after it was ratified by the legislatures of three-fourths of the States. The intent of the First Amendment was to keep the government from abridging the people's rights to freely practice their religion, exercise free speech, have the right to free assembly, and to petition the government for a redress of grievances. While the intent of the First Amendment was to restrain government, it laid the foundation for the conduct of individuals' actions. Through judicial interpretation, it has been extended to restrain individuals from infringing on others' free speech. The recent flap over not standing for the National Anthem at NFL games is an example of how some have chosen to express their free speech in a very public manner. While many of us may not agree with those actions, we can't deny the fact that those expressing their opinions, have the right to do so. The right to express unpopular opinions is one thing that sets America apart from many other nations.

Recently, a RESDC member weighed in concerning the issues covered in The NETWORK in general, and in my column in particular. This member disagreed with my selection of certain subjects I've written about in the past and suggested that this space should be devoted to giving members guidance on legislative, political, and social issues directly impacting retirees. While I very much appreciate receiving input from members and value their right to freely state their opinion, I don't believe it's RESDC's role to tell our members how they should think or act on issues. We all share the common experience of having worked for the County of San Diego at some point in our lives, and support the continuation of defined benefit pension plans for public employees. Beyond that, we are a widely diverse group of people, ethnically, politically, and socially. I may in the future express my viewpoint on an issue, but when I do, I will endeavor to clearly state that I'm offering my opinion, not a suggestion that you should act upon. I am hopeful that we can all treat each other's opinions with respect and find civil ways to express our disagreements with each other without denigrating those we disagree with, or worse yet, turning to violence.

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.....Liz Silverman

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RESDC Office Email Address:

resdc@resdc.net

RESDC MEMBER

ROSA OLGA NAVARRO HONORED

RESDC member **Rosa Olga Navarro** was invited to attend a book signing and panel discussion at San Diego State University in September for "Chicana Tributes, Women Activists of the Civil Rights Movement." The book documents the efforts of 61 trailblazing women in the Chicano civil rights movement and includes several with close ties to the San Diego area.

Ms. Navarro moved to San Diego in 1970 and was drawn to the struggle for Chicano Park. She is still a member of the Chicano Park Steering Committee and continues to support expansion and preservation of the park. She is also a leader of the dance group *Toltecas en Atzlán*, which allows her to continue her activism for such important issues as education and immigration. The dance company is present at Chicano celebrations to entertain, but it also aims to provide inspiration and support equality.

Ms. Navarro worked in the County Probation Dept. for 20 years and retired in 2000.



Happy Thanksgiving!



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

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The **NETWORK** is the official monthly newsletter of the Retired Employees of San Diego County, Inc. (RESDC), a private non-profit organization.

**Retired Employees of
San Diego County, Inc.**

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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.

ANNUAL RESDC HOLIDAY LUNCHEON

When: Thursday, December 14, 2017, 11:00 am—2:00 pm
Lunch is served at 11:30 am

Where: Bahia Resort Hotel, 998 W. Mission Bay Drive, Mission Beach

Menu: Roast Turkey or Vegetarian Lunch

Cost: \$22 per person

Program: President's Welcome, introduction of guests, approval of the 2018 budget, and music performed by California Note Catchers directed by Annette Draper.

Directions: From I-5 South, take Sea World Drive to West Mission Bay Drive. From I-5 North and I-8 West, take "Beaches" to Sports Arena/West Mission Bay Drive. Bahia is on North side of West Mission Bay Drive.



Registration:

Registration forms and payment must be received in the RESDC office by Thursday, December 7. There are no refunds for cancellations after December 7.

Reserved tables will be provided only for groups of ten who pay for the entire group with one check or one credit card. **No exceptions.** If handicapped seating is required, please call our office at (619) 688-9229, or you may inform us on your registration form. Name badges and opportunity ticket packets should be picked up at the check-in table at the event. They will not be mailed.

Register by Mail:

- Fill out the registration form below.
- Make a check payable to RESDC for \$22 per person.
- Mail registration form, along with check to RESDC, 8825 Aero Dr., Suite 205, San Diego, CA 92123

Register Online:

- Go to www.resdc.net/events and click the green "Register" button.
- Use the email associated with your member account. Click "Add guest" to add additional registrants for \$22 each. To pay for yourself and guests, click "Pay Online" and pay with credit card. You may call the RESDC Office at (619) 688-9229 for help with online registration, during our office hours

Register by Phone: Call the RESDC Office at (619) 688-9229 during our hours of 9 am - 2 pm Mon-Fri

Holiday Lunch Registration Form

RESDC Member Names(s): _____

Department: _____ Date Retired: _____

Phone: _____ Email Address: _____

Guest Names(s): _____

of Roast Turkey Meals: _____ # of Vegetarian Meals: _____ x\$22 each = \$_____ (Total Enclosed)