



THE NETWORK

November 2018

Honoring Yesterday—Protecting Tomorrow

Vol. 49, No. 11

PRESIDENT'S MESSAGE

By John J. McTighe



Wow, what a month we had in October! It started out with our annual Coming Home Event at the new County Crime Laboratory and ended with the ever-popular Health Fair Picnic on October 23rd. In between, some of your Board Members participated in the semiannual San Diego Retirement Security Roundtable and attended the semiannual conference of the

California Retired County Employees Association (CRCEA) in the Northern California city of San Rafael. Oh yeah, we walked for Alzheimer's and squeezed in a monthly Board of Directors meeting in the middle. This volunteer stuff is starting to feel like I'm back at work. In all seriousness, RESDC is doing a great job on behalf of our members, and the variety of activities demonstrates we are trying to meet the needs and interests of all our members.

The meeting and tour of the Crime Lab was a hugely popular event. Undersheriff **Mike Barnett** greeted us on behalf of Sheriff **Bill Gore** and gave us an update on what's recently been happening in the Sheriff's Office, including the ordering of new 4-seat helicopters to replace the aging fleet of ASTREA helicopters that have been spending more time in the shop than in the air. We then heard from Sheriff's Crime Laboratory Director **Mike Grubb** about the function of the Crime Lab and how the work they do supports not only the Sheriff's jurisdiction, but also all cities in the County except San Diego which has its own Crime Lab. The highlight of the Coming Home event was the tour of the Major Crimes Unit, the Evidence Storage, and the Laboratory itself to see the modern technology being used by the Sheriff's staff to solve crimes and keep us safe. Ever since the popular TV show CSI aired, there has been a fascination with how crime solving takes place. Unfortunately, it's not all done in an hour like on TV. The painstaking work done by the Sheriff's investigators and technicians can sometimes span decades before a criminal is finally brought to justice. See page 5 for photos from the Coming Home event.

I want to give you just a brief update on the San Diego Retirement Security Roundtable. This is one of the ways

that RESDC is serving its members by networking with representatives of other retired public employee groups for the purpose of keeping abreast of issues affecting retiree organizations. This is part of our advocacy on your behalf. By meeting with representatives of city, state, and federal retiree groups, we are able to stay on top of the issues and get ahead of any new threats to secure retirement that might be bubbling up.

Likewise, our active participation in CRCEA is how we partner with the 19 other counties that fall under the same retirement law as we do to strengthen our defined benefit retirement plan. Together, the 20 associations that make up CRCEA represent over 150,000 county retirees in California. (Continued on Page 7)

2018 HOLIDAY LUNCHEON

See page 8 for details and registration form for the annual RESDC Holiday Luncheon, Thursday, December 13, at the Bahia Resort Hotel, 998 West Mission Bay Drive.



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NOVEMBER CALENDAR OF EVENTS

7—(Wed.) RESDC Roundup #4 South County
Black Angus Steakhouse, 707 E Street
Chula Vista, CA 91910, 3:30—5:00 pm

8—(Thurs.) RESDC Board of Directors Meeting
 8825 Aero Dr., Suite 205, 9:30 am

12—(Mon.) Veterans Day
 RESDC & SDCERA offices closed for holiday

22-23—(Thurs.-Fri.) Thanksgiving Holidays
 RESDC & SDCERA offices closed for holiday

ELDERWORLD

By Stan Coombs, Director



It's estimated there were 617 million people 65 years and older worldwide in 2015, and there will be 1.6 billion people 65 and older worldwide by 2050, 17% of the global population and an increase of 160%. Lined up, those folks would stretch about 606,000 miles, two and a quarter times the distance

to the moon, if my arithmetic is right. While that aside may only be important to minutia lovers and the "Holy Cow!" crowd, where do such statistics come from?

The Federal Interagency Forum on Aging was established in 1986 to encourage cooperation and collaboration among federal agencies. . .to improve the quality and utility of data on the aging population. In addition to the original three core agencies, The National Institute on Aging, The National Center for Health Statistics, and The Census Bureau, the Forum now includes 14 others, including the huge U.S. Department of Veterans Affairs and The U.S. Social Security Administration.

In 2016 the Forum published their seventh statistical chart book, "*Older Americans 2016: Key Indicators of Well-Being*," a 175-page picture of our older population categorized into Population, Economics, Health Status, Health Risks and Behaviors, Health Care and Environment.

The volume is a fascinating compendium drawn from Forum members. The Census Bureau compiles "Statistical Abstract of the United States." The Bureau of Labor Statistics compiles "Bureau of Labor Statistics Data." The Social Security Administration compiles "Social Security Administration Statistical Information," and so on. Facts about older Americans listed in this and other volumes include:

There were 48.7 million 65 and older residents of the United States on July 1, 2015, 14.9% of the total population.

There are projected to be 78 million 65 and older residents by 2035, out-numbering the 76.4 million children predicted to be around for the first time in U.S. history.

There are projected to be 98.2 million 65 and older residents of the United States by 2060, 23% of the 2060 national population, and double the number back

in 2015.

Florida's population of 65 and older was 19.4% of the total state population in 2015, the highest state proportion reported. Alaska's 9.9% was the lowest.

Life expectancy at birth increased from 61.9 years in 1938 to 76.1 years in 2016 for American men, and from 65.3 years to 81.1 years for American women. Both figures have decreased slightly for the last three years.

At 65 years, American men are expected to live 18 years longer, and American women 20.6 years longer, to ages 83 and 85.6 respectively. American men 80 years old are projected to live seven more years, and 9.1 more years for American women.

The average length of retirement in the U.S. is about 18 years.

There were 53,354 people 100 years and older reported in the 2010 U.S. Census. Over half were either 100 or 101 years old. One of every five of these centenarians were men. North Dakota reported the most per capita, at three per 10,000 residents. Worldwide, one person in two billion reaches 116 years.

By 2018 standards, Jeanne Louise Calment's retirement lasted 57 years. The Guinness Book of World Records reports her to be the longest living human on record, born on February 21, 1875 and surviving 122 years, 164 days.

"Heart Failure" and "Cancer" are the most frequent causes of death for the 65 and older, with a combined 46.4% of deaths attributed, followed by 24.1% for "Other" and 6.5% for "Chronic Respiratory Disease."

The median annual income of U.S. 65 and older households was \$38,515 in 2015, 32% less than the \$56,516 average income of all 2015 households.

Almost 14% of 65 and older residents of the 48 contiguous states and District of Columbia lived in poverty in 2015, based on U.S. Health and Human Services definitions. . .incomes of \$12,140 or less for one person ranging to \$25,100 or less for four.

There were 4.6 million men and 3.7 million women 65 and older in the 2015 part-time U.S. labor force, plus 5.3 million full-time, year-round 65 and older workers, totaling about 28% of the American 65 and older population.

About 83% of the U.S. 65 and older population held high school diplomas or higher degrees in 2015, and 26% held bachelors or higher degrees. The number holding bachelors and higher degrees had increased from 5% in 1965.

In 2016, 57.8% of 65 and older American residents were married, 24% were widowed.

Divorced 65 and older American women increased from 3% to 13% between 1980 and 2015. Divorced 65 and older American men increased from 4% to 11%.

Alzheimer's Disease is expected to nearly triple among 65 and older Americans between 2013 and 2050, from 5 million to 14 million, or 17% of the "then" 65 and older population.

About 59.4% of American 65 and older residents voted in 2014, compared to 36.4% of the total U.S. adult population, the lowest overall percentage since WWII. □

NOVEMBER HOLIDAYS OFFICE SCHEDULE

The Retired Employees of San Diego County office will be closed on Monday, November 12 in observance of Veterans Day. RESDC will also be closed on Thursday and Friday, November 22 and 23 for the Thanksgiving holiday. □



PENSION FACTS

Defy the Borg-like Menace

By Chris Heiserman, Director



Resistance is futile! That was the eerie monotone pronouncement from cybernetic organisms facing the intrepid crew of the Starship Enterprise in the television series *Star Trek – The Next Generation* (1987-94). The Borg was almost unstoppable, traveling around the galaxy bent on assimilating every species they

encountered into the Hive Collective.

It was terrifying and seemingly inevitable that the Borg would swallow up humankind as well. Even Captain Jean-Luc Picard (Patrick Stewart) was temporarily half-assimilated, but survived. The Borg's existence covers about 1,000 science fiction years, and around 50 years of *Star Trek* in its various iterations.

Why bring this up in the context of public pensions, you ask? Well, let me draw a few scary comparisons to the modern day question of whether American workers can look forward to a stable and secure retirement. Public employees are not being unusually paranoid; there are influential forces out to get us. Conservative think tanks, self-described free market enterprise policy research outfits, and major media sources have a stated goal of undermining traditional defined benefit retirement plans.

See if you don't get the feeling from the following list of attacks on public pensions that a collective of determined adversaries are trying to erode confidence in current retirement benefits and herd all workers toward 401(k) savings accounts.

- Benefits pledged to current and future California public retirees are too lucrative and “unsustainable”, and will lead to a pension “tsunami” that will overwhelm state and local government budgets;
- A highly-publicized conservative research study proclaimed that “pension math” doesn't add up, folding into a chorus of allegations from critics that payments to retired workers are destined to “crowd out” real services in cities, counties, and other agencies;
- Governments can spend more resources on public services if they close traditional pension plans which provide lifetime benefits and place employees in 401(k)-style plans, thus capping taxpayer liability for future benefits. This would treat public workers like their private sector counterparts, facing their retirement years with whatever they can manage to save and invest, and any Social Security benefits they may be eligible for;
- State and local government sponsors of retirement plans should be using more conservative investment

earnings assumptions (a so-called “riskless” rate tied to low Federal Reserve fiscal standards) if they want to fully protect the future benefits earned by workers. Of course, this would mean the long-term tab for pensions would soar, bolstering the argument that taxpayers cannot afford defined benefit plans;

- The long-term fiscal shortfall in public pensions' unfunded liability is substantial. Critics have attempted to quantify this in various superficial and unscientific ways; for example, unfunded debt “per jurisdiction household,” or comparing increases in pension benefits to economic measures like personal income, median household income and gross domestic product (GDP).

These incessant assaults on public retirement plans are designed to wear down the citizenry. The pension naysayers are like the Borg – they feel the NEED to take away public worker benefits that make them different, i.e. individuals with a secure and reasonable retirement income. They want to force them to conform to the meager lowest common denominator in the private sector “collective.”

Nothing is heard from the Borg after the fictional year 2378 when the group consciousness was infected with a neurolytic pathogen which broke down the hive mind's communication. But our Borg-like nemeses, the public pension detractors, don't have to be defeated; they need to be educated. The prime directive should be a re-purposed positive mindset aimed at pulling everyone up, raising the retirement prospects for all workers.

Resistance is not futile! □



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

See's Candy is now priced at \$20.50 per pound if you buy it at one of their stores. RESDC members can purchase See's gift certificates from us at **\$17.50** 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 \$17.50 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 71¢ 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. □

ANNUAL RESDC MEMBER SURVEY

Thank you to everyone who participated in our annual survey. We are constantly looking for ways to improve and continue doing well, and your input is important in this process. Below are some of the results. We would also like to take this opportunity to address some of the common responses we received.

Results by the Numbers

- **95%** are satisfied or very satisfied with their **overall RESDC membership**.
- **95%** are satisfied or very satisfied with the **benefits and discounts** they receive as a RESDC member.
- Of those who are familiar with our events, **94%** are satisfied or very satisfied with the **events and activities** RESDC provides.
- **91%** read *The NETWORK* frequently or always, and **95%** are satisfied or very satisfied with the newsletter.

RESDC Benefits & Discounts

Most people are aware of our group rates on insurance, the scholarship program, and the See's Candy Certificate discount. But you may not know that we also offer the following discounts, including two nationwide discount programs:

- **Living Trust Estate Plan discount** through a partnership with law offices in San Diego. Learn more at <https://www.resdc.net/living-trust>.
- **Discounts to nationwide attractions** through a partnership with Recreation Connection (online purchases only; tickets are sent to you either digitally or by mail). Visit <http://recreationconnection.com> and click on "Members Enter Here."
- **Discounts on nationwide services and products** purchased online through NPPGov. Sign up at <https://nppgov.com> by clicking "Join Now" and then selecting "I am a Government Retiree."

We also want to thank you for all your wonderful suggestions! We are continuously seeking ways to expand our offerings to members, while never detracting from our primary role as an advocacy organization.

Events

When asked what factors impede event attendance, many people responded that they are held in inconvenient locations. We do our best to provide opportunities to attend by holding our events throughout San Diego County. Our General Membership Meetings are typically held in Escondido in February, San Diego in April, and Chula Vista in August. Our Health Fair Picnic and Holiday Luncheon are as central as is feasible in a County as large as ours. And we've begun holding Roundup Social Mixers to reach more areas; so far we've held them in Mission Valley, La Mesa, and Escondido. We hope you will consider joining us at our next one on November 7th at the Black Angus Steakhouse in Chula Vista (see page 5 for details). If you have a suggestion for the location of a Roundup, we'd love to hear from you!

We're also aware that many of our members live outside the region. We encourage you to sign up for our email list if you haven't already, as we often send out resources and more information this way. You can join our email list

by contacting resdc@resdc.net or calling (619) 688-9229.

People also responded that they are either too busy or the time of our events is inconvenient. We are exploring holding some evening and weekend events to better accommodate as many members as possible. Save the date for our next theatre outing on the afternoon of Sunday, February 24, 2019.

Online Media – Website, Social Media, & Emails

99% of members are satisfied or very satisfied with the RESDC website, yet only about 7% of survey respondents have ever visited RESDC on **social media**. Staying connected with RESDC on Facebook or Twitter is a great way to get updates about the County, stay up to date on retirement news, and hear about events and activities in the community. We encourage you to follow us on Facebook at:

<https://facebook.com/>

[RetiredEmployeesofSanDiegoCounty](https://facebook.com/RetiredEmployeesofSanDiegoCounty) and Twitter at:

<https://twitter.com/resdc>.

Some members mentioned that they want to **receive the newsletter by email only**. You can update your mailing and email preferences at any time by contacting us at resdc@resdc.net or (619) 688-9229.

In Memoriam Column

We received a lot of feedback from members who wish to see the In Memoriam column reinstated, and we hear you. Our leadership (RESDC) met with the San Diego County Employees Retirement Association (SDCERA) leadership to fight the decision to stop supplying us with this information for our newsletter. However, on the advice of Head of Elder Abuse Prosecutions for the Deputy District Attorney's Office, SDCERA's legal counsel determined that the publication of that information potentially exposed relatives of recently deceased employees to scams and fraud. Out of an abundance of caution, SDCERA made the decision to no longer make this information available to us (or anyone) for publication.

To make a complaint directly to SDCERA about this issue, you may contact them at (619) 515-6800 or at:

memberservicecenter@sdcera.org. If there is ever the opportunity to reinstate the In Memoriam column, we will absolutely bring it back. We sincerely appreciate your continued membership, as it makes our collective voice stronger on this and all other issues.

In the meantime, we encourage you to opt-in to our online **Membership Directory** to stay connected to your fellow retirees. Go to: <https://www.resdc.net> and click on the menu item for "Member Login." If it's your first time logging in to the Member Self-Service website, please contact us for assistance at (619) 688-9229 or at resdc@resdc.net.

Opportunity Drawing Winners

Congratulations to the two members who participated in the survey and were randomly selected to each receive a See's Candy certificate: **Mary Hunter** and **Mary Shaffer**.

Although we only conduct a survey once per year, we are open to feedback and suggestions year-round. Feel free to contact us at 619-688-9229 or resdc@resdc.net. □

COMING HOME TO COUNTY OPERATIONS CENTER NEW CRIME LAB OCTOBER 4, 2018

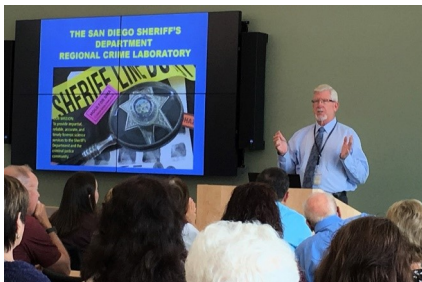


WELCOME NEW MEMBERS

- | | |
|-------------------|-------------------------|
| Terees E. Clark | Superior Court |
| Judith E. Coker | Superior Court |
| Deborah D. Duncan | Sheriff |
| Ofelia Gutierrez | |
| Eddie Head | Sheriff |
| Jennifer Maderazo | Probation |
| Maria McGehee | Treasurer Tax Collector |
| Michael McNamara* | General Services |
| Sylvia Rowin | Probation |
| Elizabeth Sosa | Child Support Services |
| Cheryl Thompson | District Attorney |

*Associate Member

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



REPRESENTING YOUR INTERESTS WITH THE BOARD OF RETIREMENT AND BOARD OF SUPERVISORS

Your RESDC leadership regularly attends and monitors both the SDCERA Board of Retirement and County Board of Supervisor meetings. We also initiate public commentary to these boards, as needed, on meaningful subjects.

In addition, we meet annually with the leadership of both boards to ensure they are updated on RESDC activities and to pursue possible collaborative opportunities. □

RESDC ROUNDUP #4 SOUTH COUNTY NOVEMBER 7, 2018 BLACK ANGUS STEAKHOUSE CHULA VISTA

Our North County Roundup was well attended and everyone had a great time! We are pleased to announce we will be heading to the South Bay area this month, visiting the Black Angus in Chula Vista. The Roundup provides an opportunity to catch up over libations and appetizers with RESDC leadership and fellow members. No reservation required (no host bar, no host food). Come meet with old friends and make some new ones!

Date: Wednesday, November 7, 2018

Time: 3:30—5:00 pm

Location: Black Angus Steakhouse
707 E Street, Chula Vista, CA 91910

Black Angus is located on the corner of Woodlawn Avenue and E Street close to Interstate 5 freeway. □



REFRAMING AGING

By Joaquin Anguera, RESDC Member



Many people in America have negative views of aging and old age. They do not see anything positive about the necessity of growing old. These views create negative situations for individuals and for society. A key question is to ask ourselves how we can build a better understanding of the process of aging that will lead to a more age-integrated society.

To answer this question, a group of leading national aging organizations commissioned the FrameWorks Institute to conduct a national study into the communications aspects of aging issues. Their final report is called "Reframing Aging."

The timing of the study is perfect because we are seeing a growth in the numbers of older persons. Because of increased life expectancies, mature adults have an enormous economic and social impact on our society.

We need to create spaces in our communities for older Americans to continue to participate as full members of society. It is about treating all people equally, and that means fostering an environment in which older adults' contributions are recognized and valued.

We seem to be pushing older Americans to the margins of our society. That affects us all, not to mention the health and vitality of our communities. Justice requires us to change how our society deals with getting older.

We need to fight against the common stereotypes about old age. Old age does not imply decline, disability, or depression. The aged are not a different set of human beings. They are us. To devalue, exclude or ignore older persons is discriminatory.

When discussing issues about aging we must stay clear of two extremes: the aged are not frail, vulnerable, and needing protection and compassion. Neither are they the "superheroes" that the media sometimes portrays: jumping out of airplanes, swimming the English Channel, or climbing Mount Everest.

We need to tell complete stories about the process of aging and the challenges involved. Those unintentional biases have real life implications. The more aware of these biases we become, the less likely we are to act on "snap judgments", and the more likely we are to treat people fairly, regardless of age.

We know that investing in children and their education is an investment in the future of our communities. Similarly, we need to adjust our policies and systems so that we can better integrate everyone's energy and experiences into our society throughout the life course. Our elders share the same sense of purpose as everyone.

Promoting communities where aging is recognized as an asset and an opportunity for growth, ingenuity, and creativity is the smart, and just thing to do. We are all better off by being inclusive.

(Joaquin Anguera was a guest speaker at RESDC's General Membership Meeting in Chula Vista in August.) □

QUOTE OF THE MONTH

The most important thing is to try and inspire people so that they can be great in whatever they want to do.

-Kobe Bryant

RECENT EVENTS

❖ **CalPERS Long-Term Care Class Action Lawsuit Update**—Checks for the Towers Watson partial settlement were mailed to 122,610 class members on July 16, 2018. As of 8/30/18, more than 100,000 checks had been cashed. However, more than 22,000 checks remained outstanding. Please note that all outstanding checks will be voided as of January 12, 2019, so we would encourage all class members to cash their checks as soon as possible. Also, if you are a class member and have not received a check, please call the Settlement Administrator, Heffler Claims Group, at 1-844-528-0188. For more information, visit: www.calpersclassactionlawsuit.com.

❖ **New Report: Retirement in America - Out of Reach for Most Americans?** The National Institute on Retirement Security released a new research report which finds that the retirement savings levels of working age Americans remain deeply inadequate despite economic recovery. An analysis of U.S. Census Bureau data reveals that the median retirement account balance among all working individuals is \$0.00. The data also indicate that 57% (more than 100 million) of working age individuals do not own any retirement account assets in an employer-sponsored 401(k)-type plan, individual account or pension. To access the report, visit: www.nirsonline.org/research.

PENSION FACTS AT A GLANCE

\$13.8 million

In August the Board of Supervisors sent a separate contribution to SDCERA toward the pension plan's unfunded actuarially accrued liability.

ASSOCIATION OFFICERS

President.....John McTighe
 1st Vice Pres.....Stan Coombs
 2nd Vice Pres....Chris Heiserman
 Secretary.....Carlos Gonzalez
 Treasurer.....Frank Bittner

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Leila Attar, Sarah Brooks,
 Chuck Brown, Charles Morgan,
 Janel Pehau, Merrill Roach,
 George Shoemaker, Carl Silva

EXECUTIVE DIRECTOR

Mark Nanzer

OFFICE STAFF.....Marge Elmendorf

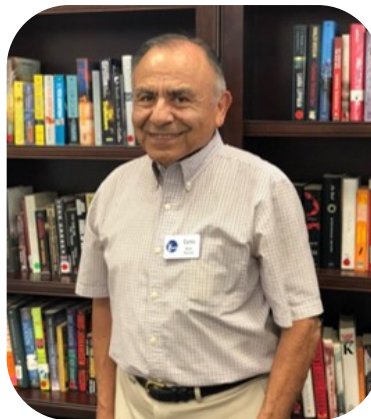
.....Karen Hazel
Liz Silverman

NETWORK EDITOR.....Karen Hazel

RESDC Office Email Address:

resdc@resdc.net

**CARLOS M. ARIAS, SUPER VOLUNTEER
 AND OASIS LEGACY CIRCLE MEMBER**



A highlight of RESDC's July tour of the Oasis lifelong learning center at Grossmont Mall was special recognition of the decades of volunteer service by **Carlos Arias**. Carlos has been taking classes at Oasis for 32 years. His very first class was a sing-along of the classics. Carlos was working full-time back then and would come to Oasis on his lunch hour to sing songs. He says it helped him to release stress and tension, so

he could go back to work "humming" tunes the rest of the day. In 1989, Carlos also began volunteering and later began teaching advanced conversational Spanish classes to Oasis members, subsequently becoming a wonderful ambassador, doing interviews promoting Oasis on Univision TV and Radio. He also contributed his architectural skills by doing some mapping graphics for Oasis catalogs.

Carlos grew up in Mexico City learning foreign languages (French, Italian, German and English) in addition to his native Spanish language, graduating as an Architect-Urban Planner with Magna Cum Laude from the Universidad National Automa de Mexico, one of the oldest universities in the Americas. He expanded his education at the Sorbonne in Paris, ultimately traveling thru multiple countries in Europe and finally doing graduate work in Business Administration at the University of Arizona.

In 1980 Carlos began working as Director of International Projects for the SDSU Foundation and later as a Project Manager for the County of San Diego. Carlos and his wife, Claire, have three amazing children.

When asked about his thoughts on aging, Carlos suggests that it is important to recognize how we choose to age. He feels strongly that Oasis has given him the courage and inspiration to age in a positive way as a long-time member, as a teacher, and as a volunteer with the warm friendship of staff, other volunteers, and diversity of members. For information about San Diego Oasis, visit:

<https://www.oasisnet.org/San-Diego-CA> .

Carlos also continues to volunteer with Mt. Helix Park Foundation, Grossmont Mt. Helix Improvement Association, and the Senior Resource Center at Sharp Grossmont Hospital. □

President's Message (Continued from Page 1)

Through CRCEA leadership and its lobbyist in Sacramento, the voice of county retirees is heard by our state legislators on matters that affect our retirement. I'm looking forward to RESDC hosting the next semi-annual conference here in San Diego next April.

As always, the Health Fair Picnic was a great event. I want to thank all the vendors who came out to demonstrate or talk about their goods and services that are available to help our members with their healthcare. I want to also thank all our Board of Directors, staff, and volunteers who helped with the setup, operation, food line, and cleanup. The old saying "many hands make for light work" is never more obvious than at a large event like the Health Fair Picnic. I want to give a special shout out to **Laurie Pennington** and **Tim Fidler** of Event Out-fitters for all they do for us behind the scenes to make an event like this possible.

Happy Thanksgiving!



ELECTION DAY—NOVEMBER 6

November 6 is Election Day. Information for San Diego County residents is available at <https://www.sdvote.com>. All others can find their respective election office website at <https://www.usa.gov/election-office>. □



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

Telephone: (866) 688-9229 Toll Free

Fax: (619) 688-0766

Email: resdc@resdc.net

Website: 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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San Diego, CA 92123

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ANNUAL RESDC HOLIDAY LUNCHEON

When: Thursday, December 13, 2018, 11:00 am—2:00 pm
Lunch is served at 11:30 am

Where: Bahia Resort Hotel, 998 W. Mission Bay Drive, San Diego, 92109

Menu: Roast Turkey or Vegetarian Lunch

Cost: \$24 per person

Program: President's Welcome, introduction of guests, approval of the 2019 budget, and music performed by Silverwood Quartet, a premier music ensemble.

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 Dr.



Registration:

Registration forms and payment must be received in the RESDC office by Thursday, December 6. There are no refunds for cancellations after December 6.

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 wheelchair 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 \$24 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 \$24 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, 9 am - 2 pm, Mon.-Fri.

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 Name(s): _____

Department: _____ Date Retired: _____

Phone: _____ Email Address: _____

Guest Name(s): _____

of Roast Turkey Meals: _____ # of Vegetarian Meals: _____ x\$24 each = \$_____ (Total Enclosed)