



THE NETWORK

December 2018

Honoring Yesterday—Protecting Tomorrow

Vol. 49, No. 12

PRESIDENT'S MESSAGE

By John McTighe



Congratulations to newly elected County Supervisors **Nathan Fletcher** (District 4) and **Jim Desmond** (District 5) who will take their seats at the first Board of Supervisors meeting in January. When we interviewed them for the article that appeared in October's *NETWORK*, I found both of them to be very engaging and to have a good grasp of the issues affecting defined-benefit pension systems. I look forward to working with them in their new roles on the Board of Supervisors.

Speaking of the recent election, I am thankful it is behind us for several reasons. I am hopeful that all of those elected to local, state, and federal offices will seize the opportunities that have been given to them to truly work toward the betterment of society with civility and a commitment to the common good. Another, much more selfish and practical reason I'm happy the election is behind us, is that my mailbox is not being jammed with endless ads from the candidates, committees, "taxpayers" organizations, "citizens" committees and the like. If it weren't for the election and Medicare Open Enrollment, my mailbox would be pretty empty on most days.

This brings me to the subject of Medicare open enrollment. Boy, can this be confusing! I recently read that in the San Diego region we have over 25 different Medicare Advantage Plans to choose from. Where does one start when evaluating which option is best for them? RESDC has tried to help our members with this difficult choice by affiliating with **My Senior Health Plan**. This free service assists those in the market for Medicare supplemental insurance or Medicare Advantage Plans by doing the research for them based on their particular coverage needs and narrowing the choices to a few that meet those needs. We've heard of a high level of satisfaction from RESDC members who have used this service and have in many cases saved money by finding a Medicare solution that was less expensive than what they had been experiencing.

The Medicare Open Enrollment period runs through December 7, so if you want to check out what is available to you, contact My Senior Health Plan (www.myseniorhealthplan.com), or (877) 255-6273 im-

mediately to start the no obligation process. If you are covered by one of the group Medicare plans offered by SDCERA, you are not restricted to the Open Enrollment deadline and can switch coverage at any time. Starting January 1, 2019 through March 31, 2019, Medicare will be allowing anyone already covered by a Medicare Advantage Plan to switch to another Medicare Advantage Plan. If all of this is confusing, the people at My Senior Health Plan can help clarify.

I'm looking forward to seeing many of you at the RESDC Holiday Lunch on December 13 at the Bahia Resort Hotel overlooking beautiful Mission Bay. It's not too late to make your reservations. **(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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DECEMBER CALENDAR OF EVENTS

13—(Thurs.) RESDC Holiday Luncheon, 11:00 a.m.
Bahia Hotel Resort, 998 W. Mission Bay Dr.

13—(Thurs.) Board of Retirement Mtg., 9:00 a.m.
2275 Rio Bonito Way, San Diego, Suite 200

24—Jan. 1, RESDC Office Closed for Holidays
The office reopens at 9:00 a.m. on Wednesday, Jan. 2

HISTORY: U.S. PUBLIC HEALTH CARE

By Stan Coombs, Director



Karen S. Palmer, Adjunct Professor at Simon Fraser University, covers early years of our national health debate very well in her *"A Brief History: Universal Health Care Efforts in the US."* Other publications cover recent decades.

It hasn't been easy. The United States has been arguing with itself about universal health care for over a century while other first-world countries have actually had it, Palmer notes. Germany was first with compulsory sickness insurance in 1883, followed by Austria, Hungary, Norway, Britain, Russia and the Netherlands, and then Sweden, Denmark, France and Switzerland followed with private mutual benefit societies before 1912.

President Theodore Roosevelt liked the idea. The American Association of Labor Legislation (AALL) drafted a model bill in 1915, covering costs of physicians, nurses, hospitals, sick pay, maternity, and a \$50 death benefit for those earning under \$1,200 annually. Would you believe the American Medical Association (AMA) initially supported the AALL bill and the American Federation of Labor (AFL) repeatedly denounced it? It didn't fly.

Health care costs so impacted middle class families in the 1920s, that a leading Committee On The Cost of Medical Care wrote 15 reports recommending more resources for medical care and voluntary health insurance. The AMA opined it was socialized medicine.

President Franklin Roosevelt excluded health insurance from the Social Security Bill in 1935, fearing it would endanger the entire legislation. And he unenthusiastically supported the Wagner National Health Act of 1937 that proposed federal health grants to states and localities. It failed with the advance of WWII.

In 1943 a Wagner-Murray-Dingell Bill proposed compulsory national health insurance and a payroll tax. Labor, progressive farmers, and sympathetic physicians lobbied hard, but intense opposition denied passage despite its reintroduction every session for 14 years.

In 1945, President Harry S. Truman was committed to single-payer, universal health insurance, but the AMA, the Hospital Association and the American Bar Association opposed it and the Cold War and Communism turned "socialized medicine" into a nemesis issue. A Truman proposal went nowhere until health advocates

turned toward a modest hospital insurance plan for the aged . . . the beginnings of Medicare.

In 1958, a proposal to cover hospital costs for the aged on Social Security attracted popular support despite the AMA's opposition. The AMA responded with an alternative "eldercare plan" with voluntary insurance and broader benefits. After physician coverage was added, and various political compromises, a three-part plan emerged; the Democrats' comprehensive health insurance (Part A), the Republicans' subsidized voluntary physician insurance (Part B) and Medicaid. President Johnson signed it into law in 1965. Sound familiar?

The 45 years between Johnson's 1965 signing of Medicare and Medicaid into law, and Obama's 2010 signing of Obamacare was chaotic. Health costs soared and dozens of national health policy and legislative changes were proposed, leading to President Bill Clinton's reform proposal in 1993, closely associated with First Lady Hillary Clinton, mandating employers provide insurance through regulated health maintenance organizations. That also failed, and President Clinton compromised in 1997 with the State Children's Health Insurance Program.

A Republican Health Equity and Access Reform Today Act was introduced in 1993. A Republican Consumer Choice Health Security Act was introduced in 1984, and the bipartisan Healthy Americans Act in 2007. All included individual mandates, suggested in 1989 by the Heritage Foundation as alternatives to single-payer systems. None survived.

President Barack Obama arrived in 2009. Democrat leaders thought a single-payer system couldn't gain filibuster-proof support. On November 7, 2009, the House of Representatives passed an Affordable Health Care for America Act (220-215), and forwarded it to the Senate.

In the Senate, Republicans vowed to filibuster, necessitating an extraordinary 60 votes for certain passage. Proponents had 58 votes. Several Senate seats remained unfilled, Senator Ted Kennedy, a long-time health advocate died, and holdouts demanded compromises. On December 24, 2009 a Senate bill passed (60-39), endorsed by the AMA and AARP. All Democrats and two Independents voted for it. All Republicans opposed.

House Democrats decided to pass the Senate bill if it could be subsequently amended, to avoid another Senate reconciliation vote. On March 21, 2010, the House passed the Senate bill (219-212), with 34 Democrats and all Republicans voting in opposition. President Obama signed the Patient Protection and Affordable Care Act (ACA) into law on March 23, 2010.

Nicknamed "Obamacare," the ACA required everyone, with limited exceptions, to have health insurance or be penalized; prohibited denying coverage for pre-existing conditions; prohibited different premiums for persons of the same age, with maximum age variations limited to 300% for oldest enrollees; required minimum essential health benefit coverages; prohibited annual lifetime coverage caps; prohibited canceling coverage for sickness; required maximum out-of-pocket payment caps for non-premium medical costs; established four optional tiers of coverage; and, required insurers to spend 80% to 85% of premiums on health costs, or reimburse policyholders.

What's happened to Obamacare since March 23, 2010? More to come . . . □

PENSION FACTS National Perspective On Public Pension Plans By Chris Heiserman, Director



Media articles highlighting the plight of some public retirement plans in serious financial trouble across the country are fairly common these days. Public pension detractors cite these beleaguered plans in their unsubstantiated claims that defined benefit retirement systems in general are “unsustainable” and an onerous burden on state and local taxpayers.

A recent brief from the well respected Center for Retirement Research at Boston College helps set the record straight. The brief is based on an analysis of 2017 information from 180 retirement systems in the Public Plans Database maintained by the Center. Key findings of the report conclude that one third of these plans are indeed in significantly worse shape than the rest; however, the overall aggregate funded ratio for these state and local plans in 2017 was 72%, an average that has not changed markedly in recent years and is not considered unhealthy by credit ratings agencies.

So, the majority of these defined benefit retirement plans are adequately meeting their fiduciary responsibility to collect contributions from workers and their employers and invest the funds wisely to cover future pension benefit obligations. On the other hand, the brief does reveal an alarming trend with respect to the troubled plans in the bottom third.

All the plans had a funded ratio above 90% in 2001. Over time the funded status of the plans has diverged and since the critical market meltdown in 2008-09 the worst-funded group has continued to slide while the other two thirds have stabilized. The plans were grouped by funded ratios in 2017: 16 to 67% for the bottom third, 68 to 80% for the middle third, and 81 to 111% for the top third.

In attempting to explain the growing disparity among these plans, the brief addressed three key factors: benefit levels, funding discipline and investment returns. It found that the primary reasons for the poor health of the plans in the bottom third were inadequate contributions from government sponsors and poor investment performance.

In summarizing the future prospects for these three groups of public pension plans, the Center said the top third now have an average funded ratio of 90% and should fare well with continued diligent maintenance. The middle group’s funded status has hovered around 70% since the financial crisis and it is believed they can improve the health of their plans with careful oversight and stringent fiscal discipline. Unfortunately, the average funded ratio for the bottom third of the plans is only 55% and the Center feels these plans will require major reforms if they are to halt and reverse the downward trajectory of their funds and survive.

A final caveat in the brief relating to all the retirement plans was that the possibility of a market downturn could set back funding expectations for several years. The full brief is available here:

http://crr.bc.edu/wp-content/uploads/2018/10/slp_62.pdf □

GROWING OUR MEMBERSHIP YOU CAN HELP!

By Chuck Brown, Membership Committee Chair



Happy Holidays RESDC Members! Our Membership Committee works diligently on how we can best serve our members and also brainstorms new ways to engage and inform non-members about the value of a RESDC membership. You are truly the lifeblood of our organization and we appreciate your membership.

While we are extremely grateful that over 6,600 retirees made the decision to join our ranks, there are still 10,000+ retirees that are “possible” members in waiting! You probably know some of them as friends and former co-workers. We believe they would find value in RESDC’s activities and benefits and would consider joining us if they received a recommendation from someone they knew.

In case you were not aware, we participate in a variety of recruitment activities where we reach out to potential members and highlight the benefits of joining RESDC. Here’s a sample of our ongoing recruitment efforts:

- Twice a year, in conjunction with our great partners including SDCERA, Pacific Group Agencies, and My Senior Health Plan, we mail a robust recruitment package to non-member county retirees. The mailer includes a membership application and overview of available benefits, discounts and resources. The Fall mailer also includes an annual benefit enrollment kit, including open enrollment for dental plans.
- Throughout the year, we present at SDCERA-hosted retirement seminars where we get to interact with active employees nearing retirement.
- Our partners at the County of San Diego and Superior Court are also a tremendous resource. They invite us to host RESDC booths at retirement fairs and events like the *Live Well San Diego* 5K, and to present to Department of Human Resources managers who take back RESDC promotional materials to employees. We also post recruitment articles on the county’s Intranet site.
- RESDC President John McTighe launched his “Each One, Reach One” campaign asking members to act as referral ambassadors and help recruit their colleagues. We hope to expand that effort next year.

These activities have proven fruitful over time, but we want to redouble efforts to reach more non-members retirees. AND WE NEED YOUR HELP! The January *NETWORK* will provide details on our 2019 Member Recruitment Campaign. The article will be the first in a series dedicated to highlighting different aspects of RESDC membership, which will equip members such as yourself with specific actions you can take to become a RESDC recruiter! Stay tuned! □

RECENT EVENTS

- ❖ **San Diego County Prevails in Lawsuit against SDCERA.** Superior Court Judge Judith Hayes resolved a legal dispute October 17 between the County Board of Supervisors and the San Diego County Employees Retirement Association (SDCERA) related to the County's new reduced Tier D pension benefit formula. SDCERA had argued that amendments to state retirement law effective in 2013 for new hires appeared to require approval by the California Legislature before it could implement the new Tier D formula. Judge Hayes disagreed, finding the applicable state code doesn't restrict the County from creating a new pension class earning lower benefits.
- ❖ **New Research Brief—Modernizing Social Security: Helping The Oldest Old.** Key findings from this brief released by the Center for Retirement Research at Boston College:
 - As life expectancy rises, more retirees face the higher poverty risk associated with very old ages due to declining resources, cumulative inflation, and widowhood.
 - An age-85 flat-dollar adjustment is the best way to target those most at risk and has only a modest cost, which could be offset by a very small reduction in the cost-of-living-adjustment (COLA).
 - In response, some propose boosting Social Security for the oldest old by either:
 - Adopting an annual COLA for all retirees that more closely matches the spending patterns of the elderly; or
 - Raising benefits for those ages 85 and over by a set percentage or a flat dollar amount.

To access the report, visit:
<http://crr.bc.edu/category/briefs/> . □



DISCOUNT TICKETS TO TRAVEL AND ADVENTURE SHOW JANUARY 19-20, 2019 SAN DIEGO CONVENTION CENTER

RESDC members can get **\$5 off the regular price** for one-day or two-day passes to the Travel & Adventure Show that will be held January 19-20, 2019 at the San Diego Convention Center Halls F/G (111 W Harbor Dr, San Diego, CA 92101). The show will feature dozens of exhibitors, a variety of educational seminars, and fun travel-related activities.

To purchase passes, visit:
<https://travelshows.com/shows/san-diego/>, click "Buy Tickets," enter the **promo code RETSDC**, and then select the special discounted pass. One Day Adult Admission is \$10 (regular price \$15), and Two Day Adult Admission is \$17 (regular price \$22). For questions, email registration@travelshows.com or call (203) 878-2577. □

GREETINGS FROM YOUR CALIFORNIA SENIOR LEGISLATOR

By Susan Mallett



Hello to all my RESDC friends. You may have read in the August *NETWORK* about my recent election to the California Senior Legislature (CSL). According to the www.4csl.org history page, CSL was created in 1979 by legislation introduced by Assembly Member Henry Mello. CSL is an independent state agency supporting 120 Senior Assembly Members and Senators, 55 years of age or older, elected by their peers from 33 Planning and Service Areas in California. CSL is supported by a combination of state general fund monies and by individual taxpayer contributions to the California Senior Citizen Advocacy Voluntary Contribution Fund.

Each year, during the California Legislature's Fall recess, CSL members meet for an annual session in the State Capitol building. During the annual session, CSL members present and discuss legislative proposals addressing the needs of older Californians in the areas of Health, Finance and Insurance, Housing and Transportation, Social and Community Services, and State and Local Government. On the final day, CSL members cast ballots to determine the top ten state proposals and the top four federal proposals for the coming year. These proposals will be presented to legislators in February, through a variety of advocacy activities, to secure authorship and movement through the legislature with the ultimate goal to have the proposals signed into law. Since the first CSL annual session in 1982, over 210 CSL proposals have been picked up by California Legislators and chaptered into law.

My first CSL annual session was held November 1-3, 2018, in Sacramento. The meetings were informative and training on the legislative proposal process was an excellent introduction. Two meetings were held in the beautiful and historic Assembly Chambers of the Capitol building. Although my position is voluntary, I did feel important working in that grand room even for a few hours. The final tally of the top CSL proposals for 2019 has not been posted yet.

I look forward to keeping you informed of these worthwhile proposals, on behalf of older Californians, as they progress through the legislative process next year. Don't be surprised if you also see me out and about advocating for elder rights and protection as well as community service opportunities for older adults as these are priority areas for CSL. □

CHANGES TO BYLAWS

By Mark Nanzer, Executive Director

At the November 8, 2018 RESDC Board of Directors meeting, Board members reviewed and approved the following revisions to the Bylaws. The revisions will be presented to RESDC membership at the annual meeting in December for ratification and inclusion into the bylaws:

BYLAWS REVISIONS

ARTICLE III – MEMBERSHIP

Section 1

RESDC members are defined as retired employees (including surviving spouses) or associates (active or deferred employees, spouses of current RESDC members) who have chosen to join the organization.

Section 2

Any person who is receiving a retirement allowance by reason of membership in the San Diego County Employees Retirement Association, or the surviving spouse of such person who is receiving a survivor's allowance, shall be eligible for retired employee membership in RESDC.

Section 3

Spouses of members are eligible for associate membership upon application.

Section 4

Persons who have worked for the County of San Diego and/or are a member of the San Diego County Employees Retirement Association, but who are not otherwise eligible for membership, are eligible for associate membership upon application.

Section 5

Other than holding an Executive Officer position (President, 1st Vice President, 2nd Vice President, Treasurer, Secretary), associate members are eligible for all RESDC benefits and discounts, including voting.

ARTICLE IV – DUES

Section 1

Member dues will be the primary funding source for carrying out the activities of RESDC. Member dues may be changed by a two-thirds vote of those members present at any regular membership meeting of RESDC. Notice of a proposed change in the dues shall be communicated to all members utilizing RESDC communication modes not less than ten days prior to such meeting.

ARTICLE V – OFFICERS, BOARD OF DIRECTORS, AND STAFF

Section 1

The Board of Directors shall consist of the President, First Vice President, Second Vice President, Secretary, Treasurer, Immediate Past President, and eight Directors.

- a. The Immediate Past President shall serve only one term and in a non-voting capacity.
- b. Only one associate member may serve on the Board of Directors at any one time.

Section 3

a. Directors will be elected to serve two year terms at annual elections. Four Directors will be elected at each elec-

tion.

b. The term of Officers and Directors shall begin on installation at the Annual Membership Meeting in December. Associate members may not serve in any Executive Officer position.

ARTICLE X - NOMINATIONS

Section 1

All members of RESDC in good standing, except staff, may be considered for nomination to be a Director. Candidates for the positions of President, First Vice President, and Second Vice President shall have served as a recent or past Director on the RESDC Board of Directors. Candidates for the position of Treasurer and Secretary shall have the requisite qualifications to carry out the duties of these positions as described in Article V. Associate members shall not be nominated for, or hold, or serve in any Executive Officer position.

Section 3

Members of RESDC may also nominate candidates, including themselves, for Directors and for Officers. Associate members cannot be nominated for any Executive Officer position. These nominations must be in writing, must contain a statement that the nominee consents to the nomination, and must be filed with the Election Committee no later than the first business day of August for regularly scheduled elections or as otherwise required by the Board should vacancies occur during existing terms of office. Members may be nominated for only one elective position.

Article XII - BENEFIT PROTECTION FUND

Section 1

The Retired Employees of San Diego County (RESDC) Board of Directors shall establish and maintain a Benefit Protection Fund.

Section 2

The fund shall be held in restricted account to be used only for costs incurred for the protection of benefits impacting retirees who are members of the San Diego County Employees Retirement Association (SDCERA).

Section 3

A special vote of approval by the RESDC Board of Directors and recordation of the approval in the minutes is required for all expenditures from the Benefit Protection Fund. □



**SEASON'S
GREETINGS!**



**RESDC OFFICE
HOLIDAY SCHEDULE**

The Retired Employees of San Diego County office will be closed from December 24 through January 1. We'll reopen on Wednesday, January 2.

Happy holidays to all of our members! □



**A LOOK
at the
BUDGET**

2019 BUDGET SUMMARY

The budget proposal below will be voted on by the General Membership at our Annual Meeting (Holiday Luncheon) on December 13, 2018.

REVENUE

Candy Sales	10,000
Dividends	13,000
Dues	388,500
General Membership Meetings	18,139
Scholarship Donations	750

TOTAL REVENUE \$430,389

DISBURSEMENTS

Personnel Related

Salaries & Related Expenses	192,653
Professional Services	6,500

Non-Personnel Related

Restricted Benefit Protection Fund	38,670
Board Election	2,100
Business Expenses	200
Candy Purchases	9,000
Conferences/Meetings	12,000
Dues & Subscriptions	4,200
General Membership Meetings	31,682
Insurance	4,550
Office Supplies	3,700
Operational Reserve	6,300
Postage & Shipping	2,500
Printing & Copying	51,472
Professional Development	300
Recruitment	6,818
Scholarships	10,750
Telecommunications	3,500
Utilities	1,200

Facility & Equipment

Equipment Purchase & Service	2,652
Furniture	300
Rent	34,200
Computer	5,142

TOTAL DISBURSEMENTS \$430,389 □

**First Day Of Winter
December 21st!**



**THEO AND EVELYN YAKEL
SCHOLARSHIPS—2018**

*By Carlos Gonzalez,
RESDC Scholarship Committee Chair*



The Theo and Evelyn Yakel Scholarships are available again this year from the Yakel Scholarship Fund through the San Diego Foundation. To be eligible, the applicant must be a high school senior, an American citizen, and must plan to attend a two-year or four-year college in the United States. The scholarship must be used for tuition, books, or fees. All children, grandchildren or great-grandchildren of a RESDC member may be eligible to apply for the Yakel Scholarships.

The two-month application period opens December 5, 2018 and closes February 5, 2018, at 2:00 p.m. Applicants should go to www.sdfoundation.org and fill out the Common Scholarship Application to be considered for the Theo Yakel Scholarship as well as other scholarships they might qualify for. For further information, please call the San Diego Foundation at (619) 814-1343.

A sponsor certification letter verifying that the sponsor (parent, grandparent, or great-grandparent) is a RESDC member must be attached to each application filed. This document can be obtained by calling the RESDC office at (866) 688-9229 or sending an e-mail request to resdc@resdc.net. The foundation requires this document be verified and signed by a RESDC staff member and will not accept an application without this document.

PLEASE NOTE: All eligible high school seniors ARE ALLOWED to apply for both the Yakel and the RESDC Scholarships. Details concerning the RESDC Scholarship Program will be in the January issue of The NETWORK. □

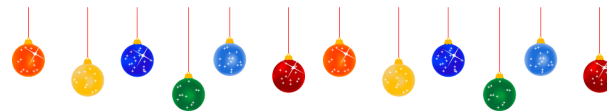
PENSION FACTS AT A GLANCE

SDCERA's mission is mandated by the California Constitution:

- Invest and diversify Trust Fund assets so as to minimize the risk of loss and to maximize the rate of return;
- Use Trust Fund assets for the exclusive purpose of providing benefits to members and beneficiaries; and
- Administer the retirement plan in a manner that will assure prompt delivery of benefits and related services to members and beneficiaries.

President's Message (Continued from Page 1)

We will be accepting reservations with payments through December 6. You can register by mail or online at www.resdc.net/events. This year, we will be having a different type of holiday entertainment you should enjoy. This festive event also doubles as the official Annual Membership Meeting of RESDC. We will be swearing in the Board of Directors for another year of dedicated service, adopting the annual budget, and voting on amendments to the RESDC Bylaws (see page 5 for details). And of course, we will have the largest opportunity drawing of the year where you have a good chance of walking away with a gift card or gift basket to kick off your holiday celebration. □



WELCOME NEW MEMBERS

Douglas R. Ailshie	Health & Human Services
Vickie L. Church	Environmental Health
Daniel S. Eehn	Superior Court
Carol Hunt-Abreu	Social Services
Josephine T. Johnson	
Kevin J. McQuillan	Sheriff
Cuenrozi P. Miller	Health & Human Services
Renee Rambus	Health & Human Services

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

BOARD MEMBER PROFILE MERRILL ROACH



A member of the RESDC Board of Directors since August 2017, Merrill retired from San Diego County Employees Retirement Association (SDCERA) in 2016. During his 18 years at SDCERA, he was a member of the pension investment team as an investment analyst. Prior to SDCERA, he had ten years'

experience as a budget analyst for Mental Health Services and Alcohol and Drug Services. Merrill has also served on a non-profit religious based Board of Directors at Newbreak Church, since 1986.

Merrill has an Associate of Arts degree from Southwestern Oregon Community College in Coos Bay, Oregon and a Bachelor of Arts degree from Point Loma Nazarene University in San Diego, California.

In addition to volunteering with RESDC and the Newbreak Church board of directors, Merrill, and his wife, Allyn, enjoy traveling, reading, and living the great San Diego lifestyle.

Merrill and Allyn have had two favorite travel experiences: a twelve-day Baltic cruise with their two adopted daughters, and a ten-day guided tour of Israel corresponding with a seven-day cruise of the Greek Islands. Merrill and Allyn have been married since 1980. □

QUOTE OF THE MONTH

On the edge of the Grand Canyon, May 6, 1903, President Theodore Roosevelt said:

"Leave it as it is. You cannot improve on it. The ages have been at work on it, and man can only mar it. What you can do is keep it for your children, your children's children, and for all who come after you, as one of the great sights which every American, if he can travel at all, should see."



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. □

2019

SAVE THE DATES! 2019 RESDC EVENTS

- **January 30, 2019:** RESDC Roundup #5—East County
- **February 20, 2019:** The first General Membership Meeting of 2019 will be on Wednesday, February 20, at 9:30 a.m. at the North Inland Live Well Center, 649 W. Mission Ave., Escondido, CA 92025.
- **February 24, 2019:** Our next Theatre Outing will be to see *Familiar* by Danai Gurira on Sunday, February 24, at 2:00 p.m. at The Old Globe, 1363 Old Globe Way, San Diego, 92101.

Details about all of these events, including how to register, will be in the upcoming January *NETWORK*. □



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.

Retired Employees of San Diego County, Inc.
 8825 Aero Drive, Suite 205
 San Diego, CA 92123

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Address Service Requested

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.

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 Bylaws amendment, and music performed by Silverwood Quartet.
- 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)