



THE NETWORK

Newsletter of The Retired Employees of San Diego County

January 2019

Honoring Yesterday—Protecting Tomorrow

Vol. 50, No. 1

PRESIDENT'S MESSAGE

By John J. McTighe



Happy New Year to all! As we celebrate a new year, RESDC is also celebrating a milestone in our 58-year history. If you look at the masthead above, you'll see that this issue is the beginning of the 50th volume of *The NETWORK*. The first *NETWORK* was published on July 1, 1970. Can you remember where you were at the time? In my case, I was in my first year of

marriage, had recently started working as an Administrative Trainee in the newly created Public Works Agency, was serving in the Army National Guard, and pursuing a master's degree at SDSU in my 'spare' time. I had no thought of ever being retired, much less belonging to an association of retired employees like RESDC some 50 years later.

The first issue of *The NETWORK* was two pages, written on a typewriter, and printed on a mimeograph machine. Do you remember those?

San Diego County
RETIRED EMPLOYEES

NETWORK of July 1, 1970



Vol. 1, No. 1

That first issue reported on the struggles RESDC had over its first nine years to gain increases in retirement benefits. Reportedly, RESDC started with 100 members in 1961 and by the time of the first *NETWORK* in mid-1970, had grown to 850 members (currently, over 6,700 members). The major issue facing the RESDC membership in its upcoming July 10, 1970 meeting was whether to continue to publish *The NETWORK*. There was an article about then U.S. **President Richard Nixon** proposing a built-in cost of living adjustment for Social Security and noting that inflation at that time was 7% annually. Finally, in anticipation of the RESDC membership approving continuing to publish *The NETWORK*, there was a request for a volunteer editor and typist "who has a good typewriter at her disposal." We are very fortunate today that we have a great Editor in **Karen Hazel** who has been doing the job since 2006 and reports that when

she started as Editor, RESDC had a hard time filling up four pages every month. Now, we regularly produce eight-page editions, with occasional ten-page editions. Indeed, RESDC has come a long way in its 58 years thanks to many members who have volunteered their time and talent over the years to make the organization of value to its members. If you are one of those people, please accept my sincere thanks for all you have done.

In my July 2017 column I wrote about the importance of having travel insurance in general, and trip cancellation insurance in particular. Two of our RESDC Board Members have had experiences over this past year which have made me more keenly aware of the importance of the medical insurance provisions of travel insurance policies. In the first instance, Board Member **Merrill Roach** and his wife were on an Alaskan cruise when he fell ill onboard ship. At first, the ship's medical team thought Merrill had come down with some sort of virus. After a couple of days in the ship's infirmary, it became clear that Merrill had a brain aneurism. He was airlifted to a hospital in Seattle where he underwent several surgeries and remained hospitalized there for five weeks before he was cleared to fly back home to San Diego. Thankfully, Merrill had good medical treatment and has had a great recovery. Merrill is very grateful to all who prayed for him while he went through this trauma. He is particularly grateful for having purchased travel insurance which included medical coverage before he took his trip. The combination of his travel insurance and his Kaiser coverage took care of all arrangements and medical bills associated with his care and recovery.

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January Calendar of Events

10—(Thurs.) RESDC Board of Directors Meeting

8825 Aero Drive, Suite 205, 9:30 am

17—(Thurs.) SDCERA Board of Retirement Meeting

2275 Rio Bonito Way, Suite 200, 9:00 am

21—(Mon.) Martin Luther King Jr. Day

RESDC & SDCERA Offices Closed

30—(Wed.) RESDC Roundup #5, East County, 3:30 pm

Hooleys Irish Pub, Grossmont Center, La Mesa

WHAT YOU NEED TO KNOW ABOUT SOCIAL SECURITY

By Stan Coombs, Director



“So, what’re you doing to prepare for retirement?” We were old friends and had gotten off on the subject following news that a mutual friend had fallen on hard times in his later years. “Oh! I’m putting a little away, although not enough, and I have a small benefit coming from that factory job years ago, and of course there’s always Social Security, if there’s anything left. They’re going bankrupt, you know.”

Heard that before? We all have and yet it’s not true. One of the best summaries on the subject I’ve seen, Kenneth Terrell’s “12 Top Things To Know About Social Security,” is the featured piece in the November 2018 *AARP Bulletin*. Despite that many RESDC members are familiar with AARP publications, and probably with Terrell’s article, it’s so incisive it’s worth summarizing for those who aren’t.

Social Security is more than important. It was originally intended to provide about 40% of a retiree’s total income, a safety net. But reports from early this decade say Social Security provided over half the income for 64% of Americans 65 years and older in 2010, sending \$727 billion to 43.8 million elderly. About 10.2 million received S.S. disability insurance. It’s also reported that 26% of 65 years and older families depend almost entirely on Social Security today.

The other reason to take on the subject is because we haven’t done so since the November 2011 *NETWORK*.

Social Security isn’t anywhere near broke, according to Mr. Terrell. It holds reserves totaling about \$2.89 trillion (note the “T”). They took in more than \$996.6 in 2017 from 174 million contributors of OASDI payroll and employer taxes, interest earnings on funds they loaned the federal government and taxes on Social Security benefits. And, despite rantings from budget hawks about costly social programs, no federal general tax contributions are mentioned.

It’s also an oft-repeated myth that our lawmakers raid the Social Security trust fund. They don’t. Social Security does loan trust funds to the government by investing in guaranteed U.S. Treasury Bonds, which must be repaid with interest. Conveniently available figures from 2010 indicate Social Security bought \$1.02 trillion of such Treasury Bonds that year, and sold \$929 billion with twelve-month interest rates averaging 4.642%.

On the other side of the ledger, in 2017 Social Security

spent about \$952.5 billion for retiree and disabled worker benefits (89%), administration (0.7%) and a specialized railroad retirement fund (0.4%).

These reserve funds we’re talking about came from excess revenues collected over the earlier decades of the program and invested in federal bonds when more revenues were coming in than benefits going out. But, the U.S. birth rate has fallen, and fewer current workers relative to retirees means there’s no longer excess revenues.

Starting this year, says Terrell, Social Security will begin dipping into that \$2.89 trillion to meet benefit requirements. The reserve is expected to last until 2034 if no funding or programmatic changes are made.

Panic still isn’t called for. Social Security still won’t be bankrupt. Even in that worst case benefits would continue at about 79%.

Is there a fix available? Yes, a number have been suggested, but so far are obstructed by deep political divides in Washington and the lack of bipartisan support and political will.

And there’s also the “the third rail” factor. Social Security is about as sensitive a political issue as comes down the pike for elected types. All the available fixes call for tax increases or reduced benefits. None of them want to get on that bandwagon.

The first fixit possibility usually discussed is the possibility of increasing maximum wages subject to the 12.4% Social Security Old Age and Survivors Disability Insurance (OASDI) payroll tax, up from the current \$132,900, either enough to partially solve the problem, or remove the cap entirely and completely solve the problem. That OASDI tax is paid 6.2% by employees and 6.2% by employers.

Other options include: (1) taxing currently excluded compensatory health benefits and flexible spending accounts enough to close 11% of the funding gap; (2) increase full retirement age from 67 to 70 years by 2040, closing 65% of the gap; (3) pay current lifetime benefit levels over more years as life expectancy increases, closing 21% of the gap; and, (4) reducing the COLA formula, slowing cost increases.

And, of course the idea of privatizing Social Security hasn’t entirely disappeared, despite recent failed attempts. Would that help?

Terrell reminds us of another important point for individual consideration. If feasible, waiting to claim Social Security benefits can be profitable. For those born between 1943 and 1954, and eligible for full retirement benefits of \$2,000, claiming benefits at minimum age 62 produces 75% of full benefits, or \$1,500 a month. Waiting until age 66 produces 100% or \$2,000 a month. Waiting until age 70 produces \$2,640 a month, 76% more than minimum benefits claimed at age 62, and an average gain of about 9.5% per year spent waiting. Where else is a 9.5% annual return guaranteed? □



THE MEMBER RECRUITMENT CAMPAIGN IS JUMPING OFF IN JANUARY!

By Chuck Brown, Membership Committee Chair



President John McTighe formed the Membership Committee a little over a year ago. His charge to the committee was to review the existing efforts, which were described in last month's *NETWORK* and propose new actions that enhance member recruitment. The Committee, comprised of George Shoemaker, Merrill Roach, Liz Silverman, Mark Nanzer, and myself, set about the basic task, as well as looking at what other counties were doing to recruit retired and still active employees. The homework is done and the outcome, as you might expect, is the 2019 Member Recruitment Campaign.

The Campaign is based on John's "**Each One, Reach One**" slogan that has appeared in several of his monthly messages. He and the administrative staff will continue to recruit at SDCERA retirement seminars and within the County's Department of Human Resources and department HR organizations. Their efforts have been welcomed by the county's HR folks. The Committee's first initiative was to create the "*RESDC Roundup*" happy hour gatherings held throughout the year at various locations around the county. The social events are open to anyone – RESDC members, retiree non-members, and active employees. To borrow from "*The King and I*," the theme song for the events could be "*Getting to Know You*." (See Page 4 for details about the next RESDC Roundup on January 30).

The Campaign needs YOUR INVOLVEMENT to provide that "personal touch" among your friends, be they retirees who haven't yet joined or active employees. Let's take a closer look at advocacy and what it means to retirees as well as active employees.

- RESDC represents all San Diego County retirees, ensuring their current benefits are protected and provides input on proposed changes to the County's retirement plans that will impact active employees upon their retirement.
- The Board of Directors works closely with the SDCERA Board of Retirement, San Diego County Board of Supervisors, and the California Retired County Employees Association (CRCEA). CRCEA is an organization representing over 150,000 statewide county retirees on behalf of San Diego County retirees. RESDC is hosting the semi-annual conference in April 2019 – keep your eye on *The NETWORK* for more information.

The coalition of county retirement organizations locally and across the state creates a greater, unified voice when speaking to legislation or other policy issues that are important to retirees and their families. In addition, RESDC works closely with other public agencies' retirement organizations to provide consistent, fair reporting on retirement and retiree initiatives. As we're seeing in today's public square, the more voices there are, the easier it is to be heard!

Each month, we'll have a theme and a topical article – and an action item. This month's **ACTION is to review your contacts to find retirees and active employees that should be invited to RESDC Roundup socials and to become a RESDC member.** □



PENSION FACTS

Another Unrealistic Idea
To Rollback Public Pensions
By Chris Heiserman, Director



There is apparently no end in sight of silly and impractical suggestions for slashing the retirement benefits of state and local government workers in the name of pension "reform." A Senior Fellow at the Pacific Research Institute (PRI) produced a report in September that calls for tying

retiree pension benefits to either of two statewide benchmarks described by the U.S. Census Bureau: the median income of a California household (\$67,739 for 2016) or the median income of households over age 65 (\$49,531).

The author also believes that, in fairness to taxpayers ostensibly on the hook for future pension debt, annual retirement benefits for the 4.8% (40,137) of total public pensioners making more than six figures should be capped at \$100,000. He calculates that capping the payments to "high-income retirees" could save pension funds nearly \$1 billion a year.

Setting aside the fact that this "reform" proposal would involve illegally usurping the contractual rights of current and future public retirees, it is still just another attack on defined benefit government retirement plans. The PRI Senior Fellow, Wayne Winegarden, makes the familiar conservative free market think tank case that public pensions are too lavish to be sustainable, especially the high value ones in the so-called "\$100K Club." He was quoted in a press release on the report: "To meet the state's pension obligations, taxpayers could be on the hook for massive, economy-crushing tax hikes."

Incredibly Winegarden suggests that because public pensions are so lucrative, there is an opportunity to redistribute that wealth so retirees overall receive benefits similar to those benchmark households. Ironically, in order to make his case, he had to devise a theory that the average pension payments (\$38,307) did not reflect a full-career equivalent and needed to be adjusted upward. Based on his calculations, the average full-career equivalent annual pension in 2017 would be \$78,449 – a pension 16% higher than the median California household income.

So the gist of the argument is that retirement benefits for both high-income and average public sector employees are excessive and unfair to those allegedly paying for them (even though the truth is retiree pensions are funded largely by worker contributions and investment earnings). Winegarden believes future

(Continued on Page 5)



2019 SCHOLARSHIPS

By Carlos Gonzalez, Scholarship Committee



The annual RESDC Merit Scholarship Program will award five \$2,000 scholarships and one \$750 community service scholarship, to graduating high school seniors in 2019. To be eligible, students must be a child, grandchild, step child, or step grandchild, of a RESDC member in good standing (as defined in our Bylaws).

The scholarship application forms are available online at:

www.resdc.net/scholarship-program. Applications may also be picked up from our office at 8825 Aero Dr., Suite 205, San Diego, CA 92123. For questions, please call RESDC toll free at (866) 688-9229 or email resdc@resdc.net.

The deadline to submit applications is **Friday, March 1, 2019**; applications postmarked after this date will not be considered. Final results will be communicated directly to individual participants at the beginning June 2019.

We suggest that applicants start this process early and coordinate all references for a complete and timely submittal. Incomplete application packages will not be considered.

All RESDC Scholarship applicants are also eligible to apply for the **Theo and Evelyn Yakel Scholarship**, which is available through **The San Diego Foundation**. In 2018, The San Diego Foundation awarded \$2.2 million in scholarships, making The Foundation the largest private non-university scholarship provider in San Diego County. To apply for The Yakel Scholarship, students should go to www.sdfoundation.org and fill out the Common Scholarship Application.

A document verifying that the student's sponsor is a RESDC member must be uploaded when applying for the Yakel Scholarship through the Common Scholarship Application. Please call the RESDC office at: (866) 688-9229 to obtain this signed document. The foundation will not accept an application without RESDC's validation.

The filing period for the Yakel Scholarship closes on **February 5, 2019 at 2:00 p.m.**; results are usually out by June 1. □

QUOTE OF THE MONTH

To succeed, you need to find something to hold on to, something to motivate you, something to inspire you.

•Tony Dorsett



RESDC ROUNDUP #5 January 30, 3:30 – 5 pm Hooleys Irish Pub – Grossmont Center, La Mesa

Happy New Year means Happy Hour! Our first RESDC roundup of 2019 will be a return to the East County area in January, visiting Hooleys in Grossmont Center where pints, plates of Irish fare, and daily drink specials are offered up in a roomy, woodsy space.

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, January 30, 2019

Time: 3:30 pm to 5:00 pm

Location: Hooleys Irish Pub,
5500 Grossmont Center Dr. #247
La Mesa, CA 91942 □



SAN DIEGO STATE UNIVERSITY SCHOOL OF PUBLIC AFFAIR'S AWARD

RESDC President **John McTighe** was recognized at the SDSU School of Public Affairs' 50th Anniversary celebration in November as one of 50 Distinguished Alumni of the past 50 years. McTighe was one of the earliest graduates of the School of Public Affairs, earning his BA in 1969 and his MPA in 1974. Other RESDC members receiving this honor were former County Assessor/Recorder/Clerk **Greg Smith**, and former HHSA Program Manager **Kim Frink**. Other former County employees honored were **Ben and Nikki Clay**, **Major General (Ret) Dennis Kenneally**, **Ken Martone**, **Iracema Quilantan**, **Bernie Rhinerson**, **Jill Serrano**, and **Jimmie Slack**. □

**THEATRE OUTING
FEBRUARY 24 AT 2:00PM
THE OLD GLOBE**

We invite you to join your fellow RESDC members for a **Theatre Outing** on **February 24th** at **The Old Globe!** We will be attending *Familiar*, a new comic drama about tradition, marriage, and family. We have a limited number of tickets available at a group rate.

***Familiar* by Danai Gurira**

Donald and his wife Marvelous have been living the American Dream since emigrating from Zimbabwe nearly three decades ago. They have a beautiful house and impressive careers, and now one of their daughters is getting married! But when the bride insists on a traditional African wedding ceremony, tensions start to rise. Throw in an eccentric aunt from the old country and a bewildered bridegroom, and soon it's not certain the couple will ever make it down the aisle. *Familiar*, from Tony Award nominee Danai Gurira (*Black Panther*, "The Walking Dead"), takes a funny, warmhearted look at tradition, marriage, and what it means to be an American family. The New York Times calls it "an engrossing, fiercely funny comedy-drama that probes with subtlety and smarts." *Contains strong language.*



When

Sunday, February 24, 2019 at 2:00pm

We recommend arriving about an hour early to locate parking and pick up your tickets.

Where

Donald and Darlene Shiley Stage

Old Globe Theatre, Conrad Prebys Theatre Center, 1363 Old Globe Way, San Diego, CA 92101

(Do NOT use this address for driving directions. Some GPS systems will misdirect you down a service road. Driving directions will be in the February NETWORK.)

Tickets

A limited number of group-rate \$54 tickets are available on a first-come, first-serve basis for purchase through RESDC (regular price \$77-\$91). Tickets can be purchased online at www.resdc.net/events, by calling the RESDC Office at (619) 688-9229 during our hours of Mon-Fri 9am – 2pm, or by mailing the Registration Form and a check payable to RESDC to 8825 Aero Dr. Suite 205, San Diego, CA 92123. Please inform us of any special requirements, e.g. wheelchair or difficulty with stairs.

Tickets will not be mailed. Tickets will be available for pick up from a RESDC representative adjacent to the theatre starting one hour prior to show time (look for the blue shirt or ask a Box Office representative where we are located).

RESDC Theatre Outing Registration Form

Name(s): _____

Phone: _____ Email: _____

of Tickets: _____ at \$54 each = Total Enclosed: \$ _____

Pension Facts (Continued from Page 3)

benefits could be adjusted to lower the overall cost of public retirement plans and still leave those retirees with a reasonable pension similar to the average California household.

He admits his proposal faces many current political and legal obstacles, including the reality that it is presently impossible to alter future benefit levels of current state and local workers. However, in his opinion, the cost of "gold-plated" public pensions will ultimately be borne by future generations in higher taxes, poorer economic prospects, and serious public service cuts.

A serious flaw in his overall argument is that he never makes a logical case as to why the public sector retirement benefit levels should be linked to average household income for "regular" "hard-working" Californians. His assertion seems to amount to its just unfair for these public retirees to have a secure and adequate retirement when others don't. If you would like to read this 28-page report yourself, you can find it here:

"Reforming Public-Sector Pensions to Improve California's Fiscal Outlook"

https://www.pacificresearch.org/wp-content/uploads/2018/09/PensionChartStudy_FWeb.pdf .□

**PENSION FACTS
AT A GLANCE**

5,900 and 4,600

**Approximate numbers of
health and dental plan
participants, respectively,
in SDCERA's 2019 retiree
health insurance pro-
gram.**



**SAVE THE DATE!
NORTH COUNTY
GENERAL MEMBERSHIP MEETING**

**Wednesday, February 20, 2019, 9:30 AM – 11:30 AM
North Inland Live Well Center
649 West Mission Ave., Escondido, CA 92025**

Our program will include presentations on programs and services available from the **Elder Law And Advocacy Program**, and **Interfaith Community Services**. Watch for more details in the February *NETWORK*. □

**TRAVEL &
ADVENTURE
SHOW®**

**DISCOUNT TICKETS TO
TRAVEL & 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). At the show, you can...

- Discover endless vacation options from the top travel providers and destinations from around the globe.
- Meet one-on-one with thousands of travel experts who are on hand to help you find, personalize, and book your next trip.
- Uncover thousands of dollars in savings with exclusive travel deals and show-only specials.
- Receive expert advice and learn how to travel like an insider from dozens of educational seminars.
- Plus, meet Josh Gates, Peter Greenberg, Pauline Frommer, and more!

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). Tickets are also available for purchase at the Show. Bring this article with you to receive your \$5 discount. For questions, email registration@travelshows.com or call (203) 878-2577.

The Travel & Adventure Shows are produced by Unicomm, LLC., a leading trade show organizer. These shows are held in nine major cities across the United States and are built to connect travel enthusiasts with exhibiting companies from around the world. □

RECENT EVENTS

❖ **CALIFORNIA SENIOR LEGISLATURE ANNOUNCES TOP LEGISLATIVE PRIORITIES FOR 2019.** The California Senior Legislature (CSL) adjourned its 38th Annual Legislative Session and announced the Top Ten State Legislative Proposals and Top Federal proposals earlier this week. Members, including former RESDC President **Susan Mallett**, will advocate diligently during the 2019 legislative session to have state lawmakers carry and support these priorities. The following are a sample of the top State Legislative proposals:

- Labeling of Prescription Drugs
- Seniors' and Disabled Individuals' Access to Transportation to Medical Services
- Financial Elder Abuse: Mandated Reporting
- Affordable Housing for the Elderly
- Homelessness: Seniors & Persons with Disabilities

For more information contact Janice Bailey, CSL Staff Services Manager at: jbailey@seniorleg.ca.gov

❖ **PILOT PROGRAM PROVIDES HELP TO SENIORS IN CRISIS.** A new pilot program helps those with Alzheimer's Disease and other types of dementia who are in crisis. The County-led Alzheimer's Response Team, also called ART, launched earlier this year in the East County. It links first responders, social workers, and others together to get the right type of help in an emergency for patients and their families. Dementia can cause those with the disease to become disruptive and violent, behaviors that can land them in jail or an emergency room when social service programs may be a better fit. □

**MAILING DATES FOR
2019 ELECTRONIC DEPOSITS**

Electronic Deposit Date

January	31
February	28
March	29
April	30
May	31
June	28
July	31
August	30
September	30
October	31
November	29
December	31

Retain this calendar for quick reference for the dates you will receive your electronic deposits. □

ASSOCIATION OFFICERS

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

ASSOCIATION DIRECTORS

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

EXECUTIVE DIRECTOR

Mark Nanzer

OFFICE STAFFMarge Elmendorf

....Karen Hazel
Liz Silverman

NETWORK EDITOR....Karen Hazel

RESDC Office Email Address:

resdc@resdc.net



**SPONSORS OF THE
 2018 RESDC HOLIDAY LUNCHEON**

A big thank you to the people and businesses who donated prizes to RESDC for our Holiday Luncheon.

- Bahia Resort Hotel**
- Cygnat Theatre**
- Event Outfitters**
- Filippi's Pizza Grotto Santee**
- La Jolla Playhouse**
- Moxie Theatre**
- My Senior Health Plan**
- Pacific Group Agencies, Steve Pettee, Agent**
- San Diego County Credit Union**
- San Diego Reparatory Theatre**
- Scripps Ranch Theatre**
- Anne Schwartz, RESDC member**
- Sycuan Casino**

To each and every one of these donors, we extend our heart-felt thanks and gratitude.

Thank you also to **Dottie Badger** for shopping for lots of prizes for the opportunity drawing. Dottie and her fellow volunteers, **Eric Wong** and **Sarah Brooks** held gift wrapping party before the luncheon to prepare and assemble the many prizes. Thank you all for contributions to another successful Holiday Luncheon. □

President's Message (Continued from Page 1)

More recently, Second Vice-President **Chris Heiserman** went on a group tour to Peru that was to include a trip to the ancient Incan ruins at Machu Picchu. He enjoyed the first half of the trip with days in Lima and a lodge in the Amazon jungle. However, in Cuzco (elevation 10,800 feet) he experienced signs of altitude sickness and was taken to a local hospital to be checked out. Concerned that it may be a more serious health issue, doctors and insurance officials authorized a medical air evacuation back to a Lima clinic at sea level. There, after two days of further testing and recovery, he was cleared to fly home. The travel insurance company provided a "medical escort" and first-class tickets for Chris and the escort back to San Diego. Again, the travel insurance that was included as part of Chris' trip arrangements picked up all the costs for his treatment and travel back home.

The moral of both of these stories is that had Merrill and Chris not had adequate medical coverage, they may have had much worse outcomes, both physically and financially. In Merrill's case, the expenses were easily in the hundreds of thousands of dollars, and it wouldn't surprise me if the cost for Chris would be approaching a hundred thousand dollars. Remember, your RESDC membership provides you with special rates on travel insurance provided by Travel Guard. You can access information about their coverage by visiting <http://pgagencies.com/resdc/travel/>.

I look forward to seeing many of you at one of our events in this new year. □

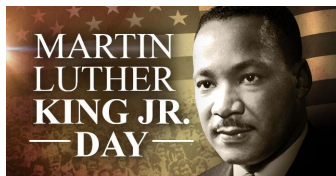


WELCOME NEW MEMBERS

- | | |
|---------------------|------------------------|
| Grace Andoh* | Superior Court |
| David Cooksley* | Social Services |
| James D. Fauset | Child Welfare Services |
| Kathleen M. Greco | Child Support Services |
| Laurie A. Horton* | Superior Court |
| Jessica L. Jenkins | Auditor/Controller |
| Susan J. Miranda* | |
| Denise S. Pelletier | |
| Laura Vilorio | |
| Betty J. Williams | Sheriff |

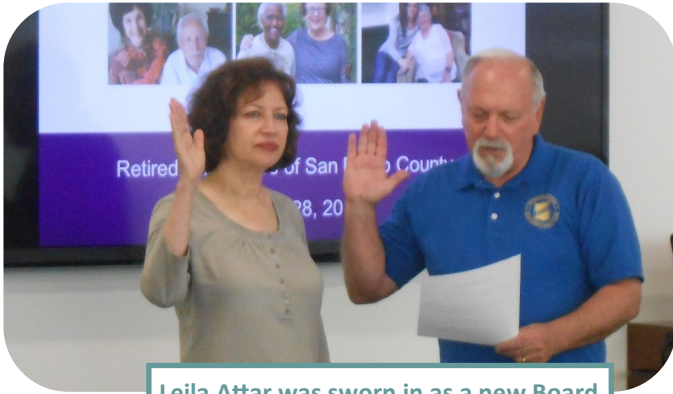
***Associate Member**

The surviving spouse of a member is eligible for RESDC membership. For enrollment assistance, call (619) 688-9229. □



**January 21, 2019.
 RESDC and SDCERA
 offices closed in observance of the holiday.**

2018 The Year In Review



Leila Attar was sworn in as a new Board Member in February.



RESDC Evening at the Theatre was held in March at Cygnet Theatre in Old Town.



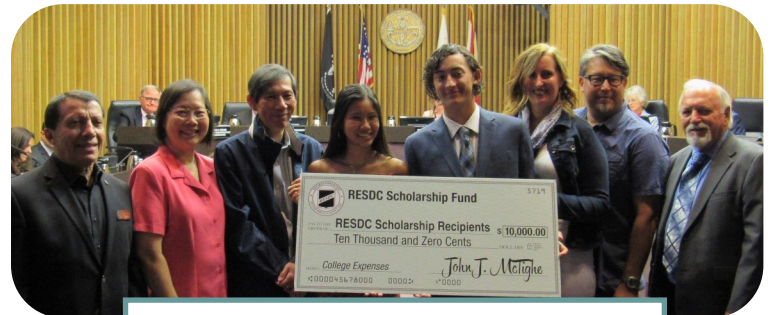
The first RESDC Roundup was held in April in Mission Valley.



The Flag Day Luncheon was held in El Cajon on June 14.



Flag Day Luncheon at The Ronald Reagan Community Center in El Cajon.



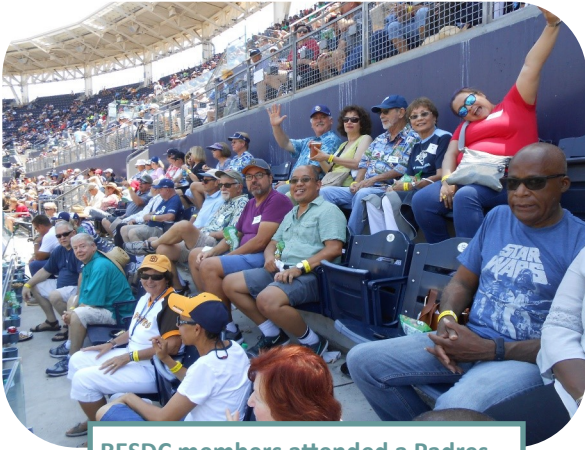
In June, the Board of Supervisors recognized RESDC Scholarship recipients.



The tour and presentation at Oasis San Diego was held in July.



The July RESDC Roundup was held in East County.



RESDC members attended a Padres game together in July.



Charles Morgan was sworn in as a new Board Member in August.



RESDC Members attended a presentation at St. Paul's Senior Services in August.



Members attended an investment seminar presented by SDCCU in September.



The Escondido RESDC Roundup was held in September.



The annual Coming Home event was held in October at the County Operations Center Crime Lab.



RESDC members attended the annual Coming Home event at the new Crime Lab.



Team RESDC walked in the Walk4ALZ in October.



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

NON-PROFIT
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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.



The annual Health Fair Picnic was held on October 23 at Admiral Baker Field.



Members attended The Holiday Luncheon which was held at the beautiful Bahia Resort Hotel on December 13.

