



# THE NETWORK

October 2019

Honoring Yesterday—Protecting Tomorrow

Vol. 50 No. 10

## PRESIDENT'S MESSAGE

By John J. McTighe



October is going to be a busy month for RESDC. We'll kick off the month with our Coming Home event at the Las Colinas Detention and Reentry Facility on October 3<sup>rd</sup>. This is a great opportunity for our members to experience firsthand what it's like inside a state-of-the-art women's jail facility and learn about the various programs conducted by the Sheriff's Department for inmate programming and reentry services. This event is at full capacity.

Then, just two weeks later on Wednesday, October 16th, we'll gather at Admiral Baker Field in the Mission Gorge area of San Diego for the annual RESDC Health Fair Picnic. It is a chance to see old friends, explore over 20 resource booths with information to assist with our healthcare, and partake in some delicious barbeque prepared by the Fletcher Hills Barbeque Pit. Next on Saturday, October 19<sup>th</sup> we can burn off some of those extra calories when we walk with Team RESDC in the 2019 Walk4ALZ in Balboa Park. It's still not too late to sign up to walk with our team at:

[www.resdc.net/community-events](http://www.resdc.net/community-events). If you aren't able to participate but would like to make a donation to help fight Alzheimer's Disease, please go to our team page at Alzheimer's San Diego at: <https://alzsd.akaraisin.com/ui/walk4alz2019/team/239578>. Please help us reach or exceed our \$750 goal.

Speaking of Alzheimer's Disease, I was very touched by the RESDC-sponsored tour of the George G. Glenner Centers' Town Square in Chula Vista in August. This is a first of its kind facility constructed to resemble a 1950s small town. It functions as a day care center for people suffering from Alzheimer's and related dementia. It uses what is referred to as immersive reminiscence therapy to provide a comfortable, familiar setting for those suffering from various forms of memory loss from dementia. Some clients are even able to find "work" they can do at the center that taps into memories of long-ago occupations. I have a heightened awareness of how Alzheimer's and related dementia can affect a family because a member of my family recently went into a 24-hour facility for people with dementia. I urge any of our members who are caring for a person with a form of dementia to look into the ser-

vices offered by the Glenner Centers. They can provide needed respite care even if only for a few hours that can be very helpful to the caregiver.

In addition to the Town Square in Chula Vista, the Glenner Centers offer other day care facilities in Encinitas and Hillcrest. Besides day care, the Glenner Centers offer classes and provide caregiver support groups in various locations throughout San Diego County. People concerned about their own memory loss can also schedule a free memory screening through the Glenner Centers on the last Friday of every month. This requires

**(Continued on Page 3)**



## 2019 RESDC HEALTH FAIR PICNIC WEDNESDAY, OCTOBER 16, 2019

See page 8 for details about the annual RESDC Health Fair Picnic and the registration form. The Health Fair Picnic will be held on Wednesday, October 16, 2019 at 10:00 a.m. at Admiral Baker Field, 2400 Admiral Baker Rd., San Diego, 92124. Directions to Admiral Baker Field are found on Page 7. □

### WHAT'S INSIDE?

<b>Retirement Fund Up 156%</b>	<b>2</b>
<b>Open Enrollment For RESDC Benefit Plans</b>	<b>3</b>
<b>Welcome New Members</b>	<b>3</b>
<b>Save The Date November RESDC Roundup</b>	<b>3</b>
<b>Theatre Outing</b>	<b>4</b>
<b>Save The Date SDCCU Event</b>	<b>4</b>
<b>Recent Events</b>	<b>4</b>
<b>Pension Facts</b>	<b>5</b>
<b>Holiday Luncheon Registration Form</b>	<b>6</b>
<b>Walk4ALZ</b>	<b>7</b>
<b>Pension Facts At A Glance</b>	<b>7</b>
<b>Driving Directions to Health Fair Picnic</b>	<b>7</b>
<b>Health Fair Picnic Registration Form</b>	<b>8</b>

## October Calendar of Events

- 3—(Thurs.) Coming Home To Las Colinas Detention & Reentry Facility**, 11:00 a.m.  
451 Riverview Parkway, Santee, 92071  
This event is at full capacity.
- 10—(Thurs.) RESDC Board of Directors Meeting**  
8825 Aero Drive, Suite 205, 9:30 a.m.
- 16—(Wed.) RESDC Health Fair Picnic**  
Admiral Baker Field, 2400 Admiral Baker Rd  
San Diego, 92124, 10:00 a.m.  
Lunch served from 11:30 a.m.–12:30 p.m.
- 17—(Thurs.) SDCERA Board of Retirement Meeting**  
2275 Rio Bonito Way, Suite 200, 9:00 a.m.
- 19—(Sat.) Walk4ALZ San Diego**  
Balboa Park, 2131 Pan American Plaza,  
San Diego, 92101, Check-in 6:30 a.m.

## RETIREMENT FUND UP 156%, TO \$13.4 BILLION SINCE THE CRASH

By Stan Coombs, Director



On July 31, 2019, the invested San Diego County retirement fund stood at \$13.425 billion, according to San Diego County Employee Retirement Association Chief Investment Officer, Stephen Sexauer, and had earned .2% fiscal-year-to-date, one month into the 2019-20 fiscal year. He released that *Monthly*

*Risk-Return Report* on August 15<sup>th</sup>.

Sexauer also made his usual “Key Observations,” mentioning the July 31<sup>st</sup> quarter percent interest rate cut by the Federal Reserve Board, the Chairman of the Fed’s remark that this isn’t “the beginning of a lengthy (interest rate) cutting cycle” (although markets are betting on additional cuts in September and October) and that two of the seven members of the Fed voted against the cut.

Sexauer summarized global valuations as “High and Fair Everywhere,” that 2019 global equity markets returned between 9% and 20%, that U.S. bonds returned 5% to 11%, and a 70%/30% global equity/bond portfolio was up 13%. On the other hand, he reported the trade war accelerating, economic growth slowing with manufacturing output plummeting, and corporate profit growth flat. He also said he had promptly invested a recent \$543.1 million county retirement contribution, so that the entire fund remains within investment policy targets, “well diversified and liquid.”

That \$13.425 billion figure is nearly an incomprehensible number to most of us, and yet wouldn’t be enough to cover all obligations of the county retirement system if they suddenly became due. They won’t. They’ll come due gradually over about 60 years. Nevertheless, we would be short another \$3.4 billion if they did come due now, according to the June 2018 Actuarial Valuation and Review. That shortage is euphemistically termed “the Unfunded Actuarial Accrued Liability (UAAL).”

While that may be unsettling for members dependent on retirement benefits, and it isn’t particularly desirable, it isn’t news either. We’ve noted before that temporary funding shortages are part of any defined benefit retirement system that depends in part on fluctuating investment earnings, and described how the UAAL is routinely and methodically paid-off by the County on a formal 20-year amortization schedule. Just this month the County Board of Supervisors approved an unscheduled \$17.1 million payment toward that deficit, in addition to the aforementioned \$543.1 million normal retirement contribution.

But what may not be obvious is how resilient the retirement fund is.

We have a stellar example arising from the extreme recession of 2008 and 2009. It was a wild ride, watching our retirement fund tank while wondering if there was an answer other than that the fund should stay invested and ride it out.

There had been articles about complicated junk bond schemes that were threatening major banks, and the market became volatile enough in late 2007 to knock the county retirement fund off its \$9 billion high, sliding to \$8.8 billion by May of 2008.

And then things seemed to collapse. Within nine months, February 2009, the fund dropped 39% further, to a reported \$5.45 billion, and raised the UAAL hundreds of millions of dollars. And still, the best advice, stay invested and the fund would ultimately survive. Ten years and seven months later we’re up 146%, to the current \$13.425 billion, and about 78.4% fully funded.

But if one traces reported funded levels of the county retirement system since before the crash, the numbers are remarkably even, considering the depth of the recession and the 39% drop, and one of the principal reasons is something called “the smoothing mechanism.” We haven’t talked about the smoothing mechanism recently. Maybe it’s time to do so for a new generation of retirees.

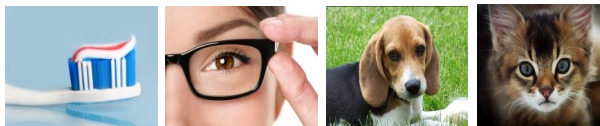
It’s probably best to start with the supposition that it’s better if large government costs (such as the aforementioned \$543 million county retirement contribution) and large government revenues are predictable, even when they include sometimes volatile investment earnings, and if not, some mechanism is available to accommodate major variations.

The smoothing mechanism is such a mechanism, an accounting tool used in some form by most defined benefit retirement plans, wherein only 20% of the full value of each year’s investment gains or losses are officially recognized the year they occur, followed by official recognition of the remaining four 20% segments in each of the following four years, until 100% of the year’s gains or losses are officially recognized. The resulting fund total, thus amended, is carefully reported as the “valuation value of assets,” and the fund total without the smoothing mechanism is just as carefully reported, as the “market value of assets.”

As a result, large unexpected gains or losses only gradually impact the fund, and the County avoids large variations from year to year in their retirement contributions that could otherwise have severe budgetary impacts.

And you thought retirement was simple. . . □





## OPEN ENROLLMENT FOR RESDC BENEFIT PLANS Dental, Vision, ID Shield, Legal, Pet, Travel, Accident, And More

The 2020 Open Enrollment is fast approaching. Around the beginning of November, you should receive your 2020 RESDC Benefits Guide. This guide lists the benefit plans available exclusively to RESDC members. Plans available include two extremely high benefit level dental plans, two vision plans including a newly enhanced VSP plan, legal, ID shield, pet, travel, accident, hearing aids, and more.

For RESDC members interested in enrolling, the deadline is November 22nd. Once you receive your benefits packet, please don't delay. The deadline for dental enrollments is strictly enforced. If you are currently enrolled in any of the RESDC benefit plans, your coverage will automatically continue for 2020. **You do not need to do anything if you are not making changes to your coverage.**

At the RESDC Health Fair Picnic, on Wednesday, October 16th, our benefit plans administrator, **Pacific Group Agencies**, will be in attendance and will be able to answer your questions. □

### QUOTE OF THE MONTH

*It's not what you look at that matters, it's what you see.*

• Henry David Thoreau



### WELCOME NEW MEMBERS

Alfredo Aguirre*	Health & Human Services
Mary E. Bane	Superior Court
Sandra Crespo	District Attorney
Margaret O. Green	Health & Human Services
Macario A. Labrido Jr.	General Services
Imelda S. Maniquis	Land Use & Environmental Grp.
Paul J. Mehnert	County Counsel
Holly A. Mitchell	SDCERA
Robert J. Mitchell	Sheriff
Joanne O. Ososkie	
Cathi A. Palatella	Health & Human Services
Monica R. Scott	Health & Human Services
Ester B. Siscon	Sheriff
Anthony D. Stanley	Public Works
Cesar Sumar	Health & Human Services

#### \* Associate Member

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

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

advance reservations by contacting them at (858) 822-4800. To learn more about all of the services offered by the George G. Glenner Alzheimer's Family Centers, follow this link: [www.glenner.org](http://www.glenner.org). Finally, if you would like to help support the work of the non-profit George G. Glenner Alzheimer's Family Centers, Inc., go to their donation webpage at:

<http://glenner.org/donate/>.

While there is still not a cure for Alzheimer's and related forms of dementia, much research continues. In my June column, I wrote about the presentation made by **Dr. Paul Aisen**, Director of the USC Alzheimer's Therapeutic Research Institute (ATRI) at the April CRCEA Conference. Dr. Aisen reviewed the history of Alzheimer's research and covered what is now being studied to try to find a cause, and subsequently, a cure and/or prevention for this disease that affects so many older people. To learn more, see Dr. Aisen's slides at:

[www.resdc.net/crcea](http://www.resdc.net/crcea). Click "View/Download Presentation" then on "Keynote Address by Dr. Paul Aisen."

Once again, I urge you to support Team RESDC at the Walk4ALZ. The proceeds raised by this effort will all be used to help support both the caregiving and research taking place in San Diego like the work of The Glenner Centers and Dr. Aisen. □

### SAVE THE DATE! RESDC ROUNDUP- SOUTH COUNTY

November 6, 2019, 3:30 pm  
Galley At The Marina  
550 Marina Parkway, 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 in November, visiting the Galley At The Marina 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 6, 2019

**Time:** 3:30—5:00 pm

**Location:** Galley At The Marina  
550 Marina Parkway, Chula Vista, CA 91910 □



## THEATRE OUTING SUNDAY, NOVEMBER 17, 2019 AT 2:00PM RING ROUND THE MOON AT LAMB'S PLAYERS THEATRE



We invite you to join your fellow RESDC members for a **Theatre Outing** on **Sunday, November 17th** at **Lamb's Players Theatre** in Coronado! We will be attending **Ring Round the Moon**, a delightful romantic adventure. Identical twins Hugo & Fredrick each meet their match in this intriguing, uproarious and surprisingly wise look at Love and Money. Christopher Fry's brilliant adaptation of Jean Anouilh's classic *Invitation to the Castle*. Age Advisability: This production will be enjoyed by ages 10 and above.

**A limited number of group-rate \$37 tickets are available on a first-come, first-serve basis for purchase through RESDC (regular price \$78).** Our Theatre Outing is a popular event. At the time of printing this newsletter we still have tickets, but we

cannot guarantee availability. Tickets can be purchased online at: [www.resdc.net/events](http://www.resdc.net/events), or by calling the RESDC Office at (619) 688-9229 during our hours of Mon-Fri 9am – 2pm. 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.

**When:** Sunday, November 17, 2019 at 2:00pm

**Where:** Lamb's Players Theatre  
1142 Orange Ave, Coronado, CA 92118  
For directions & parking info, visit <https://www.lambplayers.org/directions-parking-tips> . □



### SAVE THE DATE!

#### SAN DIEGO COUNTY CREDIT UNION FINANCIAL WELLNESS WEDNESDAYS

#### BREEZING THROUGH THE HOLIDAYS

**When:** Wednesday, November 20, 2019, 9 am

**Where:** San Diego Workforce Partnership  
9246 Lightwave Ave., San Diego, 92123

**What:** Learn how to responsibly handle the spending pressures and choices of the holiday season. Topics discussed in this presentation include: setting a holiday budget, shopping for gifts and managing other holiday costs.

**RSVP:** For more information or to RSVP for this free event, contact **Brandon Gentry**, at: [bgentry@sdccu.com](mailto:bgentry@sdccu.com) or call: (858) 249-7952. □

### RECENT EVENTS

- ❖ **County Board of Supervisors Meetings Temporarily Moving to New Location.** Effective September 10, 2019, County Board of Supervisors meetings will be temporarily held at the County Operations Center in Kearny Mesa. The meetings typically take place downtown at the County Administration Center, but the building's Board Chamber is currently closed for renovation. The next several Board meetings are scheduled to take place at the Campus Center Chambers at 5520 Overland Ave., 92123. If you plan to attend, allow for extra time to find a parking space and pass through security screening. The nearest parking structure is located at 5515 Overland Ave. across from the Campus Center Chambers.
- ❖ **New Case Studies—Enduring Challenges: Examining the Experiences of States that Closed Pension Plans.** A new series of case studies released by the National Institute on Retirement Security finds that states that shifted new employees from defined benefit pensions to defined contribution or cash balance plans experienced increased costs for taxpayers, without major improvement in funding. The research also indicates that the move away from pensions cuts employees' retirement security and that employers may face increasing challenges hiring and retaining staff to deliver public services. To access the research, visit: <https://www.nrsonline.org/research/>. □





## PENSION FACTS

### More Criticism of Public Retirement Plans

By Chris Heiserman, Director



Last month I described a brief from an Illinois conservative non-profit advocacy organization that exaggerated public pension statistics to bolster its claim that government retiree benefits in Illinois were too high and a costly burden on taxpayers. While Illinois state retirement systems are some of the most underfunded and troubled in the nation, it only makes

matters worse to pile on the criticism with misleading information and disreputable data analysis.

A recurring theme from critics of traditional public retirement plans is that escalating pension costs over the next several years will severely impact local and state government budgets and result in reduced staffing levels and service cuts. Some of these public pension detractors are heralding a recent study from a political science associate professor at the University of California (UC) Berkeley, Sarah Anzia. Her working paper is objectively titled: "Pensions in the Trenches: How Pension Costs are Affecting U.S. Local Governments." However, a "policy brief" on the study prominently poses the far less objective question: "Are Rising Pension Costs Crowding Out Public Services?"

Professor Anzia proudly describes her effort as a national study on local government pension costs based on 12 years of annual financial reports of 800 cities, counties, school and special districts. She also gathered annual data on local finances and employment from the U.S. Census Bureau for the same years. The analysis she offers in her paper is focused on 442 city and county governments of varying sizes across the country.

Anzia believes she is adding important insight in the field of local government pension costs, posing simple questions that make it easier for the general public to examine the link between public retirement expenses and delivery of services. However, even though she repeatedly admits these governments vary significantly in size, political climate and economic conditions, for some reason she finds it meaningful to compare pension costs and operational budgets in places with stronger and weaker public-sector labor unions. It seems pretty logical that cities and counties in California, with strong collective bargaining histories and above average housing costs and government salaries, will naturally rise to the top of her cost comparisons.

So, the professor's analysis leads her to these rather dubious "key findings": Local government per employee pension costs are rising everywhere but most dramatically in California; and most cities and counties are responding to this trend by shrinking work forces rather than seeking more revenue. In a commentary for *The Washington Post* under the headline "A Silent Pension Crisis Is Eating Away Local Government Services. Here's What You Need To Know," Anzia shared these findings based on her "research."

Not surprisingly Anzia's "Pensions in the Trenches" study has been referred to in recent weeks by newspapers and media columnists who regularly criticize public retirement plans. *The Sacramento Bee* cited her data in a story with the headline, "Local Pension Costs Grew In California At Nearly Six Times National Rate, New Data Shows." Also, *CalMatters* columnist Dan Walters has cited Anzia's "new study" and her observation that escalating public pension costs are a nationwide problem. He quotes from her analysis that "shows that as local governments spend more on pensions, they have fewer public-sector jobs to offer..."

### "Crowding Out" Public Services

This theme of retiree payments stretching local and state government budgets and "crowding out" basic services is not new with the UC Berkeley study. In the July 2015 *NETWORK* my column was titled, "The Latest Anti-Pension Buzzword is 'Crowd-out'". It described an April 2015 report from the conservative Manhattan Institute labeled "California Crowd-out: How Rising Retirement Benefit Costs Threaten Municipal Services." The author claimed that local cities and counties would have to cutback basic services like parks, libraries and street maintenance to pay for overly generous government worker benefits and under-funded retirement plans.

In the March 2018 *NETWORK* I wrote about a working paper from the Stanford Institute for Economic Policy Research (SIEPR) purporting to show the cost of public pensions in California would be more than retirement systems are stating and will severely squeeze government budgets in the years ahead, causing basic services to be curtailed. The report's title was "Pension Math: Public Pension Spending and Service Crowd-Out in California. 2003-2030."

Coincidentally (or probably not), each of these self-described academic research efforts were partially, or as Professor Anzia noted in her case, "generously" funded by The Laura and John Arnold Foundation. The Foundation has a well-known conservative bias and penchant for supporting studies all over the country that focus on the increasing cost of public pensions and underfunded liabilities of many traditional public retirement plans.

Authors of these studies blithely assume that increasing revenue to pay for either rising pension costs or to cover the existing or growing tab for public services will be too unpopular to consider a viable option. That allows them to draw a direct zero-sum correlation and trade-off between retirement benefits promised to government workers and funding operational budgets (jobs). It's not hard to guess the underlying motive for this simplistic "crowd-out" scenario: the evil culprit is, of course, those public pensions and something should be done about them. Fortunately, there are legal protections associated with retirement benefits earned by public workers; and when given a chance to vote, more often than not, citizens opt for fairness and find much more value in the public service of government retirees than these conservative traditional pension naysayers. □

# NEW LOCATION FOR 2019 HOLIDAY LUNCHEON DOUBLETREE HOTEL MISSION VALLEY HAZARD CENTER



## ANNUAL RESDC HOLIDAY LUNCHEON **NEW LOCATION! NEW LOCATION!**

**When:** Thursday, December 12, 2019, 11:00 am—2:00 pm  
Lunch is served at 11:30 am

**Where:** DoubleTree Hotel Mission Valley Hazard Center, 7450 Hazard Center Dr., San Diego, CA 92108

**Menu:** Roast Turkey or Vegetarian Lunch

**Cost:** \$24 per person

**Program:** President's Welcome, introduction of guests, approval of the 2020 budget, and music performed by Silverwood Quartet, a premier music ensemble.

Driving directions will appear in the November and December **NETWORKs**.

### Registration:

Registration forms and payment must be received in the RESDC office by Thursday, December 5th. There are no refunds for cancellations after December 5th.

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](http://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)



**JOIN TEAM RESDC IN  
2019 WALK4ALZ SAN DIEGO  
OCTOBER 19, 2019**

*By Laurie Pennington, Member*



I am honored to be once again asked to act as the team captain for Team RESDC for the 2019 Walk4ALZ in Balboa Park.

Today more than 84,000 San Diegans live with Alzheimer's Disease, and another 200,000 care for them locally and I'm sure it's touched your loved ones as well. It's made its way into our family and in July, we lost David Martin, age 75. It is very emotional watching someone we love lose their memory and struggle with day to day simple tasks and conversations!

Last year, Walk4ALZ non-profit raised \$650,000 and 100% of all funds raised stayed in San Diego. Yes, it stays in San Diego to help San Diego residents. Team RESDC raised over \$1,200 in 2018 and we're hoping to exceed that total and we hope to have team walkers too.

I'm very excited to once again have my now 11-year-old grandson, Franco, joining me on the walk and we hope that you'll consider bringing your kids and/or grandkids to introduce them to the wonderful experience of walking for a cause to help others.

We hope that you'll consider joining Team RESDC on Saturday, October 19<sup>th</sup> at 8 am in Balboa Park for the biggest and best Alzheimer's walk ever. Simply visit the link provided below, and sign up to walk with us and raise donations.

To register, simply visit the Team RESDC Walk4ALZ team page at: [www.resdc.net/community-events](http://www.resdc.net/community-events) to join my team. If you're unable to participate, please consider making a \$35 donation to our team fundraising campaign.

Let's make this year the last year anyone must go through Alzheimer's with no hope of a cure! Help to stomp out Alzheimer's. It starts with each one of us, helping – either by walking and raising monies, or just donating! Thank you!

**Walk4ALZ 2019 - Balboa Park:**

**Date:** Saturday, October, 19, 2019

**Where:** Balboa Park, start near the corner of Park and Presidents Way. 2131 Pan American Plaza, San Diego, CA 92101

**Registration and Check-in at 6:30 am**

**Walk at 8:00am** □



**2018  
Walk4ALZ  
Team RESDC**

**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 STAFF**....Marge Elmendorf

....Karen Hazel  
....Liz Silverman

**NETWORK EDITOR**....Karen Hazel

**RESDC Office Email Address:**

[resdc@resdc.net](mailto:resdc@resdc.net)

**PENSION FACTS  
AT A GLANCE**

**July 1, 1939**

The San Diego County Employees Retirement Association (SDCERA) was established July 1, 1939 as an independent association pursuant to the County Employees Retirement Law of 1937. SDCERA administers retirement and associated benefits for more than 43,000 active, deferred and retired employees of the County of San Diego and four participating employers.

**DIRECTIONS TO  
ADMIRAL BAKER FIELD  
FOR THE HEALTH FAIR PICNIC  
OCTOBER 16, 2019**



Take Route 15 and exit east onto Friars Road. Turn left on Santo Road, right on Admiral Baker Road, and right at the stop sign. Upon entering the park, there will be signs to direct you. □





**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](mailto:resdc@resdc.net)

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

@RetiredEmployeesofSanDiegoCounty  
 @RESDC

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.

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

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ORG.  
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SAN DIEGO, CA  
Permit No. 885

Address Service Requested

## ANNUAL RESDC HEALTH FAIR PICNIC

**When:** Wednesday, October 16, 2019, 10:00 am—1:00 pm  
Lunch Served 11:30 am—12:30 pm

**Where:** Admiral Baker Field, 2400 Admiral Baker Rd, San Diego, 92124  
Driving directions appear on Page 7.

**What:** 20+ resource booths, picnic lunch, and opportunity drawing. This is an outdoor event. Information available about: Ameritas Dental, Cigna Dental, Health Net, Kaiser Permanente, Pacific Group Agencies, Inc., San Diego County Credit Union, United HealthCare, and My Senior Health Plan.

**Menu:** Barbecued beef, baked beans, green beans, fruit, coleslaw, rolls, beverages, and dessert.

**Registration:** **EVERYONE, INCLUDING MEMBERS, MUST REGISTER IN ADVANCE**

*This ensures we order enough food for everyone and are in compliance with the policy of Admiral Baker Field to not complete financial transactions onsite. Thank you for your cooperation!*

**RESDC Members: \$0**

**Non-Members: \$5**

*Spouses, guests, retirees who have not joined RESDC, etc. are required to pay \$5 each.*

**Registration forms and payment must be received in the RESDC office by Friday, October 11.** There are no refunds. Name badges and opportunity drawing tickets should be picked up at the Check-In table. They will not be mailed. **No pets are allowed except Service Animals. No smoking or vaping.**

### Choose Registration Method:

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

**Register by Mail:** Fill out the form below. Make a check payable to RESDC for \$5 per non-member in your group. Mail form and check (if applicable) to RESDC, 8825 Aero Dr., Suite 205, San Diego, CA 92123.

**Register Online:** Go to [www.resdc.net/events](http://www.resdc.net/events) and click the green "Register" button. To access the free RESDC member price, use the email associated with your member account. Click "Add guest" to add non-member attendees for \$5 each. To pay for non-member attendees, click "Pay Online" and pay with credit card; otherwise, click "Confirm." To add another RESDC member, please call RESDC at (619) 688-9229. □

### Health Fair Picnic Registration Form

RESDC Member Names(s): \_\_\_\_\_

Department: \_\_\_\_\_ Date Retired: \_\_\_\_\_

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

Non-Member Names(s): \_\_\_\_\_

# of RESDC Members: \_\_\_\_\_ (FREE) # of Non-Members: \_\_\_\_\_ x\$5 each = \$ \_\_\_\_\_ (Total Enclosed)

