



THE NETWORK



December 2019

Honoring Yesterday—Protecting Tomorrow

Vol. 50, No. 12

PRESIDENT'S MESSAGE

By John J. McTighe



This is my last President's Message. After four years as RESDC President, I will be handing over the gavel and the mantle of responsibility into the very capable hands of **Stan Coombs** at our Holiday Luncheon on December 12th. In a way, it is very fitting that Stan take over this role from me. After all, it was as a result of Stan's urging over the years

that I originally joined the RESDC Board of Directors. Stan has been a very active member of the Board for many years and has served as the First Vice President and chairman of the Benefits Committee for quite a few years. He will hit the ground running and will have the strong support of our entire Board, Executive Director **Mark Nanzer**, and staff in leading RESDC into the future.

I want to thank all of the RESDC Board members and staff with whom I have served for helping make RESDC the first-class membership organization it is today. I can say when I look up and down the state at similar organizations, we have the best organization of its type. Membership service and advocacy are at the forefront of everything the Board and staff do. Communication to our members is clear, constant, and relevant. Activities are varied and exciting. We have led the way in networking with other like-minded organizations in our region to get the word out about the benefits of defined-benefit retirement, and we have been at the ready to answer vocal critics who are trying to tear down public retirement systems.

All of this hasn't just happened -- it has been planned and prepared for over many years with many individuals contributing to the effort. The adoption and annual revision of a RESDC **Strategic Plan** started over six years ago under the leadership of then-president **Susan Mallett** and our first Executive Director **Denise Price**. That was followed by the formulation and adoption of the RESDC **Advocacy Plan** in August 2016. That Advocacy Plan has guided much of how I spent my time as President along with our Executive Director **Mark Nanzer** in dialoguing with state and local elected representatives and County and Board of Retirement staff and representatives.

A major highlight of my time as President was hosting the **2019 Spring California Retired County Employees Association (CRCEA) Conference** in April at the DoubleTree Hotel. A lot of hard work and planning went into making this conference a rousing success. I was pleased on behalf of RESDC to receive very positive feedback from attendees from the other 19 associations.

In preparing to write this last column, I read back through the past 47 issues of *The NETWORK* to see if I could make any sense out of what I've written about during my tenure as President. Many of my columns covered issues and activities RESDC was dealing with at the time. **(Continued on Page 5)**

2019 HOLIDAY LUNCHEON NEW LOCATION!

See page 8 for details and registration form for the annual RESDC Holiday Luncheon, Thursday, December 12, at **DoubleTree Hotel Hazard Center**. A map to the hotel is found on Page 7. □



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DECEMBER CALENDAR OF EVENTS

- 12—(Thurs.) RESDC Holiday Luncheon, 11:00 a.m.**
DoubleTree Hotel Hazard Center, **New Location!**
7450 Hazard Center Dr., San Diego, CA 92108
- 12—(Thurs.) Board of Retirement Mtg., 9:00 a.m.**
2275 Rio Bonito Way, San Diego, Suite 200
- 23—Jan. 1, RESDC Office Closed for Holidays**
The office reopens at 9:00 a.m. on Thursday, Jan. 2

WHO BUYING WHOM? *By Stan Coombs, Director*



We've all paused at some point, when we heard that a company that provided important services - a major utility, a large pharmaceutical producer, a grocery chain - has been purchased by a larger firm providing the same services, and wondered if it meant higher prices for all of us due to decreased competition.

Some of us remember "Ma Bell," the telephone giant that was broken up by the courts. An antitrust lawsuit was filed by the Department of Justice against AT&T, the sole provider of telephone services for most of the United States and some of Canada, and indirectly the provider of most telephone equipment on the continent, giving them almost total control of U.S. communications.

During litigation, AT&T proposed they be broken up, and operating rights were eventually distributed to seven "Baby Bells" plus two subsidiaries that were only partially owned by AT&T. The settlement was finalized in 1982.

That breakup resulted in increased competition, one could argue. Long distance rates fell. Local residential rates, previously subsidized by long distance revenues, rose. The seven-plus-two Baby Bells eventually lapsed into inter-company competition, and at least one reconsolidation.

So, why is this of interest to retirees? Because it's a lesson in waiting about monopolistic practices decades ago that may provide options for today.

Ever heard of Sutter Health? I hadn't, but this is Southern California and Sutter is a health giant in Northern California. Sutter started as a medical service in Sutter's Fort in the 1860's (and thus the name), and is now a non-profit chain with 24 hospitals, 34 surgery centers, 5,000 physicians, and operating revenues of nearly \$13 billion. It serves more than 100 California cities and towns.

Sutter became large by aggressively buying hospitals and physician's practices. One of those added in 1995, California Healthcare Systems, owned the four largest private hospitals in the San Francisco Bay area. The two systems were described as having assets of more than \$2.1 billion and serving more than a million patients.

Sutter was sued in 2014 by 1,500 self-funded health insurance plans, according to reports, accusing them of anticompetitive behavior and charging inflated prices. And California Attorney General Xavier Becerra followed

with a separate antitrust case last spring.

Becerra alleged Sutter used their market power to control prices by keeping health insurers from providing low-cost health plans from patients, and setting excessively high out-of-network prices. He argued that Sutter impeded cost transparency by restricting publication of provider cost information, and mentioned that Sutter's assets had increased from \$6.4 billion in 2005 to \$15.6 billion in 2016. The two cases have been joined, plaintiffs requesting damages of \$900 million.

Sutter denied it engaged in such behavior, and said the suits aren't about prices, but insurance companies trying to maximize profits, and reportedly called the Attorney General's allegations, "a sweeping and unprecedented effort to intrude into private contracting."

Sutter's alleged abuse of their market power is described by some observers as including an "all-or-nothing approach." An insurer wishing to include any single Sutter hospital or clinic in its network allegedly had to include all Sutter hospitals and clinics, even though it would be cheaper to exclude their more expensive facilities.

Sutter claimed the "all-or-nothing" practices actually protect patients, who, when unable to choose their hospitals in an emergency situation could be vulnerable to surprise billings from out-of-network hospitals or doctors.

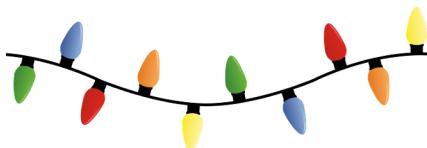
Even the consolidation issue is debated. Proponents claim medical consolidations reduce costs by providing economies of scale, allowing better deals with insurance companies, doctors and medical suppliers. But a 2018 study by the University of California at Berkley seems to refute that, reporting health care costs in Northern California, Sutter's home turf, 20% to 30% higher than in Southern California.

At least one study indicates quality of care decreases with increased consolidation, reporting that a decrease of 10 percentage points in hospital market concentration resulted in a 3% decrease in 30-day mortality for heart attacks. According to the author, "When prices are set by government, hospitals don't compete on price; they compete on quality."

It's rare for large suits to go to trial due to laws allowing triple damages, and on October 16th a tentative settlement was announced in the Sutter case. No details were revealed. And the court may not approve the proposed agreement during approval hearings next year, but the outcome could provide a deterrent to the national hospital industry, if the State of California wins.

This is not an only case. There has been a surge of consolidations. The American Hospital Association reports 800 mergers involving 1,870 hospitals, between 2007 and 2017. In an interview, one law professor specializing in hospital consolidations is quoted, "To date there's very little evidence – I venture to say none – that the mergers over the past 20 years have generated any efficiencies."

He concluded, "Reducing competition increases price." □





PENSION FACTS

Volunteer Community Service Is Routine For RESDC Board Members

The 13 retirees serving on the RESDC Board of Directors are volunteers, and several of them donate their time and abilities to other community service organizations and nonprofits. Here are some examples:

President John McTighe served on the East County YMCA Board of Management for 25 years and was a Board Member of the El Cajon Community Development Corporation from 2007-2011. He also volunteered teaching English to Syrian and Iraqi refugees in 2017 and 2018.

First Vice President Stan Coombs served on the San Diego Mayor's Growth Management Task Force and served as a member and then President of Navajo Community Planners. He also served on the San Diego City Central Planning Committee.

Second Vice President Chris Heiserman served on the Board of Directors of the Spring Valley and San Miguel Fire Districts for 18 years. He has been a member of the Spring Valley Kiwanis Club for 30+ years and has coordinated the club's annual Safety Officer Appreciation Dinner for 20 years. This dinner recognizes the service of local Sheriff Deputies, firefighters, and Senior Volunteer Patrol members of both the Sheriff Department and California Highway Patrol. He is also President of the Dictionary Hill Open Space Advocates (DHOSA), which celebrated the acquisition of Dictionary Hill by the County of San Diego in 2017, conserving 175 acres of Coastal Sage Scrub Habitat for everyone to enjoy in perpetuity.

Secretary Carlos Gonzalez served three terms on the SDCERA Board of Retirement (1992-2003). He is on the Executive Committee of the California Retired County Employees Association (CRCEA), a statewide organization of retiree groups like RESDC in the 20 California counties constituted under the 1937 Retirement Act. Carlos is CRCEA's Treasurer.

Director Leila Attar is a long-time Board Member of CRASH, Inc., a non-profit agency providing substance abuse services in San Diego. She also consistently supports environmental and animal rights causes.

Director Chuck Brown is a founding member and current President of the San Diego Concert Band, which has been performing several community concerts annually for 30 years.

Director Charles Morgan and his family are very involved in animal welfare and rescue efforts, and have founded and direct a beagle club that rescues and fosters beagles.

Director Merrill Roach has served on the non-profit religious-based Board of Directors of Newbreak Church since 1986.

Director Carl Silva served as a Board member of the Jamul-Dulzura Union School District and has volunteered for several organizations.

Director George Shoemaker, a RESDC member for more than 30 years, is a past RESDC President and also served as an alternate member on the SDCERA Board of Retirement. He was a past President of the California Retired County Employees Association (CRCEA) and chairs its Retirement Security Committee. He was the Treasurer and a Board Member of San Diego Safe Harbor, Inc., a transitional housing program for the homeless that achieved an 87% success rate for 20 years.

New Director Bruce Silva volunteers at the Vista County Library and participates in the County Sheriff Department's Senior Volunteer Patrol program.

Military Service

Several RESDC Board Members have also served in the armed forces. RESDC **Treasurer Frank Bittner** retired from the U.S. Navy as a Lieutenant after serving nearly 30 years before joining the County of San Diego. **Carlos Gonzalez** served his country in the U.S. Marine Corps, retiring as a Gunnery Sergeant.

Chris Heiserman and Carl Silva both served four years in the U.S. Air Force. **John McTighe** served in the Army National Guard for six years, ending with the rank of Staff Sergeant. **George Shoemaker** joined the U.S. Navy in 1948, attended The Navy School of Music in Washington, D.C. and was a member of President Harry Truman's Inaugural Band.

Volunteer service comes naturally to RESDC Board Members. Perhaps there's a link back to our County careers where helping and serving people was more than just a job. Brief biographies of all our Board Members can be viewed on the RESDC website (<https://www.resdc.net/>). If anyone is interested in getting more involved with RESDC, we have volunteer opportunities on committees and we have Ambassadors who help us with events. □

QUOTE OF THE MONTH

Travel makes one modest. You see what a tiny place you occupy in the world.

▪ Gustave Flaubert





THEO AND EVELYN YAKEL SCHOLARSHIPS—2020

*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 4, 2019 and closes February 5, 2020, 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 and February issues of The NETWORK. □

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



2020 RESDC BUDGET

The following 2020 RESDC budget was prepared by Executive Director **Mark Nanzer** and Treasurer **Frank Bittner**. The budgeting process includes reviewing annual budget vs. actual amounts to ensure budgeted costs are in line with Board approved policies and ongoing administration of daily RESDC activities and events coordination. Additionally the budget is reviewed by the RESDC Audit committee and was approved by the Board of Directors at its October 2019 meeting.

2020 BUDGET SUMMARY

The budget proposal below will be voted on by the General Membership at our Annual Meeting (Holiday Luncheon) on December 12, 2019.

REVENUE

Candy Sales	9,500
Dividends	5,200
Dues	348,174
General Membership Meetings	17,755
Scholarship Donations	500

TOTAL REVENUE \$381,129

DISBURSEMENTS

Personnel Related

Salaries & Related Expenses	194,055
Professional Services	6,900

Non-Personnel Related

Restricted Benefit Protection Fund	38,670
Board Election	2,100
Business Expenses	750
Candy Purchases	9,000
Conferences/Meetings	10,000
Dues & Subscriptions	4,110
General Membership Meetings	31,764
Insurance	4,450
Office Supplies	3,000
Operational Reserve	2,500
Postage & Shipping	1,500
Printing & Copying	52,042
Professional Development	250
Recruitment	3,400
Scholarships	10,750
Telecommunications	4,500
Utilities	1,200

Facility & Equipment

Equipment Purchase & Service	900
Rent	34,881
Computer	5,177

TOTAL DISBURSEMENTS

\$381,129 □

President's Message (Continued from page 1)

However, there did seem to be a few themes that were repeated during the four years. Probably the biggest underlying theme was that of “**preparation.**” In May and June 2016, I shared from my personal journey about preparing to age in place in my home. This had to do with preparing for getting older and making the decision and preparations to get our house ready to live out the rest of our lives there. Then, in July & August 2017, and again in January 2019, I wrote about the importance of preparation for things going wrong when you are traveling. In one instance, a member was able to recoup her cancelled trip cost because she had purchased travel insurance that covered her loss. In other cases, two of our Board members were able to have expenses related to adverse medical conditions fully covered because of their proper preparation in purchasing insurance prior to their trips. In August 2018 I wrote about the importance of personal disaster planning, particularly having a plan if you must evacuate your home during a disaster.

I also wrote about **Alzheimer's Disease and Related Dementia** on a number of occasions (June & July 2018, June & September 2019). This falls under preparation to the extent that the older we are, the more likely it is that we, or someone close to us, will suffer from some form of dementia. That being the case, it's important to know what to look for and be prepared to deal with the consequences.

Being prepared to avoid **senior scams** and other fraudulent activity was a recurring theme. In my column in April 2018 I reported on the District Attorney's efforts along with other agencies in San Diego to combat **elder abuse.** I shared tips to help avoid being a victim of elder abuse provided by the National Committee for the Prevention of Elder Abuse. Last month, I shared with you an update on some of the scams that are being targeted against the elderly.

I was happy to share some **travel tips** with you that I gleaned from trips to Costa Rica and France which I was able to do during the time I was President. Hopefully, these tips have come in handy for some of you.

It has been a pleasure serving RESDC as President, but it is time to move on. I look forward with excitement to the next stages in RESDC's and my personal journeys. I'm not going anywhere, and I plan to stay active as the Immediate Past President. □

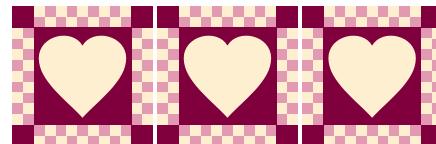
Thank you John!



WELCOME NEW MEMBERS

Rolando Q. Bondoc	Health & Human Services
Myrna M. Fernandez	
Heather E. Kenney	Sheriff
Colleen A. Murray	Health & Human Services
Carlos V. Soriano	Sheriff
Josefina L. Soriano	Sheriff
Kim Vegas-Witham	Public Defender

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



BITS AND PIECES

John Cantor retired from County Clerk in 1979. He and his wife, Lois, celebrated their 77th wedding anniversary in October! They were honored with a party with friends and family. John is 102 years old and lives in Rancho Bernardo.

Paul Cornell retired in 1980 as a Deputy Sheriff and Bailiff for Judge Orfield. In August, Paul and his wife, Gwen were treated to a celebration for their 70th wedding anniversary! They live near their daughter and her family in Maryville, Missouri. Paul will be 94 years old this month!

Antonio and Pazleona Espejo (Tony and Pat) celebrated their 50th wedding anniversary in June! They renewed their wedding vows at Saint Michael's Catholic Church in San Diego. A reception followed at the Sweetwater Summit Park Community Building in Bonita. Tony retired from the Sheriff's Department and Pat retired from Health and Human Services.

Jane Griffin, celebrated her 91st birthday in September! She retired from the Welfare Department, as an eligibility tech. Jane moved to East Lansing, Michigan in 1998 to live near her children. She has a sweet cat named “Kitty”. □

RESDC OFFICE HOLIDAY SCHEDULE

The Retired Employees of San Diego County office will be closed from December 23 through January 1. We'll reopen on Thursday, January 2. □



RECENT EVENTS

- ❖ **New Research Brief: Why Are 401(k)/IRA Balances Substantially Below Potential?** The center for Retirement Research at Boston College recently released a research brief with the following key findings:
 - 401(k)s/IRAs have the potential to provide significant wealth.
 - But a typical 60-year-old with a 401(k) in 2016 had less than \$100,000 compared to a potential \$360,000 in combined 401(k)/IRA assets.
 - Four factors could explain this gap: the immaturity of the 401(k) system, the lack of universal coverage, leakages, and fees.

To access the research visit: <https://crr.bc.edu/>.

- ❖ **County Board Approves Four Satellite Voting Locations.** The County Board of Supervisors recently approved funding for four satellite voting locations for the March 2020 Primary Election. Traditional polling places will remain in place, but the satellite voting locations will act as offshoots of the Registrar's office. They will open three days before Election Day and will be staffed by Registrar employees.

The move came after the recent passage of state Senate Bill 72, which requires the Registrar to allow conditional voter registration at every polling place starting with the March 3rd election. That means anyone who wants to register to vote, re-register to vote after an address change, or change their party preference to vote for a presidential candidate, can do so on Election Day. During the last election, conditional voter registration was allowed only at the Registrar's office, creating long waits for people. □



RESDC ONLINE SERVICES

Did you know that RESDC has an online **Member Directory**, which is accessible only to logged-in RESDC members? This is a great way to stay in touch with former co-workers. You can opt-in and choose what information to share by logging into your member self-service account.

The **Member Self-Service website** can be accessed by going to www.resdc.net and clicking on the menu item for "Member Login." Please note that you must have an email on file with us in order to log-in. If you don't currently receive emails from RESDC and would like to like to join both our email list and the member website, send us your full name and email address by contacting us at resdc@resdc.net or by calling (619) 688-9229.

We encourage you to also follow RESDC on **Facebook** and **Twitter**. We share photos from our events, news from around San Diego County, articles related to retirement and pensions, and notices about community events.

Facebook: <https://www.facebook.com/RetiredEmployeesofSanDiegoCounty>

Twitter: <https://twitter.com/RESDC>

And on the main **RESDC website**, www.resdc.net, you can:

- Read current and past editions of *The NETWORK*.
- See an overview of all available member discounts and benefits.
- View photos from our events.
- Stay up-to-date on pension and retirement news through our News Now page, a curated list of recent articles in the media. □



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

See's Candy is now priced at \$21.00 per pound if you buy it at one of their stores. RESDC members can purchase See's gift certificates from us at **\$18.00** 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 \$18.00 for each certificate.

Also enclose a business size (#10) self-addressed stamped envelope, as the certificates will not fit in a small envelope. To order up to five certificates please put one forever stamp (currently 55¢) on a self-addressed envelope. If you order over five certificates, please put 70¢ postage on the self-addressed enclosed envelope. Please include a stamped envelope for every 10 certificates. Candy certificates are redeemable at any of the See's retail stores for ready-packed or specially packed boxes.

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



Team RESDC at the 2019 Walk4ALZ San Diego on October 19, in Balboa Park. Team RESDC surpassed their goal of raising \$750 for San Diego Alzheimer's with a total of \$1,225.

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
Andrew Steele

NETWORK EDITOR....Karen Hazel

RESDC Members gathered for the 2019 Health Fair Picnic on October 16th at Admiral Baker Field.



2019 RESDC HOLIDAY LUNCHEON

DoubleTree Mission Valley Hazard Center
7450 Hazard Center Dr., San Diego, CA 92108



From I-8 E or W, take Hwy 163 N, exit Friar's Road East and turn left; from Hwy 163 S, exit Friar's Road East and turn right. Turn right on Frazee Road. Turn right on Hazard Center Drive. Turn right at Hazard Center West Driveway (2nd light) and go straight back into the "Hotel Self Park" parking. Take a ticket, which you can get validated at the luncheon check-in table for free parking.

There is a San Diego Trolley stop conveniently located across the street from the hotel for those interested in riding the trolley to the luncheon. The name of the trolley stop is Hazard Center. For more information please access the [San Diego MTS website](http://www.sdmits.com) at www.sdmits.com. □

PENSION FACTS AT A GLANCE

5.5%

SDCERA reported an investment return of 5.5% for FY 2019. As of June 30, 2019, SDCERA's assets under management (AUM) totaled \$12.9 billion.



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

@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.

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 a.m.

Where: DoubleTree Hotel Mission Valley Hazard Center
7450 Hazard Center Dr., San Diego, 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 appear on Page 7.



Registration:

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

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. of 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)

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