



THE NETWORK

October 2022

Honoring Yesterday—Protecting Tomorrow

Vol. 53, No. 10

PRESIDENT'S MESSAGE

By Chris Heiserman



Traveling overseas again in the ebbing wake of Covid-19 was both exhilarating and daunting. My wife and I joined four friends in late August for a two-week tour to Scotland and Ireland. Nice to get away from home routines and experience new adventures and different cultures. And we did just that – for the first week.

We were disappointed that our tour group had 41 members, the largest we've ever traveled with. However, we spent a wonderful week visiting some extraordinary Scottish highlights. The crown jewel of the trip came first as we attended the 2022 Royal Edinburgh Military Tattoo on the Esplanade in front of medieval Edinburgh Castle. It was an awesome pageant with performance groups from around the world, including the US Army Field Band, the US Air Force Honor Guard Drill Team, Banda Monumental de Mexico, numerous pipes and drums units from as far away as New Zealand and Australia, and teams of Scottish dancers and fiddlers. After a two-year pandemic hiatus, the Tattoo theme this year was "Voices" and it was a fantastic and diverse display with professional lighting, staging and fireworks.

After thoroughly enjoying Edinburgh and the frenetic August Fringe Festival, we spent the next few days soaking up the beautiful Scottish countryside and visiting popular and historic places, including St. Andrews Golf Course (allegedly golf's birthplace) and touring a scotch whiskey distillery (with tasting). We passed the 22-mile Loch Ness with no monster sightings, and we cruised on even longer Loch Loman. We spent a lovely afternoon and had fabulous seafood in the rural village of Portree on the Isle of Skye.

In the bustling city of Glasgow we had wonderful Scottish food, and dabbled in the loud pub scene. We later visited the extensive Kelvingrove Art Gallery and Museum and were pleasantly surprised to find a Sunday afternoon live pipe organ concert on the day's agenda in the museum's large central atrium. We also found time to absorb the beauty of Glasgow's sprawling Botanical Garden.

Halfway through this terrific adventure, after making a two-hour ferry crossing to Belfast, Northern Ireland, getting a quick city tour by bus with a local guide, and getting immersed in the four-story Titanic Experience Museum, I tested positive for Covid-19 and we had to leave the tour.

Reality strikes suddenly when you test positive, especially overseas. The tour group moved on the next morning, and we faced the task of getting better and getting home. That is another chapter in this saga.

(Continued on page 8)



Four RESDC members and friends after Tattoo

WHAT'S INSIDE?

Open Enrollment Changes	2
Welcome New Members	2
Walk4Alz	3
Recent Events	3
SDCERA Health Changes	4
RESDC Board Statements	5
See's Gift Cards Online	5
Rudy Massman	6
In Memoriam	7
Save the Date	7
Health Fair Picnic Registration Closed	8

October Calendar of Events

- 13—(Thurs.) RESDC Board of Directors Meeting**
(CANCELLED)
Via Zoom Web Conferencing, 9:30 a.m.
- 15—(Sat.) Walk4ALZ San Diego**
Balboa Park, 8:00 a.m.
- 26—(Wed.) RESDC Health Fair,**
(Registration CLOSED) 10:00 a.m.

2022. If you are not making changes to your coverage, you do not need to complete the enrollment form as your benefits will automatically continue.

Pacific Group Agencies representatives will be available at the RESDC Health Fair, on October 26th, to answer your questions. You may also submit your benefits enrollment form to our representatives. □

RESDC OPEN ENROLLMENT WITH SIGNIFICANT CHANGES!

By Greg Margulies, Pacific Group Agencies

The 2023 Open Enrollment is upon us and there are some significant changes happening for the upcoming year. Your 2023 RESDC Benefits Guide, which you should have recently received, will have all the detailed information on the following changes.

For nearly 20 years, both RESDC and SDCERA have each offered dental plans to the San Diego County retirees. SDCERA has made the decision to discontinue offering their dental plans to the retirees and has made RESDC the official organization for offering retiree dental.

If you are currently enrolled in a SDCERA dental plan (Delta PPO or Cigna HMO) and want to keep your coverage in these plans **you must** reenroll in the plan. Please refer to the 2023 RESDC Benefits Guide for options that are available to you. It is extremely important you complete the Benefits Enrollment Form included in the Benefit Guide or you will have no dental coverage for 2023.

For those members on one of the RESDC dental plans (Ameritas PPO or Cigna \$0 Copay HMO), your coverage will continue without interruption.

Starting January 1st, the RESDC Cigna \$0 HMO plan will have an expanded network of dental facilities to choose from. Around 800 dental facilities in California are being added to the network, plus thousands more nationwide. The expanded Cigna Dental Care Access Plus network will be available to members starting January 1st.

In addition to the dental plans that are available for members, also available are vision plans, legal protection, pet care, travel, accident, and numerous other benefit plans. All of these are detailed in the RESDC Benefits Guide.

For members interested in enrolling or making changes to your coverages, the deadline is November 11th. 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

WELCOME NEW MEMBERS

Edward Adams
Mila Allosa
Marie Bauer
Mary Deen
Daniel Desousa
Reyes Franco
Estela Gonzalez
Rose Marie Gorbea
Kenneth Happel
Sandra Johnson
Jennifer Kaylor
Rosalva Murrillo
Muaifoa Osoimalo
Lillian Robinson
Gabriela Sainz
Anita Splinter
Francisco Vargas
Debra Weber

Health and Human Services
Health and Human Services
Health and Human Services

Animal Services
District Attorney
Health and Human Services
District Attorney

Animal Services
Public Works
Health and Human Services
Health and Human Services
Probation
Probation

General Services
Health and Human Services



2022 WALK4ALZ SAN DIEGO
Saturday, October 15th,
8:00 am in Balboa Park
By Laurie Pennington, 2022
Team RESDC Captain



I am honored to be asked to serve as the Team Captain for Team RESDC again, for the 2022 Walk4ALZ in Balboa Park.

More than 6 Million Americans live with Alzheimer's. It's touched too many lives. It's emotionally distressing to watch those we love lose their memory and struggle with simple daily tasks and conversations!

I'm very excited to once again have my 14-year-old grandson, Franco, join me on the Walk4ALZ, 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.

Please join "TEAM RESDC" for the upcoming **Saturday, October 15th Walk4ALZ San Diego at 8:00 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, or donate, or both walk and raise donations.

To register, simply visit the TEAM RESDC Walk4Alz team page (link below) and join our team!

<https://alzsd.rallybound.org/walk4alz2022/teamresdc>

If you're unable to physically participate, please consider making a \$35 donation to our team fundraising campaign.

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

Thank you! ☐



RECENT EVENTS

- ❖ **New COVID-19 Boosters That Target Multiple Strains Now Available.** From a recent County News Center article: "The new COVID-19 bivalent boosters have arrived in San Diego County and limited supplies are now available at vaccination locations across the region, including pharmacies and medical providers. The new bivalent boosters were developed to generate an immune response from the original COVID-19 virus, as well as the BA.4 and BA.5 Omicron subvariants."

To learn more, visit: www.countynewscenter.com/

- ❖ **New Issue Brief: Public Pensions Contend with Falling Markets and Rising Inflation.** The Center for Retirement Research at Boston College recently released an update on the state of public pensions in the wake of falling markets and rising inflation.

Admittedly, fiscal year 2022 has been difficult for state and local pension plans, with large losses in both stocks and bonds. But this experience has to be considered against the background of 2021, when pension funds enjoyed outstanding investment returns, as well as federal COVID-19 relief and tax revenue windfalls that helped governments make their required pension contributions.

The brief's key findings are:

- FY 2022 has been hard for state and local pension plans, with large investment losses and rising outlays due to inflation.
- The aggregate funded ratio fell from 78 percent to 74 percent, negating much of the gains from the previous year.
- The impact of rising inflation on pension finances, though, has been muted by limits to plans' cost-of-living adjustments (COLAs).
- However, the flip side of limited COLAs is less inflation protection for retirees, especially those not covered by Social Security.

To access the brief, visit: <https://crr.bc.edu/category/briefs/> ☐



Happy Halloween!



SDCERA HEALTH AND DENTAL INSURANCE PROGRAM CHANGES

Some changes are happening to SDCERA health and dental insurance programs. If you are enrolled in SDCERA-sponsored health or dental insurance, you'll soon receive detailed information in the mail. Below is an outline of the upcoming changes.

Dental Insurance Changes

As of January 1, 2023, SDCERA will no longer offer dental insurance plans. If you have SDCERA-sponsored dental insurance, you can sign up for an identical dental plan that will now be offered by RESDC. Current participants in SDCERA-sponsored dental insurance plans should have received details in a dental enrollment packet that was mailed in mid-September.

SDCERA is making this change to eliminate confusion and duplication between SDCERA and RESDC dental plans.

What Will Change?

- The monthly SDCERA administrative fee of \$5.15 per enrollee will be eliminated. RESDC membership is required to enroll in their dental plans. Membership is \$5 per month, deducted from your SDCERA pension. Learn more about RESDC member benefits on [their website](#).
- Customer service for the dental plans will be handled by Pacific Group Agencies, RESDC's benefit plans administrator. Dental premiums are negotiated annually. You will receive a RESDC/PGA benefits guide in the mail that will list the 2023 premiums.

What Do You Need to Do?

- If you want to continue your dental coverage, you must fill out the RESDC benefit enrollment form that was mailed to you in mid-September. Your current dental insurance will end on December 31, 2022. Mail the completed form back in the pre-paid envelope.

If you enroll in a RESDC dental plan, coverage will be effective January 1, 2023. At the end of January, your online earnings statement deduction will show as "RESDC Dues" and "RESDC Dental," instead of your current insurance plan. If you have additional questions or need assistance, please contact RESDC's benefit plans administrator, Pacific Group

Agencies, at (800) 511-9065.

Health Insurance Changes

This is the last year SDCERA will hold an open enrollment for its health insurance plans. Open enrollment will run from October 10 to November 11, 2022. After that, you will only be able to drop your SDCERA-sponsored health insurance if you are enrolled in a plan. You will not be able to add additional enrollees or change your SDCERA-sponsored coverage.

Due in part to changes over time in the healthcare market, SDCERA's health insurance plans continue to experience declining enrollment and more expensive premiums. It's important to explore options for retiree healthcare to make sure you are getting good coverage at the lowest cost.

Current participants in SDCERA-sponsored health insurance plans will receive information in the mail in early October outlining their current coverage and options for comparable coverage offered directly through Kaiser, UnitedHealthcare and Health Net at a lower cost.

More information about the health insurance open enrollment can be found at health.sdcera.org, or you can contact SDCERA's Retiree Health Program Service Center at 1-866-751-0256 between the hours of 5:30 a.m. and 6 p.m. PST, Monday through Friday with any questions. □

SDCERA VOTED IN JULY TO HALT NEW ENROLLMENTS FOR 2024 HEALTH INSURANCE PLANS. RESDC BOARD MEMBERS PROVIDED PUBLIC COMMENT

Statement By Chris Heiserman

Good morning. Chris Heiserman, President of the Retired Employees of San Diego County. I have prepared remarks; it is our practice to print our comments later in our newsletter to keep our members informed.

RESDC has about 6,700 members but advocates on behalf of all retirees, and is also concerned about future retirees.

We have enjoyed working with SDCERA staff on the dental transition project and we continue to participate in meetings on the all-important communication efforts to smoothly implement that transfer.

The proposals on today's agenda regarding health

plan enrollments and reimbursements are much broader than the dental issue and will also require clear and concise explanations for members to understand the changes and the rationale for making them.

We commend your staff for the detail and analysis that led to the recommendation to cap enrollment in SDCERA Health Plans after this fall's Open Enrollment period. We understand this is a business decision and we appreciate the consideration for members in planning a phased implementation basically grandfathering in all current participants, and even allowing one more Open Enrollment to occur before capping the plans.

It's human nature to be fearful of changes – so how these recommendations are communicated to members is critical. In the summary of the Cheiron presentation it mentions that SDCERA could provide educational material to the retirees on available market options. We believe you should definitely make that a key part of the communication strategy for this effort.

We want to do whatever we can to help get the message out, too. As you know, we have an affiliate organization, My Senior Health Plan, which specializes in helping Medicare eligible folks evaluate the array of health plan options to find the best fit for their situation. We recommend consideration of My Senior Health Plan as a partner resource if this all goes forward.

We appreciate the opportunity to provide input on this major issue. John McTighe, RESDC's Benefits Committee Chair, who is working closely with your staff on the dental transition issue, also has a few comments to share. □

Statement By John McTighe

Chair Murphy and Trustees, I am John McTighe, Chair of the Retired Employees of San Diego County (RESDC) Benefits Committee. I have been a member of the RESDC Board of Directors and have followed SDCERA actions on health and dental health care for the past ten years. Most recently, as Benefits Committee Chair, I have been involved in the discussions with SDCERA staff and consultants concerning the transition of the SDCERA-sponsored retiree dental insurance plans to RESDC. However, I have not been directly involved in discussions concerning the elimination of SDCERA-sponsored Health Insurance.

While technically the offering of health insurance plans for unsubsidized purchase by retiree members of SDCERA does not constitute a "benefit," many retirees perceive the availability of insurance for purchase offered through SDCERA as a convenience, sparing them from having to shop for healthcare coverage after their COBRA & CalCOBRA insurance coverage from the County runs out. Navigating the health insurance marketplace can be very confusing and members appreciate the simplicity of being able to purchase insurance from a trusted source.

Having said that though, I have learned from my personal experience that simply relying on what SDCERA offers may not be in the best interest of the retiree. After several years of SCERA-sponsored pre-Medicare coverage and a few years of Medicare Advantage coverage, I shopped around and found that my wife's and my healthcare coverage needs could be met with a different health plan while

significantly reducing our costs.

If you proceed with your staff's recommendations, you will be removing the convenience of having a few health insurance plans to choose from, and advancing the timing of when new retirees will have to evaluate what is available for them in the marketplace. It would be helpful to members if you would use your website to provide access to resources that would assist them in navigating the confusing healthcare insurance market. As Chris Heiserman has already mentioned, RESDC has partnered with My Senior Health Plan to provide free assistance to our members in shopping for the appropriate Medicare solution to meet their needs. I urge you to direct your staff to explore working with them and other organizations that might be helpful for members while making their healthcare insurance coverage decisions.

Finally, I want to encourage you to assure that nothing you do would interfere with your Health Insurance Allowance and Medicare Part B Reimbursement Policy. Pages 11 – 14 of your staff's Power-Point covers the current operation of this policy and describes the intended result of the recommended changes. Even though this policy applies to only Tier I and Tier II retirees, it is a very valuable benefit to those members. It's imperative that this benefit of reimbursement for health insurance costs funded by the County not be eroded. As I understand staff's proposal, this policy will continue to be implemented, but by changing the administration of it, the out-of-pocket cost to some of the participants will be eliminated. RESDC has always been supportive of actions that save retirees money.

Thank you for the opportunity to express my views on this important topic. I'll happy to answer any questions. □

PURCHASE SEE'S CANDIES GIFT CARDS ONLINE

You can now purchase See's Candies gift cards in our new Online Store using your RESDC discount!

RESDC members are offered \$25 gift cards for \$22, a savings of \$3. Gift cards are redeemable at any See's Candies location or online.

To purchase gift cards online, go to:
resdc.wildapricot.org/online-store

Note: You need a RESDC member self-service login in order to access the online store. If you need one, please email resdc@resdc.net. □



RUDOLPH (RUDY) JAMES MASSMAN 1921-2022



Again, we must report the passing of a well-known and much admired leader of San Diego County, and past member of the Board of Directors of the Retired Employees of San Diego County (RESDC).

Rudolph James Massman, better known as "Rudy" to his many friends, passed away on August 12, 2022, while living near his daughter, Lynn Rose, in Seattle, Washington, following the death of his wife, Betty Massman, in 2021. Rudy was born to Samuel and Ethel Medoff Massman in Los Angeles, California in 1921, graduated from Los Angeles High School in 1939 and received degrees from UCLA and UC Berkeley. He served as a commissioned naval officer for six years during World War II and the Korean War and remained in the Naval Reserve for 20 years. He met and married Elizabeth "Betty" Chapman, a nurse, while attending Berkeley. They came to live in Poway, California.

Rudy was hired by the City of San Diego, Water Distribution Division in 1954, by the City of Milpitas, California as their first City Engineer and Director of Public Works in 1958, and by the County of San Diego, Department of Public Works in 1961. After initially developing a set of land development standards, Rudy served as San Diego County Road Commissioner, Director of Design, and Assistant Director of the Department of Public Works before being appointed Director of the San Diego County Department of Public Works in 1974. During his 24-year tenure with the County, he oversaw numerous projects including the South Bay Expressway and Mission Gorge Road. With the support of then State Senator James Mills and the Board of Supervisors he oversaw development of the first light rail plan for San Diego. This resulted in creation of the Metropolitan Transit Development Board upon which Massman served as the initial

County representative.

After retirement, Rudy was elected to the Board of Directors of the Retired Employees of San Diego County by the members, and applied himself energetically to the issues addressed by that Board until his 90th year of age.

Rudy and Betty lived life fully. They traveled the United States and world-wide, including trips to heavily populated urban areas, and some more remote. Rudy was an active tennis player until his late 80's, and an active hiker. He satisfied a consuming curiosity by reading extensively.

Rudy is survived by his children, Lynn Massman Rose (Tim) and Mark Massman (Paula), and holds a place as "Honorary Pa" to Cemil Turhan, a Turkish student who lived with the Massmans as a Poway High School AFS Student during 1971 and 1972. Rudy is also survived by three grandchildren, Rudi Massman, Max Rose and Eric Rose, and by four great-grandchildren, Tyler Rose, Lauren Rose, Adelaide Rose and William Rose.

Rudy is already greatly missed by his many friends and admirers, all beneficiaries of his friendship and leadership.

Memorial services will be held on October 15, 2022 from 3-5 PM at the Mickey Cafagna Community Center in Poway. □

QUOTE OF THE MONTH

"Divide and rule, a sound motto. Unite and lead, a better one."

▪ Johann Wolfgang von Goethe

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Steele

In Memoriam



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Robert Colarossi	Public Works	Perry Paul	General Services
Bernard Connolly	Sheriff	Thomas Rausch	
Jose Daniels	Health & Human Services	Clyde Rinkes	Sheriff
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Ernesto Delacruz	Sheriff	Luann Serbesku	Air Pollution Control Dist
Patricia Dewey	Health & Human Services	Diana Snyder	Audito & Controller
Denzel Dwyer	Probation	Anthony Stanley	Public Works
Joseph Earley		Theresa Swansen	
Margaret Edwards		Linda Terry	Health & Human Services
Gisela Grotovsky	Health & Human Services	Teresita Vito	Health & Human Services
Violet Hall		Jean Votaw	
Kathryn Hamill	Probation	R Wetzel	
Estelle Hawkins	Health & Human Services		
Terrance Hopper	Animal Services		
Elton Horn	District Attorney		
Ronald Houston	Public Defender		
Martha Jefferson	Public Defender		
Bette Johnson			
Donald King	Health & Human Services		
Jeffrey Landers	Parks & Recreation		
Esther Lane			
Robin Low	Equal Opportunity Mgt		
Maureen MacDonald	Health & Human Services		
Mareta Martin			
Rudolph Massman			

*Active Employee

Member Privacy

Any retiree or surviving spouse who does not want his/her death notice published in the "In Memoriam" column may notify the RESDC office and your privacy will be maintained.

The Surviving Spouse of a RESDC members is eligible for RESDC membership. For enrollment assistance, please call (619) 688-9229. □

SAVE THE DATE RESDC VIRTUAL HOLIDAY FEST 2022 DECEMBER 13, 2022 AT 11AM

RESDC approaches the end of the year when we normally hold our most important and popular membership events, the Holiday Luncheon and Annual Membership Meeting in mid-December. It typically attracts 350 to 400 attendees.

Due to the prioritization of the health and safety of our members, we will be hosting an **Annual Virtual Holiday Fest on December 13, 2022 at 11 am via online Zoom meeting room.**

Last year's event was very successful. Over 100 RESDC members enjoyed entertainment, gift drawings (must be present at Zoom event to win!), and an update on RESDC activities. This type of event also presents the opportunity to include members who have moved to other areas of the U.S., even other countries.

Stay tuned for additional event details in the November and December NETWORKs. Register early by visiting www.resdc.net/events, where you can also find some helpful videos there on how to use Zoom. We hope to see you there! □





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

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(President's Message, continued from page 1)

Universal Health Care – Not Its Finest Hour

The people of both Scotland and Ireland were helpful and friendly. We had random individuals stop in the street and offer to assist us when we looked lost. Some took the time to share local information with us and seemed genuinely pleased we were visiting their countries. I'm sorry I can't be that positive about their free health care system. Our experience with the local public hospital the day after catching the virus was a nightmare. I can only hope our situation was an aberration or somehow affected by our confusion and naivete.

We asked our hotel desk staff about getting to the hospital and they said it would be much faster to call a cab than to call an ambulance. We got checked in at an Urgent Care unit, but they suggested we transfer to another hospital that apparently specialized in Covid cases. When we had difficulty getting another cab, a friendly ambulance driver stepped up and gave the foreigners a free bumpy ride to the other location. We took our paperwork and checked in in the packed lobby, then we were escorted to a separate hallway away from the locals and began waiting, and waiting, and waiting.

A couple of hours later we were ushered into an exam room where they did an EKG and drew blood, then sent us back to our hallway. We waited five more hours, nodding off on hard plastic chairs. We were worn out. I finally went to the front desk at 1:30 a.m. and found out there were still seven ahead of us to see a doctor. We walked out, caught a cab back to our hotel and went to bed.

After a night's sleep I was feeling better. I had Covid but my symptoms were manageable, so we masked up except to eat and avoided other people. Visiting the hospital in Belfast didn't cost me anything and I did receive some attention and medical services – but no real satisfaction. We were glad to return home several days later where Kaiser was available if we needed it. □

RESDC 2022 HEALTH FAIR PICNIC REGISTRATION CLOSED

We had a tremendous response to hosting our first Health Fair Picnic in 3 years, THANK YOU!! Unfortunately, due to a limited attendance capacity of 150, which was met in early September, we have closed registration for this event.

For those who are registered and attending here are driving directions to Admiral Baker Field:

If using Route 15:

Turn East onto Friars Road and left on Santo Road, Right on Admiral Baker Road, and turn right at the next stop sign.

Take 8 to Route 15 North, turn East onto Friars Road, left on Santo Road, and Right on Admiral Baker Road, turn right at the next stop sign.

Upon entering the park, there will be signs to direct you. □

