



# NETWORK

Newsletter of The Retired Employees of San Diego County Since 1961

Vol. 42, No. 3

Honoring Yesterday—Protecting Tomorrow

March 2011



**CRCEA CONFERENCE ATTENDANCE FORM  
KONA KAI RESORT  
SHELTER ISLAND, SAN DIEGO APRIL 18 & 19, 2011**



Name \_\_\_\_\_ Spouse/Guest name \_\_\_\_\_

Address \_\_\_\_\_

Telephone \_\_\_\_\_ E-mail \_\_\_\_\_

One day only Monday \$10.00 \_\_\_\_\_

One day only Tuesday \$10.00 \_\_\_\_\_

Luau Banquet Tuesday Evening \$55.00 \_\_\_\_\_

**If attending, please cut out this form and mail with a check made payable to CRCEA April 2011 Conference to RESDC, 7860 Mission Center Ct., Suite 209, San Diego, CA 92108.**

## PRESIDENT'S MESSAGE

*By Susan Mallett*



It is March, the third month of 2011; where does the time go? As I continue to review our Association's archived newsletters, I have discovered some noteworthy milestones in the early period of our 50 years, and not surprisingly some reoccurring issues/topics have necessitated action by RESDC leaders over the years.

But first those milestones:

December 1973, the Association's name officially changed from San Diego County Retired Employees Association (SDCREA) to Retired Employees of San Diego County (REOSDC). The "O" disappeared several years later.

In the fall of 1975, long time members Bob Macdonald and Ed Rush designed the Association emblem, the shield (protection) containing a wheel (progress) and a chain (unity), the symbol that has experienced some de-

sign changes over the years but remains the central feature of our logo today.

On February 1, 1976, the first authorized dues deductions began, at 25 cents per month. Previously the 1,885 members sent in annual dues of \$3.00.

An all too familiar topic of discussion was documented in newsletters during the fall of 1974, that of excess retirement investment earnings and the best use of those excess funds. At that time, the Board of Supervisors demanded that the Board of Retirement (BOR) transfer excess investment earnings, about 4.5 million dollars, to the County Advance Reserves Account to reduce the County and employee contributions to the retirement fund. Our Association President and others spoke at meetings and wrote letters against the transfer of these funds. The transfer was ultimately rejected by the BOR as these excess earnings, those investment earnings above the assumed or expected earnings rate of 6%, were needed to fund the newly implemented retiree health care payment program, and to serve as a reserve to compensate for leaner earning years in the increasingly unstable economic environment. Sounds somewhat familiar I suspect.

As you will have read in e-mail correspondence and in the Benefits column of this newsletter, it is likely that **(Continued on Page 4)**

## March Calendar of Events

**3—(Thurs.) SDCERA Board of Retirement Meeting**  
2275 Rio Bonito Way, Suite 200, 8:30 a.m.

**10—(Thurs.) RESDC Board of Directors Meeting**  
7860 Mission Center Ct., Suite 209, 9:30 a.m.

**17—(Thurs.) SDCERA Board of Retirement Meeting**  
2275 Rio Bonito Way, Suite 200, 8:30 a.m.

## BENEFITS COMMITTEE REPORT

The following letter was sent to the members of the Board of Retirement on February 10, on behalf of The Retired Employees of San Diego County (RESDC) and members. We believe it is self explanatory. A video of the Board of Supervisors' discussion of this issue on December 7, 2010 can be viewed at [www.sdcounty.ca.gov](http://www.sdcounty.ca.gov), Board of Supervisors video.

February 10, 2011

The Honorable Douglas Rose, Chairman  
San Diego County Board of Retirement  
2275 Rio Bonito Way, Suite 200  
San Diego, California 92108-1685

Chairman Rose,

I'm sure you're aware that on December 7<sup>th</sup>, County Supervisor Dianne Jacob arranged a briefing for the Board of Supervisors on the impact increasing County retirement contributions might have on future County budgets.

At the conclusion, Jacob called for the immediate elimination of Tier A supplemental (health) benefits, and criticized actions of the Board of Retirement, last June, when they only reduced supplemental benefits until current funding is exhausted instead of immediately eliminating the program and applying any remaining funds against the system deficit. Specifically, your Board of Retirement reduced supplemental benefit payments 12.5%, effective January 2011, and 50% more about 2014.

At the conclusion of the Board of Supervisors' December 7<sup>th</sup> discussion, various board members encouraged Jacob to try again to convince the Board of Retirement to immediately eliminate Tier A supplemental benefits.

It is RESDC's understanding that a repeat presentation on County budget woes is expected to be delivered to the Board of Retirement during a Board Retreat on March 8<sup>th</sup>, and we are understandably concerned about this aggressive and we believe misguided attempt to abruptly eliminate a critical benefit of many elderly retirees.

We would therefore ask that you once again consider the following points, and reject any proposal to further reduce or eliminate the Tier A Supplemental Benefit Program.

1. Both a well-funded retirement system and Tier A supplemental benefits are very important to retirees. But, continuation of supplemental benefits for elderly retirees is the higher priority now. There is far more than needed in the retirement fund to meet obligations for many years; fund

earnings are well above the assumed interest rate and we are on track to return to pre-economic crash fund levels within in a reasonable time-frame, having already regained some 60% of recent loses. We also have Supplemental Benefit Reserve funds remaining. They should be used as originally intended.

2. There is something of a false impression around that Tier A retirees don't need supplemental (health) benefits because many Tier A's enjoy higher pensions. That's quite untrue. Health costs are soaring and the last figures we've seen indicate average Tier A general member pensions to be about \$38,000, which means those below the first quartile receive less than \$19,000, around \$1,600 a month. The loss of the current \$350 maximum monthly benefit would reduce that by 22%, and be disastrous.

3. The replacement of the Tier A health benefits with a supplemental benefit some years ago was in itself costly to members. The previous health benefit was tax-free while the supplemental benefit is taxable, resulting in a 25%, or more, reduction for most Tier A's.

4. To put these benefit figures further into context, please note reports from The San Diego Workforce Partnership, a non-profit research and job-training group funded by the County and City of San Diego. They report that it takes \$33,734 a year to minimally support a single person in San Diego with rent, food, utilities, transportation and private health coverage. No "extras," such as travel, gifts or entertainment, are included. They report that a family of five needs nearly \$111,000.

5. We understand the retirement fund deficit to be about \$3.1 billion. We also understand that only about \$52 million in Supplemental Benefit Program funds would remain if it were terminated, which would reduce the deficit by less than 1.7%. We believe it's far more important to use those excess earnings, half arising from the contributions of employees, to offset burgeoning Tier A retiree health costs.

Last year we surveyed the RESDC membership regarding whether they would rather have a smaller but extended Supplemental Benefit Program payment, or a larger but briefer program. With the responses to that question (which are not pertinent here), many also described their financial circumstances. We have attached a summary of those comments so you may again be reminded of the actual situations retirees face. **(Editor's Note: Attachment not included here.)**

We believe this is a time for calm adherence to your established funding and investment strategies, and ask that the Tier A Supplemental Benefit Program remain in place so that the financial difficulties already experienced by your elderly retirees are not exacerbated.

Thank you for your consideration,

Susan Mallett  
President

**ASSOCIATION OFFICERS**

President.....Susan Mallett  
 1st Vice Pres.....Skip Murphy  
 2nd Vice Pres...George Lejeck  
 Secretary.....Joan Wright  
 Treasurer....Frank Bittner

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 Oliver Cromwell, Christopher Glenn,  
 Carlos Gonzalez, Joe McGuire,  
 La Rue Pierce, Roma Stronach

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George Shoemaker

Office Staff...Karen Hazel

...Sharon Kay

...Anne Schwartz

NETWORK Editor...Karen Hazel



Are you being chased by HIGH FEES? Open a FREE and EASY checking account at San Diego County Credit Union today! SDCCU's myChecking account, which is FREE with eStatements, is federally insured by NCUA (National Credit Union Administration) and comes with FREE direct deposit, FREE online and mobile banking, FREE cleared check images, FREE eStatements, FREE Visa® check card and FREE withdrawals at over 28,000 CO-OP ATMs nationwide. To open a checking account that's right for you, visit us online at sdccu.com, call us at (877) 732-2848 or come into any of our 28 convenient branch locations. We look forward to serving you for all of your financial needs! Please note, you must open a savings account and maintain a \$50 balance to open a checking account at SDCCU.



**RESDC OFFICE CLOSED FOR CESAR CHAVEZ DAY MARCH 31**

The RESDC office will be closed on Thursday, March 31 for Cesar Chavez Day. Cesar Chavez's birthday is celebrated in California as a state holiday and all State, City and County offices and libraries are closed on that day. The RESDC office will open on Friday, April 1.

**IN MEMORIAM**

- |                      |                         |
|----------------------|-------------------------|
| Esther E. Amaral     | Health & Human Services |
| Lynna S. Bailey      | Health & Human Services |
| Doris J. Boyd        | Probation               |
| Janet M. Carson      | District Attorney       |
| Elizabeth Colquhoun  | Surviving Spouse        |
| Willard A. Comer     | Health & Human Services |
| Katie G. Darland     | Assessor/Recorder       |
| Elizabeth Davis      | Surviving Spouse        |
| Julie Davis          | Public Works            |
| Jay Dobkins          | Probation               |
| Susan E. Dunn        | Health & Human Services |
| Raymond Earhart      | Health & Human Services |
| Emilio J. Espinoza   | Sheriff                 |
| Patricia Guskay      | Probation               |
| Patricia A. Hanson   | Probation               |
| George C. Hupp       | General Services        |
| Lula M. Kearney      | Health & Human Services |
| Frances Kelcec       | Health & Human Services |
| Irma D. Kershall     | Health & Human Services |
| James E. Kilday      | District Attorney       |
| Emily Kirkpatrick    | Health & Human Services |
| Nicole R. Kirohn*    | Environmental Health    |
| Thelma Laines        | Health & Human Services |
| Mabel Leggitt        | Surviving Spouse        |
| Charles C. Martin    | Superior Court          |
| Carol F. Murray      | Surviving Spouse        |
| Lester D. Pendarvis  | Surviving Spouse        |
| Gerald W. Peskin     | Surviving Spouse        |
| Leonor S. Rentz      | Surviving Spouse        |
| Antonio Rios         | Medical Examiner        |
| Evelyn V. Rose       | Sheriff                 |
| Bernard F. Schussel  | Health & Human Services |
| Sylvia Shepherd      | Health & Human Services |
| Ruthanna Shirley     | Surviving Spouse        |
| Sharon Smith         | Surviving Spouse        |
| Olive Sprague        | Probation               |
| Harriet M. Stockwell | Health & Human Services |
| Steve Tompos         | Surviving Spouse        |
| Vivian M. Trueb      | County Clerk            |
| Margaret E. Walker   | Surviving Spouse        |
| Constance Weaver     | Municipal Court         |
|                      | Health & Human Services |

\*Active

**A life that touches the hearts of others goes on forever**

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

**MEMBER PRIVACY**

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

**(President's Message Cont'd from Page 1)**

County Supervisor Dianne Jacob will once again urge the Board of Retirement, a body of which she is a member, to eliminate the Tier A Supplemental Benefits program for County of San Diego budgetary reasons. We will monitor any activity in this regard and will keep the membership informed via all forms of Association communication.

It is important that each of us realize that as RESDC members we are also members of the statewide organization, California Retired County Employees Association (CRCEA), that actively advocates on behalf of the interests of the over 150,000 retirees of the 20 counties in the 1937 Act Retirement Systems in California. I encourage you to read more about this association in the column CRCEA Communications and visit their website, [www.crcea.org](http://www.crcea.org). In April, RESDC will host the Spring CRCEA Conference in San Diego and this would be a great opportunity for you to learn more about our statewide efforts, attend some informative presentations, and meet some interesting retirees from other counties. I hope to see you at the Kona Kai Resort on April 18-20<sup>th</sup>.



**REMINDER: SEE'S CANDY CERTIFICATES INCREASE IN PRICE PURCHASE FROM RESDC FOR LESS!**

See's Candy has increased the retail price of their candy commencing January 1, 2011, to **\$16.50** per pound if you buy it at one of their stores.

You can purchase candy at See's Discount Store with your RESDC Membership Card for their discount price of **\$12.70** for a pre-packed 1-lb box and **\$13.70** for candy certificates.

Our office will mail See's Candy Certificates to you for the price of **\$13.75** for each certificate.

Please send a check payable to RESDC for the number of certificates you want to purchase with a **business-sized (#10) stamped self-addressed envelope** (the certificates won't fit in a small envelope), to RESDC, 7860 Mission Center Court, Suite 209, San Diego, CA 92108-1329. For more than five certificates, please affix .61 cents postage on the return envelope. For orders of more than ten certificates, an extra envelope is required. The certificates will be mailed to you immediately.



**First Day of Spring!  
March 20th**



**CRCEA COMMUNICATIONS**  
*By Ron Janes, CRCEA Communications Chair*

"Generous public employee benefits are responsible for the fiscal woes of state and local governments," according to daily news media reports. With the public being bombarded with often misleading information about the "Cadillac pension benefits promised to public employees having created massive unfunded liabilities," we retirees are concerned.

Fortunately, we belong to an Association that represents our interest—the California Retired County Employees Association (CRCEA). Your awareness of this association and its mission has never been more important. Knowledge is power. Your participation in and support of CRCEA will provide the strength in numbers to protect the pensions and benefits that we earned serving the public.

CRCEA is a coalition of all the associations of retired county employees from the 20 counties with retirement systems formed under the County Employees Retirement Law of 1937. It was founded in 1969 in part to identify and protect the rights of retired county employees. CRCEA's mission is to provide a forum for educating members and promoting retiree benefits and issues.

To help fulfill its purpose, CRCEA monitors those state and federal legislative measures that may affect its member associations. It often provides testimony before legislative committees and communicates with various elected legislators on specific issues. CRCEA also sponsors and promotes its own legislative proposals.

CRCEA works closely with the State Association of County Retirement Systems in its legislative activities and in protecting and enhancing the rights of active and retired county employees, their beneficiaries and their county retirement systems. In many instances, CRCEA is the primary voice in the California state legislature, speaking solely on behalf of the county retiree.

**BITS AND PIECES**

**Editor's Note:** We would like to continue printing some Bits and Pieces items in this newsletter about our members.

If you have reached an 80th (or more) birthday, or 50th (or more) wedding anniversary, please call Karen Hazel at (866) 688-9229 or write RESDC, 7860 Mission Center Court, Suite 209, San Diego, CA 92108. Or if you have taken an interesting or unusual trip or have had an interesting event happen, please let us know so that we can share your story with our other members.

You may also send your information to us by e-mail at [resdc@resdc.net](mailto:resdc@resdc.net).

**CRCEA CONFERENCE  
VOLUNTEERS NEEDED  
APRIL 18-20, 2011**

RESDC is hosting the CRCEA Conference (California Retired County Employees Association) in San Diego in April. The Conference Committee needs your help. Volunteer work will be needed soon and we would be happy for you to join us.

If you are interested in volunteering to help RESDC host the Spring CRCEA Conference please send your name and contact information to [resdc@resdc.net](mailto:resdc@resdc.net) or call the office at (866) 688-9229. Thank you.

**ON THE GO:  
VOLUNTEER DRIVER PROGRAM  
FOR OLDER ADULTS**

Can you imagine how it feels to need to go to the doctor for a life-saving treatment but not have a way to get there? What if you wanted to visit with friends but you were the only one who couldn't make it because you didn't have a ride?

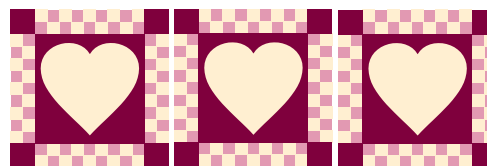
Many older adults live with this loss of independence every day. Without transportation, simple things such as medical appointments, grocery shopping, or a lunch date become major life challenges. **You can become a part of *On the Go's* transportation solution by joining our Rides & Smiles® Volunteer Driver Program.** *On the Go* is a program of the Jewish Senior Services Council delivered by Jewish Family Service; Transportation available in a limited service area, regardless of religious affiliation. Help older adults stay connected to our community. You can ease their feelings of isolation and loneliness by driving them to appointments, personal outings, and other daily activities.

- Flexible hours – you choose who, when, and where you drive
- Convenient, web-based scheduling system
- Mileage reimbursement
- Secondary insurance provided by JFS
- Rides average 10 miles round trip

Learn how easy it is to become a volunteer driver by attending one of our upcoming training sessions at Turk Family Center: 8804 Balboa Ave., San Diego 92123.

- Tuesday, March 8 - 4:00pm
- Thursday, March 24 - 10:00am

**To register for a Rides & Smiles® training session, please contact Volunteer Services at (858) 637-3051.**



**BITS AND PIECES**

**Richard Athan** celebrated his 81st birthday last month! He retired from Social Services in 1992 and lives in Sheboygan, Wisconsin with his wife and daughter. He is scheduled to take a 16 day tour of Turkey in April. He plans to visit Troy, Gallipoli, ancient Greek and Roman sites, Istanbul, and Ankara.

**Oliver Cromwell** turned 82 in January! He and his wife, Gladys, have been married for 62 years! Oliver worked with the County Recorder, the County Jail, Social Services, Department of Revenue and Recovery, and then with the Probation Department.

**Jim Varanfakis** and his wife, Joyce, celebrated their 60th wedding anniversary this past December! Jim worked in Public Works for 24 years and retired in 1987. Before working for the County, Jim worked for the City of San Diego. Jim is a San Diego native and still lives in San Diego.

**Muriel Narducci** reached her 82nd birthday last month! Muriel retired in 1998 after 20 years with the County Recorder. She was born in New Jersey, but has lived in the El Cajon area since 1956. She lived with her late husband for over 50 years and raised nine children. Now Muriel has 13 grandchildren and nine great grandchildren. She enjoys walking, spending time with her family, reading, going to casinos, and a little light gardening.

**Dolores Paulauskis** turned 80 years old last November! She retired in the 90's after five years with the County. She enjoyed working in nursing at Edgemoor Hospital. Dolores still lives in La Mesa in an assisted living community.

**Loretta Rodriguez** and her husband, Jim, celebrated their 50th anniversary in January! Loretta retired in 1990 after working for eight years at Edgemoor Hospital. She lives in Spring Valley and enjoys spending time with her family and traveling.

**Chuck Primeau** worked for Probation for 22 years. He retired in 1982 and lives with his wife, Laurie, in Point Loma. He plays baseball (hardball) in a 55 and older league in San Diego. They are recruiting for the Spring-Summer season right now. If anyone is interested in practicing with them and possibly joining a team please contact the RESDC office and we will give you Chuck's number and the chief recruiter's telephone number.



**Office Hours:** 9 a.m. to 2 p.m. Tuesday, Wednesday, Thursday and Friday.  
**TELEPHONE:** (866) 688-9229 Toll Free  
**FAX:** (619) 688-0766  
**E-MAIL:** resdc@resdc.net  
**Web-Site:** www.resdc.net  
**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. Circulation: 7100

**Retired Employees of San Diego County, Inc.**  
 7860 Mission Center Court, Suite 209  
 San Diego, CA 92108-1329

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### BOARD OF RETIREMENT SEATS OPEN FOR RETIRED MEMBERS

SDCERA's retired members interested in running for the eighth or alternate eighth seats on the Board of Retirement can pick up petitions in person beginning Friday, March 25, 2011. The petitions are available at SDCERA's office on 2275 Rio Bonito Way, Suite 200, San Diego. All petitions must be filed by noon on Monday, April 18.

If there are two or more qualified candidates for either seat, a ballot packet will be mailed to all retired members by U.S. mail.

To learn more about petition requirements and the election process, go to SDCERA's web site at [www.sdcera.org](http://www.sdcera.org) and click Board of Retirement/election process. Review the election calendar to see important milestone dates. For more information call SDCERA at (888) 473-2372.

Board of Retirement 8 <sup>th</sup> and Alternate 8 <sup>th</sup> Seat Election Calendar	
Friday, March 25	Candidate petitions available
Monday, April 18 noon	Petition filing deadline
Tuesday, May 17	Election day
Friday, May 20	Election winner certified
Friday, July 1	Board member's term begins



**Daylight Savings Begins March 13th!**



## HAPPY ST. PATRICK'S DAY

### WELCOME NEW MEMBERS

Deirdre M. Bretney  
 Candy Hall  
 Teresa Topping

### SCHOLARSHIP REMINDER

*By La Rue Pierce, Scholarship Committee Chair*

Just a reminder that the deadline for filing completed applications to qualify for RESDC's five scholarships is **Friday, March 4, 2011.**

If you have requested an application to be sent to a qualified individual, please contact your relative and remind them that their applications and two reference letters must be postmarked by **March 4, 2011** to be considered by the Scholarship Committee.

### NEW MEMBERS NEEDED

RESDC is asking help from the membership in recruiting new members in 2011. If you know a retired County employee who is not a member of RESDC or someone planning to retire soon, urge them to join our association. RESDC is the voice for retirees before the Board of Supervisors and the County Retirement Board. Call the office at (866) 688-9229 for membership packets and let's start recruiting new members. Thank you.