



NETWORK

Newsletter of The Retired Employees of San Diego County Since 1961

Vol. 42, No. 9

Honoring Yesterday—Protecting Tomorrow September 2011

PRESIDENT'S MESSAGE

By Susan Mallett



This month my entire article is devoted to health care costs in light of health administrative fee proposals to be presented to the Board of Retirement. The health administrative fee proposals reflect what was provided by SDCERA staff at the time of our newsletter printing deadline in mid August.

As we enter the fall months, we look forward to traditional RESDC events like the picnic/health fair

at Admiral Baker Field and SDCERA's open enrollment for health plans for the coming year. Those of us who participate in an SDCERA sponsored health or dental plan anticipate news of possible plan changes and hope for minimal premium increases. As approved by the Board of Retirement on August 4th, the negotiated results for 2012 are positive in many regards as no health plan design changes were made; i.e., services provided or office visit and prescription drug co-pays. Non-Medicare retiree participants, those under age 65, will see monthly premium increases of 8.5% to 13% depending on health plan provider selected. There was much better news for participating retirees age 65 and older; a large majority of participants at 79% of the total in SDCERA sponsored plans. This group will enjoy premium decreases in Medicare Advantage with Kaiser and UnitedHealthCare and minimal or no change in premiums with Medicare Supplement with these two plans. Look for full details of all health plan options when open enrollment packets are mailed out by SDCERA.

Also in the category of good news is the approved distribution of over \$1 million dollars SDCERA received from the federal Early Retiree Reinsurance Program (ERRP), a part of health care reform provisions that reimburses employment-based medical plans for health costs for non-Medicare eligible retirees. The reimbursement must go to all health plan participants, the retiree, retiree's spouse and dependent, and will result in a medical premium reduction of approximately \$12.32 per month in 2012. The final calculation depends on the total number of medical plan participants for 2012.

In last month's newsletter, we briefly discussed pending

changes in how SDCERA's health administrative fees are paid. The annual reported cost is \$593,600, expenses incurred by SDCERA to carry out all functions related to sponsored medical and dental plans including open enrollment costs, consultant fee, and overhead and staff costs to administer the health plans for retirees and their dependents throughout the year. As noted last month, SDCERA reports that these health administrative fees cannot be charged to the retirement trust fund but must be paid by the health plan participants. Your RESDC representatives have spent considerable time and effort meeting with SDCERA staff to gain a more complete understanding of this issue and to advocate for the best possible result for retirees. There appears to be a conflict between the Internal Revenue System accounting requirements and the California 1937 Act retirement law regarding how pension fund earnings can be used. On September 1st, The Board of Retirement may be presented with a proposal to deduct \$4.12 per month for each participant in an SDCERA sponsored medical plan and the same amount monthly if the participant is also in an SDCERA sponsored dental plan, a total monthly deduction of \$8.24 for 2012 health administrative costs. In the interest of transparency, we ask SDCERA to provide members with a detailed accounting of actual annual expenses required to administer retiree health plans.

Additionally on September 1st, the Board of Retirement may be asked to approve a proposal to repay the pension fund \$1,698,662.74, a recoupment of the health administrative fees for previous years, June 2008 to December 2011. The proposal would charge health plan participants an additional \$2.87 per month for medical and an additional \$2.87 for dental for a total of \$5.74. This amount would be added to the proposed annual health administrative fee, described in the previous paragraph, for the next 5 years until the recoupment amount has been repaid. Therefore, each SDCERA health plan participant would pay \$6.99 per month for medical coverage and an additional \$6.99 for dental. This could result in a cost of \$13.98 per month for a single retiree or \$27.96 per month for retiree and spouse/dependent. Tier I and II retirees would have this additional cost covered by the 401 (h) Trust up to their maximum allowances. Non-Medicare Tier A retirees would likely pay the full amount of the proposed health administrative fee.

**RESDC opposes this proposed recoupment plan
(Continued on page 7)**

September Calendar of Events

- 1—(Thurs.) SDCERA Board of Retirement Meeting
2275 Rio Bonito Way, Suite 200, 8:30 a.m.
- 8—(Thurs.) RESDC Board of Directors Meeting
7860 Mission Center Ct., Suite 209, 9:30 a.m.
- 15—(Thurs.) SDCERA Board of Retirement Meeting
2275 Rio Bonito Way, Suite 200, 8:30 a.m.

NUMBERS AND NEWS

By Stan Coombs, Benefits Committee Chair

A few months ago SDCERA's 2011 first quarter financial report, covering January through March of that calendar year, was released and jointly presented at the June 17th meeting of the Board of Retirement by investment consultant Lee Partridge, of Salient Partners, and financial consultant Steve Voss, of HewittKnupp.

Don't expect a full rendition here. Eight hundred words can't do justice to three months of large scale investing., so I'll pick a few interesting sidelights.

The retirement fund grew nicely during this reported quarter, moving ahead 3.80%, we were told, and bringing earnings for the trailing 12 months to 12.58%, and 18.31% for the nine months of the fiscal year to that date. That compares well with the Board's "benchmark" (goals) of 3.83%, 12.36% and 18.4% respectively. One knowledgeable board member commenting on the investment strategy called it "less than equity-type risk with equity-type returns."

The comparable figures we reported for the previous quarter were 4.43%, 11.39% and 13.97%. The slightly lesser gains this time were explained by a market affected by turmoil in Libya and instability in the energy-sensitive middle-east, exacerbated by the earthquake, tsunami and damage to nuclear facilities in Japan, and associated implications for world energy markets.

Can't complain much about our own portfolio though. The fund had increased to \$8.1 billion by the end of the reported quarter, on March 31st, and as we have reported elsewhere, increased further to \$8.3 billion during April, the first month of the next quarter. Barring a complete reversal of our performance before this article is published, we should be well beyond our current annual earnings goal of 8% by the end of the 2010-2011 fiscal year on June 30. Getting those final, year-ending figures will take a while.

Yet, this picture isn't all peaches and cream. National unemployment, a fundamental harbinger of economic things to come, remains in excess of 9%, probably 23% if the now under-employed and still unemployed-but-want-to-be-working are included.

Employment figures have already double-dipped and aren't expected to return to pre-recession levels for another two years even if job growth were to remain at the 250,000 per month level recently reported, or so indicates shadowstats.com, a nifty source of charted technical infor-

mation. An extended drop in that growth to 100,000 new jobs per month would push the return to pre-recession levels off another 3 1/2 years, to the beginning of 2015, seven years after the crash! The question is whether a disappointing dip to only 18,000 new jobs in June warns of worse to come.

Even so, fund earnings remain on track to meet or exceed growth goals over the long haul. Charts, showing actual value added and future growth trends, say value added to the fund since 2003, and before the economic crash, slightly exceeded two standard deviations above our (then) 8.25% goal, allowing gains to remain well above the projected trend line despite losses during the crash. As a result, if fund performance were to continue perfectly on the current track, the fund would increase from the current \$8.3 billion to more than \$12 billion by 2016, with a 34% probability of exceeding or dropping behind that by 25%.

Let's turn to a different kind of news. The term of Loretta Morris, Ninth Member of the Board of Retirement, appointed by the Board of Supervisors in 2008, expired on July 1st. She was not reappointed. Seats on the Board of Retirement that are appointed by the Board of Supervisors are often viewed as properly representing only narrow taxpayer interests. Yet, all members of the Board of Retirement are explicitly charged with fiduciary responsibility to members of the system

Ms. Morris did not view her responsibilities narrowly. She is a dispassionate, sophisticated investment professional, who gave many valuable hours for no meaningful compensation, studying complicated investment and retirement issues, attending frequent board and committee meetings, and asking probing questions about investment proposals during discussion. She listened carefully when proponents described their views, sometimes voting in line with RESDC and sometimes not, according to her conscience. She clearly explained her rationale and was not driven by narrow ideologies. We will miss Ms. Morris' participation and look forward to working with her replacement.

Addendum: Much has occurred since the above was written in early July for publication while I was to be out of the country. I leave it because the information is accurate, though certainly dated, and to show how dangerous it is to relax and assume an upward momentum will continue without change.

In this case, during the following 30 days SDCERA staff reported over 21% earnings during fiscal year 2010-2011, yet investment losses of \$44.1 million in May and \$102.6 million in June, bringing total fund assets to \$8.2 billion. New employment growth remained below the figures discussed herein and the shenanigans Congress engaged in as they dealt with the national debt ceiling apparently brought us a lowered national credit rating, a wildly volatile market and just maybe (?) could tip us into a broader, double-dip recession.

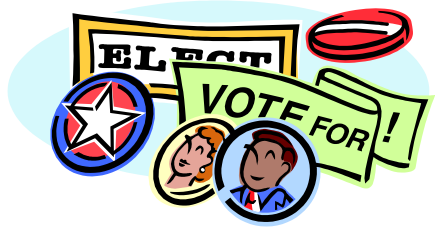


ASSOCIATION OFFICERS
 President.....Susan Mallett
 1st Vice Pres.....Skip Murphy
 2nd Vice Pres.....Merrilyn Carpenter
 Secretary.....Joan Wright
 Treasurer....Frank Bittner

ASSOCIATION DIRECTORS
 Stan Coombs, Christopher Glenn
 Carlos Gonzalez, Joe McGuire
 La Rue Pierce, Roma Stronach

IMMEDIATE PAST PRESIDENT
 George Shoemaker

Office Staff.....Karen Hazel
 ...Sharon Kay
 ...Anne Schwartz
 NETWORK Editor...Karen Hazel



RESDC ELECTION

By Joan Wright, Election Committee Chair

The Retired Employees of San Diego County, Inc. (RESDC) will not have an election in September 2011. Susan Mallett, Incumbent President, and Merrilyn Carpenter, Incumbent Second Vice President ran unopposed for their positions. Directors, Stan Coombs and Joe McGuire, also ran unopposed.

There were two director vacancies, which will be filled by the two applicants who submitted their applications, Chris Hinshaw and George Shoemaker.

RESDC Bylaws state that when only one candidate for a vacant position is nominated, the nominated candidate will be considered elected by the Board. The Board approved the above nominations for the 2012-2013 term at their monthly Board Meeting, August 11, 2011.

Ratification of the nominations will be made at the next General Membership Meeting.

IN MEMORIAM

- Robert Aikin Public Works
- James Benson Health & Human Services
- Sonja B. Bland Surviving Spouse
- Lawrence J. Blevins Surviving Spouse
- Bertha E. Branson Public Works
- Cynthia L. Brant Sheriff
- Alta M. Brown Health & Human Services
- Pauline B. Carl District Attorney
- Jane E. Carty Municipal Court
- Peps P. Dagdayan Sheriff
- Michael J. Duncan Public Defender
- Emeline B. Ellis Health & Human Services
- Joan C. Fearon
- Sergio Garcia* SDCERA
- Joseph Jacquernet Health & Human Services
- Dennis E. Johnson Information Services
- Morris Johnson Surviving Spouse
- Helen M. Kane Surviving Spouse
- Marguerite King Health & Human Services
- Jeanette Kupersavage Health & Human Services
- Emmanuella Ozella Health & Human Services
- Beatrice K. Perry Surviving Spouse
- Kathleen Raske* Library
- Pansy E. Ratcliffe Surviving Spouse
- Rose M. Ruggiero Surviving Spouse
- Louis C. Russell Public Works
- Robina Spencer Health & Human Services
- Robert L. Tanner Health & Human Services
- Jamie L. Voss Superior Court
- Patricia Weber Health & Human Services
- James F. Weir Health & Human Services
- Eric Wolf Marshall

*Active

**Gone from our sight, but never our memories.
 Gone from our touch, but never our hearts.**

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.



WELCOME NEW MEMBERS

Veronica Aragon		Selena Lee	Social Services
Eddie J. Arthur	General Services	Delores Joan Leonard	Health Services
Francisco J. Avila	General Services	Mark Levarado	Probation
Joyce Barner		Emelita S. Lontoc	Health & Human Services
Chris Basa	Sheriff	Bonita Madden	El Cajon Court
Bonita Beighley	Health & Human Services	Ernesto O. Mallari	Family Ct./Superior Ct.
Joette Berner	Health & Human Services	James A. McClure	District Attorney
Myra L. Beyer	Health & Human Services	Carol McNerney	Department of Health
Carolyn Y. Billups	Superior Court	Martha Mester	Edgemoor
Alice J. Bronson	Civil	Amado T. Miana	Health & Human Services
Joseph N. Brown		Joyce S. Miller	
Linda R. Brown	Public Defender	Liwanag M. Miranda	Health & Human Services
Dennis Brugos	Sheriff	Marva C. Mize	Probation
Theresa Ann Brugos	Sheriff	Lynne Montgomery	Income Maint. Bureau
Elma Buenavista	Edgemoor	Norman Moore	Public Works
Kirstin Burnes	Purchasing	Joyce L. Oakley	
Liza F. Cabigas	Health & Human Services	Maria Luz A. Obtera	Health & Human Services
Stephen Chapin	Health & Human Services	Joan Owens	Social Services
John Clements	General Services	Sharon Pacyna	Emergency Medical Serv.
M. Ruth Clevenger	Probation	Donna Ann Palmer-Faoro	Reciprocal-Emerg. Serv.
Maria Leticia Condit		Susan A. Peralta	Library
James S. Dillahunt	Probation	Joann K. Pickrell	No. Cnty. Business Office
Tracee L. Dishon	County Counsel	Robert Poor	Health & Human Services
Peggy Virginia Domschot	County Recorder	Cindy J. Price	Sheriff
Charles E. Evans	Sheriff	Gloria P. Pulsingay	Health & Human Services
Romana Garcia	Health & Human Services	Jeffery M. Robertson	Sheriff
Cathy Glaser	Registrar of Voters	Carmen B. Rodriguez	Health & Human Services
Mario A. Gomez		Mary H. Rubalcava	Library
Derek Gonzalez	Sheriff	Rosanne F. Russell	Health & Human Services
Jose L. Green	District Attorney	Elisa M. Sanchez	Health & Human Services
Anna Maria Guerrero	Edgemoor	Carlene J. Schaeffer	Transborder Affairs
Jeffrey J. Hamm	Sheriff	James W. Seal	Sheriff
Doreen S. Harlow	Health & Human Services	David Seid	Sheriff
Stephen M. Harmon		Margot J. Smith	Human Resources
David L. Harrell	Sheriff	Gregory Snodgrass	District Attorney
Cordoza Hatcher	Family Court Services	Largion V. Soriano	Sheriff
Debra A. Hathaway	Health & Human Services	Evelyn Marie Stainbrook	Health & Human Services
Beverly L. Hicks	Superior Court	Marcia Standage	Purchasing & Contracting
Paul Rene Nam Tien Hoang	Superior Court	Violeta A. Talavera	Health & Human Services
Lynda Hoban	Environmental Health	Norma Taquino	Child Support Enforcement
Dolores Iverson	Probation	Ralph Thielicke	Superior Court
Keith Jackson	Superior Court	Jody Thomas	General Services
Theodore Jermanovich	Sheriff	Parichehr Tyler	Health & Human Services
Maria C. Jimenez	Public Defender	Tatyanna Vander	Superior Court
Josefina Jones	County Psychiatric Hosp.	Rebeca Villaverde	Social Services
Maria Jordan	Health & Human Services	Vernon E. Wainscott	Assess./Record./Cnty. Clk.
Wilhelm Kellerman	Sheriff	Ruthie Williams	Housing Commun. Devel.
Charles Gary Kelly	Sheriff	Shirley A. Williams	
Michael D. Kendrick	Health & Human Services	Margarita I. Willis	Health & Human Services
Joseph T. Kownacki	Public Defender	Barbara J. Wright	Sheriff
			Health & Human Services

Instructions for voting for RESDC Bylaw Changes: All members of RESDC may cast one vote each to approve or not approve the Proposed Bylaw Changes described below. Associate members of RESDC (active employees) shall not vote on RESDC decisions until retired.

Read the Proposed Bylaw Changes and mark your vote with an **X**. Print your full name in the return address lines, and fold and seal the page and mail back to the RESDC office with your .44 cent stamp. Returns without a legible name will not be counted as a vote. **Votes must be received in the RESDC office by October 20, 2011.**

- I approve the RESDC Bylaw Changes.
- I do not approve the RESDC Bylaw Changes.

RESDC BYLAW CHANGES

Proposal #1

Article II Mission Statement

The Retired Employees of San Diego County (RESDC) is committed to further the interest, fellowship and camaraderie of San Diego County Retirees by representing them on issues of interest and ensure the continued health and welfare of RESDC retirees. Further, RESDC commits to the dissemination of information to members, to ascertain their opinions and to promulgate organizational positions to members, other organizations, pertinent government agencies and the public when appropriate. *dedicated to being an advocate for retiree interests and to provide pertinent information, social opportunities, and services for its members.*

Proposal #2

Article V – Officers, Board of Directors, Committee and Staff

Section 9

The Treasurer shall receipt for, or cause to be receipted for, kept or disbursed all money and other assets of RESDC in such manner as may be authorized by the Board of Directors. The Treasurer shall, render an accounting of all RESDC money and other assets owned or received and disbursed at the close of the fiscal year, and on such other reasonable occasions as may be requested by the Board of Directors; make available all records to the Audit Committee for preparation of the annual audit report; and prepare, *or cause to be prepared* and submit necessary tax reports *and submission of them.*

Proposal #3

Article V – Officers, Board of Directors, Committee and Staff

Section 10

~~An Office Manager shall be appointed by the Board of Directors and shall serve at its pleasure. The Office Manager shall be responsible for the management of the office of RESDC.~~ *A paid Association Manager and office staff shall be responsible for the accomplishment of all prescribed fiscal and administrative matters for RESDC.*

Proposal #4

Article VII – Committees

Section 3

h. Finance: This committee shall consider timely and emergency fiscal matters; ~~to prepare the annual proposed budgets~~ *review annual proposed budgets prepared by the Association Manager prior to submission to the Executive Committee;* ~~to~~ review fiscal policies and procedures; and ~~to~~ make recommendations to the Board of Directors.

Proposal #5

Article VII – Committees

Section 3

~~k. Operations: This committee shall be responsible for all matters pertaining to operations, purchase of equipment and supplies, and leases of office space.~~

Proposal #6

Article VIII – Meetings

Section 4

The Board of Directors shall meet monthly on ~~the second Thursday of each month~~ *a day of the month established by the Board of Directors.* Special Board of Directors meetings may be called upon written demand of four or more members of the Board *or when ordered by the President.*

Proposal #7

Article IX – Financial

Section 4

Following the Annual Meeting, the ~~outgoing~~ Audit Committee shall cause an audit of the records of RESDC and shall inventory the capital equipment. Their report shall be presented to the membership at the membership meeting following presentation to the Board.

Proposal #8
Article XII – Miscellaneous

Section 1

The procedure for amending these Bylaws shall be as follows:

a. Proposals for Bylaw changes shall be made annually in conjunction with the election of RESDC Officers and/or Directors. Proposals may be submitted at any time and shall be submitted to the Bylaws and Policy Manual Committee. Members of the aforementioned committee, other committee members, Officers, Directors, or any RESDC member may submit suggested revisions.

1. In the event an annual election of RESDC Officers and/or directors is not ordered, proposed Bylaw changes shall be accomplished as indicated, except that a written ballot shall not be required as directed in subsection c. below; but instead shall be noticed and printed in the RESDC newsletter published to all members and voted upon verbally at the Annual RESDC Membership Meeting. The results of the vote shall be recorded in the Minutes of the Annual Membership Meeting.

b. The Bylaws and Policy Manual Committee shall review and submit proposed amendments to the Board of Directors for discussion and approval.

c. Proposals approved by the Board of Directors shall be submitted to the membership in written ballot form for a vote for and against each proposal.

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Print Name: _____

Address: _____



(Your name must appear here to validate your vote)

RETIRED EMPLOYEES OF SAN DIEGO COUNTY, INC
7860 Mission Center Court, Suite 209
San Diego, CA 92108-1329



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San Diego County Credit Union continues to actively support charitable organizations and events in the community. This fall we are proud to return as the title sponsor of the Tuna Challenge, the largest annual fundraiser for the Make-A-Wish Foundation of San Diego, and as the presenting sponsor of the Shamu & You Family Walk to benefit Rady Children's Hospital. In addition, SDCCU will be supporting events that benefit the San Diego Humane Society, United Cerebral Palsy and the San Diego Police Museum. We also look forward to seeing you at the annual RESDC picnic in October. For more information on all of SDCCU's community activities, visit sdccu.com.

BYLAW CHANGES

By Frank Bittner, Bylaws Committee Chair

The Board of Directors at a recent meeting approved the following changes to the Bylaws which are being submitted for approval to the general membership in a mail voting procedure. (See pages 5 and 6)

Article II - Mission Statement - has been rewritten.

Article V, Section 9 - clarifies responsibilities of the Treasurer.

Article V, Section 10 - establishes a paid Association Manager for the Association.

Article VII, Section 3.h. - clarifies tasks of the Finance Committee.

Article VII - Section 3.k. deletes the Operations Committee.

Article VIII, Section 4 - clarifies the monthly Board of Directors meeting day.

Article IX, Section 4 - clarifies the responsibilities of the Audit Committee.

Article XII, Section 1.a. - adds an alternative procedure for amending the Bylaws.

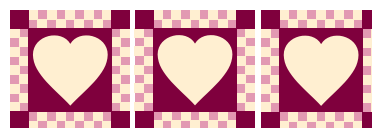
Complete information is provided on page 5 and 6 of this issue of the NETWORK.

**Labor Day
September 5**



(President's Message Cont'd from page 1)

and has urged SDCERA to consider other methods of repayment. In that regard, we have suggested proposals that we believe are less onerous to retirees such as a lump sum deduction from the Supplemental Benefit Reserve (SBA), using excess earnings, if available, investment earnings reported to be 21% this year, an amount well above the assumption rate of 8%, or by pursuing alternative options with the Internal Revenue Service. RESDC will continue to monitor this issue and will keep members informed.



BITS AND PIECES

Paul Cornell and his wife, Gwen, celebrated their 62nd wedding anniversary last month. Paul, now 85 and Gwen, now 80, live in Sun City, Arizona. Paul retired from the Sheriff's Department in 1980 after serving for 13 years as a Sheriff's Bailiff. Paul and Gwen are members of a Lion's Club in Sun City and are involved in several volunteer activities. They are planning several trips to Missouri and Texas for weddings and to visit their family.

Marlene Duncan retired as San Diego County's Deputy Public Administrator in 1998. She and her husband, Jack, live in Lake Havasu City, Arizona now. After she retired, Marlene was certified as an Advanced International Shooting Coach at the Colorado Springs Olympic Shooting Facility. This past April, they traveled to Pennsylvania, where Marlene was introduced as the 2011 NRA Sybil Ludington Award recipient at the National Rifle Association Women's Forum. This month on her 76th birthday, Marlene and Jack will fly to Virginia where she will officially receive the award. In June they traveled to Oregon where Marlene got to share one of Jack's war-time experiences by getting to drive the only restored and operational WWII PT boat in the world.

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. Every County retiree should belong to RESDC. 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 get started recruiting new members. Thank you for your help.



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
Website: 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: 7200

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

NON-PROFIT ORG.
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Address Service Requested

ANNUAL PICNIC/HEALTH FAIR

Sponsored by: Ameritas Dental, CIGNA Dental, Health Net, Kaiser Permanente, Pacific Group Agencies, Inc., San Diego County Credit Union, And UnitedHealthCare



Date: Wednesday, October 12, 2011, 10 am - 2 pm
Location: Admiral Baker Field. Driving directions will appear in the October issue of the NETWORK.

All members, spouses and/or guests are requested to pay \$5.00 each. The member's picnic fee will be refunded/returned at the registration desk upon checking in, thus making the member attending the picnic free of charge.

The menu will be barbecued beef, barbecued beans, coleslaw, roll and butter, soda pop, water and dessert.

To make reservations for the picnic, please complete the form below, indicating the names of those attending and include payment for each attendee. Make your check payable to RESDC, enclose it with form and mail to RESDC, 7860 Mission Center Court, Suite 209, San Diego, CA 92108-1329. Reservation forms and payment must be received in the RESDC office by Friday, October 7th. Badge and raffle ticket packets should be picked up at the registration table at the picnic. They will not be mailed.

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CUT HERE

HEALTH FAIR/PICNIC RESERVATION FORM

We need your reservation in advance to know how much food to order and to prepare envelopes with name tag(s) and raffle ticket(s). Charge for members, spouses and/or guests is \$5.00 each. Members' fee will be returned if he/she attends.

Member Name(s) _____ Telephone _____

Name of Spouse or Guest(s) _____

Member, Spouse or Guests(s) at \$5.00 each _____ Total Enclosed _____

E-mail Address _____ Department and Year Retired _____