



Newsletter

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Visit our web site at www.csdrea.org

Jim Baross, President (619) 280-6908

*2017 Goal - use Facebook & Twitter to more effectively communicate on PENSION, Social Security & other current issues. **

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1286 University Avenue #396
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Phone No.: 888-730-4935

Regular Meeting for Tuesday March 14, 2017, is in the War Memorial Building.

PROGRAM: City retiree Jack Brandais is our guest speaker at the 11 a.m. March 14 meeting. The retired Development Services/Building Inspection Public Information Officer will take attendees on his favorite "Joyrides Around San Diego," which is also the title of his new book. A freelance columnist with the San Diego Union-Tribune since 2000 (while he was still working at the city), Jack's new book takes readers on his ten favorite drives around San Diego County. The drives run from the coast to the desert, from Palomar Mountain to the Mexican border. "We live in such a spectacular part of the world, but it always surprises me how many people have never driven our back roads," says Jack. "Whether you have a Jaguar or a jalopy, a Ferrari or a Ford, my drives will show you the hidden back roads of the county."



Jack's presentation will include video from two drives: "Towering Old Highway," along old U.S. 80 from the Desert View Tower on the county's eastern edge, west to Alpine; and "Beautiful Badlands," a ride along a sandy road to Font's Point in the Anza-Borrego Desert State Park. He'll also talk about the other drives, including: "Quintessential California," the old Coast Highway from Oceanside to Torrey Pines; "Crazy Couser" just north of Escondido; and "Jaunt to Julian," a ride to the old gold-mine town.

"Joyrides Around San Diego" has been a best-seller in Amazon.com San Diego travel category and is regularly in the top 25. It is available through Amazon.com (in print and for Kindle), as well as several local Barnes and Noble stores and the Barnes and Noble website. Jack will have copies available for purchase at the meeting. His website is www.joyride.guru and there you can find links to his Facebook, Instagram and Twitter pages.

Jack started at the city as a student intern in 1985, becoming a member of the Building Inspection Department staff later that year. In 1987, he became the department's first Public Information Officer. His duties also included as-needed work as part of the city's emergency response, for the City Manager's office, Planning Department (early City of Villages outreach), Park and Recreation and assorted other departments.

While at the city, he became an on-call Public Affairs Officer with the Federal Emergency Management Agency, where his deployments included work at FEMA's Washington, D.C., headquarters after the Sept. 11, 2001 attacks, and as Lead Public Affairs Officer in New Orleans, LA following Hurricane Katrina, in 2005-6. In early 2002, he left the city to allow additional FEMA work, as well as to become a freelance writer and consultant. From 2007-14, he was a public information officer with the San Diego Unified School District.

Jack retired in 2014 and currently is a freelance writer and communications consultant. He lives in downtown San Diego, where he moved in 1995 to cut his commute to 10 minutes from his desk in the Operations Building to his couch.

Our Meetings are on the second Tuesday of each month at the War Memorial Building, 3325 Zoo Drive, located at the north end of the zoo parking lot. General meetings start at 11:00 AM, the speaker starts by 11:30 AM, and lunch is served at around Noon. Anyone is welcome to attend the Board Meetings which start at 9:30 AM in a smaller room in the War Memorial Building.

Greek Style Lunch this month will be catered by ALADDIN

MENU:
Chicken kabob,
Salad,
Hummus,
Pita,
Rice,
Garlic paste

RSVP by Friday, March 10, 2017, to Brad Jacobsen (619) 295-8764 or hospitality3@csdrea.org Cost is \$10 for members and \$12 for non-members of REA.

Please welcome SEVEN NEW members: Charles Davey, Eric Groeger, Bruce Roberts, Doyle Shankles, Katherine Shankles, Bonnie Stone, and Fred Thornton. We hope you and other new members can become active in our/your REA.

REA Members who are 80 years, or more, celebrating March Birthdays: Darlene Anderson, Irene Carson, Willie Crayton, Alfonso Don, James Grande, Marshall Hatfield, Katherine Leach, Velma McKenzie, Ed Mendoza, Charles Reed, Barbara Tagle, and Lily Torricellas! Happy Birthday to All!

MESSAGE FROM PRESIDENT JIM BAROSS

I am vacationing in, can you believe it, Iceland and it seems I missed out on the significant storm that hit San Diego; the weather here is better though COLD. I hope none of you experienced any damage or injury; a tree came down near my home and cut power for a day; no one injured. In other news, I enjoyed the informative talk by Scott Lewis at our February meeting. His explanation of categories of questionable news reporting and the state of the news publishing industry helped me sort out what's becoming more and more confusing - what to believe. Voice of San Diego does a good job at in depth reporting - not "fake news" - on our local issues; well worth supporting.

ADVOCACY - Mike Bresnahan Reporting - Monthly Meetings are scheduled for FOURTH Thursdays - All meetings are in the Mission Valley Library (in a conference room on the west side in the library) from 9:30 AM to 11:15 AM. Next meeting will be March 23, 2017.

As you probably know, there have been more than a few legal arguments in the courts about the legality of Proposition B, which eliminated the defined benefit pension system for most City of San Diego employees. Another step in this process has been scheduled and on March 17, 2017 the 4th District On another matter, you may be aware that the current US Congress is considering significant changes to Medicare and the Affordable Care Act (aka Obamacare). Click [here](#) to read the AARP article Why Medicare Matters to All Americans, which I think it provides a good review of this matter.

Click [here](#) to read the article Surprise! Republicans just introduced a bill that would completely reform Social Security about possible changes to Social Security.

Here are a few of the major points: Under the plan being developed by Representative Ryan, Medicare would change from a "defined benefit" to a "defined contribution" program. Rather than being a federal program people would get a set dollar amount which they would use to buy private sector insurance. His plan would also increase the eligibility age from 65 to 67. The above is a well written article and provides a lot of information for each of us to consider. It is well worth reviewing.

- 1) Raise the retirement age from 67 to 69 by 2030;
- 2) Reduce the cost of living adjustment (COLA) for higher earning individuals, and eliminate the COLA entirely for individuals in excess of \$85k and couples earning more than \$170k per year;
- 3) Phase out taxation of Social Security benefits by 2045;
- 4) Place caps on benefit amounts for spouses and children of higher earning individuals.

While there are lots steps between proposed legislation and a final bill, nonetheless, this is an important area for very many of us and it is important to keep our eyes trained on this. Finally, I again encourage you to go online and look at or 'friend' REA's Facebook page. You will find many other articles of interest to retirees. z FUTURE PROGRAMS for 2017: We will have speakers about MEDICARE, San Diego Zoo, Senior Issues, New City Attorney, and regular topics of SDCERS fiscal review in October, and Carl Luna in November. Notices will be on our web site. Hope you can mark on your calendar and attend!

FEBUARY 2017 GENERAL MEETING MINUTES - Reported by Brad Jacobsen

Approval of the minutes for the November 2016 and January 2017 meetings and the January Treasurer's Report were approved.

Cynthia Queen reported that all 1099s have been mailed out, although some have been returned because the address was not up to date. If members did not receive their 1099, they can call SDCERS or go online and download it. Cynthia also announced that members should have received the SDCERS Annual Report in the mail. The health care informational session will be held on April 5.

Charles Hogquist, the recently-elected retiree representative to the SDCERS Board, introduced himself and gave a brief report. He noted that the current 75% funding ratio would be considering excellent if it were a private-sector fund. He also pointed out that the unfunded balance is similar to payments still owed on a home mortgage. Incoming Board members took the oath of office.

PROGRAM

The program was Scott Lewis, CEO of Voice of San Diego, who addressed the issue of “fake news”. His definition of the term is news that is deliberately fabricated for profit or political gain. There is usually an appeal to authority, either real (i.e., the *Washington Post*) or real-sounding but nonexistent (the *Denver Guardian*). Lewis made the distinction between such fake news and honest mistakes on the ground that mistakes are generally not deliberately fabricated. One also should not mistake satire - which *is* false but serves to make a larger point - with fake news. He advised members to check out the URL of any news source or to go to a fact-checking site such as Snopes to confirm any online stories for veracity.

Our REA monthly Budget Report has been slightly modified to provide more clarity. The bank balance for checking and savings account have been moved to the bottom of the report. This allows a clear picture of the monthly income followed by the monthly expenses. Karen Butler reporting

* Did you know REA is on Twitter? Sign up for Twitter (it's easy and free). Just Google, "Sign up for Twitter." Once you have a Twitter account, you can "follow" @CSDREA and you'll see all the tweets we send out on the latest topics relevant to REA: <https://twitter.com/CSDREA>. And don't forget to friend REA - CSDREA on Facebook. That way you'll get the latest from our Facebook account. Chris Brewster reporting.

Joe Flynn reminded members that SDCERS Board and Governance Committee meetings are live streamed and available on the SDCERS webpage (www.sdcers.org).

The ADDRESS for ALL CSDREA correspondence is:

**CSDREA
1286 University Avenue #396
San Diego, CA 92103**

And the toll free telephone number is 888-730-4935

This telephone is answered by a person during business hours Monday through Friday. San Diego City Employees' Retirement System (SDCERS) information - those numbers are: toll free 800-774-4977 or local 619-525-3600.

Home Address, Phone Number or Email Address Changed?

Update your information, and help keep our data as accurate as possible. Please let us know when you change your address, telephone number and/or e-mail address, we do not get changes in information you may provide to SDCERS for your pension check. Email membership@csdea.org or call 888-730-4935 with your updated information.

If you now have e-mail and can drop the print version of this newsletter, please let us know. We continue to get responses to this, thank you.

A few months before you turn 80, tell us and furnish a birth date, so you can be included in our birthday listing, and get a birthday card mailed to you. (If you have not contacted us--- we do not have your birth date.)

CareCounsel's health advocacy program supports employees, retirees and their families through a toll-free number (1-888-227-3334) that is staffed by expert health advocates. With CareCounsel, you can become effective healthcare consumers. Lots of information is on the link to the San Diego SDCERS web site. There is also information about death benefits and about updating any personal information. It is very important to keep your records up to date!

REA WEBSITE

The [REA website](#) is Open to all. Read all the recent postings on subjects important to retirees. You will also discover helpful links to other resources.

Reminder - The [Retired Fire & Police Assn.](#) has welcomed REA members to visit their website. Log-on to see the mutually important retiree information they publish.

REA BOARD MEMBERS

To send a message with your comments, suggestions, or questions, to an officer or board member, copy their E-mail address below and paste into your email providers' 'Send To' Line.

Board members who have consented to listing their phone numbers in the newsletter have done so to provide you another way to contact them.

Position	Name	E-mail Address
President	Jim Baross (619-280-6908)	president@csdrea.org
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