



Newsletter

Vol. 24, Issue 6 June 2017

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. **

Address: CSDREA
1286 University Avenue #396
San Diego, CA 92103
Phone No.: 888-730-4935

There will NOT be a General Meeting in June. We defer to the Health Fair event put on by SDCERS. Here is the information for that event:

Date: FRIDAY, June 16, 2017

Time: 10:00 AM to Noon

Where: The Balboa Park Club building

Address: 2144 Pan American Road, from Park Blvd turn into Balboa Park on President's Way.

There will be representatives from health organizations, and lots of information, particularly if you are considering changes in your health care provider. REA will have a table to greet and chat with members. Stop by!

GENERAL 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. Exceptions are June and December when we do NOT have regular meetings.

FUTURE PROGRAMS at War Memorial Building to complete 2017:

July 11: Paul Greenwood on senior issues and scams;

August 8: City Attorney Mara Elliot;

September 12: Mark Stuart from San Diego Zoo;

October 10: SDCERS financial update;

November 14: final program will be Carl Luna on all things political, local and national.

And, finally the December Holiday Party is December 5, at the Bali Hai restaurant, \$30 per person; mark your calendars for this fun event now!

NO SUCH THING AS A FREE LUNCH? There *is*, if you volunteer to help with the REA lunch! We need a few more people in our volunteer pool to assist with set-up, serving, and clean-up at our monthly meetings. We only need two people per month, so you won't have to do it every time. It's a fun way to become involved with REA - *and* you get a free lunch. If you'd like to volunteer or want to know more, please contact Brad Jacobsen at hospitality3@csdrea.org

Please welcome TWO NEW members: Marta Overly and Sandra Ruttenberg! We hope you will become involved in our REA!

REA Members who are 80 years, or more, celebrating June Birthdays: Rosemary Billburg, Philip Emerzian, Marjorie Hammer, Jean Mosteller, David Peterson, Juanita Riedell, Eugene Shepard, Allen Stovall, and Alleen Woker! Happy Birthday to All!

MESSAGE FROM PRESIDENT JIM BAROSS - We are approaching the annual health insurance renewal process; SDCERS info booklets are due to get to you in early June.

As you will read elsewhere, we will not hold a REA General Membership meeting in June but Board members will be on site to visit with you at the SDCERS Health Fair event. Stop by to say hello.

Some potentially substantial and hopefully beneficial changes that are being initiated by the REA Board include 1) our partnering with MEA to provide you with some interesting additional insurance choices - pet, travel, dental, eye, and several other insurance choices are going to be available to REA members through automatic deduction from pension payments if you choose, and 2) we will be selectively and carefully investing some of our Legal Defense funds from the

money market into an exchange traded fund account; a low cost and tax-efficient way to help build our legal defense fund.

What else is new? The CSDREA.org web site loads faster and we are working on some other improvements to its usability (is that a word?). Enjoy Summer's onset and I hope to see many of you at the Health Fair!

Jim Baross, CSDREA President

ADVOCACY - Mike Bresnahan Reporting - Monthly Meetings are scheduled for **FOURTH** Thursdays - All meetings are in the Mission Valley Library from 9:30 AM to 11:15 AM. Next meeting will be June 22, 2017.

Suggestion from newest board member Shirley Hall to keep REA members informed: This month **Required Minimum Distribution (RMD)**

For pre-tax savings like a 401k or Supplemental Savings Plans there is a minimum amount that a retirement account plan owner must withdrawal annually starting when we reach 70 ½ years of age. There are penalties if you do not do this! Shirley took a class from Jeanne Bradford-Odorico, DM Wealth Management Group, 619-497-0404. If this situation of having re-tax savings applies to you, please get informed! An option would be to choose to have it be a charity contribution and not affect your gross income.

General Meeting Minutes - May 9, 2017 - Reported by Brad Jacobsen

The minutes for the April 2017 meeting and the April Treasurer's Report were approved.

President Jim Baross asked members to ratify a change to the By-Laws to clarify the definition of a Board quorum. The motion was approved on a voice vote with no opposition or abstentions.

Cynthia Queen of SDCERS announced that there is now a full SDCERS Board; at the next meeting the Board will vote on a recommendation from staff that a 2% COLA be approved. (editor's note: it passed!)

Open reenrollment begins June 5; the booklets are currently being printed and should arrive in early June. Finally, she reported that SDCERS staff ran a disaster-preparedness exercise to assure that in the event of a catastrophe, retirees' checks would still be deposited on time.

Vice-President for Advocacy Mike Bresnahan updated members on the proposal to offer additional insurance coverage to REA members, including dental, vision, travel, and pet insurance. Integrated Labor Solutions will act as broker through a new MEA

subgroup called San Diego Public Employees' Benefit Association (PEBA) that would comprise all MEA and REA members who wish to participate in the supplemental insurance program. Premiums would be paid through payroll deduction. Final details are still being worked out, but we hope to have this in place by open enrollment.

Chris Brewster informed members of a proposal to increase to move half of REA's Legal Fund from a stable but low interest-producing Money Market account into a more aggressive Exchange Traded Funds (ETF) investment with a far better return rate. We would rebalance the ETF portion of the investment periodically to maintain a 50/50 balance between the two investment strategies. This would keep at least half of our Legal Fund in a liquid account.

PROGRAM - Our speaker was Charlotte Sousa from Kaiser Permanente, who walked us through the basics of Medicare. She explained the different Parts, including qualifications and premiums. In a nutshell, Part A covers hospital, skilled nursing, hospice, and in-home care; Part B covers outpatient and physician services; Part C provides coverage through private carriers; and Part D covers prescription medications. She reminded us that you need to enroll before turning 65, preferably three months in advance; there are severe, lifelong fiscal penalties for not doing so. For more information, she directed members to www.Medicare.gov and www.SocialSecurity.gov

A power point presentation of this information is be posted on the Resources tab on our REA web site. Click [here](#) to be directed to the Medicare 101 Power Point presented by Charlotte at the May meeting.

Farewell to Sylvia Tatum

We all knew that Sylvia Tatum, REA's long standing Treasurer and membership chair, paid careful attention to detail, but we didn't know just how precise she was until we retrieved her REA files. Sylvia passed away on March 24, 2017 and her daughter Elena called to tell us about her card files on REA members. The amount of detail is staggering. I didn't try to count the 3 X 5 card files, I just measured them. The four files, comprise five linear feet. There was not only a card for each member, there was a separate file for each retiree who was not a member (or maybe a potential member.) These cards contained the name, address, telephone number, email addresses, department(s), years of service, date of retirement, date of membership, date of birth, age, dues paid (or not,) date of death, and frequently there was an obituary attached to the card. Only the Personnel Dept. had more information, maybe.

Until recently, the only REA phone number and address was Sylvia's. She answered all the calls, read and responded to all the mail inquiries. And she kept tabs on dues, bills and payments. With the date of birth, she also alerted the Sunshine Lady when an 80th birthday card was due. And she did all of this and more with a smile. We never thanked her enough but will be eternally grateful.

Joe Flynn, Retiree

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 numbers are: toll free 800-774-4977 or local 619-525-3600.

Has your 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.**

If you now have e-mail and can drop the print version of this newsletter, please let us know. A few months before you turn 80, tell us and furnish a birth date, so you can be included in our birthday listing. (If you have not contacted us--- we do not have your birth 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
Past President	Nancy Acevedo (619-579-5930)	pastpres@csdrea.org
Vice President Programs	Dave Twomey	vpprograms@csdrea.org
Vice President Advocacy	Mike Bresnahan	vpadvocacy@csdrea.org
Secretary	Brad Jacobsen	secretary@csdrea.org
Treasurer	Karen Butler	treasurer@csdrea.org
Membership	Farewell to	membership@csdrea.org
Emeritus Membership Chair	Sylvia Tatum	
Rep. to SDCERS Board	Charlie Hogquist	retirerep@csdrea.org
Newsletter Editor	Janet Wood	newsletter@csdrea.org
Parliamentarian	John Tsiknas	parl@csdrea.org
Director 1	Ty Rogers	director1@csdrea.org
Director 2	Joan Hernandez	director2@csdrea.org
Director 3	Shirley Hall	director3@csdrea.org
Director 4	Ted Myrus	director4@csdrea.org
Director 5	Joan McNamara	director5@csdrea.org
Director 6 –Webmaster	Mary Ann Stepnowsky	webmaster@csdrea.org
Assistant Webmaster	Art Brown	webassist2@csdrea.org
Rep. To MEA	Ty Rogers	mearep@csdrea.org
Retirees Issues Task Force	Karen Butler	retireetask@csdrea.org
Luncheon Reservation	Luncheon Reservation	hospitality3@csdrea.org