

City of San Diego Retired Employees' Association Newsletter September 2010

Vol. 17 Issue: #9

September 2010

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TUESDAY

September 14, 2010

Balboa Park Club - Balboa Park

Parking available in lots off of Park
Blvd. at Presidents Way

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September 14, 2010 Candidate forum for Council District 6

Board Meeting	9:30 A.M.
General REA Meeting	11:00 A.M.
Program	11:30 A.M.
Lunch	12:00 P.M.

The program will be a candidate forum for Council District 6, a discussion of candidates' views on current issues, pension and health care retiree benefits. The November election is for Districts 6 and 8.

(Unfortunately, there was a scheduling conflict with the District 8 candidates.) Districts 2 and 4 reelected their council members in the primary. Those of us not residents in District 6 are still impacted by the decisions of all of the eight council districts.

Lunch will follow the program. Cajun themed MENU:

Chicken and Andouitte Sausage Gumbo over Rice
Red Beans with Rice and Ham
Corn on the Cob

Seasonal Fruit Punch
Assorted Cookies and Brownies

Member price is \$8.00 at the door. Reservations are required, sign up today! Deadline is Friday, September 10.

Contact hospitality2@csdrea.com

or call Dave Twomey at 619-236-1407. Please make your reservation today, see you there!

Dave

October through December Preview of Programs

October 12, at the War Memorial Building, SDCERS' Cynthia Queen will discuss a "State of the System" program and will include projections for Corbett, 13th check, and COLA adjustments. Newly appointed CEO Mark Hovey will be a special guest speaker.

November, meeting will be at the Balboa Park Club, Ballroom, details to be announced.

December 9, Thursday, Holiday Party, at Tom Ham's Lighthouse. We will have good menu items and fun. Please reserve this date on your calendars!

Dave Twomey

Ten Tips to Help you Reduce the Risk of Becoming the Next Victim of Financial Elder Abuse

Paul Greenwood, Deputy District Attorney of the Elder Abuse Prosecution Unit was our August speaker at the Police Pistol Range. At the conclusion of his informative presentation he handed out the following:

1. Choose a Caregiver with Caution - Do not assume that by hiring a caregiver through a bonded agency you are guaranteed to get someone who has been checked. There is no current law requiring mandatory background checks for in-home caregivers in California.

2. Keep an Inventory of all Jewelry - Jewelry is the number one item that is stolen from homes occupied by elders. Not only should your jewelry be kept in a locked drawer, you should have photographs of rare, valuable or sentimental items in a separate location. In the event of theft, such photographic evidence will be useful in tracking down the missing jewelry at a pawn shop.

3. Every Home should have a Shredder - Every piece of mail containing your name, address and any other identifying information should be shredded before being discarded. The most effective type of shredder is the criss-cross cut shredder. Even envelopes with your name and address should be shredded. Never throw away old checkbooks from closed accounts or bank credit card application forms. There is no danger in over shredding!

4. Protect your Incoming and Outgoing Mail - Never allow incoming mail to sit in an unsecured mailbox where the public have access. Mailbox theft is rampant. Similarly, never leave outgoing mail in an unsecured mailbox with the red flag raised as this simply provides an easy alert to the thief who is cruising the streets. Consider either purchasing a locked mailbox or renting a post office box from your local post office.

5. Obtain a Credit Search on Yourself at least Two or Three Times a Year - Identity theft is rampant. The only way to have peace of mind is to obtain a credit search on yourself periodically from one of the three major credit bureaus - Experian, Equifax and Trans Union. This will enable you to discover whether someone has applied for or obtained a credit card in your name.

6. Every Telephone should have Caller I.D. - All modern telephones are equipped with Caller I.D. capability and the minimal cost of this extra service is well worth it. By seeing if the incoming call is classified as 'private' or 'unknown' this will allow you to be immediately on your guard. Crooks love the telephone. It is now their weapon of choice.

7. You will Never Win the Canadian Lottery - If a smooth talking 25 year old male tells you on the telephone that you are the proud winner of the Canadian lottery, he is a liar. Similarly, if you get an

email from Nigeria or letter from Madrid indicating that you could receive a substantial amount of money, such communications are always fraudulent. Do not dabble!!

8. Consider allowing your Bank to send a Duplicate Copy of your Monthly Statement to a Trusted Family member or Professional Advisor - Sadly, most financial elder abuse cases are only reported or discovered six to nine months after the initial losses have occurred. Elders whose sight is failing are at greater risk because they may rely upon the very person who is stealing from them to insure that the financial transactions are in order. An independent pair of eyes that is able to look over bank statements every 30 days will be able to catch suspicious activities in the early stages.

9. Don't Assume that the friendly Handyman is in fact Licensed - Before committing to any work on your home, always obtain at least three estimates in writing and check on the name of the contractor with both the Better Business Bureau and with the State License Contractor's Board. Just because someone gives you an impressive business card with a contractor's license number on it, this does not mean that the person is qualified. The license number may have in fact been stolen. Additionally, never pay more than 10% of the contract price up front.

10. Always have a Second Line of Defense at your Front Door - You should either have a locked screen door or a security chain guard at your front door. Crooks will attempt to gain entry to your home by using excuses such as a fake emergency, or false uniforms and badges. By having a second line of defense, you will be able to communicate with the stranger on the doorstep without exposing yourself to the possibility of a forced entry. Never allow any stranger into your home even if the emergency seems real. Instead, tell the stranger that you will call 911.

Welcome another 45 NEW MEMBERS!

In the past month, again attributed primarily due to the new REA membership brochure that was mailed to all who have retired since 2002. The following list is by order of receipt since the August newsletter listing of 60 new

members!

Linda Janson, James Kurupas, P. Joyce Lane, Marilyn Saunders, Julius Schreiber, Mary Lou Burch, Janet King, William E. Leffler, Chris McFadden, Dieter Haschke, Mikeal Obst, Nancy Peshut, Beverly Smith, Lois E. Stowell, Alan Wake, Lynn Whitehouse, Corrine T. Smith, Richard S. Bowers, Bradford C. Jacobsen, Marilyn Mirrasoul, Rudy Dunn, Raymond E. Keser, Jr., Leah Tombleson, Ricardo Amador, Vivian Pomodor, Bruce Norman, Kathleen Perkins, Charles R. Sims, Mary S. Steel, Calvin M. Johnson, Michael W. Volberg, Janice L. Beaton, Cheryl Merritt, Sharon Wilkinson, Bernard B. Helton, Patricia Hughes-Raber, Scott Ahl, Cathy Cibit, Enrique Duran, Antoine El-Assis, Deborah L. Graft, Francisco Pinneli, Mary Louise Groarke, Jack A. Swerlein, Terri C. Williams.

Advocacy Meeting is September 17, 2010, Friday, at the Scripps Ranch Branch Library from 10:00 AM to 11:00 AM, 10301 Scripps Lake Drive. This is the third Special REA Event on RETIREE ISSUES.

The issues involving our retirements continue to make the local news. Please help us discuss the topics supporting SDCERS independence from City politics; keeping SDCERS funded; retiree health care vesting; and when bankruptcy looms in other cities, what are their retirees doing?

There is the newly printed advocacy "Alert" brochure that is available. It was mailed to several thousand employees who have retired since 2002.

Advocacy Committee members: Dick Wilken, Jon Dunchack, Jim Baross, Patti Karnes and other REA members have held question and answer sessions with representatives from the REA Board, retirees were asked to share their networking contacts with the Board. Healthcare challenges have been explained as well as the need to coordinate with other public retiree associations. Board members have been impressed by how well informed members are, and that they want REA to be as proactive as possible. Frustration is clear about the lack of objective

reporting by the local news media, and several had suggestions to do more to turn this around. Supporting this were informal polls that many (most?) attending indicated support for doubling the current \$2.00 monthly REA membership dues to \$4.00.

Directions: I-5 to Mira Mesa Blvd. East on Mira Mesa Blvd to the end. Turn right at the stoplight onto Scripps Ranch Blvd, turn left/east at Scripps Lake Drive. The Library is on the right side of the street, and the community room is on the north side of the building, nearest the road.

Your attendance and participation is requested!

PRESIDENT'S MESSAGE by CSDREA President Jim Baross

Bullets flying, but our August BBQ meetings at Police Pistol Range survived the noise. If you were there early enough, and stayed until clean-up, you could have attended the Board, the Advocacy Committee, and the General Membership meetings and heard our very entertaining and informative speaker; and enjoyed good food and good company. Thanks especially to Helen Phillips and Dave Twomey for organizing this event for us.

There might as well be bullets flying from the Union Tribune - UT - as their editorial approach seems to be set on solving any and all the City's budget issues by attacking public employees - both those working and we retirees. Whew! I am so glad I am not working for the City right now. I sympathize with current City employees every time I meet any of them. It is sad what is happening to "Pride in Public Service" and "Nobody Does It Better".

Now, back to REA: I need your help. I am overwhelmed... You want REA to be there for you, well, REA could use some of you to help make REA a more effective organization. There are opportunities to get involved with the REA

Board and there will be vacancies and elections are in November for officers and board members. Also, there are several active committees serving REA that can provide you with interesting ways to meet-up, help-out, and serve. Committees include: Sunshine, Hospitality, Legal Representation, Helping Hands, and of course Advocacy. Contact me for more information: president@csdrea.com or 619-280-6908. Jim

Next Advocacy meeting is Friday, September 17 at the Scripps Ranch Library. See you there.

Our REA web site at <http://www.csdrea.com> has become a more valuable resource for not only our activities, but also about pension and health care benefit issues, locally and around the country. It seems that a safe and secure retirement for public employees requires vigilance and REA is providing that thanks to motivated REA volunteers including: Art Brown, Patti Karnes, Joe Flynn, Ty Rogers, Dick Wilken and Jon Dunchack. Thanks!

CSCERS Board Meetings reported by REA Board Member Patti Karnes

Patti Karnes attended the August 20, 2010 SDCERS meeting.

A number of board members attended or listened to the August 6, 2010 meeting concerning Purchase of Service Credits (PSC). This is a significant issue that may impact the retirements of those who have retired in the past several years: PSC purchased between 8/16-11/3/03, and who did not retire prior to 11/20/07.

Legal issues dominate the meetings including: the Barton case; splitting investment losses between the City and

employees 'substantially equal'; retiree health care; and the PSC.

Fiscal year investment returns over the past ten years have ranged from positive 20% in 2004 to negative 19% in 2009. SDCERS' 2010 budget expenditures were \$36.8 million. Savings in salaries, data processing, and disability processing were able to offset overruns in legal and actuarial costs.

Remember that the SDCERS meetings are at 8:30 a.m., at 401 West A Street. Please attend if you possibly can. These matters are very important to all of us. SDCERS makes parking free in the building for general meeting days - only.

MARK YOUR CALENDARS: no meeting in September, October 1, November 5, and December 17, 2010. Special meetings may be scheduled as needed with a 72 hours' notice. Committee meetings, not televised yet, are on the Thursday before the regularly scheduled Board meeting: Disability Committee will meet from 8:30 a.m. - 10:00 a.m.; Business & Governance will meet 10:30 a.m. - 12:00 p.m.; Investment Committee will meet 1:30 p.m. - 4:00 p.m. The Audit committee will continue to meet quarterly on Wednesdays at 900 a.m. on September 29, and December 15, 2010.

Complete board minutes and actions, court case details, and taken are available on www.SDCERS.org. Patti

General Announcements

REA Board member position for Secretary is OPEN. Please contact Jim, or other REA board member if you are interested in participating at this crucial time.

We are looking for additional greeters and helpers at meetings. Anyone out there willing to fill in? It's about 4 hours once a month. If you can help out for a couple of months, please come able to help, or contact Dave Twomey @ 619-236-1407
Thanks!

Greeters at August meeting were Gary Hess, Burnie Gidson, Kevin Munnelly, Jim Foley, and Janet Wood.

Winner of the free lunch raffle was Cliff Kingston.

John Tsiknas reported that he now has e-mail addresses for 593 members, 54% of the total membership. If you are still getting the mailed version, and have Internet access, you can save us mailing costs by contacting us to drop the print version, thank you!

Happy Birthdays to members 90 and older: Edith Hobgood, 98 on 9/21 and Wallace Steinhoff, 93 on 9/27. Those turning 80, will get a birthday card if they contact Sharon Beach. Happy Birthday to all with September birthdays!

Do you know a member who is ill or who is over 80 years old Do you know anyone who is turning 80 and having a birthday? Notify Sharon Beach (619-934-8202) so the word gets passed along and a card is sent. Also, if you know of someone who has died, please let us know. You may also submit a short bio of that person for publication.

City of San Diego Employee Assistance Program (EAP) is available to city retirees. This assistance is confidential. Contact EAP at 619-533-3460.

WEBSITE NEWS

SDREA WEB News! Logon <http://www.csdrea.com>
The WEB site 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 and Police Assn. has welcomed CSDREA members to visit their website at

[Retired Fire and Police](#)

Logon to see the mutually important retiree information they publish.

CITY OF SAN DIEGO RETIRED EMPLOYEES' ASSOCIATION BOARD

Board Members

Position

Name

Email Link**

President	Jim Baross 619-281-6908	President
Past President	Nancy Acevedo 619-579-5930	Past President
Vice-Pres Programs	Dave Twomey	VP Programs
Vice-Pres Advocacy	Patricia Karnes	VP Advocacy
Secretary	vacant	Secretary
Treasurer	Gary Hess	Treasurer
Membership Chair	Sylvia Tatum 858-272-0494	Membership
Elected Rep to SDCERS Board	Dave Hall	Retiree Rep
Newsletter Editor	Janet Wood	Editor
Parliamentarian	Robert West	Parliamentarian
Director	Terry Flynn	Director 1
Director	Jon Dunchack	Director 2
Director	Leonard "Ty" Rogers	Director 3
Director	Robert Korch	Director 4
Director	Dick Wilken	Director 5
Director & Webmaster	Art Brown	Webmaster
Assistant Webmaster	John Tsiknas	Web Assistant
MEA Representative	Helen Phillips	MEA Rep
Hospitality Co-Chair	vacant	Hospitality 1
Hospitality Co-Chair	vacant	Hospitality 2
Sunshine Committee	Sharon Beach 619-934-8202	Sunshine
Roster Maintenance	UnY`7UFYm`	_____

****To send a message with your comments, suggestions or questions to an officer, board or committee member, click on their E-mail link above and your mail system should bring up the e-mail form with the proper addressee. We look forward to your comments.**

The board members who have consented to listing their phone numbers in the newsletter have done so to provide you a way to arrange sending a card to a sick member. Thank you for your cooperation.