



NEWS BRIEFS

Published Quarterly by
SACRAMENTO COUNTY RETIRED EMPLOYEES ASSOCIATION
Post Office Box 161414 Sacramento, CA 95816
www.saccountyretirees.com

December 2013 Number 4

Susan Cucchi, Editor



PRESIDENT'S CORNER

By Kiyoshi Adachi



Mr. Richard Stensrud, CEO of SCERS (Sacramento County Employees Retirement System) gave the SCREA Board a "State of the Retirement System" report at our recent Board meeting. He used terms such as "extremely successful investment performance" and "extraordinary job of managing the investment system" to describe our retirement system.

Due to the recession of 2008-2009 the system's valuation of approximately \$6.2 billion decreased to about \$5 billion. Current valuation is around \$7.2 billion, he said. The past year's one-year annualized return was 12.6% which exceeded the earnings assumption rate of 7.5%. These are very favorable figures as the investment returns fund 60-70% of our benefits.

Comment by Adachi—when investment earnings are up everybody benefits.

- ◆ SCERS does;
- ◆ the County does because, as the employer of approximately 12,200, their required contributions to the retirement system on behalf of the employees may be less; and
- ◆ the citizens (including retirees) benefit because we all pay a variety of taxes to support county government.

The system is 83% funded. The system loss/earnings are smoothed (spread out) over 7 years instead of the 5-year period previously in place. SCERS is breaking away from reliance on investing in equities, Mr. Stensrud said.

The ratio of active employees to retired was 2:1 ten years ago but now the ratio is getting closer to 1:1. In the year 2000 there were 5,500 annuitants; in 2103 there are 9,300. In 2009 there were 17,900 active employees, now the number is 12,200.

Continued on page 7

INSIDE THIS ISSUE

2. In Memoriam
3. Holiday Luncheon Information
4. Benefits Committee Report
5. Lawsuit Update
6. Farewell to Fran, Luncheon Date
7. Ron Hines Retires
8. Nominating Committee, New Members
9. Nancy Wolford-Landers, Volunteers Needed
10. Luncheon Menu and Information
11. Picnic Pictures
12. Luncheon Reservation Form



IN MEMORIAM

Howard Alvord William Anderson Ramona Artero Bonnie Aurich Linda Baerresen William Bockover Fred Buenrostro Lawrence Cabral Mamie Castro Joyce Chavez Ivan Clark Alan Cunningham Reed Dahle Shizuko Dizon Zella Pearl Espinoza Sidney Gendel	Jeanette Gilbertson Jarvis Gossett Kenneth Hartrum H.J. Hicks Melvin Hing Pauline Lagomarsino Dorothea Lake James Lane Grayce Lewis Luciano Maligad Dorothy Martin-Rice Jesus Mata Larry Mertz Robert Miesen Josephine Noya Gary Osborne	Juanda Papathakis Robert Presher Joyce Rahl M. Susan Sadamire Benjamin Sanchez Janice Schultz Glynnia Scott Ed Shaughnessy Beverly Sprenger Betty Stateman Verna Unger Donna Vicks Richard Vukovich Carol Watwood Dina West Barbara Woodrum
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The surviving spouse of a member is eligible to SCREA membership.
For enrollment assistance please contact our Membership Chair, Sue Murray,
at 916-359-6394.

Change of Address?

Please fill out and mail this notice to:
SCREA, P.O. Box 161414
Sacramento, CA 95816

Name: _____

New Address: _____

City: _____ State: _____

Zip: _____ Telephone: _____

Email: _____

Date of Move: _____

Previous Address: _____

2013 HOLIDAY LUNCHEON

by Sandy Carli

As 2013 draws to an end, we can reflect on many changes for the coming year. During October and part of November, we had to make some major decisions regarding our health coverage, particularly those with Health Net. As of this writing, we still are waiting for the outcome of our lawsuit with the county regarding the termination of our medical subsidy. We welcomed a new Board member, Pat Wilcox and saw the departure of two others, Ron Hines and Fran Alberghini. One thing for sure in this life, nothing stays the same!

LUNCHEON DATE: DECEMBER 16, 2013

SCREA'S Holiday Luncheon continues to be a favorite event for all of those who attend. If you have never been, haven't been for awhile or you make this an annual event, it is time to reserve your spot for a very festive time. So fill out the reservation form on the back of this newsletter and bring a friend or two to share in the good times.

We will continue to be in the large ballroom at the Hilton Hotel at 2200 Harvard Street, just off Arden Way West. The lunch starts at *noon*, however the doors will open at 11:00. Although there is plenty of parking, I do recommend coming early to secure a parking place as there may be other parties going on as well. I encourage you, if you haven't already, to sign up your spouse or significant other as an affiliate member of SCREA. They will then receive the \$7.00 luncheon discount. Their \$1.00 membership fee (for a total of \$3) will come out of your check. If they attend every luncheon, this is definitely a savings to you. Membership applications are on line at our website at www.saccountyretirees.com.

Lots of Door Prizes!

Someone from every table will win a door prize. The door prizes come from SCREA, the Sacramento County Credit Union, the John Descamp's Annual Christmas Gift Fund and from members who donate prizes. As I have reported in the past, John Descamp, the former CEO of the Sacramento County Employees Retirement System donated a total of \$8,000 to SCREA. Each year \$400.00 must be spent just on the Holiday Luncheon Door Prizes. The money cannot be used for any other purpose. The current balance in this fund is \$5986.79.

We are always grateful to the Sacramento County Credit Union and John Descamp for their generous donations.

What's for lunch? See my article entitled Holiday Menu on page 7.

Everyone must send in their reservation form and a check for the event by Wednesday December 11, 2013.



BENEFITS COMMITTEE REPORT

By Kiyoshi Adachi



The mailing entitled “Special Announcement of the Annual Retiree Open Enrollment Events” arrived on October 16, 2013 and told us “this year there are important and significant changes to your health plan options for 2014.”

Attendees of the annual SCREA Picnic on September 16, 2013 were informed of these upcoming changes. Dave Comerchero, Manager, County Employees Benefits Office (EBO) addressed the picnic attendees providing outlines of the 2014 program. The SCREA Board members had been in discussion with the EBO during late spring and early summer regarding the 2104 program.

We understand there are approximately 4,000 retiree/dependents enrolled in the County sponsored health program. Over 50% of those are enrolled with Kaiser which still leaves a sizable number enrolled in non-Kaiser plans such as Blue Shield and Health Net. Blue Shield covers the out-of-area enrollees. Premiums are high compared to Kaiser and, for some, premiums are becoming unaffordable. In recent years a few enrollees have dropped from the County plan to seek lower cost coverage. The EBO and the SCREA Board have been aware of this enrollee sentiment.

The premiums for United Healthcare HMO and NPPO Medicare health plan option for 2014 are as much as 50% lower than a similar plan in 2013. The 2014 premium for non-Medicare HMO offered by Western Health and Sutter Health also shows a decrease from similar 2013 plans (Health Net and Blue Shield). The 2014 premiums can be described as being “Kaiser-like”. In summary, the 2014 changes to the non-Kaiser plans are indeed significant.

SCREA Directors have been receiving calls because retirees have not received their enrollment packets. We have been asking enrollees to be patient because the changes have delayed the mailing. The changes will be good for many. I believe the County EBO will enroll all of us wishing to be enrolled.

The EBO has told SCREA that the new providers for 2014 were very interested in competing for the County’s insurance business. No matter the reason, we believe the County has accomplished a great service to retirees by lowering the cost of insurance coverage. Credit and appreciation to all County staff involved. Special credit and appreciation to Dave Comerchero, EBO Manager, who has listened these many years to SCREA’s request for help to lower health insurance costs. The savings will be significant. For instance, my wife Patsy and I are enrolled in Health Net, CBO plan at \$581.04 per month each. Our coverage with United Healthcare, NPPO, for equivalent coverage will be \$257.56 per month, at reduction of \$323.48 each monthly.

Notice: The information presented in “News Briefs” is believed to be from reliable sources. However, no responsibility is assumed by SCREA, the Editor or the writers for inaccuracies in the articles published.

COURT FILES ORDER GRANTING COUNTY'S "MOTION FOR SUMMARY JUDGEMENT" RETIREE HEALTH SUBSIDY LAWSUIT DISMISSED BY JUDGE

By Mike DeBord

On September 30, 2013, the Federal Judge who conducted a hearing on the County's "Motion for Summary Judgment" found in favor of the County and entered a Judgment granting the motion and closing the case. SCREA has 30 days to file a Notice of Appeal of this judgment and we are working with our attorney to preserve that option.

The following provides some key dates and actions related to our lawsuit:

- ◆ February 8, 2011- **SCREA filed** a lawsuit against the County for violations of contract clauses and violations of equal treatment clauses contained in California and U.S. constitutions.
- ◆ April 1, 2011- **County filed** a "Motion to Dismiss" the lawsuit.
- ◆ November 21, 2011- **Supreme Court of California ruled** on a question that had been posed in an appeal for another California county lawsuit: "Whether, as a matter of California law, a California county and its employees can form an implied contract that confers vested rights to health benefits on retired county employees." The unanimous decision by the court was "Yes".
- ◆ March 31, 2012- The **Federal Judge denied** the County's "Motion to Dismiss" the lawsuit, citing in part the Supreme Court decision.
- ◆ May 24, 2013 – **County filed** a "Motion for Summary Judgment" of the lawsuit.
- ◆ September 30, 2013- The same **Federal Judge granted** County's "Motion for Summary Judgment"(see www.saccountyretirees.com for document under "Litigation Status")

The retirees of Sacramento County received

health and dental subsidies for more than three decades and now those subsidies are gone for nearly all retirees. In 1980, when the annual subsidies began on a continuous basis for every year thereafter, the cost of health and dental premiums were relatively low. As annual health premiums increased by double digit percentages during the most recent decade, these pre-tax health subsidies for retirees became far more valuable. We know by reading more than 1,000 survey responses that most all of those responding to the SCREA survey indicated that they believed that they were entitled to a health insurance subsidy upon their retirement (as is the case for retirees of the State and many other local jurisdictions). This belief was shared by front line workers up to the very top management positions in the County and as reported through survey responses, the retiree health subsidies played a role in recruitment, longevity in County service, and job choice decisions to either stay with the County or work for another jurisdiction. As the County reduced the subsidies and then took actions to eliminate these subsidies in total, many retirees felt betrayed by their former employer. The financial impact of the subsidy loss was hard felt by our retirees. After many years of trying to work with the County and the Board of Supervisors to continue the retiree subsidies, in 2011, SCREA filed a lawsuit to try and protect the long standing past practice by the County. The SCREA Board Directors and our attorney Mark Merin dedicated a tremendous amount of time and energy over the last several years working with County retirees to build our case. The ruling on the "Summary Judgment" prior to a jury trial was a real disappointment to say the least.

Continued on page 7

FRAN WILL TAKE A BREAK

By Kiyoshi Adachi

Fran Alberghini wrote me recently to tell me she was resigning to take care of family matters. She expressed an interest in returning to the SCREA Board at a future date. I look forward to that. She has given me important advice and counsel on several matters and I will miss that.

The SCREA Board will miss her help in providing service to our retirees. As Chair of the Nominating Committee she solicited, cajoled and interviewed retirees in our efforts to fill vacancies on the Board.

Best wishes to Fran and hurry back!!

2014 LUNCHEONS

By Sandy Carli

We have our first event scheduled for 2014. PLEASE mark your calendar, enter into your iphone, iPod, or just cut it out and put in a visible place! All events start at 11:00 with LUNCH SERVED AT NOON.

General Membership Luncheon
Lions Gate Hotel
March 10 , 2014



1.99% APR* on Home Equity
Lines of Credit for six months

Take Advantage
of the Equity
in Your Home.

Introductory Rate Offer
Expires December 31, 2013

Visit sactocu.org/heloc or call 916-444-6070 for more information.



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*Annual Percentage Rate (APR). 1.99% Introductory APR for a period of six monthly billing cycles for qualified applicants based on creditworthiness. After that the APR is variable based on the value of an Index. It will be 3.5% to 15.0% based on your creditworthiness. The Index is the Prime Rate published in the Money Rates column of the Wall Street Journal. We will use the most recent Index value available to us as of the day of any annual percentage rate adjustment. Approval is subject to underwriting guidelines, verifications, collateral valuation and loan to value. Rates, terms, and services subject to change without notice. Offer is valid for owner occupied properties only. Offer does not apply to the refinancing of existing Sacramento Credit Union Home Equity Lines of Credit. See Sacramento Credit Union Representative for eligibility. For more information, visit www.sactocu.org or contact Sacramento Credit Union. Offer expires December 31, 2013.

PRESIDENT'S CORNER

By Kiyoshi Adachi

Continued from page 1

He complimented retirees in the 30% participation in the recent election for Retiree and Alternate Representatives to the SCERS Board which was recently completed. (Mike DeBord and Martha Hoover, respectively were voted to these positions effective January 1, 2014.) He said participation of active employees is about 10% in retirement system elections.

In comparable retirement systems with \$5 to \$9 billion valuation our system, SCERS, has the highest funded status and the lowest executive staff salaries. (Adachi's comment: What a state of affairs is this?)

The Sacramento Bee article of October 6, 2013 reported that U.S. Judge Kimberly J. Mueller ruled that retired Sacramento County employees have no legal right to unending health care subsidy from the County. (See Mike DeBord's article on page 5 of this issue.)

The SCREA Board had unanimously agreed to sue the County on this issue because many retirees made statements that the subsidies were promised to them as part of their compensation which was then taken away. More information will be provided when available.

RON HINES HAS RETIRED

By Kiyoshi Adachi

Ron Hines, a SCREA Director since the 1990's has retired from the SCREA Board at the end of June 2013. When he became a director, I immediately asked him to join me in being the alternate delegate to our State Association, CRCEA (California Retired County Employees Association). Up to that time I had been the sole delegate. In no time he was a delegate and I became the alternate. The State Association meets twice a year and consists of 20 counties established under a 1937 Act of the State Legislature.

Ron served on the CRCEA Legislative Committee keeping us informed and updated on all legislative actions affecting our retirees. CRCEA, in cooperation with SACRA (State Association of County Retirement Systems) has been responsible for various State Legislative action benefiting retirees.

On the SCREA Board, Ron served on the Benefits, Budget and Bylaws and the Nominating Committees. His countless hours of work to benefit retirees cannot be measured, only appreciated. We will miss his hard work and friendship

RETIREE HEATH SUBSIDY LAWSUIT DISMISSED BY JUDGE

By Mike DeBord

Continued from page 5

In closing, whether SCREA files an appeal or not, I want to thank the SCREA Board of Directors for unanimously voting to take the action of filing and supporting this lawsuit on behalf of all retirees, our attorney Mark Merin for his tremendous effort on this case, the retirees for supporting our effort and especially those who responded to our survey, provided documents, contributed to declarations, and helped us build our case.

The SCREA Board of Directors and membership came together to fight the good fight on behalf of all County retirees, and for that I am very proud.

ATTENTION ALL SCREA MEMBERS

By Linda Kimura, Lyn Scotti and Pam Thomas

The SCREA Board of Directors is seeking Members who are interested in serving on the SCREA Board. One Board position is currently vacant due to the recent resignation of Fran Alberghini, who served on the Board for many years. A second vacancy will occur in January 2014, when Martha Hoover transitions from a regular SCREA Board Member to the Alternate Retiree Representative position on the Sacramento County Employee Retirement System Board of Directors. The SCREA Board of Directors is announcing its vacancies now in hopes of establishing a list of members who are interested in serving on our Board prior to the regular election process, which will be initiated at the first of next year.

Members are encouraged to submit a "letter of interest" to Nominating Committee Chair, Linda Kimura, between now and March 1, 2014. Letters should be addressed to SCREA Nominating Committee, Attn: Linda Kimura, P. O. Box 161414, Sacramento, CA 95816. Letters of interest should indicate the candidate is interested in serving and consents to run for a position. Candidates may add additional information they feel would be useful to the Nominating Committee. The Committee will review letters of interest after their receipt and will conduct

candidate interviews of all candidates before April 5, 2014. A complete list of candidates, and a list of Nominating Committee endorsements, will be prepared and published in the May edition of the *NEWS BRIEFS* newsletter in advance of the election, which will be held during the June Annual Meeting.

The term of office for SCREA Board positions is three years effective July 1, 2014. Board of Directors meetings are normally held on the first Monday of each month and Committee meetings are held when needed. There are 11 Committees and interested candidates should be willing to serve on at least one Committee.

Participating on the SCREA Board of Directors is a very rewarding experience, that allows Members to continue to use their leadership skills and Sacramento County expertise, as well as assisting our fellow retirees in matters of mutual interest. Complete details of the nomination process can be found in SCREA's Bylaws, Article VII, ELECTIONS, which can be viewed on the website www.saccountyretirees.com. Also, Nominating Committee Chair, Linda Kimura, is available to answer questions and can be reached by telephone at (916) 485-8442.

WELCOME OUR NEW MEMBERS

Margaret Albertson
 Reynaldo Carboni, County Counsel
 Charles Coupar, Public Works
 Patti Gilbert-Driggs
 David S. Grech, Airports
 Nancy Gust, Sheriff
 Susan C. Hallahan, DHA
 William Harden Jr. DTECIT
 Elida Hernandez, DHA
 Kathleen Houston, DPS
 Josephine Jackson, CPS
 Sandra Jeong, DHHS
 Ruben Labrado, Sheriff
 Kaellen Grace LaMonte, CPS

Floyd P. Lee, Sheriff
 Mark Lunsford, Waste Water Management
 Mark Lin, SRCSD
 Robert McDaniel, DHHS
 Charles McGhee, Sewer District
 Lori Merjil, DHA
 Denise Morales, Voter Registration
 Jerome Oddo, DHHS
 Patti Peterson, Sheriff
 Patrick Sarandria, Sheriff
 Barbara Serrano, District Attorney
 Ralph Thompson, Probation
 Bernice Walton, DHHS
 Harold R. Wynkoop Jr.

FAREWELL!!

By Nancy Wolford-Landers

It is with very mixed emotions that I will be leaving my position at the end of this year as the Elected Retiree Representative on the Sacramento County Employees Retirement System Board of Trustees. I have enjoyed a long association with the Retirement Board and also with the SCREA Board of Directors, and I will miss the very fulfilling responsibility of representing the Retirees of Sacramento County.

I first joined the Board of Retirement in 1976 as the Elected Miscellaneous Representative when I was an Auditor in the Auditor Controller's office. I did not run for re-election after I went to work for the County Executive's office in 1978, because that could have been perceived as a possible conflict of interest. However, I always maintained a huge interest in the system and what it provided to the employees and retirees of Sacramento County.

After my retirement as County Auditor-Controller, at the end of 1996, I followed very closely the Retirement Board's activities, and was appointed in 2002 as the Alternate Retiree Representative. In 2004, I was elected as the Retiree Representative and have filled that position until this December when I will be stepping down.

I am very pleased to have seen our system grow from assets of \$3,200,000 in 2002 to approximately \$7,000,000 in assets this year. We can thank a very pro-active Board, the very effective leadership by Richard Stensrud and his very competent staff for this fantastic growth. Our fund is one of the better funded systems in the state, and enjoys an impeccable reputation amongst other 1937 Retirement Systems.

I am very happy to report that your representation will be in great hands with Mike DeBord serving as your Elected Retiree Member on the SCERS Board, and Martha Hoover as the Alternate Retiree Member. Both of them have worked tirelessly on the SCREA Board for many years and have been instrumental in representing you, the retirees, in presentations to the Board of Supervisors and in our legal efforts opposing the County's health subsidy actions and inactions.

I will remain on the SCREA Board of Directors until a new member is elected to take my place, so I look forward to seeing you at the SCREA meetings. Thank you all for the privilege of being allowed to serve as your SCERS representative.

VOLUNTEERS NEEDED

By Pam Thomas

Now that you're retired, do you have too much time on your hands? Looking for something to do that will benefit you and others?

The Friends of the Sacramento Public Library continues to need volunteers to work in the Book Den, which sells gently-used quality books and media. Proceeds benefit all 28 branches of the Sacramento Public Library by funding the purchase of new materials and system-wide programming efforts like Summer Reading.

The Book Den is open Thursday, Friday, and Saturday from 9 am – 2 pm at 8250 Belvedere Ave., Suite E. Sacramento (between Power Inn Road and Florin-Perkins Road). We also have a very large warehouse with thousands of books and

hold six warehouse sales throughout the year.

There are many opportunities and areas for volunteers: cashiering in the store, sorting and stocking books, picking up donations, internet sales, and others.

You can check us out at our website at www.saclibfriends.org or come on in to the store. Our Volunteer Application can be viewed at the website by clicking on Book Den and then Volunteer Application.

Volunteers are very much appreciated. Come in and make new friends!

2013 HOLIDAY LUNCHEON MENU

By Sandy Carli

Please join us for our annual Holiday Luncheon
To be held Monday, **December 16, 2013**
At the **HILTON HOTEL BALLROOM**
2200 Harvard St., Sacramento

11:00 a.m. No-Host Bar 12:00 p.m. Lunch
Door Prizes after Lunch



Menu includes a choice between:

Savory Turkey Breast with turkey gravy, sage dressing, and mashed potatoes.
Chef's Fresh Vegetable du Jour and cranberry sauce served on the side.

Or

Vegetarian Delta Asparagus Pasta with artichoke hearts, olives, shaved asparagus,
Feta cheese and sundried tomato with garlic olive oil

Each dish comes with a Mixed field Green Salad with grape tomatoes, julienne
cucumbers and carrots, house dressing, wheat and sour dough rolls with butter,
Starbucks coffee, decaf, and tea assortments. For dessert we will have alternate
pumpkin cheesecake and berry coulis cheesecake.

COST: Members \$20.00 and Non-Members \$27.00

(This represents a \$7.00 savings to Members and no increase in cost from last year)

Please send in your reservation by **(Wednesday) December 11, 2013.**

**Please call 916-457-0304 or email scarli@surewest.net if your check is sent near
or on Dec. 11th or later. Payment at the door must be authorized prior to the event.**

No reservations are taken at the door.

No refunds after **December 11, 2013**

Send Reservations to SCREA, PO Box 161414
Sacramento, CA 95816



Directions:

**Hwy. 80, Exit at Arden Way West, right on Harvard Street. Parking in the front and on the
right side of the hotel.**

SEPTEMBER FOUNDERS PICNIC ELK GROVE PARK



The first stop is the registration desk.



Dave Comerchero was our guest speaker at the picnic.



Mike DeBord and friends listen to Sandy Carli's announcements.



Caterer Mike Garcia prepares to serve the delicious food.



New friends and old enjoy the sunshine and beautiful setting of Elk Grove Park.



Previous SCREA Board member, Ron Hines, chats with friends.



NEWS BRIEFS



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SCREA HOLIDAY LUNCHEON RESERVATION

Monday, DECEMBER 16, 2013
Lunch served at Noon

Member(s) Name: _____ Phone: _____
 Member(s) Name: _____ Phone: _____
 "New" email address: _____

Non-members Name: _____ Phone: _____
 Non-members Name: _____ Phone: _____

# _____ Members:	Roast Turkey Breast	\$20.00= _____
# _____ Members:	Vegetarian Delta Asparagus Pasta	\$20.00= _____
# _____ Non-Members:	Roast Turkey Breast	\$27.00= _____
# _____ Non-Members:	Vegetarian Delta Asparagus Pasta	\$27.00= _____

Total Check Amount enclosed \$ _____

RESERVATION DEADLINE NO LATER THAN DECEMBER 11, 2013.
DO NOT SEND CASH. SEND A CHECK MADE PAYABLE TO:
SCREA, P.O. BOX 161414, SACRAMENTO, CA 95816

Directions to the Hilton Hotel are in the Holiday Menu Article on page 10.