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**BOARD OF RETIREMENT ELECTION
GENERAL MEMBER and
RETIRED MEMBER
DECEMBER 3, 2013**

The enclosed candidate statements have been filed with the San Bernardino County Elections Office pursuant to Section 13307 of the California Elections Code. A complete list of candidates appears on your ballot. This pamphlet may not contain a candidate statement for every candidate on the ballot. Each candidate statement was volunteered by the candidate, and is printed at their expense in the order of the Random Alphabetical Drawing.

**San Bernardino County Elections Office
777 E. Rialto Avenue
San Bernardino, CA 92415-0782
(909) 387-8300 or (800) 881-8683**

BOARD OF RETIREMENT ELECTION CANDIDATES FOR GENERAL MEMBER

IMPORTANT: Please read Voting Instructions before marking your ballot.

NAME: JAMES (JIM) MEIER OCCUPATION: Administrative Supervisor II	NAME: LOUIS FIORINO OCCUPATION: Trustee
<p>Strategic planning and investing expertise are learned skills that are highly useful for this position. I have 28 years experience in strategic planning and over 45 years experience investing in a wide range of instruments including, bonds, stocks, mutual funds, precious metals, foreign currency and real estate.</p> <p>I hold the following University degrees and professional certifications: BA in Economics from UCLA, MS in Management from Abilene Christian University, Professional Financial Planner from Old Dominion University (University of Virginia), previously a Certified Financial Planner (CFP), Enrolled Agent (IRS), Chartered Mutual Fund Counselor, Accredited Tax preparer. I am uniquely qualified to represent the County in this position. I have the education and experience to ensure the Retirement Board invests in the best interests of all County employees. I am a qualified, competent, experienced candidate that can make a difference.</p>	<p>I am completing my first term as the General Member Trustee on the Board of Retirement. It has truly been a privilege representing you, my co-workers.</p> <p>Although the economy has been improving, public employee pensions are under significant pressure politically and from the general public. The media continues to report that public pensions are unaffordable. The truth is that the vast majority of public employee pensions are modest. The average annual retirement paid at SBCERA is \$34,900.</p> <p>It is important that we have a representative that has the knowledge, the experience and commitment to make prudent decisions that will preserve the existing retirement benefit for current and future members. I have completed the Trustee Institutional Investment Courses at Stanford, U.C. Berkeley and Wharton Business School. My 23 years licensed with the Financial Industry Regulatory Authority (FINRA), formerly National Association of Security Dealers (NASD), provide me with the necessary skills, understanding and expertise to meet the challenges we face.</p> <p>I take my responsibilities very seriously. Protecting our current assets and improving our investment return is my number one priority.</p> <p>I am asking for your continued support and your vote to represent you on the Retirement Board.</p> <p>Thank you!</p>
NAME: MERIDA SARACHO OCCUPATION: Clinic Supervisor	NAME: THOMAS C. RAMIREZ AGE: 49 OCCUPATION: ECD Analyst/EDA
<p>Change is now!</p> <p>Elect a trustee to the Retirement Board that you can trust to ensure the safety and security of your money. I am committed to doing everything within my power to follow fiduciary duties and to protect the investments of your money.</p> <p>As a County employee for the past 18 years working in Behavioral Health, with a Master's in Educational Psychology, I bring experience as a leader and the ability to meet challenges head on effectively, resourcefully and efficiently. My expertise is cultivating relationships between members and management while keeping my number one priority of protecting your present and future investment. I am a member of HEA (Hispanic Employee Alliance), CWN (County Women's Network) CAMFT (California Association of Marriage and Family Therapists) and the PTA (Parent Teacher Association).</p> <p>I believe in full disclosure, you can trust me to monitor the investment of your money. I'm prepared and eager to represent SBCERA members and their families with integrity and accountability.</p> <p>Please provide me the opportunity to institute the trust, integrity and ability required to make the changes we need by electing me as you next General Member Trustee. Kindly cast your vote for Merida. Thank you.</p>	<p>I am running for the Retirement Board to ensure that the money that we have earned and continue to earn during our working years at the County will be paid to us in future. I have been a County employee for the past 24 years working in the Economic and Development Agency (EDA) and just like you I have been earning money that will be paid to us when we retire.</p> <p>It is vital that every dollar in the retirement fund is put to its' highest and best use in order to maximize the size of the retirement fund. Increasing the size of the retirement fund through investments is the best way to make certain that our hard earned money will be paid to us during our retirement years. If elected ensuring the stability and growth of the retirement fund would be my number one priority.</p> <p>In addition to my work experience I have a Bachelor of Science degree in Finance and Real Estate from the California State Polytechnic University, Pomona.</p> <p>I feel my work experience and education make me the best candidate to represent your interest on the Retirement Board. If you agree vote for me, Thomas C. Ramirez.</p>

BOARD OF RETIREMENT ELECTION CANDIDATES FOR RETIRED MEMBER

IMPORTANT: Please read Voting Instructions before marking your ballot.

NAME: HARRY H. HATCH AGE: 67 OCCUPATION: Retired Deputy Sheriff/Trustee	NAME: DAWN STAFFORD AGE: 63 OCCUPATION: Incumbent
<p>I'm running for Retirement Trustee of your Retirement Board. I have been the Alternate for the last three years.</p> <p>I served as the Safety Trustee for 14 years prior to this term. As your representative, I have tried to be our voice on the board. If elected as our Trustee I would try to use the Alternate Member to our advantage. In the last three years the alternate has not been used to our advantage. The Alternate does not vote except as a Board Member unless the Retirement Trustee is not present. The Alternate can sit on and vote on committees. I have not been used this way in the last three years.</p> <p>I have not accepted any compensation for my service in the past three years. I'm already a retiree and receive a pension. I am allowed to receive \$100.00 a meeting as allowed by law. I don't, by choice.</p> <p>I have always believed in service, we need this type of representative in this economic time. I would like to continue to work for our system and our retirement security. I won't waste our money.</p>	<p>I have been on the Retirement Board for almost nine years, most recently representing the retirees and also serving as Chairman. As Chairman of the Board, I worked to revise our funding policy. Our old policy had employers making no contributions in years when earnings were good and very high contributions in bad years when they could least afford it. Our new policy provides for stable employer contribution rates, with SBCERA reserving earnings from good years to help cover the bad ones.</p> <p>I also worked to insure the retention of the Retirement Board staff, who are SBCERA, not County, employees. Experienced staff provides superior performance. I pushed for a fair policy on salary increases and for a human relations program to insure SBCERA practices are in compliance with federal and state laws. This is an ongoing activity but much progress has been made.</p> <p>Our investments did well this latest fiscal year and our 15% return was well above our benchmark and most of our peers. Still, these are difficult times, and our pensions are often unfairly blamed for government financial woes. If reelected, I promise to use my experience and knowledge to be a strong voice for the retirees.</p>

VOTING INFORMATION / INSTRUCTIONS

Dear San Bernardino County Employees' Retirement Association members.

Enclosed are the following voting materials for the 2013 Board of Retirement Election:

1. A Voter's Guide and Voting Instructions Sheet, showing all candidates and statements
2. A Ballot
3. A Return Identification Envelope

Step 1

When you are ready to vote, use a black or dark pen to solidly mark the appropriate oval next to your choice of candidate on your ballot.

To vote for a qualified write-in candidate, solidly mark the oval indicated for Write-Ins and write the name on the line provided.

Please note that ANY mark inside of an oval constitutes a vote for that candidate.

Using a Black or dark pen only:
Mark Ovals Like This 
DO NOT use red ink, highlighter or anything other than a dark pen!

The ballot is scanned by optical scanners. If you make an error, tear or deface the ballot, contact the Elections Office at (909) 387-8300 for instructions.

Step 2

Remove the numbered stub on the ballot to ensure secrecy of your vote.

Step 3

Place your voted ballot in the Return Identification Envelope and seal the envelope. No other envelope may be used to return your ballot.

Do not place more than one ballot in the return envelope; doing so will void all ballots in the envelope.

If you damage or lose your return envelope, contact the Elections Office at (909) 387-8300 for instructions.

Step 4

Return your ballot to the Elections Office by: Interoffice mail (0770); U.S. Mail (postage required); or personal delivery.

All voted ballots must be received by the Elections Office **NO LATER THAN 5:00 P.M. ON DECEMBER 3, 2013.**

Sincerely,

Michael Scarpello
Registrar of Voters