



**ALAMEDA COUNTY EMPLOYEES' RETIREMENT ASSOCIATION  
BOARD OF RETIREMENT  
MINUTES**

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**Thursday, May 22, 2025**

Chair Kellie Simon called the meeting to order at 2:02 p.m.

Trustees Present:      Ophelia Basgal  
                                 Keith Carson  
                                 Ross Clippinger  
                                 Tarrell Gamble  
                                 Henry Levy  
                                 Elizabeth Rogers  
                                 Kellie Simon  
                                 Steven Wilkinson  
                                 Cynthia Baron (*Alternate*) (*Arrived After Roll Call*)  
                                 Kevin Bryant (*Alternate*)

Trustees Excused:      George Wood

Staff Present:           Victoria Arruda, Human Resource Officer (via Zoom)  
                                 Carlos Barrios, Assistant Chief Executive Officer-Benefits  
                                 Angela Bradford, Executive Secretary  
                                 Sandra Dueñas-Cuevas, Benefits Manager  
                                 Erica Haywood, Fiscal Services Officer  
                                 Jessica Huffman, Benefits Manager  
                                 Harsh Jadhav, Chief of Internal Audit  
                                 Vijay Jagar, Retirement Chief Technology Officer, ACERA  
                                 Lisa Johnson, Assistant Chief Executive Officer-Operations  
                                 David Nelsen, Chief Executive Officer  
                                 Jeff Rieger, Chief Counsel  
                                 Betty Tse, Chief Investment Officer

**PUBLIC INPUT**

Retired member Rupa Srivastava commented on her standby duties and her desire that standby pay be included in the calculation of her retirement allowance. Chief Counsel Jeff Rieger reported that Standby Pay is a difficult issue and is on today's agenda for discussion.

**CONSENT CALENDAR**  
**REPORTS AND ACTION ITEMS**

**REPORT ON SERVICE RETIREMENTS**

*Appendix A*

**LIST OF DEFERRED RETIREMENTS**

*Appendix B*

**LIST OF DECEASED MEMBERS**

*Appendix C*

**APPROVE REQUEST(S) FOR UP TO 130 BI-WEEKLY PAYMENTS TO  
RE-DEPOSIT CONTRIBUTIONS AND GAIN CREDIT**

*None*

**APPROVE UNCONTESTED STAFF RECOMMENDATIONS ON  
DISABILITY RETIREMENTS AND DEATH BENEFITS**

*Appendix E*

**APPROVE UNCONTESTED HEARING OFFICER RECOMMENDATIONS FOR  
DISABILITY RETIREMENTS AND DEATH BENEFITS**

*None*

**APPROVE MINUTES of BOARD and COMMITTEE MEETINGS**

*April 17, 2025 Minutes of the Regular Board Meeting*

*April 17, 2025 Actuarial Committee Minutes*

*April 17, 2025 Audit Committee Minutes*

**MISCELLANEOUS**

- *Operating Expenses as of 03/31/25*
- *Quarterly Financial Statements as of 03/31/25*
- *Quarterly Cash Forecast Report for 1<sup>st</sup> Qtr. 2025*
- *Board Member Conference Expense Report for 1st Qtr. 2025*
- *Senior Manager Conference and Training Expense Report for 1st Qtr. 2025*
- *Approve Staff Recommendation regarding the Alameda Health System's New Pay*
- *Item/Code: RCP III DIF 5% – 20M*

**25-30**

**It was moved by Ross Clippinger and seconded by Keith Carson that the Board adopt the Consent Calendar. The motion carried 9 yes (*Basgal, Bryant, Carson, Clippinger, Gamble, Levy, Rogers, Simon, Wilkinson*), 0 no, and 0 abstentions.**

**REGULAR CALENDAR**  
**REPORTS AND ACTION ITEMS**

**DISABILITY, DEATH AND OTHER BENEFIT CLAIMS**

None.

**COMMITTEE REPORTS, RECOMMENDATIONS AND MOTIONS**

*This month's Committee reports were presented in the following order:*

***Actuarial:***

Ophelia Basgal reported that the Actuarial Committee met earlier today and completed its review of the Actuarial Valuation and Review as of December 31, 2024.

**25-31**

**It was moved by Ophelia Basgal and seconded by Elizabeth Rogers that the Board adopt the Actuarial Valuation and Review as of December 31, 2024, as recommended by the Actuarial Committee. The motion carried 9 yes (*Basgal, Bryant, Carson, Clippinger, Gamble, Levy, Rogers, Simon, Wilkinson*), 0 no, and 0 abstentions.**

There were no Information Items.

Minutes of the meeting will be presented to the Board for adoption on the Consent Calendar at the June 18, 2025 Board meeting.

***Audit:***

Henry Levy reported that the Audit Committee met earlier today and completed its review of the December 31, 2024 Audited Financial Statements and Independent Auditor's Report.

**25-32**

**It was moved by Henry Levy and seconded by Ross Clippinger that the Board approve the December 31, 2024 Audited Financial Statements and Independent Auditor's Report, as recommended by the Audit Committee. The motion carried 9 yes (*Basgal, Bryant, Carson, Clippinger, Gamble, Levy, Rogers, Simon, Wilkinson*), 0 no, and 0 abstentions.**

Trustee Levy reported that the Audit Committee completed its review of the Government Accounting Standards Board (GASB) Statement No. 67 Actuarial Valuation and Addendum as of December 31, 2024.

**25-33**

**It was moved by Henry Levy and seconded by Ross Clippinger that the Board adopt the Government Accounting Standards Board (GASB) Statement No. 67 Actuarial Valuation and Addendum as of December 31, 2024, as recommended by the Audit Committee. The motion carried 9 yes (*Basgal, Bryant, Carson, Clippinger, Gamble, Levy, Rogers, Simon, Wilkinson*), 0 no, and 0 abstentions.**

Trustee Levy reported that the Audit Committee completed its review of the Government Accounting Standards Board (GASB) Statement No. 74 Actuarial Valuation and Addendum as of December 31, 2024.

**25-34**

**It was moved by Henry Levy and seconded by Ross Clippinger that the Board adopt the Government Accounting Standards Board (GASB) Statement No. 74 Actuarial Valuation and Addendum as of December 31, 2024, as recommended by the Audit Committee. The motion carried 9 yes (*Basgal, Bryant, Carson, Clippinger, Gamble, Levy, Rogers, Simon, Wilkinson*), 0 no, and 0 abstentions.**

The Committee was presented with the following Information Items: *1) Internal Audit Plan; 2) Completed Audits and Projects; and 3) Artificial Intelligence.*

Minutes of the meeting will be presented to the Board for adoption on the Consent Calendar at the June 18, 2025 Board meeting.

**OLD BUSINESS:**

***Update from Staff and Possible Motion regarding the Standby Pay Project.***

Mr. Rieger reported that Staff is working with AHS and the County of Alameda regarding their reporting of standby pay to ACERA. Staff is researching various issues regarding Standby Pay, which include whether Standby Pay is voluntary or mandatory and the meaning of “ordinarily worked” by employees in the same classification. Mr. Rieger and Chief Executive Officer (CEO) Dave Nelsen responded to Trustees’ and the public’s questions. This item will be brought back to a future Board meeting for further discussion. For detailed information regarding this issue, see Mr. Rieger’s May 22, 2025 memo contained in the May 22, 2025 Board’s agenda packet.

**NEW BUSINESS:**

***Participating Employers' Recommended Contribution to Their Alameda County Employees' Retirement Association 401(h) Accounts for the 2025 - 2026 Fiscal Year***

Assistant Chief Executive Officer of Operations Lisa Johnson provided a brief overview regarding ACERA's annual 401(h) Contribution Process, which is the process where ACERA's Actuary recommends the amount of contributions each Participating Employer is required to make to their respective ACERA 401(h) Accounts in order to fund ACERA's Other Post-Employment Benefits (OPEB) (non-vested medical benefits) for the 2025-2026 fiscal year.

**25-35**

It was moved by Elizabeth Rogers and seconded by Ophelia Basgal that after contributions are made to the 401(h) accounts by the respective Participating Employers, ACERA, in accordance with the CERL, treat an equal amount of Supplemental Retiree Benefits Reserve (SRBR) assets as employer contributions for pensions and transfer the amount equal to the pro rata share of the 401(h) contributions for the 2025-2026 fiscal year for each Participating Employer. The exact amount will be adjusted by the balance remaining in each of their 401 (h) accounts and is contingent upon receipt by ACERA of an authorizing resolution from each of the Participating Employers' governing bodies. The motion carried 9 yes (*Basgal, Bryant, Carson, Clippinger, Gamble, Levy, Rogers, Simon, Wilkinson*), 0 no, and 0 abstentions.

***ACERA 2025 Board of Retirement Election Update***

Ms. Johnson provided an update on the Board of Retirement Election process reporting that Staff will be using MK Election Services LLC, ACERA's new vendor, this year (who will manage the vote-by-mail portion of the election). Ms. Johnson reported that Staff met with MK Election Services and ACERA's Communications Team and that the ACERA Election Coordinating Team is currently working on finalizing the materials in preparation for the five Board seats up for election. For detailed information regarding the Board Election process, see Ms. Johnson's Memo dated May 22, 2025 contained in the Board agenda packet.

***Discussion and Possible Motion to Amend ACERA's Disability Retirement Procedures to Delegate Authority to the Chief Executive Officer to Order Medical Examinations and Questionnaires for Members Receiving Disability Retirement Allowances***

Mr. Rieger recommended that the Board amend the *Disability Retirement Procedures* to authorize the CEO to order medical examinations and/or completion of questionnaires based on the CEO's best judgment. Further information can be found in Mr. Rieger's memorandum in the agenda backup materials.

**25-36**

It was moved by Tarrell Gamble and seconded by Elizabeth Rogers that the Board amend section 10.1(a) of the *Disability Retirement Procedures* to include the following language: “The CEO has authority to order examinations and/or completion of questionnaires based on the CEO's best judgment.” The motion carried 9 yes (*Basgal, Bryant, Carson, Clippinger, Gamble, Levy, Rogers, Simon, Wilkinson*), 0 no, and 0 abstentions.

**Discussion and Possible Motion Regarding Whether Retired Annuitants May Receive a Monthly Medical Allowance through an HRA**

Trustee Elizabeth Rogers referred to Government Code Section 87105 and announced that, out of the abundance of caution, she is recusing herself from all discussion and voting on this matter because she has previously been a retired annuitant who received her MMA through an HRA and potentially could be a retired annuitant in the future. Trustee Cynthia Baron recused herself from all discussion and voting on this matter for the same reason (she is currently a retired annuitant). Trustees Baron and Rogers left the Board Room.

Mr. Rieger recommended that the Board revise all relevant documentation to remove all statements that retired annuitants may not receive an MMA through an HRA for the reasons stated in his memorandum in the Board agenda packet.

**25-37**

It was moved by Ross Clippinger and seconded by Ophelia Basgal that the Board (1) Authorize Staff to revise all relevant documentation to remove all statements that retired annuitants may not receive an MMA through an HRA (2) Staff will bring back redlines showing revisions to any documents that require Board approval for revisions to a future meeting on the Consent Calendar and simply revise any documents that do not require Board approval for revisions. The motion carried 8 yes (*Basgal, Bryant, Carson, Clippinger, Gamble, Levy, Simon, Wilkinson*), 0 no, 0 abstentions and 2 recusals (*Baron, Rogers*).

After the remaining Trustees discussed and voted on the above-referenced item, Trustees Baron and Rogers returned to the Board Room.

**Chief Executive Officer's Report**

Mr. Nelsen presented his May 22, 2025 written CEO Report which provided an update on: *1) Committee and Board Action Items; 2) Other Items: a) Business Planning; b) Legislative Updates; c) Legislative Highlights; d) LAFCO and 3) Key Performance Indicators.*

Mr. Nelsen reported that at the April 2025 Board meeting, the Board approved the terms/conditions under which LAFCO could become an ACERA employer. Mr. Nelsen reported that LAFCO's Board meeting is scheduled to take place in July 2025, at which time LAFCO can agree or disagree with the terms/conditions. Mr. Nelsen will keep the Board apprised of the status.

Mr. Nelsen provided an update on AB 569 and AB 1383 stating that these two bills roll back several PEPPRA provisions. For detailed information regarding these bills, see the Legislative Update which is attached to Mr. Nelsen’s CEO Report, dated May 22, 2025.

### **CONFERENCE/ORAL REPORTS**

Trustee Tarrell Gamble announced that ACERA Board Trustee Steven Wilkinson and ACERA Chief Investment Officer Betty Tse were both featured in the May 2, 2025 edition of “Power 100 Magazine”.

Trustees Keith Carson, Elizabeth Rogers and Kellie Simon reported that they attended the Milken Global Conference and that it was an excellent conference. It was noted that there were approximately 200 Sessions, which included topics on Investments, Longevity, Science, Health, Global Issues, State of the Military, The Future, etc. It was noted that Michael Milken, Tony Blair and Hedge Fund Manager Ken Griffin were speakers at the conference. Trustee Steven Wilkinson reported he also attended the Milken Global Conference, but as a Board member of Oakland Police and Fire.

### **ANNOUNCEMENTS**

None.

### **BOARD INPUT**

None.

### **CLOSED SESSION**

The Board adjourned into Closed Session to discuss the following:

#### **Item 13**

- A. Conference With Legal Counsel—Existing Litigation (Gov’t Code § 54956.9(d)(1)): Michael Grygo v. Alameda County Employees’ Retirement Association, Alameda County Superior Court Case No: 25CV118189.
- B. Conference With Legal Counsel—Existing Litigation (Gov’t Code § 54956.9(d)(1)): Michael Dalisay v. Alameda County Employees’ Retirement Association, Alameda County Superior Court Case No: 24CV096325.

The Board reconvened into Open Session and the following Trustees returned:

***Baron, Basgal, Bryant, Carson, Clippinger, Gamble, Levy Rogers, Simon and Wilkinson***

Chief Counsel Jeff Rieger reported that the Board took the following action in Closed Session on Item 13A. listed above:

**25-38**

**Motion that the Board defend the Michael Grygo v. Alameda County Employees' Retirement Association Matter, Alameda County Superior Court Case No: 25CV118189. The motion carried 9 yes (*Basgal, Bryant, Carson, Clippinger, Gamble, Levy Rogers, Simon, Wilkinson*), 0 no, and 0 abstentions.**

Mr. Rieger reported that the Board took no reportable action in Closed Session on the Michael Dalisay matter, Item 13B. listed above.

To view the May 22, 2025 Board meeting YouTube video in its entirety, go to ACERA's Website at: <https://youtu.be/v8XlMYdv4w4>.

**ADJOURNMENT**

The meeting was adjourned at approximately 3:26 p.m.

Respectfully Submitted,



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David Nelsen  
Chief Executive Officer

06/18/25

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Date Adopted



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**APPENDIX A**  
**REPORT ON SERVICE RETIREMENT**

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BLACK, Carolyn  
Effective: 2/27/2025  
Social Service Agency

BLOEDE, Carolyn  
Effective: 3/29/2025  
General Services Agency

BROOKS, Lawrence  
Effective: 3/1/2025  
Community Development Agency

BRUNER, Brenda  
Effective: 2/15/2025  
Sheriff's Office

CAMPBELL-BELTON, Anika  
Effective: 2/22/2025  
County Administrator Office

CANALIN, Susan  
Effective: 2/1/2025  
General Services Agency

CARTER, Steven  
Effective: 2/8/2025  
General Services Agency

CHATMAN, Christopher  
Effective: 2/18/2025  
Probation

CHEN, Arthur  
Effective: 8/23/2024  
Public Health

CHOI, Anthony  
Effective: 3/1/2025  
Zone 7

COLVIN, Lucy  
Effective: 2/15/2025  
Alameda Health System

CONNER, Stephanie  
Effective: 4/1/2025  
Department of Child Support

CORDERO, Laila  
Effective: 2/15/2025  
Alameda Health System

COURTNEY, Breton  
Effective: 2/15/2025  
Health Care Service Agency

CRUZ, Mary  
Effective: 2/21/2025  
Social Service Agency

DOWNING, Caryn  
Effective: 3/1/2025  
Courts

FIEN, Jason  
Effective: 3/1/2025  
Sheriff's Office

GABATO, Edward  
Effective: 3/14/2025  
Probation

GUESS, Erin  
Effective: 3/1/2025  
Probation

HAGEN, Dale  
Effective: 3/1/2025  
Community Development Agency

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**APPENDIX A**  
**REPORT ON SERVICE RETIREMENT**

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HIL, Noh  
Effective: 3/18/2025  
Auditor-Controller

RUIZ, Robert  
Effective: 3/1/2025  
Sheriff's Office

IBALIO, Judith  
Effective: 2/15/2025  
Assessor's Department

SMITH, Dwight  
Effective: 1/27/2025  
Alameda Health System

LANGER, Catharine  
Effective: 2/11/2025  
Courts

SMITHERMAN, RONALDA  
Effective: 2/26/2025  
Sheriff's Office

LEADER, Janet  
Effective: 2/18/2025  
Health Care Service Agency

SPIKES, Beatrice  
Effective: 1/18/2025  
Probation

LEE, Ronda  
Effective: 2/11/2025  
Social Service Agency

SWEET, Andrew  
Effective: 3/14/2025  
District Attorney

LEE, Sherron  
Effective: 3/1/2025  
Probation

TATE ATTIBA, Candice  
Effective: 1/11/2025  
Alameda Health System

MAJOR, Mavis  
Effective: 1/1/2025  
Alameda Health System

WESCHLER, Suzanne  
Effective: 2/15/2025  
Social Service Agency

MCCORMICK, Kenneth  
Effective: 3/4/2025  
District Attorney

WONG, Wai Kung  
Effective: 3/1/2025  
Social Service Agency

RIECHERS, Jason  
Effective: 3/2/2025  
District Attorney

YOUNG, David  
Effective: 2/28/2025  
Alameda Health System

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**APPENDIX B**  
**LIST OF DEFERRED RETIREMENTS**

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BADMUS, Taofeek  
Alameda Health System  
Effective Date: 3/28/2025

DELGADILLO, Lizbeth  
Social Services Agency  
Effective: 2/7/2025

BAKER, Michael  
Sheriff's Office  
Effective: 2/21/2025

DEMINGO, Tiffany  
Alameda Health System  
Effective: 3/24/2025

BAKILANA, Martina  
Health Care Services Agency  
Effective: 3/28/2025

DOZIER-JONES, Pashia  
Child Support Services  
Effective: 2/5/2025

BARANOV, Lyudmila  
Probation  
Effective: 3/21/2025

FULWOOD, Leilani  
Human Resource Services  
Effective: 3/21/2025

BERECZ-ORTEGA, Amy  
Alameda Health System  
Effective: 3/26/2025

GINSBERG, Joel  
Social Services Agency  
Effective: 2/18/2025

BROWN NIX, Paris  
District Attorney  
Effective: 2/19/2025

GRADY, Janet  
Social Services Agency  
Effective: 2/4/2025

BUSTONERA, Maria Theresa  
Alameda Health System  
Effective: 3/6/2025

HERNANDEZ, Alicia  
Alameda Health System  
Effective: 3/21/2025

BYRD, Charla  
Child Support Services  
Effective: 2/28/2025

HODGE, Kara  
Child Support Services  
Effective: 2/10/2025

CHANG, Gui Rong  
Zone 7  
Effective: 3/17/2025

IMAMI, Zebi  
Sheriff's Office  
Effective: 2/5/2025

CHEUNG, Terry  
Health Care Services Agency  
Effective: 3/21/2025

LEI, Christine  
Assessor  
Effective: 2/7/2025

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**APPENDIX B**  
**LIST OF DEFERRED RETIREMENTS**

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LI, Hao  
County Administrator  
Effective: 2/14/2025

LINOWITZ, Zachary  
District Attorney  
Effective: 2/7/2025

MAGLAYA, Calvin  
Public Works Agency  
Effective: 3/28/2025

MARTIN, Torcha  
Alameda Health System  
Effective: 2/20/2025

MOLINA VELANDIA, Daniela  
Public Defender  
Effective: 3/21/2025

MONTIERRO, Isabella  
Alameda Health System  
Effective: 3/24/2025

MORRIS, Leslie  
District Attorney  
Effective: 2/3/2025

PETERSON, Trina  
Social Services Agency  
Effective: 2/28/2025

REED FOSTER, Tracy  
District Attorney  
Effective: 2/21/2025

ROBERTS, Royle  
District Attorney  
Effective: 2/28/2025

RUIZ, Mercury  
Superior Courts  
Effective: 3/4/2025

SAGAR, Pradeep  
Alameda Health System  
Effective: 4/3/2025

SATCHER, Harry  
General Services Agency  
Effective: 2/21/2025

SOLWAY, Aimee  
District Attorney  
Effective Date: 3/27/2025

SUNDARARAJ, Mohan  
Alameda County Health  
Effective: 2/25/2025

SYLER, Jonathan  
Sheriff's Office  
Effective: 2/15/2025

TATOLA, Milika  
Human Resources Services  
Effective: 3/28/2025

TEAFATILLER, David  
Alameda Health System  
Effective: 3/26/2025

WALKER, Latasha  
Child Support Services  
Effective: 2/28/2025

WONG, Jennie  
First 5  
Effective: 3/28/2025

WONG, Jessica  
Social Services Agency  
Effective: 2/28/2025

ZHANG, Kevin  
Public Works Agency  
Effective: 2/28/2025

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**APPENDIX C**  
**LIST OF DECEASED MEMBERS**

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ALBANO, Milagros A.  
Public Defender  
4/10/2025

JACOVITZ, Loisann  
Social Services Agency  
3/28/2025

ARACIC, Nicholas M.  
Sheriff's Office  
3/21/2025

KIELY, John E.  
Fire Department  
4/19/2025

BARRETT, Marilyn J.  
Probation  
3/27/2025

LAVIENE, Tommie J.  
Health Care Services Agency  
3/24/2025

BELTRAN, Dolores  
Public Defender  
3/28/2025

LUCAS, Irene  
Non-Mbr Survivor of James Lucas  
4/16/2025

BRIONES, Adoracion P.  
Auditor-Controller  
4/3/2025

MAGANN, George C.  
Sheriff's Office  
4/9/2025

BRITTO, Cindy  
Non-Mbr Survivor of Robert Britto  
3/21/2025

PAJAUD, Dianne R.  
Alameda Health System  
4/14/2025

BULLOCK, Willie A.  
Social Services Agency  
3/21/2025

REYMUNDO, John Joseph  
Superior Court  
4/5/2025

EISENHOWER, Kay S.  
Library  
4/9/2025

RICHARDSON, Ronald I.  
Health Care Services Agency  
3/20/2025

FIVELLA, William P.  
Sheriff's Office  
4/25/2025

ROSS, Lori A.  
Alameda Health System  
4/10/2025

FRANCOIS, Davy M.  
Alameda Health System  
3/8/2025

SALEHI, Behzad  
Information Technology  
4/15/2025

HARRISON, Gerald D.  
Sheriff's Office  
4/12/2025

SANFORD, Wanda J.  
Alameda Health System  
3/25/2025

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**APPENDIX C  
LIST OF DECEASED MEMBERS**

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TOTH, Nicholas  
Health Care Services Agency  
4/12/2025

VIVIAN, Ronald  
Health Care Services Agency  
4/2/2025

TURNER, Keene  
Non-Mbr Survivor of Donna Camitta  
4/1/2025

WALES, George S.  
Assessor  
4/26/2025

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**APPENDIX E  
APPROVE UNCONTESTED STAFF RECOMMENDATIONS ON  
DISABILITY RETIREMENTS AND DEATH BENEFITS**

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**Name:** Alexander, Blair  
**Type of Claim:** Service-Connected

**Staff's Recommendation:**

Adopt the findings and conclusions and approve and adopt the recommendation contained in the Medical Advisor's report, including but not limited to, granting Mr. Alexander's application for a service-connected disability, and waiving annual medical examinations and questionnaires.

**Name:** Hadley, Randy  
**Type of Claim:** Service-Connected

**Staff's Recommendation:**

Adopt the findings and conclusions and approve and adopt the recommendation contained in the Medical Advisor's report, including but not limited to, granting Mr. Hadley's application for a service-connected disability, and waiving annual medical examinations and questionnaires.

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**APPENDIX E**  
**APPROVE UNCONTESTED STAFF RECOMMENDATIONS ON**  
**DISABILITY RETIREMENTS AND DEATH BENEFITS**

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**Name:** Nelson, Gerald  
**Type of Claim:** Service-Connected

**Staff's Recommendation:**

Adopt the findings and conclusions and approve and adopt the recommendation contained in the Medical Advisor's report, including but not limited to, granting Mr. Nelson's application for a service-connected disability, and waiving annual medical examinations and questionnaires.

Based on the Medical Advisor's finding regarding Mr. Nelson's ability to ascertain the permanency of his incapacity on or before the date following the day for which he last received regular compensation, to deny Mr. Nelson's request for an earlier effective date.

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