



# THE NETWORK



February 2016

Honoring Yesterday—Protecting Tomorrow

Vol. 47, No. 2

## RESDC NORTH COUNTY GENERAL MEMBERSHIP MEETING

- When:** Tuesday, February 23, 2016
- Time:** Beverages and light refreshments will be served at 9:30 a.m. Speakers will begin at 10:00 a.m.
- Place:** Joslyn Senior Center, 210 Park Ave., Escondido, 92025



**Program:** **Paul Greenwood**, Deputy District Attorney, Head of Elder Abuse Unit in the County of San Diego District Attorney’s Office will be discussing prevention of fraud and scams targeted at elder populations and current efforts lead by the DA’s Office. Additionally, a representative from County of San Diego Office of Military & Veterans Affairs will be highlighting several programs and services for veterans rolled out in 2015, which was dubbed the Year of the Veteran by Supervisor Bill Horn.

Directions: From San Diego: I-15 North to SR 78 East, then right on North Broadway to Park Ave. Turn left to 210 Park Ave. Parking will be available in the parking lot or on the street.

## PRESIDENT’S MESSAGE

By John McTighe



I extend a great big WELCOME to all the new members of RESDC who have joined over the past few months! You’ll see a listing of those who recently joined on pages 6 and 7 of this NETWORK. Many of them heard about us from a special mailing we did in cooperation with SDCERA and our insurance broker, Pacific Group

Agencies. Our Executive Director Mark Nanzer has given acknowledgement to those people who made this outreach happen in his column, so I won’t be repeating that here, but want to add my thanks for their cooperation.

Thanks to all of you who have taken the time to send me an email with your suggestions for how RESDC can add value to your membership. If I haven’t sent you an email response yet it’s because I’m still researching your suggestion before I answer you back. Please keep the suggestions coming. Just jot me an email to [jjmctighe@resdc.net](mailto:jjmctighe@resdc.net).

This month my focus is on volunteerism. Obviously that’s something I have firsthand knowledge about, since I serve as a volunteer RESDC board member.

What is it about volunteering that is beneficial? In an article published on the Harvard Health Blog, researcher Stephanie Watson stated that volunteering may be good for body and mind. She cited several studies that show that those who regularly volunteer “feel more socially connected, thus warding off loneliness and depression.” She also cited a study of adults over the age of 50 in which  
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## February Calendar of Events

- 11—(Thurs.) RESDC Board of Directors Meeting**  
8825 Aero Drive, Suite 205, 9:30 a.m.
- 18—(Thurs.) SDCERA Board of Retirement Meeting**  
2275 Rio Bonito Way, Suite 200, 8:30 a.m.
- 23—(Tues.) RESDC North County General Membership Meeting, Escondido**  
Joslyn Senior Center, 210 Park Ave., 9:30 a.m.

## PUBLIC EMPLOYEES AND THE BIGGER PICTURE

*By Stan Coombs, Director*

Public retirees concerned about the adequacy and security of their own pensions are really only looking out for their own well-being, aren't they?

Maybe not, but just maybe we should advocate more aggressively for better retirement for all older Americans, public and private workers alike – bring a larger advocacy group on-board, so to speak. Heaven knows there's plenty of evidence of an approaching retirement disaster that many political leaders and media types seem to be missing.

We have the statistics and they're daunting. The US Department of the Census says there were 40.3 million post-65 year-old people in the US in 2010, 13% of the total population, and we're on track for 95.7 million by 2050, nearly 30% of that future population. By my wet-pencil calculations, we'll be able to fill Qualcomm Stadium's 71,294 seats 1,342 times over with US elderly! Standing shoulder-to-shoulder and front-to-back, they'll cover a 13,181-acre square, 4.5 miles on a side. It helps to put big numbers into perspective.

But, big numbers alone don't tell the story. How well are these future older Americans prepared for old age?

Not very well. An April 9, 2015 Forbes article quotes Department of Census figures indicating workers whose employers don't offer sponsored retirement plans, workers who don't participate in retirement plans offered by employers, and the unemployed, all total a staggering 68% of our total 25 to 64 year old work force, that doesn't have employer sponsored retirement.

In a June 2015 report to a Senate Subcommittee on Primary Health and Retirement Security, the US Government Accountability Office (GAO) points out that about half of all households 55 or older have no retirement savings, and very few of those without retirement savings have any other resources, such as defined benefit pensions or non-retirement savings.

For those with retirement savings, the GAO says that the median account totals about \$104,000 for ages 55-64 and \$148,000 for ages 65-74, providing inflation-protected annuities of only \$310 and \$649 per month, respectively.

Are these nearly elderly trying to save? Perhaps the better question is, Can they save? "A Profile of Older Americans: 2011," produced by the US Department of Health and Human Services, reports the median income for older per-

sons in 2011 was \$25,704 for males and \$15,072 for females.

For the already elderly, a June 2015 Kaiser Family Foundation paper points out that 45% of post-65 adults had incomes below twice the Census Bureau's Supplemental Poverty Measure, which includes an updated subsistence food budget, tax liabilities and credits, in-kind government benefits and out-of-pocket medical expenses, which are not all included in the traditional poverty calculation. And, Social Security, originally designed as a minimum financial stopgap, was listed as the major source of income by 87% of older persons surveyed in 2009.

What about those still in the workforce?

In 2015 testimony to the Senate Special Committee on Aging, Michal Grinstein-Weiss, Professor of Social Work stated, "Overall the average working household has little or nothing saved for retirement." She noted that median retirement savings of the working aged is only \$3,000, and only \$12,000 "for households approaching retirement." In two-thirds of working households with earners between 55 and 64 years, at least one earner has saved less than one year's income for retirement.

Saving is always tough, and according to the Department of Numbers, median household income dropped 4.1% between 2001 and 2014, making it even harder. Employment may have bounced back since the crash, but wage levels haven't.

It's clear that all older Americans, public and private sector alike, need adequate, affordable, secure, late-life income.

Twice we've examined the California Secure Choice Retirement Savings Trust Act (SB 1234), in NETWORK articles. Approved in 2012, it requires private sector California employers with five or more employees and no retirement plan, to annually enroll employees in contributory, 401(k) type savings, unless they opt out. Surveys repeatedly show that encouraging employees to "opt in" is only marginally effective, while "opt out" plans produce nearly universal, long-term participation.

The business community opposed SB 1234, and contributor, Steve Greenhut, penned a December 6, 2015, San Diego Union-Tribune Op Ed piece, complaining that

**(Continued on Page 8)**



**Presidents Day—February 15th.  
The RESDC office will be closed  
in observance of the holiday.**

## PENSION FACTS

### Resisting the “I’ve Got Mine” Mentality

By Chris Heiserman, Director

Don’t worry. Be happy, retirees.

Those scurrilous public pension reformers who want to reduce workers’ retirement benefits via statewide voter initiative say they aren’t targeting retiree pensions. The leaders of the assault on California public pensions, former San Jose Mayor Chuck Reed and former San Diego Councilman Carl DeMaio, also claim their most recent proposals won’t affect existing benefits for current public workers, only new hires beginning in 2019.

Not exactly accurate since the principal premise of their “Voter Empowerment” initiative is to require voters to weigh in on any future benefit enhancements in California’s hundreds of cities, counties, school, fire, and other special districts. Their objective is to replace public sector defined benefit pensions like ours with 401(k)-type savings accounts prevalent in the private sector. They plan to start by prohibiting future public employees from joining retirement systems that provide a guaranteed income stream based on salary and years of service; this would effectively close pension systems like the San Diego County Employees Retirement Association (SDCERA) to new members and significantly alter financial projections designed to cover benefits earned by current and retired employees.

So maybe it’s a bit short-sighted to assume we have our guaranteed pension for life and we can shrug off all this noise because it’s only about curtailing benefits for existing and future public servants. Why should we care? Here are a few observations to consider.

Frankly, we are fortunate to be retired in a defined benefit system that is well managed and seemingly capable of delivering all the benefits promised. Constitutional protections for our benefits are well established in California law, so we really have little reason to worry in the foreseeable future. Still, make no mistake about pension reform fanatics wishing us well; they begrudge us our retirement benefits and are only leaving us alone now because it is easier to start their crusade by erasing pensions for future workers.

We are all taxpayers as well as consumers of government services. I would bet most of us were proud of our work and considered our efforts on behalf of the public more of a “calling” than just a job. I would like to think that a young county librarian doing “story time” with my grandchild will continue to be a happy and dedicated county employee and not become preoccupied with looking for another position with secure retirement benefits.

There is a well-documented savings “crisis” in America; most workers are not saving enough to provide anything close to a comfortable quality of life for themselves and their families when they stop bringing home a paycheck. The common denominators in these worrisome scenarios for private sector workers are forced reliance on inadequate 401(k) accounts for retirement or having no access to any savings plan at all in their work place.

If public pension critics are successful, retirees from government service will face the same predicament – not enough savings to maintain a decent quality of life, and heavy reliance on whatever Social Security benefits they may be eligible for. Families with minimal resources in retirement can become an economic burden on society. In that case, as public assistance rolls grow, we take a hit both as taxpayers and citizens, seeing more tax dollars going to help those less fortunate and fewer revenues available for basic services like parks, libraries, and public safety.

We should continue enjoying the retirement we earned and helped pay for. However, if we smugly sit back and stay on the sideline in the ongoing pension reform battle, we make it easier for the public pension bashers to chip away at the benefits of current workers and bully the next generation of public servants.

Don’t worry. Stay happy. But be informed.



### BOARD MEMBER PROFILE

**Chris Heiserman** — A member of the RESDC Board of Directors for three years, Chris retired from the County Finance of General Government Group Executive Office in 2010. He had a total of 18 years of County service, having also worked in the Land Use and Environmental Group and in the offices of three County Supervisors. He spent eight years as District Office Manager and Chief of Staff to a State Assembly member, and served on the Board of Directors of the Spring Valley and San Miguel Consolidated Fire Protection Districts for 18 years.

Chris has a Masters of Public Administration from San Diego State University. His volunteer experience other than RESDC includes more than 30 years with the Kiwanis Club of Spring Valley, and several years as President of the non-profit Dictionary Hills Open Space Advocates (DHOSA.) He enjoys hiking, reading, golf, and travel in his retirement.

He has been married 45 years and he and his wife have cruised to Alaska and Mexico, enjoyed a three-week Best of Europe tour in 2011, and traveled with friends in small group tours to Turkey and Portugal/Spain. They also love scenic travel in the United States northwest and southwest. They have two sons and two grandchildren.



**2016 SCHOLARSHIPS**  
*By Carlos Gonzalez,  
Scholarship Committee Chair*

RESDC will again offer five \$2,000 scholarships to graduating high school seniors who are immediate family members of a RESDC member. An immediate family member is defined as a child, grandchild, step child, or step grandchild.

Applications are available at our office at 8825 Aero Dr., Suite 205, San Diego, CA 92123 or by calling the office toll free (866) 688-9229. You may use the RESDC e-mail address to request an application at: [resdc@resdc.net](mailto:resdc@resdc.net). You can also download the application off the RESDC website at:

[www.resdc.net/scholarship-program](http://www.resdc.net/scholarship-program).

The deadline this year is **Friday, March 4, 2016**. We are unable to accept applications postmarked after that date.

A \$500 Community Service Award is also available to RESDC Scholarship applicants in memory of LaRue Pierce, a former RESDC Board member.

We suggest you start this process early and coordinate your references. In the past, we have had to disqualify applications for lack of references.

We strongly urge all students applying for the RESDC Scholarships to also apply for the Yakel Scholarships, which are available at the San Diego Foundation. Applications are available at: [www.sdfoundation.org](http://www.sdfoundation.org). Their phone number is (619) 814-1343. A document verifying that the sponsor is a RESDC member must be attached to the Yakel Scholarship application. Please call the RESDC office to obtain this signed document. The foundation will not accept an application without this signed document. The filing period for the Yakel Scholarship closes on **February 3, 2016 at 2:00 p.m.**



**HAVE YOU SEEN PHOTOS FROM THE  
2015 HOLIDAY LUNCHEON?  
WE POST PHOTOS AND IMPORTANT  
ANNOUNCEMENTS ON FACEBOOK!**

If you're a member of Facebook, please like RESDC's Facebook page. We can be found by searching for our full name, Retired Employees of San Diego County, or by going directly to:

[www.facebook.com/retiredemployeesofsandiegocounty](http://www.facebook.com/retiredemployeesofsandiegocounty).

We use Facebook to keep our members informed of upcoming events, newsworthy announcements, and details about the benefits we offer. We also post photos from recent gatherings, meetings, and lunches. Use our Facebook page as another way to stay in touch with RESDC.



**SEE'S CANDY CERTIFICATES  
INCREASE IN PRICE FOR 2016**

See's Candy has increased the retail price of their candy commencing January 2016 to **\$19** per pound. Our office will offer See's Candy Certificates to our members for the price of **\$15.70** for each one pound gift certificate.

Please send a check payable to RESDC for the number of certificates you want to purchase with a business-sized (#10) stamped self-addressed envelope to RESDC, 8825 Aero Dr., Suite 205, San Diego, CA 92123. For more than five certificates please affix .71 cents postage on the return envelope.

RESDC members are also entitled to a group discount at the **See's Discount Store at 3751 Rosecrans Street in San Diego**. You must show them your RESDC Membership Card for the discount. The group discount price for a one pound box of chocolates is **\$15** if purchased in person at the Rosecrans Street Store.



**February 2nd is  
Groundhog Day!**

**ASSOCIATION OFFICERS**

President.....John McTighe  
 1st Vice Pres.....Stan Coombs  
 2nd Vice Pres.....Chris Heiserman  
 Secretary.....Joan Wright  
 Treasurer....Frank Bittner

**ASSOCIATION DIRECTORS**

Sarah Brooks, Chuck Brown,  
 Carlos Gonzalez, Janice Graham Heather,  
 Joe McGuire, Nellie Parks  
 Janel Pehau, George Shoemaker

**PAST PRESIDENT**

Susan Mallett

**EXECUTIVE DIRECTOR**

Mark Nanzer

**OFFICE STAFF**....Marge Elmendorf

....Karen Hazel

....Liz Silverman

**NETWORK EDITOR**....Karen Hazel

## PENSION FACTS AT A GLANCE

# 73%

**Percentage of SDCERA  
retired members living  
in San Diego County.  
Almost 12,000 retirees  
who spend their bene-  
fits on local goods and  
services.**

**MEMBER PRIVACY**

Any retiree or surviving spouse who does not want his/her death notice published in the "In Memoriam" section of this newsletter may notify the RESDC office and your privacy will be maintained.

**IN MEMORIAM**

Margaret Adler	Superior Court
Leisa Bitting	
John D. Brandenhorst	Planning & Land Use
Harry Crossley	Public Works
Thelma Dunn	Health & Human Services
Elizabeth Eldridge	County Counsel
Doris Ellis	Municipal Court
Ida Ellis	Surviving Spouse
Max Fitzenmeyer	General Services
Harold Gilbert Jr.	Probation
Ann Gleason	Edgemoor
Monalisa Guillergan	Health & Human Services
Lester L. Gusnard	Superior Court
Floyd Hewitt	Probation
Eugene Hollingsworth	Sheriff
Ralph W. Johns	Sheriff
Maria Kalinovsky	Surviving Spouse
Virginia Krause	Treasurer-Tax Collector
Annabelle Lagos	Child Support
Ofelia Mangabat	Child Support
Eva Mann	Surviving Spouse
Gary Marshall	Superior Court
Maxine Mattson	Surviving Spouse
Marie Mendes	Surviving Spouse
F. Edith Mocciaro	Surviving Spouse
Grover Nored	Sheriff
John Obendorfer	Surviving Spouse
Anne Owens	Health and Human Services
Maria Perez	Surviving Spouse
Loretta Prideaux	Probation
Eva Prochazka	Health & Human Services
Jonas Pumphrey	District Attorney
Robert Purdy	Surviving Spouse
Charlie Ralph	Social Services
Jeanne Reina	Probation
Richard Robles	Facilities Management
Sue Romig	Surviving Spouse
Mary Sandell	Surviving Spouse
Phillip Sanguinetti	Planning & Land Use
Emily Schurstein	Social Services
Barbara Sheble	Superior Court
Julia Steiger	Health & Human Services
David G. Strickland	Planning & Land Use
Eugene Suesz	General Services
Dolores Swanegan	Health & Human Services
Robert Torres-Stanovik	Health & Human Services
Theodore Turczyn	Surviving Spouse
Hubert Zelechowski	Surviving Spouse

**Gone from our sight, but never our memories.  
Gone from our touch, but never our hearts.**

The surviving spouse of a member is eligible for RESDC membership. For enrollment assistance, call (866) 688-9229.

## RESDC ANNUAL MEMBERSHIP RECRUITMENT DRIVE

*By Mark Nanzer, Executive Director*

I'm proud to report to all RESDC members on the success of our recent membership recruitment drive conducted over the last few months of 2015. In collaboration with SDCERA and Pacific Group Agencies, RESDC mailed out a membership packet with the 2016 Supplemental Benefits Open Enrollment Kit to over 7,500 non-RESDC member retirees.

As you can see by the results below, we've seen a nice influx of new members thus far. I want to extend special thanks to our partners in this effort, SDCERA's Chief Service Officer Johanna Shick, Communications Manager Mary Montgomery, and Pacific Group Agencies' Steve Pettee and Greg Margulies.

True to our mission of **advocating for retiree interests and providing pertinent information, social opportunities, and service for our members**, it is critical that this advocacy demonstrates a strong voice and representation. We will continue to employ recruitment drives and other like strategies in order to attract County of San Diego retirees to the value a RESDC membership holds. Thanks so much for your support!

# WELCOME NEW MEMBERS

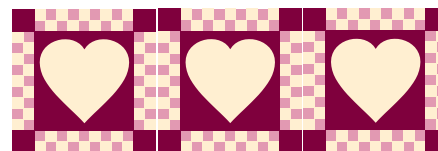
Janice M. Albert	Superior Court	Rosita R. Edra	Aging & Independent Services
Ann K. Albright	Sheriff	Mercy A. Fernandez	Health & Human Services
Patricia Arce	Library	Gary Floyd	Sheriff
Janet Arman	Sheriff	Ann Gwyn Fontana	Health & Human Services
Lynn Renee Babers	Superior Court	Teresa A. Fort	Health & Human Services
Allen K. Bailes	Human Resources	Carol Fowler	Health & Human Services
Mischa Y. Banks	District Attorney	Jesus S. Garcia	Mental Health
Marlene Susan Barker	Library	Fred R. Gathwright	General Services
Leticia Beck	Health & Human Services	Derek P. Gilbert	Sheriff
Haim Belzer	Juvenile Forensic Center	Gayle Grant	Medical Services
Richard M. Bentley	Sheriff	Charles Grisby	Sheriff
Catherine Bilodeau	In Home Supportive Services	Bettie J. Hamilton	Board of Supervisors
Flores W. Bishop	Planning & Land Use	Tomijean S. Hamilton	Sheriff
Jacinto Bolado	Probation	Laura Hamlett	Housing/Community Devel.
Nila Breauhan	Health & Human Services	Cynthia L. Harris	Dissolution of Marriage
Benjamin E. Brockman		Richard Heisel	Liquid Waste
Kenneth W. Brooks		Vicki Hernandez	Health & Human Services
Gloria J. Brown	Social Services	Anne Hersey	Health & Human Services
Ida Bruce	Social Services	Eleanor V. Hilton	Behavioral Health Services
Beatrice C. Brunner	General Services	Frank Hoffa	Superior Court
Elisa K. Calzada	Health & Human Services	Erlinda Francis Holden	
John J. Carlson	Animal Services	Julie O. Horn	District Attorney
Zak Carpenter	Sheriff	Edith Hostler	Assessor
Miriam M. Carpio	Public Defender	Paula A. Howard	Health & Human Services
Vicki Castell	Sheriff	Suzane Hoy	Superior Court
Mosse H. Charles	Environmental Health	Thomas J. Huber	
Ronald Coca	Internal Affairs	Wayne K. Inouye	Probation
Donna Collette	Sheriff	Joanna D. Jackson	Superior Court
Ray Cooksey	Health & Human Services	Linda G. Jackson	Superior Court
Norma Craig	Corrections	Karen B. Jacobs	Air Pollution Control
Patricia Cruz	Health & Human Services	William A. Jardin	General Services
James T. Daly	Agriculture Weights & Measures	Ana Jaunsen	
Mary Christine Daly	Superior Court	Elizabeth Mae Jensen	Parks & Recreation
Faye L. Daniels		Marjorie Johnson	Superior Court
Kathleen Sheri Davis	Library	Deborah A. Kailey	Health & Human Services
Willie Davis-Robinson	Probation	Jack A. Keirse	General Services
Zenaida De Guia	Probation	Teresa Kellems	Detentions Deputy
Dennis J. DeLuca	Superior Court	Heechu Kim	Health & Human Services
Jean Anne Dicerchio	Superior Court	Micki Lang	Public Works
Mary Doan	Employment Services	Sandra J. Lannon	Health & Human Services
Leroy C. Draheim	Sheriff	Michael D. Leathers	Sheriff
Kathleen Fay Dvorak	Sheriff	Angelia Lee	Social Services
Victoria J. Ebricht	Chief Administration Office	Nodia Jean Lett	Animal Services

Violeta B. Linscott	Public Defender	Felicia Roberson	Sheriff
Mike Looper	Health & Human Services	Sharon Robinson	Children's Services
Paula Lopes	Public Assistance Fraud	Cathy C. Rockdashil	Health & Human Services
Fanny Lopez	Edgemoor Hospital	Muriel Rodarte	Superior Court
Geraldi Lundberg-Taylor	Superior Court	June C. Rosario	Planning & Land Use
Melissa Mackenzie	Sheriff	Karen P. Rundle	Sheriff
Sara Manyak		Alina A. Rune	Sheriff
Michael A. Marx	Health & Human Services	Martin Ryniec	Sheriff
Elaine C. May	District Attorney	Valerie Sanfilipo	Social Services
Charlyn McAllaster	Health & Human Services	John J. Sansone	County Counsel
James O. McAllaster	Health & Human Services	Alma Saucedo-Gallegos	Municipal Court
Linda McDaniel	San Diego County	Frances Lee Scarlett	Social Services
John A. Mercer	Sheriff	Patricia L. Scott	Probation
Charles H. Merritt	Sheriff	Martin Seeley	General Services
Kathryn Mir-Mohisefat	General Services	Ellen Sheehan-Bruton	Sheriff
Gemma G. Moreno	Health & Human Services	Antonia Small	Superior Court
Charles H. Mosse	Environmental Health	Kenneth D. Smith	Sheriff
Mary E. Nixon	Health & Human Services	Kathy Spencer	Social Services
Anita Nuno	Health & Human Services	Hobart Steely	Air Pollution Control
Moises J. Ortiz	Chief Administrative Office	Marcia C. Stephany	Health & Human Services
Diane Overman	Health & Human Services	Cheryl Storm	Health & Human Services
Silvia Pabon	Sheriff	Eileen M. Struthers	Environmental Health
Alfred E. Parra	Superior Court	Doreen Telles	San Diego County
Norman Peet	Public Works	Leah Marie Thompson	Sheriff
Alisa R. Pendgraft	District Attorney	Jerry Jane Unitt	Welfare
Julie Perrone	Health & Human Services	Evelyn E. Vargas	Health & Human Services
Paula D. Peters		Constance J. Veling	Superior Court
Easton S. Peterson	Superior Court	Noel Verrillo	Assessor
Michael Petrofsky	Sheriff	Bertha L. Walker	Health & Human Services
Tracey Phillips	San Diego County	Anita Weinberg	Assessor
Susan M. Plese	Sheriff	Greta J. Wheeler	Child Protective Services
Vivian R. Pope	Sheriff	Debra J. White	Child Support
Kathy Price	Family Court	Barbara Wiener	Health & Human Services
Shirley Darlene Probst	Health & Human Services	Barbara Williams-Brindell	Superior Court
Sandra H. Quitugua		Barbara L. Wilson	In Home Supportive Services
Virginia Ramos-Dunn	Health & Human Services	Willa Winters	Library
William J. Reed	Sheriff	Edward D. Wong	Sheriff
Karen Repke-Guthreau	Health & Human Services	Myra G. Woodberry	District Attorney
Robert Rivera	Public Health		



In a big bank trap? Eligible SDCCU® cardholders can transfer their high-rate credit cards to a low-rate SDCCU Visa®! Transferring is easier than ever with the new SDCCU Easy Balance Transfer mobile app. Simply take a picture of the credit card payment stub you want to transfer and the app will collect the required information. It's as easy as Balance. Snap. Transfer.™ The app is available from either iTunes® or Google Play®, search for SDCCU.

Start saving today. You can make your balance transfer request by using the SDCCU Easy Balance Transfer mobile app, calling us at (877) 732-2848 or by visiting one of our more than 30 convenient branch locations.



## BITS AND PIECES

**Editor's Note:** We would like to continue printing some Bits and Pieces items in this newsletter about our members.

If you have taken an interesting trip or have had an intriguing event happen recently, please let us know so that we can share your story with our members. If you have reached an 80th (or more) birthday, or 50th (or more) wedding anniversary, please call Karen Hazel at (866) 688-9229 or write RESDC, 8825 Aero Dr., Suite 205, San Diego, CA 92123.

You may also send your information to us by e-mail at [resdc@resdc.net](mailto:resdc@resdc.net).



**Office Hours:** 9 a.m. to 2 p.m., Monday through Friday.

**TELEPHONE:** (866) 688-9229 Toll Free

**FAX:** (619) 688-0766

**E-MAIL:** [resdc@resdc.net](mailto:resdc@resdc.net)

**WEB-SITE:** [www.resdc.net](http://www.resdc.net)

**NETWORK** is the official monthly newsletter of the Retired Employees of San Diego County, Inc. (RESDC), a private non-profit organization.

**Business and Inquiries:** Business matters and address changes may be recorded on the office voice mail at any time, call (866) 688-9229. Please spell your last name so the correct member record can be located.

The information printed in the NETWORK is believed to be from reliable sources. However, no responsibility is assumed by the NETWORK for inaccuracies contained herein.

**Retired Employees of San Diego County, Inc.**  
8825 Aero Drive, Suite 205  
San Diego, CA 92123

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### President's Message, Continued from Page 1

those who volunteered regularly were less likely to develop high blood pressure than non-volunteers. Ms. Watson pointed out that the evidence does not necessarily show that volunteering itself is the cause of the lower blood pressure, but that because someone volunteers, they may be more physically active than they would otherwise be, thus resulting in more exercise which is known to be a contributor to lower blood pressure.

In another study out of Carnegie Mellon University, 200 hours of volunteering a year were shown to correlate to lower blood pressure. The doctoral candidate responsible for that study speculates that mentally stimulating activities, like tutoring or reading, might be helpful for maintaining memory and thinking skills, but points out that more studies need to be done to confirm that.

So, where am I going with all of this? Here in San Diego County and elsewhere around the country there are many opportunities to volunteer. We have a booming non-profit sector which encompasses such things as museums, theaters, health organizations, educational organizations, environmental organizations, neighborhood organizations, and so on (even RESDC is a non-profit organization). Many of those organizations are operating on shoe string budgets, with any monies they bring in going to the causes they are created to benefit. If it were not for volunteers, many of these non-profit organizations couldn't exist. In addition, many of our local government agencies can benefit from volunteers. The County of San Diego Aging and Independence Services sponsors a Retired & Senior Volunteer Program (RSVP) that offers older adults a way to help out and volunteer in their communities. More than 200 local organizations benefit from the efforts of RSVP volunteers. If you live in San Diego County and are interested in finding out more about RSVP, call (858)505-6399.

If you live outside of San Diego County, contact your local government agency and ask them if they have a similar program that offers opportunities for retired persons to give back to their community. Also, if there is an organization or cause that you feel particularly passionate about,

contact them directly to see if they can use your volunteer help.

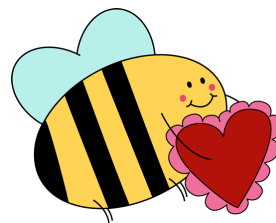
I have learned over a lifetime of volunteering, the benefit to you, the volunteer, will far exceed the benefit to the organization you are assisting.

### Public Retirees Should Be.... Cont'd from Page 2

only "modest" reforms (read that as "reductions") have been made to "generous public pension benefits," and decrying the extension of "public benefits" to California private-sector employees through the aforementioned Secure Choice. One would hope Mr. Greenhut researches the critical need for adequate retirement and the promising provisions of Secure Choice more thoroughly.

Meanwhile, retirees and active employees in public retirement systems need to get into the act, by telling the story of financially hurting older Americans to friends and family, advocating for adequate, reliable, universal retirement for all, and actively fighting against destructive retirement proposals advanced by the uncaring, masquerading as "reformers." Do it for yourself, for your children, and for your grandchildren.

Mixed changes have been reported for San Diego County Retirement System net assets over the last three months, a \$154.9 million decrease in September, a \$351.5 million increase during October and an \$84 million decrease during November, improving year-to-date changes since August to a loss of \$94.9 million,



Happy  
Valentine's  
Day