



THE NETWORK

April 2024

Honoring Yesterday—Protecting Tomorrow

Vol. 55 No. 4

PRESIDENT'S MESSAGE

By Chris Heiserman



Our Coming Home event to the County Office of Emergency Services (OES) February 28, 2024, was well attended and highly informative. Nearly 60 RESDC members journeyed to the County Operations Campus to hear a comprehensive briefing from EOC Director Jeff Toney and take turns in small groups touring the actual EOC building,

which was still in operation addressing the recent flood damage that seriously damaged several neighborhoods in the region.

OES coordinates the overall regional response to disasters and is responsible for alerting and notifying appropriate agencies when calamities happen (wildfires, earthquakes, atmospheric river rain events and flooding, even tsunamis). OES staffs the Operational Area Emergency Operations Center located in a secure corner of the COC campus, and also acts as staff to the Unified Disaster Council (UDC), a joint powers agreement between all 18 incorporated cities and the County.

RESDC Coming Home programs have been extremely popular with our members who are genuinely interested in what improvements in infrastructure and services the County has implemented since they ended their public

service careers. We plan another Coming Home event later this year.

We are often reminded that the clock has been ticking for years toward depletion of the Social Security Trust Fund in the 2030's to the point where it would only cover three-fourths of the benefits due retirees and other beneficiaries. There are proposals to extend the life of this critical safety net program while maintaining current benefit levels; however, the political will to enact measures that would produce the huge revenue expansion to save the program has eluded Congress. All agree the problem can and should be addressed, and they realize the longer it is put off the more expensive it will be. The clock keeps ticking.

As it turns out there is a separate but related issue that involves more looming policy challenges in providing for the care of our aging population. This is highlighted in a recent "Squared Away" blog post supported by the Center for Retirement Research at Boston College. The issue is the serious implications of a surge in the number of elderly citizens living to be 100 years old and more (centenarians). The post shares a brief report from "SHARE" an independent volunteer-run IT association that provides educational events to the global computing community. In the article it is pointed out that in 30 years the number of 100-year-olds will triple to more than 400,000.

This growth in the over-100 population is part of the overall trend of our elderly citizens living longer.

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EARTH DAY APRIL 22, 2024



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April Calendar of Events

11—(Thurs.) RESDC Board of Directors Meeting
9:30 a.m., RESDC Office

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The report summarizes three alarming policy challenges that will gradually become front and center for our leaders. They are:

- These old people will need a lot more caregivers. Adult children, usually daughters, often care for older parents, but 100-year-olds might outlive their children. Nursing home care is difficult, low-paid work and staff turnover at assisted living facilities is chronic.
- The financial stress on individuals and families of a lengthened retirement period. According to The Pew Charitable Trust, about 40% of today's workers are not saving enough to maintain their standard of living in retirement.
- The fiscal shortfall facing Social Security needs to be addressed as well as boosting the ability of Medicare to cover the costly burden of serving the expanding elderly population.

These present and future challenges loom large. Meeting the need for adequate caregiving, finding ways to expand retirement saving opportunities, and shoring up Social Security and Medicare finances are pressing issues. The clock continues to tick. □

MEMBER FEEDBACK FROM COMING HOME AT OES

"Hello RESDC,

I just wanted to say a great big "THANK YOU" to all that were in any way connected to organizing and working so hard to put on the "Coming Home" event at the COC at the Office of Emergency Services. It was very informative and downright enjoyable. I had no idea that the OES was as complex as it is. It is nice to know that there are people who work so hard and are prepared for just about any emergency. I think I can sleep much better knowing there is a system in place to take care of us citizens.

Thanks also for the lunch provided.

Thanks again for working so hard for us retirees
RESDC.

Dan Caponelli"

QUOTE OF THE MONTH

"Nothing will work unless you do."

▪ *Maya Angelou*

THE MEDICARE HOSPICE BENEFIT By Christopher Glenn, Member

About half of us will be in hospice at the end of our lives, but more than 25 percent of hospice patients enroll in the final week of life, according to recent data from the Medicare Payment Advisory Commission. About 1.55 million Medicare beneficiaries in the United States used hospice during 2018. The Journal of the American Geriatrics Society also reports that each year, nearly 1 million individuals who may be eligible for hospice die without ever benefiting from it.

All too often, confusion and misconceptions surrounding hospice can keep a family from seeking the service for themselves or for a loved one, resulting in needless suffering. Knowing what to expect and when to begin hospice can help alleviate the anxiety and uncertainty surrounding end-of-life care.

The Center for Medicare Advocacy offers free webinars each month. Last month's edition was a discussion of the Medicare hospice benefit. It included an overview of the Medicare hospice benefit, common beneficiary challenges, and advice on how to choose a hospice.

Hospice offers comprehensive care and support for those facing life-limiting illnesses as well as those who love them. You may have heard that there are a multitude of organizations to provide this care. Hospice care should provide patients and their families with comfort and alleviate pain and suffering. However, recent evaluations and investigations have revealed some concerning patterns of inadequate quality of care and instances of serious harm to patients.

Hospices that participate in Medicare undergo quality of care reviews and far too many are poor performers. We can avoid these performance issues by understanding that we are at the center of the hospice team that we choose. You tell the team about your story, your hopes, your values. You decide what kind of care is not enough and what is too much. A carefully chosen hospice provider then uses their experience and skills to fulfill your wishes.

Medicare pays hospice agencies a daily rate for each day a patient is enrolled in the hospice benefit. Medicare makes the daily payment, regardless of the number of services provided each day, including days when the hospice provides *no* services. The daily payment rate covers the hospice's costs for providing services included in the patient Plan of Care. Medicare makes daily payments based on one of four levels of care.

Most hospice patients have their costs covered by Medicare, through the Medicare Hospice Benefit. People seeking advice about this Benefit can contact the Hospice

Foundation of America's "Ask an Expert" service at hospicefoundation.org/Ask-HFA or by calling 202-457-5811 or 800-854-3402. Ask an Expert services are available at no cost to the public through the generosity of individual donations. HFA is a non-profit charity that exists to benefit members of the public and clinicians who provide serious illness care, end-of-life care, and bereavement support.

HFA's experts have answered tens of thousands of inquiries related to patient eligibility; finding a local provider; accessing care; selecting a provider; how and when to discuss end of life care; recognizing end of life signs and symptoms; and coping with grief. □



**SAVE THE DATE
RESDC FLAG DAY LUNCHEON**

**Thursday, June 13th
Ronald Reagan Community Center
195 E. Douglas Ave., El Cajon, 92020**

We are pleased to invite you to the return of the popular RESDC Flag Day Luncheon on June 13, 2024. This year we are returning to the Ronald Reagan Community Center in El Cajon.

Our Flag Day Luncheon is a festive celebration commemorating the adoption of the flag of the United States. This is an indoor event with ample free parking on both sides of the center.

Stay tuned to the May & June NETWORKs for more details on our program, lunch menu and ticket pricing, and registration information. □



SDCERA

SEE YOUR SDCERA COST-OF-LIVING ADJUSTMENT IN APRIL PENSION PAYMENT

Retirees will see the 2024 cost-of-living adjustment (COLA) in their April 30 pension payment. The SDCERA Board of Retirement approved the maximum COLA for each tier.

Tier I, II, and A members will receive the maximum COLA of 3% and 2.11% goes into the COLA bank. Tier B, C, and D members will receive the maximum COLA of 2% and 3.11% goes into the COLA bank.

If you want more information about the COLA or to check the balance of your COLA bank, please visit www.sdcera.org □



PENDING SOCIAL SECURITY LEGISLATION

By Chuck Brown, Director



In January, Representative Angie Craig, D-Minn., reintroduced legislation, dubbed the "You Earned It, You Keep It Act," that would repeal the taxation of Social Security benefits, putting money back into the pockets of retirees. In addition, an analysis of the bill from the Social Security Administration shows how

changes in financing would allow the agency to continue making payments in full through 2054, which is 20 years longer than current projections.

In short, the proposed legislation eliminates income tax on Social Security payments and increases the cap on payroll taxes on income to \$250,000 per year. According to the Social Security Administration, about 40% of people who receive Social Security benefits end up paying taxes on them each year. In my view (and I've thought this for years), why hasn't the payroll tax been tied to an economic index like the COLA has been? (That's another discussion, I suppose.)

The full article can be found at <https://www.kiplinger.com/taxes/will-tax-on-social-security-benefits-be-eliminated> □

COUNTY EMPLOYEES INVESTMENT CLUB

The County Employee Investment Club is recruiting new members. Applicants may be active or retired county employees and their spouses or others as invited by club members. The club, which has been in existence since 1965, exists for the purpose of providing good principles for investing, with the objective of helping members to begin investing and to better manage their investments. The club meets monthly on the third Wednesday, at 6:00 pm, via zoom.

Interested persons are encouraged to attend two or more meetings prior to applying for membership. Further information is available by contacting Thomas Ilas via email at thomasilas@gmail.com. □



INTRODUCE YOUR FELLOW RETIREES TO RESDC

Contact a fellow retiree or an active employee to tell them about the perks of membership and to encourage them to join the RESDC family. Give this RESDC membership enrollment form to your County retiree friends. □

Join Retired Employees Today!

Retired Employee Membership

I, the undersigned, receive a retirement and/or survivors allowance from the San Diego County Employees Retirement Association. I hereby authorize SDCERA to deduct from my monthly retirement benefit \$5 per month for my membership in the Retired Employees of San Diego County, Inc. and to pay such deductions monthly to RESDC. This authorization shall continue until revoked by me.

Associate Membership

I am an active or deferred San Diego County or Superior Court employee, or a non-County-affiliated spouse of a current RESDC member, and I have enclosed a check made out to RESDC for \$60 annual Associate Membership.

Name*: _____
First MI

Last

Last Four of Soc. Sec. #**:

Email: _____

Phone*: (____) _____
 Cell Home Work Other

Address*: _____

Department: _____

Retirement Date: _____

Signature*: _____
SDCERA-3350

*Required
**Required for deduction of dues

Mail completed form to:
RESDC
8825 Aero Drive, Suite 205
San Diego, CA 92123

FREE!

Smoke Alarms for Seniors!

**Smoke alarms are critical for a
home fire escape plan**

Are You Prepared?



The majority of fatal home fires occur at night, and the smell of smoke won't always wake you up. In fact, fire produces toxic gases which can place you into a deeper sleep. Having a working smoke alarm in a home cuts the chances of perishing in a house fire by 50% because it alerts you to the danger in time to escape.

The Burn Institute will install free smoke alarms in your home!

We do not install or work with hardwired alarms or change batteries of existing smoke alarms

Requirements:

- Minimum 62 years and older**
- Owner of current residence**

**To sign-up for your free smoke alarm installation,
contact our Senior Smoke Alarm Coordinator today at:**



(858)-541-7862

or email: smokealarm@burninstitute.org

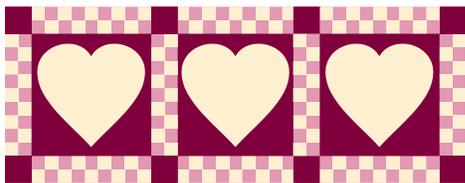
*The Burn Institute is a local non-profit serving the San Diego community for 50 years.
Learn more at Burninstitute.org*



WELCOME NEW MEMBERS

Shirley Collette	
Nenita De Jesus	Auditor/Controller
Rita Donohue	
Edith Hile	
Joy Kutzke	
Katherine Oliver	Library
Irene Petropoulos	HHSA
Brian Ruehle	Auditor/Controller

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



BITS AND PIECES

Robert Mcdowell writes "My wife and I celebrated our 20th wedding anniversary in January. She is retiring from Kent State in Ohio in June so this is also the year that we will begin to live together full time in California."

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 exciting birthday, or wedding anniversary, please call us at (866) 688-9229. You can also write to us at RESDC, 8825 Aero Drive, Suite 205, San Diego, CA 92123. You can also send your information to us by email at: resdc@resdc.net .□

A NOTE FROM OUR EXECUTIVE DIRECTOR

By Steve Fisher, Executive Director



Dear members,

My name is Steve Fisher and I'm the new Executive Director of the Retired Employees of San Diego County and I began fulltime work April 1st. It's an honor and a privilege to be here and I want to thank the board for the confidence they've bestowed upon

me. To them I say, "I won't let you down."

I want to thank RESDC's small, dedicated staff for being so friendly and welcoming. I'd also like to thank our outgoing Executive Director Mark Nanzer for staying on a few days longer than he had to, to help show me the ropes. His assistance has been invaluable, much appreciated Mark.

I've spent upwards of seven years working in the non-profit sector now, both in human services and the arts. I'm looking forward to putting my management experience to good use on your behalf. I also look forward to meeting as many of you as I can face to face. In the absence of that, rest assured that the staff and I are always just a phone call or an email away if you have questions or need us.

Lastly, I'll thank all of you for your continued support of RESDC and all the good things it does, and not just for its members. I truly believe that this is an extremely well put together organization that is poised to not only continue its mission of service to those who served the county of San Diego but expand upon it.

Best wishes,
Steve



PURCHASE SEE'S CANDIES GIFT CARDS ONLINE

You can now purchase See's Candies gift cards in our new Online Store using your RESDC discount!

RESDC members are offered \$25 gift cards for \$22, a savings of \$3. Gift cards are redeemable at any See's Candies location or online.

To purchase gift cards online, go to: resdc.wildapricot.org/online-store

Note: You need a RESDC member self-service login in order to access the online store. If you need one, please email resdc@resdc.net. □



Robert Abel	
Raul Arbesu	Registrar of Voters
Sharon Ballou	Sheriff
Maria Barajas	
James Bemis	Superior Court
Kathleen Bennett	District Attorney
Tommy Bowling	Marshal
Marion Bremner	
Ronald Burrows	Sheriff
Lola Calabrese	
Mary Cane	Dept of Public Works
William Carroll	General Services
Emiko Carter	HHSA
Jospeh Coker	Superior Court
Vesta Curot	
Ben Echeverria	
Ellie Elliot	County Counsel
Miguel Flores Jr.	Sheriff
Debra France	HHSA
Julia Hernandez	Sheriff
Warren Higgins	HHSA
Betty Johnsen	
Eva King	
Janice Kuykendall	District Attorney
Frederick Lauper	Auditor & Controller
Manny Magbanua	Library
Corinne Miller	Human Resources
Don Morton	District Attorney
Carol Porter	HHSA
Donald Ramras	HHSA
Glenda Schott	Dept of Public Works
Roderick Skannal	Dept of Child Support
Marian Sowell	HHSA
Marjorie Spalding	
Robert Stahl	Superior Court
Lloyd Stout	Superior Court
George Tennies	
Susana Toledo	HHSA
Sandra Tom	Superior Court
Nina Udarbe	Sheriff
John Willey	Sheriff
Naomi Williams	
*Active Employee	

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 2nd Vice Pres....Janel Pehau
 Secretary.....Leila Attar
 Treasurer.....Carlos Gonzalez

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 John McTighe, Merrill Roach,
 Maria Rubio-Lopez, Stephanie Saracco-
 Reed, Bruce Silva

EXECUTIVE DIRECTOR
 Steve Fisher

OFFICE MANAGER....Rosita Haro

**OFFICE STAFF....Marge Elmendorf
Andrew Steele**

NETWORK EDITOR....Andrew Steele

RESDC Office Email Address:
resdc@resdc.net

**PENSION FACTS
 AT A GLANCE**

801

During FY ending June 30, 2023, SDCERA reported 801 retirements, and the addition of 2,423 new active members.

-2023 Popular Annual Financial Report



MEMBER PRIVACY

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

The Surviving Spouse of a RESDC member is eligible for RESDC membership. For enrollment assistance, please call (619) 688-9229. □



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

Telephone: (866) 688-9229 Toll Free

Fax: (619) 688-0766

Email: resdc@resdc.net

Website: www.resdc.net

 @RetiredEmployeesofSanDiegoCounty
 @RESDC

THE 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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BOARD MEMBER PROFILE FRANCINE HOWELL

Francine retired from the County of San Diego and City of San Diego on June 6, 2020. She was employed at the County, County Counsel for seven years as a Paralegal and City, Office of the City Attorney for twenty four years as a City Attorney Investigator of which she was a supervisor for twelve years. She is a trustee at Bethel A.M.E. Church and Vice President of the Class Leaders Council. She served ten years as a board member and one term as President of her HOA, Bonita Vista Community Association. Most importantly she served thirteen years as a board member, executive board member and Second Vice President of the Municipal Employees Association. She also served thirteen years as a Steward and two terms as President. As serving on the MEA board she is proud that they were instrumental in over turning Proposition B and restoring new employees with a defined benefit retirement. They fought all the way to the California Supreme Court and were successful. □



TICKETSATWORK DISCOUNTS

TicketsatWork is the leading corporate travel and entertainment benefits provider. RESDC members may order through TicketsatWork on the internet, by fax, or by mail. The perks you can enjoy with TicketsatWork include:

- Unbeatable prices on over 250K hotels, with savings up to 60%.
- Big savings on movie tickets, concerts, sporting events, tours, attractions, and more.
- Exclusive offers on the most popular theme parks across the country.
- Plus, access to top brands in electronics, apparel, and other offers to help you through all stages of life.

Register today for immediate access to TicketsatWork. Simply provide your email address and company code and start saving. The company code for RESDC members is "Retired". If you have any questions, please call TicketsatWork at (855) 240-7404. To order tickets visit:

<https://www.ticketsatwork.com/tickets/>

All orders received by 2 pm (PST) Monday-Friday are processed and shipped the same day via UPS. E-ticketing options are also available for many venues, and orders received by 4:30 pm Monday-Friday are issued the same day. □

