



THE NETWORK



Newsletter of The Retired Employees of San Diego County

RESDC DAY AT THE PADRES THURSDAY, AUGUST 21, 2025 1:10PM

San Diego Padres Vs. San Francisco Giants

The Retired Employees of San Diego County are happy to announce that the annual Day at the Padres will take place August 21 at 1:10 p.m. versus the San Francisco Giants. This promises to be a lively and fun afternoon. We'll be seated together, section TBD, but there will likely be a mix of sun and shade so be sure to bring your hat. You'll be able to purchase seats directly from RESDC via phone or website.

RESDC is only selling 30 tickets directly but there are other seats in our section available directly from the Padres. Please call or email for further seating details.

We'll see you at the ballpark. Go Padres!

When: Thursday, August 21, 2025, 1:10 p.m.

Where: Petco Park, 100 Park Blvd, San Diego, CA 92101

Cost: \$36 per person

To purchase tickets:

Option 1 – Pay with a credit card. Please go online to: www.resdc.net/events

Click the green "Register" button and follow the steps to register and pay. You will need to use the email address associated with your member account. Need assistance? Contact us at (619) 688-9229 or resdc@resdc.net.

Option 2 – Pay with a check made payable to RESDC and mail to 3760 Convoy St., Suite 118, San Diego, CA 92111.

Please note: Tickets are only available digitally and will be forwarded via email and uploaded through the MLB Ballpark app, located in your App Store (iPhone) or Google Play Store (Android).

For more information, visit: <https://www.mlb.com/padres/tickets/mobile/guide> □



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August Calendar of Events

14—(Thurs.) RESDC Board of Directors Meeting

9:30 a.m.

21—(Thurs.) RESDC Day at the Padres

Petco Park, 1:10 p.m.

PRESIDENT'S MESSAGE

By Chris Heiserman



In a crazy, tumultuous, unpredictable world of political divisiveness, economic volatility and unrest most retired public employees with traditional defined benefit pensions reside on a virtual island of relative stability. The looming threat to the ability of the Social Security Trust Fund to pay full benefits is concerning; however, for most public retiree

pensioners Social Security benefits are supplemental to their guaranteed retirement disbursements.

That stability stands in stark contrast to wildly uncertain future prospects for American families in general. Retirees with adequate resources may be somewhat insulated from the everyday financial challenges facing the general public, like rising inflationary pressures on family budgets, increasing housing and rental prices, expected upward trends in the cost of health care and other recurring long-term household expenses, etc. And the cost of all this, plus the price tag for all federal, state and local government services, including the military, and the massive costs of natural disasters like hurricanes, catastrophic flooding, and the seemingly endless proliferation of huge devastating wildfires are a burden borne by all taxpayers. Public sector retirees will attest to regularly paying their fair share of income and other taxes.

Given that current retirees are living and coping with their own individual post-career situations, it might be informative for them to know how individuals at different stages in their working lives view their chances of achieving a reasonable retirement result. In a June 2025 report, the non-profit Transamerica Institute examined the retirement prospect opinions of four generations of American workers (Gen Z, Millennials, Gen X, and Baby Boomers). In all four cohorts, a large majority (80%) of workers surveyed believed their generation faced a "much harder" time than their parents in making ends meet when they stop working. Also, 68% of workers across generations felt they wouldn't be able to save enough to meet future needs by the time they reached a normal retirement age.

The report describes the findings of the 25th Annual Transamerica Retirement Survey of more than 5,400 U.S. workers aged 18 and over in private sector companies. The bottom line for most respondents was they

didn't expect to be very successful in saving for retirement; however, the report also explored generational comparisons in retirement expectations.

Here are some of the findings:

Generation Z (1977-2012). Gen Z workers are beginning their careers in difficult times. According to the report, nearly 60% described being regularly exhausted or "burned out" and 39% said they have more than one job. Some 59% said they had a "side hustle." These young workers are worried about their future, and more than half are anxious about the impacts of artificial intelligence and robotics on their jobs.

Millennials (1981-1996). Almost 60% of Millennials say they are still recovering from the pandemic, and 59% indicate that debt is hampering their ability to save for retirement. The report said they are in the "sandwich years," forced to juggle working, raising children, and often also caring for aging parents.

Generation X (1965-1980). These workers turn 60 this year and they have lagged behind in savings goals. Many plan to work past traditional retirement age thresholds to catch up, but the report says their success depends on staying healthy and employed. According to the report, only 18% of Gen Xers are very confident of retiring comfortably, and just 23% "strongly agree" they are creating a large enough next egg. Thirty-nine percent expect to retire at 70 or older, or do not plan to retire.

Baby Boomers (1946-1964). Catherine Collinson, CEO of Transamerica Center for Retirement Studies, said Boomers are now in their early sixties to late seventies. She commented, "Among those still in the workforce, Baby Boomers are stretching the boundaries of working later in life." The report said almost six in 10 workers (57%) expect to retire at 70 or older or do not expect to retire. Their greatest retirement fears are declining health resulting in long-term care (49%), outliving their savings and investments (44%), and that Social Security benefits will be reduced or cease in the future (44%).

According to Collinson, "The single most important ingredient for workers to achieve a financially secure retirement is access to meaningful employment with retirement benefits throughout their working years." □

QUOTE OF THE MONTH

"Do what you like to do so well that someone will pay you wages for it."

-Val Kilmer



Submitted by Penny Kaiser

AN EASY MAIN COURSE AND DESSERT

Main Course

- 1 package Stew Meat, fat trimmed
- 2 jars Heinz beef gravy
- 1 small carton sour cream
- 1 package egg noodle
- Salt and Pepper to taste

Mix gravy and sour cream in crock pot. Add stew meat. Cook on "High" all day. Serve over cooked egg noodles.

Dessert

For the cake:

- 1 box Pillsbury sugar free Devil's Food Cake mix

For the frosting:

- ½ cup coconut, sugar free
- ½ cup chopped pecans
- 1 cup sugar free Smucker's caramel sauce

Cook the cake as directed on box. Mix together all the frosting ingredients and spread over the cooled cake. Serve with sugar free vanilla ice cream. A great and tasty sugar free treat! □



MAKE SURE YOU FILE A POWER OF ATTORNEY WITH SDCERA

If you haven't already, you should consider filing a power of attorney (POA) with SDCERA. A POA is a legal document that allows another person, such as a spouse or other family member, to make changes to your SDCERA account on your behalf. A POA can grant this authority immediately or only if you become incapacitated. SDCERA has a POA form you can use at www.sdcer.org/forms. You can also call us at 619-515-6800 to get a form sent to you. □

ASSOCIATION OFFICERS

- President.....Chris Heiserman
- 1st Vice Pres.....Dolores Diaz
- 2nd Vice Pres....Janel Pehau
- Secretary.....Leila Attar
- Treasurer.....Carlos Gonzalez

ASSOCIATION DIRECTORS

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

EXECUTIVE DIRECTOR

Steve Fisher

OFFICE MANAGER....Rosita Haro

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

NETWORK EDITOR....Andrew Steele

RESDC Office Email Address:

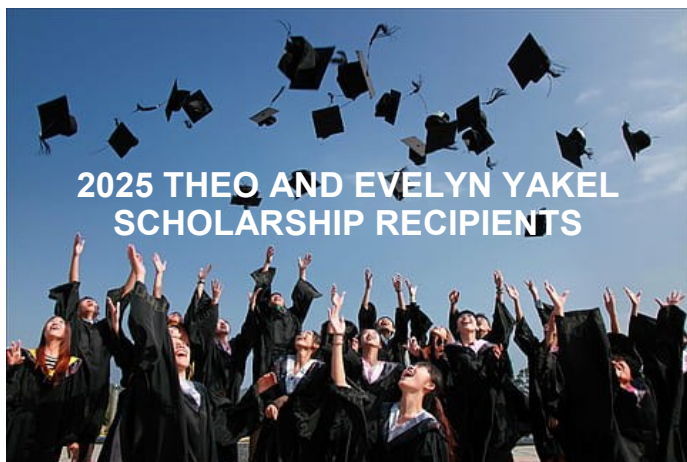
resdc@resdc.net



WELCOME NEW MEMBERS

- | | |
|---------------------|----------------------|
| Sandra Castro | General Services |
| Angela John | |
| Heather Koszka | Board of Supervisors |
| Carol Powers | |
| Cindy Wilson | |
| Jane Wise | |
| Susanne Wolfsheimer | |
| Maria Wood | |
| David Ybarra | Probation |

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



2025 THEO AND EVELYN YAKEL SCHOLARSHIP RECIPIENTS

By Carlos Gonzales, Scholarship Committee Chair

Congratulations to the 2025 recipients of the Theo and Evelyn Yakel Scholarships! The Board members of RESDC are honored to partner with the San Diego Foundation in this effort.

Applicant	Amount
Eva Vingrad	\$1,500
Isabella Bonner*	\$1,500
Isabella Lynch	\$1,500
June Medoro*	\$1,500
Kenzo Compilati*	\$1,500
Trent Torres	\$1,500

*Students being awarded the Yakel Scholarship, as well as the RESDC Merit Scholarship

In 2001, former RESDC member Theo Yakel and his wife, Evelyn, placed a \$250,000 endowment with the San Diego Foundation for the purpose of awarding scholarships to children, grandchildren, and great grandchildren of members of The Retired Employees of San Diego County (RESDC). The interest from the endowment is used to fund the annual scholarships. Many thanks to Theo and Evelyn for their generous endowment to provide financial assistance to young people seeking higher education at a college or university.

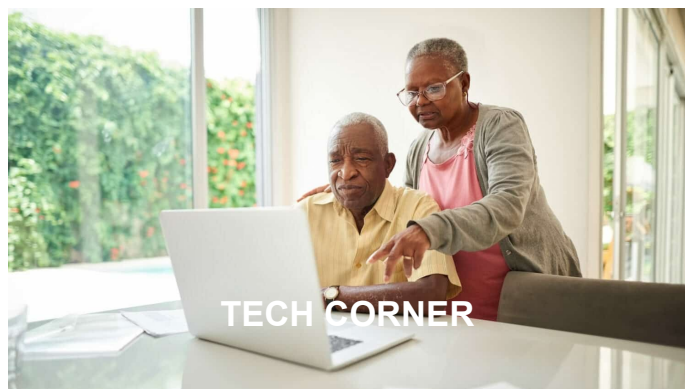
The Yakel Scholarships are in addition to and complementary to the scholarships that RESDC awards. This is another opportunity for the families of RESDC members.

Congratulations to all our 2025 scholarship recipients. Everyone at RESDC wishes you all the best in your future endeavors. □

COMMUNITY EVENTS ON THE RESDC WEBSITE

Did you know you can see a list of great local events on our website? Check out www.resdc.net/community-events

San Diego County is home to a wide variety of great events for community members to take part in. From the San Diego Fair to December Nights, music events to marathons, there is always something going on that is sure to get you excited and involved in our great community. □



What are keyboard shortcuts?

Keyboard shortcuts are combinations of keys that when typed together perform certain functions. They are very handy and a great way to perform tasks quickly and efficiently.

Below are some of the most useful keyboard shortcuts:

- Ctrl+C: Copy your selection
- Ctrl+V: Paste what was most recently copied
- Ctrl+Z: Undo your last action
- Windows Key or Command Key+Arrows: move your window to the selected side of the screen
- Windows Key or Command Key+L: Log out of your computer

There are many more that can be found easily by searching for them online. □

FREE! Smoke Alarms for Seniors!

Smoke alarms are critical for a home fire escape plan
Are You Prepared?



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



**BOARD MEMBER PROFILE
JOHN MCTIGHE**

A member of the RESDC Board of Directors since December 2013, John retired from the General Services Department in 2007 with 23.5 years of county service. He became RESDC President in January 2016. His County experience also included years with Health and Human Services Agency, Office of Management and Budget, Public Works Agency, and on the staff of a County Supervisor.

John has also owned his own public affairs consulting firm. He earned both Bachelors and Masters degrees in Public Administration from San Diego State University. John taught public administration classes at SDSU for 28 years.

John and Teresa celebrated their 50th anniversary in October 2019. They have two children and four grandchildren.

Along with volunteer service with RESDC in retirement, John enjoys photography and travel, travel, travel. His favorite travel destinations have been Hawaii, Europe, Israel and cruising anywhere. □

**CHECK OUT THE RESDC
YOUTUBE CHANNEL**

Have you missed any of our Virtual RESDC presentations? Here is how you can watch our past online presentations on the RESDC YouTube channel!

Step 1. Go to www.resdc.net

Step 2. Scroll down a bit, and click the button RESDC YouTube on the left column.

Step 3. Now you are on the RESDC YouTube channel. Now you can select a video to watch!

Step 4. Click the "Subscribe" button. Subscribing to the RESDC YouTube channel means that you will be updated when new videos are uploaded. □



Lilibeth Asias	Sheriff
Frances Cullen	HHSA
Garry Evans	Public Works
Karen Fox	HHSA
Francisca Giles	Probation
Judith Good	Parks & Recreation
Emily Hauner	HHSA
Evelyn Hay	
John Heacock	
Toby James	HHSA
Shirley Jones	HHSA
Edward Labrecque	
Latonya Lawson	Probation
Pamela Lollis	HHSA
Arthur Madrid	Probation
Kenneth Mallen	Probation
Reiko Maruyama	
Robert Maxwell	General Services
Shirley McCracken	
Timothy McIlhenney	Parks & Recreation
Rodolfo Narvaez	Library
Lynn Noe	HHSA
Juanita Ogata	Air Pollution Control
Stephen Parker	Public Works
Peter Patch	HHSA
Marcia Powell	Agriculture, Wgths& Meas
Janice Powers	Human Resources
Venetta Rohrbach	HHSA
Nury Samarin	HHSA
Gerald Scholl	Probation
Diane See	Housing/Community Devlp
Laura Seibert	Auditor & Controller
Robert Smith	Probation
John Sothras	
Patsy Spoon	HHSA
Ramona Stolee	Probation
Tiffany Tsai	HHSA
Linda Wilson	

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. □





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.
 3760 Convoy St., Suite 118
 San Diego, CA 92111

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USEFUL CONTACTS FOR COUNTY RETIREES

SDCERA Administration

Retirement checks
 Withholding forms
 IRS tax forms
 Beneficiary change
 Address change
 Health Insurance Program
 Retirement Board meetings
 Phone: (619) 515-6800
 Website: www.sdcera.org
 Email: msc@sdcera.org
 Address: 2275 Rio Bonito Way #100,
 San Diego, CA 92108

Board of Retirement Members Elected by SDCERA Retired Members

Skip Murphy smurphy@sdcera.org
 Alternate—Susan Mallett smallett@sdcera.org

RESDC Administration

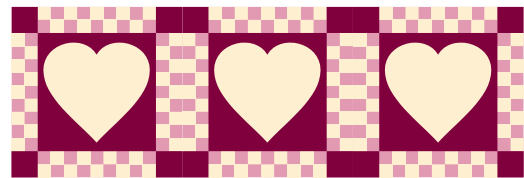
Membership
 Address/email change
THE NETWORK Editor
 Board of Directors
 Events
 Scholarship programs
 Discounts
 Phone: (619) 688-9229 or (866) 688-9229
 Website: www.resdc.net
 Email: resdc@resdc.net
 Address: 3760 Convoy St., #118, San Diego, CA,
 92111

RESDC Endorsed Insurance and Other Supplemental Benefits

Pacific Group Agencies, Inc.
 Phone: (800) 511-9065
 My Senior Health Plan
 Phone: (800) 401-2796

San Diego County Aging & Independence Services

Phone: (800) 339-4661 □



BITS & 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 exciting birthday, or wedding anniversary, please call RESDC at (866) 688-9229. You can also write to RESDC, 3760 Convoy St., Suite 118, San Diego, CA 92111. You can also send your information to us by email at: resdc@resdc.net □

PENSION FACTS AT A GLANCE

75.77%

Employees contributed 75.77% and governments put in 24.2% of the total \$350.79 billion invested in state and local retirement plans in 2024.

US Census Bureau