



THE NETWORK

February 2024

Honoring Yesterday—Protecting Tomorrow

Vol. 54, No. 2

COMING HOME—OFFICE OF EMERGENCY SERVICES WEDNESDAY, FEBRUARY 28 2024

When: Wednesday, February 28, 2024 at 11:00am

Where: San Diego Office of Emergency Services (*Directions on page 8*)
County Operations Center
5580 Overland Ave, Ste 100, San Diego, CA 92123

Our RESDC “Coming Home” event invites RESDC members to visit and celebrate County sites.



On February 28, 2024, we invite you to join your fellow RESDC members in “coming home” to the County’s Office of Emergency Services.

The Office of Emergency Services (OES) coordinates the overall county response to disasters. OES is responsible for alerting and notifying appropriate agencies when disaster strikes; coordinating all agencies that respond; ensuring resources are available and mobilized in times of disaster; developing plans and procedures for response to and recovery from disasters; and developing and providing preparedness materials for the public.

Event Highlights

- 11:00 am – Reception & light hors d’oeuvres and refreshments available
- 11:20 am – Welcoming Remarks by RESDC and County of San Diego OES Staff
- 11:45 am – Guided Tours

This is a FREE event and space is limited to 80 attendees. [RSVP is required.](#)

Register Online: Go to www.resdc.net/events and click the green ‘Register’ button, then follow the steps.

Register by phone: Call (619) 688-9229 during our office hours of 9:00am—2:00pm, Monday—Friday. □

PRESIDENTS DAY FEBRUARY 19



RESDC and SDCERA offices will be closed in observance of the holiday. We will be back to business on Tuesday, February 20 at 9:00 a.m.

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February Calendar of Events

- 8—(Thurs.) RESDC Board of Directors Meeting**
9:30 a.m.
- 15—(Thurs.) SDCERA Board of Retirement Meeting**
9:00 a.m.
- 19—(Mon.) President’s Day**
RESDC & SDCERA Holiday

PRESIDENT’S MESSAGE

By Chris Heiserman



The RESDC Board wants your feedback on the value of our events and activities. We have prepared a survey to gauge interest in our social events and to provide an opportunity to suggest other ideas for consideration. The survey will be emailed to our distribution list (4,400+ more than half of our membership) and it can be filled out and submitted

electronically. It is also included in this newsletter for those who haven’t given us an email address. We hope you will share your views to help us better serve our members.

2023 SDCERA Popular Annual Financial Report

Would you like a snapshot of key financial information about our pension trust fund and our retirement association’s nearly 50,000 members? A summary of annual data in SDCERA’s 121-page 2023 Annual Comprehensive Financial Report (ACFR) is presented in the seven-page 2023 SDCERA Popular Annual Financial Report (PAFR). These reports are published for every fiscal year ending June 30th. They are available on the SDCERA website (www.sdcera.org) in the dropdown menu “About SDCERA” and subsection “Financial Reports.”

The popular report contains bullet points of significant measurements, like the number of total association members (49,300), annual rate of investment return (9.6%), and average monthly retirement benefit (\$3,777). It also includes charts depicting historical trends of the Trust Fund status, changes in the level of investment returns over several years, and a pie chart portraying the pension fund’s investment asset allocation.

This simple report is a great way to get a clear status update of our retirement fund. For those who prefer very detailed data, the longer ACFR has sections on Finance and Investments, as well as a robust Actuarial Section that includes topics like Amortization Policy, Actuarial Assumptions, Economic Assumptions, and Demographic Assumptions.

Civil War Pensions

There is a website that presents interesting facts (aptly named <https://www.interestingfacts.com/>). I’m not sure how it showed up in my email, but it recently noted that the last American to receive a Civil War pension died in 2020. The information for the item was culled from a genealogical society newsletter article in 2011, an Associated Press story in 2013, the tabloid *Daily Mail*, and a subsequent front-page piece in the *Wall Street Journal*.

When Irene Triplett passed away in a North Carolina nursing home she was 90 years old and had been receiving a \$73.13 a month pension from the Department of Veterans Affairs for many years. Her father, Mose Triplett, joined the Confederate Army in 1862 but defected to the Union Army in 1864. At the end of the war in 1865 he returned to his home in North Carolina.

The four years of bloody battles left many soldiers injured or suffering traumatic illnesses, and many of those who did not survive left behind struggling families. The U.S. government created a pension system to help these veterans (only Union Army soldiers) and their widows for the remainder of their lives. Twenty years after the war Mose applied for his pension. He and his first wife had no children and she died in the 1920’s. At age 78 Mose married Elida Hall, 27, in 1924. Apparently, it was common practice for aging veterans to wed younger women who would care for them and gain some financial security by inheriting their pensions.

Mose and Elida had two children, including Irene, born in 1930 with mental disabilities that qualified her for Mose’s pension (after her mother died in 1967) as an impaired adult child of a veteran. By the time Irene Triplett passed in 2020, the federal government had kept its pension promise to her veteran father, paying his Civil War pension for more than 100 years.

Another interesting fact mentioned in the research was that more widows and children of early American veterans are still living. It said according to the Veterans Administration, there are 33 surviving spouses and 18 children collecting pension benefits linked to the 1898 Spanish-American War. □



WELCOME NEW MEMBERS

We are excited to welcome our new members for 2024!

To see a list of new members visit www.resdc.net/new-members-2024 □

RECENT EVENTS

Special Report: Longevity Risk: An Essay.

The Center for Retirement Research at Boston College (CRR) (<https://crr.bc.edu/>) has released a special report on Longevity Risk.

Over the last century, life expectancy has increased significantly. This increase has underscored the need for efficient retirement planning. Nevertheless, a key difficulty when planning for retirement is that individuals do not know how long they will live. Hence, they need to account for the possibility of living longer than expected and exhausting their assets as a result (“longevity risk”).

This essay focuses on three main themes that are central to longevity risk and, therefore, to retirement planning. The first is “How do individuals perceive their life expectancy?” This theme will focus on older individuals and consider not only how long people expect to live but the uncertainty around their estimates. It also explores how their perceptions might affect longevity risk, as well as how the landscape has changed in the wake of COVID-19.

The report’s key findings are:

- As life expectancy at 65 rises, outliving one’s resources poses a growing challenge.
- This study explores how people perceive their life expectancy, options for handling longevity risk, and why few insure against it.
- A survey of investors with over \$100,000 in financial assets sheds new light on this topic:
- About half of respondents would be willing to buy an annuity at prevailing market rates but just 12 percent actually do so.
- Reasons for the gap may be that financial professionals do not routinely recommend annuities and actually buying them can be hard.

To access the full brief, visit: <https://crr.bc.edu/publication-type/special-report/>

County Board of Supervisors Approves Appointment of Interim Chief Administrative Officer.

Excerpt from the County News Center article (www.countynewscenter.com):

Sarah Aghassi has been selected by the Board of Supervisors to serve as Interim Chief Administrative Officer for the County of San Diego, bringing more than 20 years of progressively responsible executive-level strategic, political, and operational leadership in both the private and public sectors.

Aghassi most recently served as Deputy Chief Administrative Officer and group General Manager for the County’s Land Use and Environment Group,

which includes six departments as well as the new Office of Sustainability and Environmental Justice.

Under her leadership, she has collaboratively advanced the County’s sustainability efforts to protect natural resources and reduce climate change, including the County’s Climate Action Plan and unique Regional Decarbonization Framework designed to reduce the region’s overall carbon footprint.

Aghassi will serve as Interim CAO while the County continues the process of selecting a permanent CAO. Aghassi succeeds Helen Robbins-Meyer whose last day was Jan. 9, 2024. Robbins-Meyer extended her March 30, 2023 retirement date to aid a smooth transition as the County Board of Supervisors continues its robust search for a permanent CAO. □

FACTS AT A GLANCE

76.4%

Funded ratio of SDCERA Trust Fund (based on valuation value of assets).

-2023 Popular Annual Financial Report

QUOTE OF THE MONTH

“Young women today often have very little appreciation for the real battles that took place to get women where they are today in this country. I don’t know how much history young women today know about those battles.”

-Sandra Day O'Connor

SCHOLARSHIPS

RESDC MERIT SCHOLARSHIPS

By Carlos Gonzalez,
RESDC Scholarship Committee
Chair



Welcome to the 2024 RESDC Merit Scholarship Program. This year, RESDC is offering SIX \$2,000 merit scholarships and ONE \$1,000 community service award. Two of the six awards are dedicated to the memory of two RESDC Board members: (1) the La Rue Pierce Community Service Award for \$1,000. La Rue

Pierce was a pioneer for the RESDC merit scholarship Program, as well as, a community service advocate; (2) The George S. Shoemaker Memorial Scholarship Award for \$2,000. This award is dedicated to George's "spirit of service." George passed away January 16, 2022, after serving on the RESDC Board of Directors for 30 years.

RESDC's scholarships are offered to eligible graduating high school seniors. Eligible applicants must be a child (adopted child), grandchild, stepchild, or step-grandchild of a RESDC member in good standing (as defined in our by-laws).

The scholarship application is **available online beginning Tuesday, January 2, 2024, at:** www.resdc.net/scholarship-program. You can stop by the RESDC office (8825 Aero Dr, Suite 205, San Diego, CA 92123) to pick up the application (the application may be emailed to applicant upon request). Please contact us at resdc@resdc.net.

The deadline to submit applications is Friday, March 8, 2024; applications postmarked after this date will not be considered. Final results will be communicated directly to individual participants early June 2024. We recommend that applicants start this process immediately and coordinate all references for a complete and timely submittal. Incomplete application packages will not be considered.

Theo and Evelyn Yakel Scholarships

All RESDC Scholarship applicants are also eligible to apply for the Theo and Evelyn Yakel Scholarship, which is available through The San Diego Foundation. In 2024, the foundation awarded a record-breaking \$4 million in scholarships to more than 1,000 local college students. To apply for The Yakel Scholarship go to www.sdfoundation.org and fill out the Common Scholarship Application.

A document verifying that the student's sponsor is a RESDC member must be uploaded when applying for the Yakel Scholarship through the Common Scholarship Application. Applicants may email the RESDC office at resdc@resdc.net or call the RESDC office at: (866) 688-9229 to obtain this signed document; please state the name of the student applying for the scholarship. The foundation will not accept applications without a signed RESDC verification form. □



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. We can only accept credit cards to purchase gift cards online. You may not purchase more than ten gift cards in one transaction.

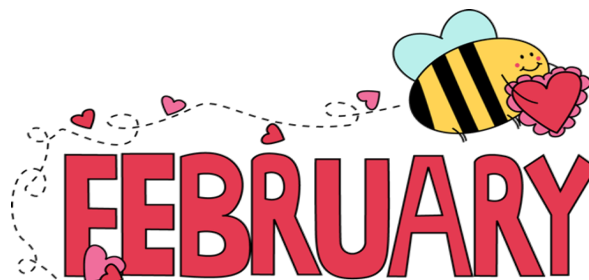
Note: You need a RESDC member self-service login in order to access the online store. If you need one, please email resdc@resdc.net.

RESDC members are entitled to a **10% group discount on selected items** at the two **See's Discount Stores: 3751 Rosecrans Street, San Diego, 92110; and 1830 Marron Road, Carlsbad, 92008**. You must ask the See's sales team which items are selected. You need to show them your RESDC membership card for the discount. Be sure to mention that you are a member of Retired Employees of San Diego County. Occasionally a RESDC member is denied the discount by a clerk at these See's stores. When this happens, be sure to clarify that you are not an active County employee, but you're a member of RESDC. The county no longer participates in the See's group discount program. If you're still refused a discount, ask to speak to a store manager.

The gift cards are redeemable at any of the See's retail stores and for online purchases.

If you would like to purchase gift cards through the mail from RESDC, please address an envelope to RESDC, 8825 Aero Drive, Suite 205, San Diego, CA 92123. Enclose a check made out to RESDC for the number of gift cards you would like at **\$22 for each gift card**. Be sure to include postage stamps so we can mail the gift cards to you. Enclose one postage stamp if purchasing less than five gift cards. If purchasing over five gift cards enclose 78 cents of postage. If purchasing over nine gift cards enclose 98 cents of postage. See the postage chart at:

www.resdc.net/sees-candies-discount. We will supply the return envelope to put the gift cards into. □





In Memoriam

Robert Adkisson	
Alba Anaya	HHSA
Joann Beaudoin	HHSA
Barbara Jo Bettencourt	HHSA
Neil Bleich	Environ Health & Quality
Donald Bougher	
Sheri Butler	HHSA
Fred Calucag	Purchasing Isf
Gerald Campana	HHSA
Allan Cochran	SDCERA
Kimberly Cresencia	Air Pollution Control
Barbara Crossley	
John Domen	
Connie Duncan	Superior Court
Phyllis East	
Joseph Faraguna	General Services
Linda Feldman	HHSA
Gloria Fiesta	Assessor/Recorder/Cty Clk
Cesar Guerrero	Superior Court
David Hanna Jr.	Public Works
Lois Harris	Library
Betty Hayward	HHSA
Catherine Jamison	Information Services
Alison Judson	HHSA
Robert Luitjens	Assessor/Recorder/Cty Clk
Arlene McGowan	Auditor & Controller
Charles Micone	HHSA
Earna Miller	HHSA
Pamela Mills	
John Moore	
Josie Morris	
Mario Nava	Parks & Recreation
Warren Nelson	
T'Lan Nivar	HHSA
Mary Norris	HHSA
Joan Owens	HHSA
Marilyn Quinn	Municipal Ct
Daniel Ramirez	HHSA
Irma Rivers	HHSA
Ernest Saenz	HHSA
Josephine Sangunitto	Housing/Commtly Devlp
Charmaine Sayles	HHSA
Marie Schmitz	
Lyra Selover	Sheriff
Suzanne Steffen	
Marilyn Stewart	HHSA
Patrick Sullivan	HHSA
James Tapp	Purchasing & Contr
Judith Traver	
David Truax	Sheriff
Mark Tusi	Probation
Thomas Van Voorhis	HHSA
Mario Vigiani	Library
Purificacion Villanueava	HHSA
Thyra Wilson	
Russell Winne	HHSA

SAVE THE DATE! RESDC ROUNDUP EAST COUNTY

Date: Wednesday, March 20, 2024

Time: 3:00 pm

Location: Hooleys Public House
5500 Grossmont Center Dr
La Mesa, CA 91942

We are pleased to announce we will be heading back to East County in March, visiting Hooleys Public House at Grossmont Center. The Roundup provides an opportunity to catch up over libations and appetizers with RESDC leadership and fellow members (no host bar, no host food). Come meet with old friends and make some new ones! Hope to see you there. **RSVP is required.**

Choose your registration method:

Register Online: Go to www.resdc.net/events and then click the green 'Register' button and follow the steps.

Register by phone: Call our office at (619) 688-9229 during our office hours of 9:00am – 2:00pm, Monday – Friday.



SDCERA

ACCESS YOUR 2023 1099-R TAX FORM IN THE SDCERA MEMBER PORTAL

You can now access your 2023 1099-R tax form online in the SDCERA Member Portal. Log in or sign up at memberportal.sdcera.org. Once you log in, you will also be able to see your previous 1099-R forms from the past three years. □

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. □

RESDC EVENTS AND OTHER ACTIVITIES SURVEY

To better serve you, the RESDC Board of Directors would like your opinion on our events and other activities. Please take a few minutes to answer the following questions:

Which Events and other Activities interest You?

	Would Attend	Might Attend	Would Not Attend
Day at the Padres	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Day at Other Sports Event	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Live Theater	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Behind-the-scenes Tours	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Day Trips (Museums, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
RESDC Roundup Socials	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
RESDC Coming Home Department Tours	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Quarterly General Member- ship Meetings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Informational Virtual Zoom Presentations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Do you have any ideas for a new Social Event or other Activity that you would like to suggest? Please write your suggestion in the box below:

Please cut out and mail your completed survey to:

RESDC
8825 Aero Dr. Ste 205
San Diego CA 92123

2024 MEDICARE HEARING AID COVERAGE: WHAT'S COVERED? By Chuck Brown, Director



With the various changes to Medicare, it is often difficult to keep track of what's going on. Hearing aid coverage, as well as vision coverage, has been an issue for many years. Hearing loss becomes more prevalent as we age – about 37.5 million people suffer some kind of hearing loss. Untreated hearing loss is connected to hidden health risks, such

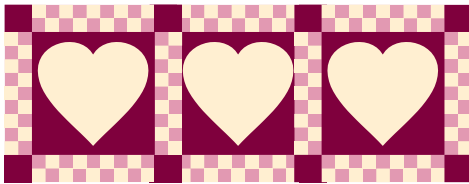
as falls, cognitive decline, emergency room visits and hospitalizations, but fewer than 15% of adults requiring hearing aids use them.

Medicare Part A (hospital insurance) and Part B (medical insurance) do not cover hearing aids or exams specifically for hearing aids. Medicare Part B covers diagnostic hearing and balance exams if your doctor orders it for potential medical treatment. Medicare Advantage (Medicare Part C) and Medicare Supplement (Parts D through G) expand coverage for exams and hearing aids, but the extent of it depends on the individual insurer plan.

Besides private insurance plans, there are several other resources, such as Flexible Spending Accounts, Health Savings Accounts, Veterans' Administration Benefits, Community-specific Resources, and Charitable Foundations.

More details on this, as well as discussions of online hearing tests, OTC hearing aids, and how to choose the right hearing aids are in the original article by Paul Winn, which can be found by going to <https://www.msn.com/en-us/money/insurance/medicare-coverage-for-hearing-aids-2024-whats-covered/ar-AA119C9N> □

Happy Valentines Day 



BITS AND PIECES

Carol Owen Reynolds wrote her first published book at age 82, entitled *Stories From a North Dakota Cheerleader*. There is a picture of her on the front cover, cheering on her Fessenden High School team.

There are 14 short stories in the book and one of the stories is about the time she spent working at the San Diego County Jail (the old Central Detention Facility). Another story is about her Public Speaking class at Grossmont College. □

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RESDC Office Email Address:

resdc@resdc.net

SAFARI PARK FREE ADMISSION FOR SENIORS

From the Safari Park website – “During the month of February, all visitors age 65 and older receive free admission to the Safari Park. Enjoy the sights on an Africa Tram, see the platypuses and other Aussie species at Walkabout Australia, wander through Tiger Trail, take a stroll around Mombasa Lagoon, and relax with refreshments on the patio at Kijamii Overlook. There's a world of sights to see—all at the Safari Park!”

The now world-renowned **San Diego Zoo** started as a crazy idea. On September 16, 1916, local physician Dr. Harry Wegeforth and his brother Paul drove past Balboa Park when they heard a lion's roar. The lion was left behind from a small zoo exhibit at the 1915-1916 Panama-California Exposition in Balboa Park. After hearing the lion, Dr. Harry turned to his brother and half-jokingly said, “Wouldn't it be splendid if San Diego had a zoo! You know...I think I'll start one.”

As they say, the rest is history – and then some. The San Diego Zoological Society became interested in developing the Wild Animal Park in 1964. The idea of the park began as a supplementary breeding facility for the San Diego Zoo. The Wild Animal Park opened in May 1972 and included a large lagoon with a jungle plaza, an African fishing village, an aviary at the entrance of the park and approximately 50,000 plants were to be included in the landscaping.

Safari Park, as it is now known, is open from 9 a.m. to 5 p.m. daily. If you'd like to take advantage of this free offer, the Park's “Plan Your Visit” page can help you – <https://sdzsafaripark.org/plan-your-visit> □



Office Hours: 9 a.m. to 2 p.m. Monday through Friday.
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Fax: (619) 688-0766
Email: resdc@resdc.net
Website: www.resdc.net

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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.
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