



THE NETWORK

June 2025

Honoring Yesterday—Protecting Tomorrow

Vol. 56, No. 6

FLAG DAY LUNCHEON FRIDAY, JUNE 13, 2025 11:00AM RONALD REAGAN COMMUNITY CENTER

We are pleased to invite you to the return of the popular RESDC Flag Day Luncheon on June 13, 2025. 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.

When: Friday, June 13, 2025 at 11:00am. Lunch at approximately 12:00 pm.

Where: Ronald Reagan Community Center
195 E. Douglas Ave., El Cajon, CA 92020

Menu: Buffet style lunch including salads, dessert & beverages.

Cost: \$16 per person

Directions: The Ronald Reagan Community Center is located one block south of E. Main Street, El Cajon, directly off Magnolia Ave. Take I-8 to Magnolia off-ramp, go south to E. Douglas and turn left.

Registration: The registration deadline is Friday, June 6, 2025. Name badges and opportunity drawing tickets should be picked up at the check-in table at the luncheon. They will not be mailed.

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RESDC Office will be closed on
Friday, June 13 due to our annual Flag Day event.

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June Calendar of Events

12—(Thur.) RESDC Board of Directors Meeting
9:30 a.m.

12—(Thur.) SDCERA Board of Retirement Meeting
9:00 a.m.

13—(Fri.) Flag Day Luncheon
Ronald Reagan Community Center,
195 E. Douglas Ave., El Cajon, 92020, 11:00 a.m.
RESDC Office will be CLOSED.

PRESIDENT'S MESSAGE

By Chris Heiserman



Several years ago, a staple of retirement news in California was the conflict between supporters of traditional public worker pensions and conservative/business interests touting 401(K)-style savings plans for public employees as a more reasonable, and affordable, retirement option for taxpayers.

Defined benefit plans, which guarantee public employee retirees' pensions for life, were labeled "unsustainable" by conservative think tanks and some newspapers' editorial boards. These public pension detractors said these plans were too lucrative, pointing to multi-billion-dollar unfunded liabilities for two of the nation's largest retirement systems – the California Public Employees Retirement System (CalPERS) and the California State Teachers' Retirement System (CalSTRS) – and many local governments pension plans.

They argued benefits for public sector retirees were too expensive, suggesting they should instead be enrolled in 401(K) accounts prevalent in the private sector. Extensive data has shown 401(K) defined contribution plans are obviously less costly for employers but also offer significantly less eventual retirement income for retirees.

Because public sector retirement plans have long term horizons for achieving full funding and were well positioned to cover pension liabilities for many more years, the alarm raised by opponents did not prompt big changes. However, when the financial crisis of 2008-09 arrived the stock market declined and investment earnings in pension plans suffered. A retirement "reform" movement of sorts was born and by 2013 with California facing twin challenges of budget deficits and projected pension funding, then-Governor Jerry Brown signed a modest reform law, the Public Employees' Pension Reform Act. This law reduced retirement calculation formulas for workers hired after 2013, capped benefits, increased retirement ages going forward, limited so-called "spiking" activities that artificially increased future benefits, and required workers to pay for at least half their pension costs.

PEPRA has produced savings in retirement costs for state and local governments over the years, but it was

only a matter of time before organized labor would seek to revive lost benefits. Two bills introduced in the California Assembly aim to amend PEPRA. They are being promoted by firefighters and the Teamsters. Assembly Bill 1383 by Assemblymember Tina McKinnon (D-Inglewood) would reinstate more generous retirement formulas for safety members first hired after January 1, 2026. It would also require employers to adjust formulas for safety members hired after 2013 to the new levels beginning in 2026. It would also enable employers and labor to change the equally shared funding requirement through collective bargaining. This would make it possible for employers to agree to cover some of the workers' share of pension contributions. (This was fairly common practice prior to PEPRA).

Assembly Bill 569 is carried by Assembly member Catherine Stefani (D-San Francisco). It would repeal a provision of PEPRA prohibiting local governments from enacting "supplemental retirement benefits" for public employees. Stefani and the Teamsters argue that PEPRA is too limiting, preventing retirees from keeping up with inflation in California's high cost of living environment and making it difficult to retain good workers and fill vacancies.

It is too soon to tell if these measures will gain traction in the Legislature, but if they move forward, it's a good bet the conflict over the cost of public employee pension benefits will be rekindled. □



SDCERA ONLINE TAX CALCULATOR DEMISTIFIES PENSION TAXES

It's hard to know what your tax withholdings will be when you fill out your federal or state tax form. The SDCERA online tax calculator solves this problem. Follow these steps to better understand your pension tax withholdings:

1. Visit www.sdcera.org/taxcalculator.
2. Enter your allowances, deductions, and filing status.
3. Find out your withholding amounts.
4. Once you have withholdings you're happy with, complete your tax forms at www.sdcera.org/forms or in the SDCERA Member Portal.



(Continued from page 1)

Choose your Registration method:

Register by Mail:

Print and fill out the registration form below.

Make a check payable to RESDC for \$16 per person.

Mail registration form, along with check, to:

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

Register Online:

Go to www.resdc.net/events and click the green "Register" button. You will need to use the email associated with your member account. Click "Add guest" to add additional registrants for \$16 each. To pay for yourself and guests, click "Pay Online" and pay with a credit card.

Register by Phone:

Call the RESDC Office at (619) 688-9229 during our hours of 9 am – 2 pm Mon-Fri.

For questions or assistance registering, contact us at (619) 688-9229 or resdc@resdc.net. □



RECIPE SHARE
Submitted by Connie Govier

POTATO CHIP COOKIES

Mix together in this order:

1 lb butter (4 sticks), melted in microwave
1 cup sugar
1 tbsp. vanilla extract

3 1/2 cups all-purpose flour
2 cups salted & crushed potato chips
1 cup of coconut flakes

Put mix in refrigerator for 1 hour minimum.
Place about tbsp. size dough on ungreased cookie sheet.
Bake until light brown at 375 degrees (about 15 minutes.)
Sprinkle with powdered sugar while still warm.

Makes 5-6 dozen cookies

ENJOY!

Connie writes, "This has been my favorite cookie recipe since I first discovered it in the Union-Tribune newspaper over 45 years ago. I recently made another change to it by adding a cup of coconut shavings. I did not know that I could make perfection more perfect!" □

WALT EKARD ENDOWED SCHOLARSHIP

The RESDC Board of Directors voted on May 8th to donate \$1,000 to the Walt Ekard Endowed Scholarship at San Diego State University's School of Public Affairs. The donation is made in memory of former County Chief Administrative Officer Walt Ekard, who recently passed away from pancreatic cancer. Walt taught graduate public administration classes at SDSU and mentored many students who pursued careers in public service. This scholarship will continue to support students pursuing degrees focused on public service and aligns with RESDC's efforts to support higher education through our own annual scholarship program.

Members wishing to make a personal donation to the Walt Ekard Endowed Scholarship can do so at:
securelb.imodules.com. □

Flag Day Luncheon—General Membership Meeting

June 13, 2025, 11:00am

Name of Member: _____ **Phone #:** _____

Email Address: _____

Department: _____ **Year Retired:** _____

Name of Guest(s): _____

of Reservations: _____ x \$16.00 each = \$ _____ (Total Enclosed)

RESDC 2025 MERIT SCHOLARSHIP AWARDS

MERIT SCHOLARSHIP \$2,000

Applicant: **Carter Gibbens**

Nominating RESDC member: Gail Church, Grandmother

High School: Mission Hills HS, San Marcos, CA

Applicant: **Kenzo Compilati**

Nominating RESDC member: Gerlando Compilati, Father

High School: San Marcos HS, San Marcos, CA

Applicant: **June Medoro**

Nominating RESDC member: Kim Hatfield, Mother

High School: Escondido Charter HS, Escondido, CA

Applicant: **Isabella Bonner**

Nominating RESDC member: Shirley Rostodha, Grandmother

High School: High Tech High HS, Chula Vista, CA

Applicant: **Jennifer A. Polick**

Nominating RESDC member: Earleen Polick, Grandmother

High School: San Diego High School, CA

ROBERT (BOB) SHOEMAKER VOLUNTEER SERVICE AWARD \$2,000

Applicant: **Olivia Williamson**

Nominating RESDC member: Judy O'Brien, Grandmother

High School: Mission Hills HS, San Marcos, CA

LA RUE PIERCE COMMUNITY SERVICE AWARD \$1,000

Applicant: **Tiara Richardson**

Nominating RESDC member: James P. Beaty, Grandfather

High School: Rancho Buena Vista HS, Vista, CA

ANNUAL PUBLIC RETIREMENT SYSTEMS STUDY

Since 2011, NCPERS has conducted its annual Public Retirement Systems Study to gather the latest data on funds' fiscal, operational, and business practices. This serves as a key industry resource that helps public pensions benchmark their performance and provides valuable insights into public sector retirement trends.

Each study comes with an accompanying interactive dashboard that enables users to filter data by to compare their own performance and practices against peers. Please note: The dashboards are exclusively available to NCPERS members. If you have questions about your membership status or need assistance accessing the dashboards, please contact membership@ncpers.org.

Plans that participate in the study are recognized with the Certificate of Excellence for Public Pension Reporting and Transparency for furthering open disclosure, increasing the range of data from which to learn from, and contributing to the public's understanding of public retirement systems. □

BITS & PIECES

Member **Carla Roddy** writes, "Work Together, Play Together!"

For almost two decades, a group of former County employees have been crafting together. Some of us worked together for years. At times we may have supervised each other in various departments. Recently you can find us on Thursday afternoons at the La Mesa Adult Enrichment Center in East County. We are creating cards and scrapbooks, along with visiting and planning other outings in the community.

Our group includes the following people:

Mary Dean (Sheriff, DPW and A&C)
Cindy Games (HHSA and LUEG)
Judy Kelly (Sheriff)
Kathy McNairnie (HHSA and A&C)
Carla Roddy (Sheriff and HHSA)
Donna Rodriguez (HHSA)
Mary Spiesman (Superior Court)
Peggy Talaro (HHSA)

We've met a lot of new friends along the way at several different locations and definitely treasure those friendships that were formed years ago at the County. For more information about the "Scrapbooking" class, contact the La Mesa Adult Enrichment Center at 619-667-1322. □

Congratulations!



LOG IN TO OUR MEMBER SELF-SERVICE SITE

resdc.wildapricot.org

The RESDC Member Self-Service site is designed for members to get the most out of their membership. What can you do at the Member Self-Service site?

Join the Membership Directory. Do you want to see if any of your old co-workers or friends are members? You can join our membership directory so you can contact or be contacted by old friends.

Register for RESDC Events. Conveniently reserve your spot or purchase tickets to one of our popular events. These include attending a Padres game, a theater performance, the annual Health Fair Picnic, the annual Holiday Luncheon, RESDC Roundup Social Mixers, or one of our many informative General Membership Meetings.

Purchase See's Gift Cards. Through our online store, you can purchase \$25 See's Candies Gift Cards for \$22, a savings of \$3 each. Note: Limit 10 per customer.

Go to resdc.wildapricot.org and log in today!

Note: When you became a member of RESDC, you were sent an email containing a temporary password. This password, along with your email address on file with RESDC, will be your login information. If you no longer have access to this email, please email resdc@resdc.net to request another temporary password. □

QUOTE OF THE MONTH

"A friend accompanies, encourages, shares with and helps the other person to grow, since one's capacity for self-giving increases."

-Pope Francis

TECH CORNER

What is Multi-Factor Authentication (MFA)?

MFA is a multi-layered security process that grants users access only after confirming their identity with more than one credential or authentication factor. This is usually done through the combination of a username, a password, and another factor, such as a verification code or one-time password (OTP) delivered via text or email. MFA is considered by experts to be a vital security tool. □

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*: _____ 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

3760 Convoy St, Suite 118

San Diego, CA 92111

BIRTHDAY CLUBS: A FREEBIE FOR YOU?

By Chuck Brown



Recently, a friend had a birthday, and she spent about two weeks collecting free food and drink at various locations around the county. How? “Birthday Clubs” abound! You may already be aware of these fun things – I am and have gotten the rewards at the appropriate times – my birthday, my un-birthday, and

“half year” birthday.

One of the more prominent birthday clubs is eBirthday Club – several of our favorite restaurants participate in the fun and games – D.Z. Akins, The Butcher Shop, Tes-to Pepesto Italian Restaurant, Hooley’s Public House, etc. (You may recall the last one as the scene of a few RESDC Roundup events.)

There are two ways to sign up – in the restaurant or by searching the website for your favorite places. Once enrolled, you’ll receive an email with the “birthday surprise” noted and an expiration period (from 10 days up to a month).

What you see is what you get (remember that line?) – it could be a discount on the bill for your meal, a free dessert, or whatever the restaurant or other business wants to offer.

Check it out – www.eBirthdayClub.com

Be on the lookout for businesses that offer their own “rewards” programs, too. A penny saved is a penny earned. □



BOARD MEMBER PROFILE CARL SILVA

Carl Silva, Veteran, U.S. Air Force (1963-1967), became a board member of the Retired Employees of San Diego County in 2018. He retired from the County of San Diego at the end of 1999 after serving 25 years in the Assessor/Recorder/County Clerk’s office. He started as a field appraiser and retired as Chief of the Systems/Standards Division. After retirement, he became a consultant in state and local property and sales tax and land management systems. Mr. Silva graduated from Loyola University of Los Angeles (now Loyola Marymount University) with a Bachelor of Business Administration degree and a minor in finance. He is a native of San Diego living in Jamul.

Mr. Silva has been married for 48 years and enjoys traveling. He formerly served as a board member of the Jamul-Dulzura Union School District and has also volunteered for several community organizations. □

Happy Father’s Day! June 15



First Day of Summer June 20!



James Allen	HHSA
Richard Berg	Public Works
Wayne Bradley	Sheriff
Joseph Brown	Superior Court
Terrance Daly	District Attorney
Kenneth Dowling	HHSA
Lorrie Edwards	HHSA
Walter Ekard	Chief Admin Officer
Eric Eliason	HHSA
James Fry	Clerk/Board/Supervisors
Georgine Gandy	Sheriff
Carla Garcia	Sheriff
Telly Garcia	Sheriff
Bruce Gardner	Agriculture, Wgths & Meas
Eugene Halcomb	Probation
Michelle Hayes-Iwu	Probation
Albert Hudson	Sheriff
Viola Jackson	HHSA
Toni Kaiser	Human Resources
Dorothy Latham	HHSA
Marilyn Levant	HHSA
Benjamin Macias	HHSA
Alverta Martin	HHSA
Daryl Mason	HHSA
Karen Millan	
Irene Moreno	District Attorney
Robert Mross	Air Pollution Control
Irene Nooney	District Attorney
Dolly Opel	
Susan Perkins	Sheriff
Alice Ramirez	Municipal Court
Dolores Reaves	Dept of Public Works
Mildred Robinson	
John Salcido	Sheriff
Marcia Schultz	
Stanley Amith Jr.	HHSA
Margot Smith	District Attorney
Celia Su	
Evelyn Thornton	
John Tyler	Superior Court
Pauline Watkins	District Attorney
Warren Williams	District Attorney
Larry Williford	Sheriff
David Wilson	Sheriff
Sandra Young	Superior Court

***Active Employee**

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. □

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



Honoring
JUNETEENTH

June 19





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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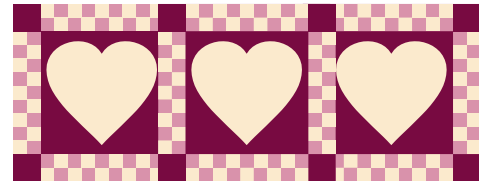
Address Service Requested



WELCOME NEW MEMBERS

Herbert Bowman	
Debra Dyaico	HHSA
Severino Gutierrez	Child Support Services
Martha Martinez	General Services
Charles Morgan	
Myrna Olson	
Janine Ramirez	
Barbara Rudesill	
Myna Spearman	
Mary Spiesman	Superior Court
Carmencita Weidenthaler	

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



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 □

