



THE NETWORK

January 2024

Honoring Yesterday—Protecting Tomorrow

Vol. 55, No. 1

COMING HOME—OFFICE OF EMERGENCY SERVICES WEDNESDAY, FEBRUARY 28 2023

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

Where: San Diego Office of Emergency Services
County Operations Center
5590 Overland Ave, 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

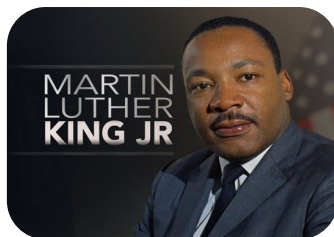
Stay tuned to the February Network for further details on the event including directions and parking information.

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. □

January 15, 2024 Martin Luther King Jr. Day



RESDC and SDCERA will be closed in observance of the holiday.

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January Calendar of Events

1—(Mon.) RESDC Office Closed

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

15—(Mon.) Martin Luther King Jr. Day
RESDC & SDCERA Closed

PRESIDENT'S MESSAGE

By Chris Heiserman



Welcome to 2024. We ended 2023 on a high note with an in-person return of our popular Holiday Luncheon at the Doubletree Hotel Mission Valley at Hazard Center. More than 200 members and guests celebrated the season together, feasting on a traditional turkey dinner, listening to live seasonal background music from an accomplished choral group, and capping the annual membership business meeting with approval of RESDC's 2024 budget and installation of the Board of Directors and Officers. Attendees also enjoyed the opportunity to reconnect with former co-workers and participate in a raffle for valuable gifts. We were especially pleased that a few trustees from the SDCERA Board of Retirement and their administrative staff joined us for the luncheon as well.

A tip of our cap to our regular event sponsors, My Senior Health Plan (MSHP), a RESDC affiliate that provides free counseling on Medicare coverage options, and Pacific Group Agencies (PGA), which administers insurance plans and other benefits available to RESDC members (dental, vision, pet, travel, and more). Their support of the Holiday Luncheon allows us to keep the special occasion affordable.

Last year was a tough one, and this year will undoubtedly be controversial and even more challenging. By nature, I am cynical and pessimistic, but at the beginning of 2024 I choose to be hopeful. This is my attempt to count our many blessings and search for silver linings. We are indeed fortunate to be San Diego County retirees, as well as SDCERA and RESDC members. We have a valuable benefit that many other retired Americans don't have – a regular guaranteed Cost of Living Adjustment (COLA) for our pension distribution. Many public sector retirement funds across the country have no such COLA assurance, and some have not offered any COLA increase to their retirees for several years.

While we live in a region with a notoriously expensive standard of living, there is some validity to the notion of a "sunshine discount" as a positive trade-off associated

with residing in southern California. Some of us have had our grown children and grandkids relocate to more affordable communities (Temecula?); but at least they didn't move out of state. We have friends who often remind us of the attractive features we enjoy in San Diego County:

- Wonderful year-round weather and easily accessible micro-climates (coastal, inland valleys, mountains and desert).
- World-class Zoo, Safari Park, museums, and beaches.
- Wide array of great cultural activities.
- Myriad sources for outdoor recreational experiences.
- Craft breweries and wineries; and,
- More

One of our neighbors (also a RESDC member) who joins us for hikes in the mountains or on local park trails on beautiful clear sunny days has a habit of looking around and declaring emphatically: "WE LIVE HERE!" There is also a kind of silver lining for some in the steep home prices in the San Diego region. For those who have resided here for many years, the rising equity for homeowners provides an economic cushion in retirement.

RESDC's flagship communication tool is this newsletter, THE NETWORK. Along with our website (www.resdc.net), the newsletter provides announcements of social and educational events and relevant information of concern to retirees. We encourage members to offer ideas for articles they would like to see in the newsletter and invite them to share with fellow retirees special occasions in their lives (travel, significant milestones, etc.). We have a great deal in common on our individual retirement journeys with family and friends.

Wishing you and yours a Happy, Healthy and Memorable 2024. □

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.

View Curated Playlists

On the RESDC YouTube channel you can also view curated playlists of videos from county partners such as Live Well San Diego and Aging and Independence Services.

Step 1. Access the RESDC YouTube channel by following the instructions above.

Step 2. Scroll down. You can select a playlist of videos that you would like to view. □

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 Pro-

gram, 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 bylaws).

The scholarship application will be **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. □



WELCOME NEW MEMBERS

William Andrews	Probation
Michael Bender	HHSA
Tammy Bennetts	Sheriff
Jodi Breton	District Attorney
Michael Carter	
Russell Christensen	
Anna Kennedy	HHSA
Megan Moore	
Jeffrey Morse	Sheriff
Lisa Wesley	HHSA

*Associate Member

The surviving spouse of a member is eligible for RESDC membership. For enrollment assistance, call: (619) 688-9229. □

LOG IN TO OUR MEMBER SELF-SERVICE SITE

resdc.wildapricot.com

The RESDC Member Self-Service site is designed for members to get the most out of their membership.

What can I do at the Member Self-Service site?

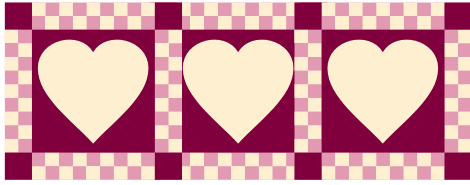
Join the Membership Directory. Do you want to see if any of your old co-workers or friends are members? You can join our membership directory so you can contact or be contacted by old friends.

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. □



BITS AND PIECES

Nancy Watson Evans retired from IHSS, a division of HNSA, in 2000 as a Social Worker. She celebrated her 87th birthday on December 10th. On August 5, 2023, Nancy married James Phillip Debus whom she met at church. For their honeymoon, they drove up Highway 1 almost to the Oregon Border and then turned inland to visit Clear Lake, which is the largest lake in California. They stayed on both sides of the Lake. The trip was beautiful with great scenery on the coast and inland. The wedding was small with only 6 people attending but their children had a reception party on August 19th with 85 people attending.

RESDC President **Chris Heiserman** was honored in December 2023 by State Assemblywoman Dr. Akilah Weber as her 79th Assembly District's "Senior of the Year." He was deemed "a distinguished California civil servant and community volunteer." He was recognized for his many years of public service in State and County government, his 18 years as an elected member of the San Miguel Fire Board, his 10 years of volunteer service on the RESDC Board, and his more than 30 years of community involvement with the Kiwanis Club of Spring Valley. In addition, Chris dedicated several years as the President of the non-profit Dictionary Hill Open Space Advocates, which in 2017 celebrated the acquisition of Dictionary Hill by San Diego County and the creation of the 175-acre Dictionary Hill County Preserve for community residents and visitors to the area to enjoy forever. Assemblywoman Weber presented a framed Assembly Resolution to Chris at her annual Community Recognitions Event December 2, 2023. □



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. □



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

RECENT EVENTS

New Issue Brief: The National Retirement Risk Index with Varying Claiming Ages.

Nearly half of U.S. households face retirement readiness risk according to a study by the Center for Retirement Research at Boston College (CRR) (<https://crr.bc.edu/>).

The study is based on the National Retirement Risk Index, or NRRRI, which uses data from the Federal Reserve's Survey of Consumer Finances to assess the potential risk of not having enough income in retirement. A household is considered at risk if its projected income replacement rate is more than 10% below the target rate.

The brief's key findings are:

- Households ages 62-75 have substantial earnings.
- The National Retirement Risk Index, which assumes all households claim Social Security – and retire – at 65, does not count earnings after 65.
- So, about half of all earnings for those 62-75 are excluded from the Index and could distort the results.
- Introducing more realistic claiming ages for low, middle, and high-income households solves two problems:
- Increases the earnings in the Index to two-thirds, with the rest going mainly to high earners where it has little impact.
- Produces a more sensible pattern of percentage “at risk” by income group.
- One thing that doesn't change is the overall percentage of today's working households at risk: that's still about 50 percent.

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

New County Supervisor Sworn Into Office.

Excerpt from the County News Center article.

(www.countynewscenter.com):

A new member of the San Diego County Board of Supervisors was sworn in Tuesday at the County Administration Center.

Supervisor Monica Montgomery Steppe will represent the Fourth Supervisorial District for the remainder of the current term ending in January 2027.

Supervisor Montgomery Steppe was sworn in by her father-in-law Cecil Steppe and joined by her husband Steve while reciting her oath. She becomes the county's first Black woman supervisor.

“We know that today marks a momentous occasion in our county's history, filled with promise, filled with hope and filled with progress,” Supervisor Montgomery Steppe said. “As I stand before you, deeply humbled and immensely grateful, I am acutely aware of the weight of responsibility and the honor to be chosen by the people as the first Black woman to serve on the San Diego County Board of Supervisors in the history of this county. I am truly honored.”

District 4 voters selected Montgomery Steppe to fill the vacant board seat during the Nov. 7 special election. She previously served as a council member for the City of San Diego.

□

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

In Memoriam



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. □

ASSOCIATION OFFICERS

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

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Stan Coombs

EXECUTIVE DIRECTOR

Mark Nanzer

OFFICE STAFF....Marge Elmendorf

....Rosita Haro

....Andrew Steele

NETWORK EDITOR....Andrew Steele

RESDC Office Email Address:

resdc@resdc.net

Reed Bennett	Dept Public Works
Betty Boone	
William Burns	Public Defender
Louise Burson	Sheriff
Colleen Carlson	Environ Health
William Carnie	Marshal
Teri Clement	Probation
Michael Collette	Sheriff
Frank Cordle	Sheriff
Genevieve Dominguez	Probation
Patricia Doria	
Vivian Duclos	HHSA
Delores Ebner	Auditor & Controller
Joyce Erickson	
Mike Garza	
Truth Hackett	HHSA
Bettie Hamilton	
Francis Hammes	District Attorney
Sylvia Hernandez	HHSA
Cecilia Herrill	
Mary Herron	HHSA
Coradell Hickman	
Ronald Hoyt	
Mike Lancaster	HHSA
Terrence Lawson	Sheriff
David Love	Sheriff
Alicia Marion	Probation
Frank Martin	
Martha Meurer	Housing/Commtly Devlp
Valerie Montague	Superior Court
Luong Nguyen	HHSA
Lois Niman	Housing/Commtly Devlp
Octavio Osuna	Animal Services
Craig Pease	Facilities Mgmt
Lorraine Quasebarth	
Kathleen Rex	
Julianna Rhinehart	HHSA
Arthur Settles	HHSA
Martyn Shepherd	General Services
Anna Smith	Assessor/Recorder/Cty Clk
Theodore Snyder	Public Defender
Victoria Spreng	HHSA
Elinor Thursby	
Carol Warnocl	
Jean Watson	
Charles Whitney	HHSA
Irene Wilkinson	HHSA
Alfonso Williams	Sheriff
Patricia Williams	HHSA

*Active Employee

QUOTE OF THE MONTH

"I find that the harder I work, the more luck I seem to have."

▪Thomas Jefferson







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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SDCERA DATES FOR 2024 ELECTRONIC PENSION DEPOSITS

<u>Month</u>	<u>Deposit Date</u>
January	31
February	29
March	29
April	30
May	31
June	28
July	31
August	30
September	30
October	31
November	29
December	31

Retain this calendar for quick reference for the dates you will receive your electronic deposits. □

FACTS AT A GLANCE

7.03%

Mortgage rates fell from 7.22% to 7.03% in mid-December, the lowest level since August.

Associated Press

WINTER IS HERE!

