



THE NETWORK

Newsletter of The Retired Employees of San Diego County

**THANKS TO ALL WHO ATTENDED
THE 2025 RESDC HOLIDAY LUNCHEON!**



**January 19, 2026
Martin Luther King Jr. Day**



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

WHAT'S INSIDE?

President's Message	2
Recipe Share	2
Medicare 101 Webinar	3
New Members	3
Interview with SDCERA's Tracy Sandoval	4
In Memoriam	5
Apply for SDC Grand Jury	5
Scholarships	5
Pension Facts at a Glance	6
NETWORKING with Francine Howell	6
SDCERA Direct Deposit Dates	6
SDCERA News	6

January Calendar of Events

- 1 & 2—(Thurs. & Fri.)** RESDC Office Closed.
- 8—(Thurs.)** RESDC Board of Directors Meeting
In person at RESDC Office, 9:30 a.m.
- 19—(Mon.)** Martin Luther King Jr. Day
RESDC & SDCERA Closed.

PRESIDENT'S MESSAGE

By Janel Pehau



Greetings and Happy New Year! I'm honored and pleased to assume the role of President of RESDC for the next two years. I retired in 2010 and have been on the Board of Directors since 2013. I'm grateful to have excellent role models to follow, including outgoing President Chris Heiserman as well as Stan

Coombs, John McTighe, and Susan Mallet, who have all served in the role during my tenure on the RESDC Board. I'm grateful to all my fellow Board members who contribute their time, knowledge, and energy to further RESDC's mission to advocate for County retirees, keep members informed about relevant issues, and arrange for various member activities, group benefits and discounts. Finally, I'm grateful to the RESDC office staff who manage the day-to-day business of RESDC. They are there to answer your questions, organize events for you to enjoy, produce the monthly newsletter, and otherwise keep you up to date on community and retiree-related issues and information.

On December 11, 2025, approximately 200 RESDC members and friends enjoyed our annual holiday luncheon at the Bali Hai restaurant on Shelter Island. The view of the bay was sensational and judging from the level of chatter and laughter in the room, everyone enjoyed seeing old friends and meeting new fellow retirees. This venue was a change from past years, and we asked those in attendance to fill out a short satisfaction survey for future event planning purposes. If you went to the luncheon and didn't get a chance to fill out the survey and have comments that you'd like to share, you can send them via email to resdc@resdec.net.

A portion of the time during the luncheon was reserved for RESDC's Annual Business Meeting during which the minutes for last year's annual meeting were approved as well as the budget for 2026. Another significant item on the agenda was the installation of officers and directors. Based on RESDC's by-laws, Board members are elected to serve two-year terms following a pattern whereby in one year the President and Second Vice President are elected, and in the following year, elections are held for the First Vice President, Secretary and Treasurer. For the eight Directors, four are elected in one year and the

other four in the following year. As is customary in the installation process, Skip Murphy administered the oath of office to all new and returning Board members. If you don't know Skip, he is the long serving retiree representative on the Board of the San Diego County Employees Retirement Association (SDCERA), a dedicated former member of the RESDC Board of Directors, and current President of the California Retired County Employees Association (CRCEA).

For this election cycle, I was installed as the President and Carl Silva (one of the Directors) as the Second Vice President (my previous role). John McTighe, Bruce Silva, and Francine Howell will all begin new two-year terms. Maria Rubio Lopez and Stephanie Saracco-Reed will be in the second year of their terms. Unfortunately, one of our Board members, Merrill Roach, has determined that he needs to step down and won't be able to complete the second year of his term. With these changes, we will begin 2026 with three vacancies on the RESDC Board. We are looking for people who are excited about and willing to share a few hours each month to help further RESDC's mission. If you are interested in joining the Board, please contact the RESDC office either by phone at (619) 688-9229 or by email at resdc@resdc.net. We have one opening for a new two-year term and two openings to complete the second year of Merrill's and Carl's seats. □



Chocolate Chip Christmas Cake *Submitted by Laura Ross*

- 2 cups sugar
- 6 eggs (well beaten)
- 3 cups sifted flour
- 3 t. baking powder
- ½ t. salt
- 1½ cups Maraschino Cherries
- 1 - 12oz. pkg. chocolate chips
- 1 cup pecans (chopped)
- 1 cup golden raisins
- 1 cup dates (chopped)

Add sugar to beaten eggs. Beat until light and creamy. Sift flour, baking powder & salt. Add cherries, chocolate chips, pecans, raisins & dates to flour. Toss well. Fold flour mixture into egg & sugar mix. Grease and flour tube pan. Bake at 300 deg. for approx. 1 hour. Cool before turning on rack.

Laura writes, "Cut this recipe from LA Times. Made it numerous times in the 1980s and '90s to share with co-workers." □

MEDICARE 101 + SUPPLEMENTAL HOSPITAL INSURANCE: FREE WEBINAR FOR RESDC MEMBERS

What: Have questions about Medicare or what happens if you're hospitalized?

Join RESDC and MySeniorHealthPlan.com for a free educational webinar that walks you through the basics of Medicare and introduces Hospital Indemnity Insurance — supplemental coverage that pays you directly for hospital stays.

You'll learn:

- What Medicare covers (and doesn't)
- What out-of-pocket costs could look like
- How Hospital Indemnity Insurance works
- Why it's smart to review your plan before you need it

This is your opportunity to hear from experienced advisors and ask questions in a relaxed, supportive setting. Don't miss this opportunity to learn how to maximize your Medicare and protect your health and finances.

When: Tuesday, January 20th at 10 AM PST

Choose your registration method:

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. □

ASSOCIATION OFFICERS
 President...Janel Pehau
 1st Vice Pres...Dolores Diaz
 2nd Vice Pres...Carl Silva
 Secretary...Leila Attar
 Treasurer...Carlos Gonzalez

ASSOCIATION DIRECTORS
 Francine Howell, John McTighe, 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





MEDICARE 101 + BEYOND WEBINAR


PREPARE | PROTECT | PEACE

Join **RESDC** & **MySeniorHealthPlan.com** for a free educational webinar:


- ✔ Medicare basics made simple
- ✔ What your current plan may not cover
- ✔ Hospital Indemnity = cash benefits when you need it most


SCAN HERE



TUESDAY, JANUARY 20TH
 10-11 AM (PDT)



JACKELYN NUDO
 Senior Medicare Insurance Agent
 My Senior Health Plan



MySeniorHealthPlan.com

- Rosemary Adams
- Sarah Aghassi
- Rex Anderson
- Ranessa Ashton
- Keith Barnes
- Frances Bedingfeld
- Sonia Blackman
- Christi Booth
- Nicole De Jong
- Paul Dostart
- Karen Duran-Knox
- Alice Ghaziary
- Catherine Hamm
- Julio Holguin
- Zenobia Howard
- Scott Huizar
- Phoua Moua
- Veronica O'Neill
- Peggy Petre
- Marilyn Reed

- SDCERA
- District Attorney
- HHSA
- HHSA
- Human Resources
- Probation
- Library
- Superior Court

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

INTERVIEW WITH RETIRING SDCERA CEO TRACY SANDOVAL



As you look back on your years at SDCERA, what are you most proud of and why?

We have focused on stability and service, from how we manage information technology to how we engage with our customers and work together. With the formation of our strategic plan, we have developed a long-term roadmap which outlines the vision, mission and core values for serving our members in the many years to come.

There are so many accomplishments to be proud of with this incredible SDCERA team.

From an IT perspective, we upgraded our infrastructure to strengthen our security and our ability to pay pensions, as well as improve the way we provide service to our members.

From a member service perspective, we implemented several improvements, including:

- The SDCERA Member Portal, where members can find their personalized, real-time retirement information. As of November 2025, we had over 29,000 members with portal accounts: 75% of retirees, 55% of active members, 25% of deferred members, and 35% of beneficiaries. This level of adoption shows what a valuable tool we've built.
- Members can now electronically sign documents or upload their printed documents securely through our secure document upload tool on our website. These innovations helped members fill out and return documents faster, and they helped our team process forms more quickly.
- The use of an independent partner to survey members who recently interacted with us to gauge their level of satisfaction. Through it, we've found ways to improve our already highly rated customer service.
- The revamping of our member communications by adding a new slate of webinars, introducing an email service to better reach members, and developing new help videos.

And last but not least, we have continued to ensure fiscal stability through a sustainable investment program that maintains diversification of fund assets and gains exposure to the economy's long-term growth. Our ultimate objective, consistent with law, is to minimize the risk of loss and maximize the rate of return. Our incredible investment team has managed the growth of our fund over the last five years adding \$7 billion of net investment income to the fund and an average return of 9%. We have also successfully managed administrative expenses at amounts lower than our peers, and very well below the administrative expense cap allowed by law. A great example of this included the consolidation of SDCERA's office space, which saved \$800,000 annually, all while building an environment that allows better collaboration among staff and a refreshed, modern space to serve our members.

What was the toughest decision you had to make during your tenure as CEO?

I think the toughest decision was brought on by a car

crash. Only a few months after I joined SDCERA, a car crashed into our building, bringing down all power and flooding the first floor. This required significant electrical, plumbing and structural repairs that lasted over a week, which also happened to be a retiree payroll week. We decided in a number of hours to move our entire IT infrastructure from on-premises to the cloud. It took trust among our team and our IT outsourcing partner, but it was the right thing to do to protect our data and to maintain operations. The incredible work by the entire team resulted in the timely completion of retiree payroll without interruption.

How has SDCERA changed under your leadership?

I started my tenure as CEO during COVID while most of our staff were working remotely. I wanted to create a work culture rooted in collaboration, trust, and engagement, which was not an easy task with fully remote working. Once restrictions were lifted, we implemented a hybrid work schedule to help create that culture. With our focus on a high-performing workforce, we have increased opportunities for career growth through training and succession planning. This focus has resulted in a motivated team that has time and time again demonstrated its commitment to superior member service and increased productivity and efficiency.

These are turbulent times, financial and otherwise, what would you like RESDC members to know about SDCERA and its existing management team?

The SDCERA Board of Retirement takes their responsibility of serving as fiduciaries for our members very seriously. They are engaged and have the experience to guide the organization with trust and transparency.

That same responsibility and commitment resides at all levels of the SDCERA staff. Our job as fiduciaries is to ensure the benefits are there for members for decades to come, and it's a message that we have all taken to heart and work toward every day.

Would you like to share any advice for your successor?

I would encourage the next fortunate leader to keep the momentum and focus on stability and service to our members. It's important to keep up strong partnerships with external organizations like the one we have with RESDC. They work with us to solve problems for our members.

After your last day in March, what are your plans? Big trip? Relax with family and friends for a while?

I can't recall a time when I wasn't working, so I'm looking forward to relaxing a little and seeing what that's like. As my parents age, I'm blessed to have the gift of time to spend with them. □

QUOTE OF THE MONTH

"When I was about fifteen, I went to work at Yosemite National Park. It changed me forever. Nature had carved its own sculpture, and I was part of it, not the other way around."

-Robert Redford



In Memoriam

- Lewis Balke
- Barbara Bauer
- Eugene Hora
- William Koenig
- Grace Larsen
- Richard McAlindin
- Mercedes Peck
- Nora Reyes
- Antonia Santos
- Yvonne Schmitt
- Sharon Smith
- Donna Strate
- Mary Weathersby

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. □

**APPLY NOW TO SERVE ON THE
2026-2027 SAN DIEGO COUNTY
GRAND JURY**

The San Diego Superior Court is now seeking dedicated residents with sound judgment from throughout the county to serve on the 2026-2027 San Diego County Grand Jury. The Grand Jury investigates citizen complaints and performs its traditional function as a "watchdog" over government agencies. For a look at the types of investigations conducted, you can view Grand Jury Reports from previous years online at sdcounty.ca.gov/grandjury.

The 19-member body will work four days a week, approximately six hours a day, from July 1, 2026, through June 30, 2027. The Grand Jury office is located at 550 West C St., Suite 860, San Diego, 92101. A small stipend per day, plus mileage, and downtown parking are provided.

Learn more at sdcourt.ca.gov/grandjury. Full application packets can be downloaded from that website and applications can also be submitted online. All application forms must be received by January 9, 2026. □



SCHOLARSHIPS

*By Carlos Gonzalez, Scholarship
Committee Chair*



RESDC 2026 Merit Scholarships

The RESDC 2026 scholarship season will start January 1, 2026 and we encourage all applicants to start the process as early as possible. Like the past two years, RESDC will award SIX \$2,000 merit scholarships and ONE \$1,000 community service award. Two of the awards are dedicated to the memory of past RESDC

Board members: (1) 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) George S. Shoemaker Memorial Scholarship Award for \$2,000. This award is dedicated to George's "legacy of service - over 30 years serving on the RESDC Board of Directors."

RESDC's scholarships are offered to eligible 2026 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 6, 2026, at: www.resdc.net/scholarship-program. Candidates may pick up their application at the RESDC office (3760 Convoy Street, Suite 118, San Diego, CA 92111); applications may be emailed to applicants upon request (contact us at resdc@resdc.net).

The deadline to submit applications is Friday, March 6, 2026; applications postmarked after this date will not be considered. Results will be communicated directly to individual participants in early June 2026. 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. □



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

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t @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.

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PENSION FACTS AT A GLANCE

64.8 and 63.3

Average retirement age for men (64.8) and women (63.3) in 2025.

Center for Retirement Research
 at Boston College
 (calculation from U.S.
 Census Bureau data)



Board Member Francine Howell poses with a copy of THE NETWORK in Rome, Italy.

SDCERA DATES FOR 2026 ELECTRONIC PENSION DEPOSITS

<u>Month</u>	<u>Deposit Date</u>
January	30
February	27
March	31
April	30
May	29
June	30
July	31
August	31
September	30
October	30
November	30
December	31

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



1099 TAX FORMS AVAILABLE ONLINE JANUARY 15

SDCERA retirees, your annual 1099 tax forms will be available in the SDCERA Member Portal on January 15. Log into your account or register for an account at memberportal.sdccera.org.

A printed version of your 1099 form will be mailed to you by the end of January. □