



THE NETWORK



Newsletter of The Retired Employees of San Diego County

July 2025

Honoring Yesterday—Protecting Tomorrow

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PRESIDENT’S MESSAGE

By *Chris Heiserman*



For those born after 1960 the full Social Security retirement age is currently 67. This is when an individual will receive 100 percent of his/her earned Social Security benefit amount. As we are all aware, those who choose to start collecting their Social Security as early as age 62 receive a reduced amount, and those who decide to delay

collecting benefits will see an incremental increase (eight percent per year) which tops out at age 70.

All Americans approaching retirement must decide the best time to claim their Social Security benefits. It is a uniquely individual decision based on a family’s financial situation and future plans. Complicating this question for future retirees is the nagging controversy over the fiscal health of the Social Security Trust Fund, which is predicted to be depleted around 2034 to the point where it can only cover 79 percent of current benefits for millions of retirees. This gloomy fiscal outlook became even murkier since the passage last year of the bi-partisan Social Security Fairness Act [remember the Windfall Elimination Program (WEP) and the Government Pension Offset (GPO) provisions] to make up for reduced benefits affecting nearly three million Social Security recipients.

It was estimated that the cost of changing these regulations would be \$196 Billion over 10 years and could shorten by six months the depletion deadline for the Social Security Trust Fund to stop paying full benefits. Federal legislators have talked about the need to fix Social Security finances for many years but ultimately always procrastinate. Hopefully Congress can find its way past partisan divisiveness and reach consensus on saving America’s safety net retirement program before it’s too late. With less than a decade to the alarming deadline, the clock is ticking louder than ever.

In general, “fixing” the Social Security fiscal dilemma is not complicated, just expensive. More revenue is needed, or benefits will have to be reduced. Bullet points for solution options include increasing payroll taxes, raising taxes or reducing benefits for high earners, raising the retirement age gradually, or modifying benefit formulas.

Raising the retirement age is a tactic other countries

have used to allow for people living longer; however, it can be controversial. According to a recent BBC News item, Denmark’s parliament passed a law raising the retirement age (currently 67) to 70 by 2040. Trade unions and citizens protested the increase, saying it was “unreasonable” to expect people to keep working longer. In Sweden the earliest individuals can claim retirement benefits is 63. Italy’s standard pension age is 67 but it is also subject to adjustment and may increase in 2026.

In the United Kingdom, individuals can start receiving pensions at age 66, but for those born after 1960 the retirement age is set to increase gradually. In France, President Emmanuel Macron encountered large protests against a law raising the retirement age from 62 to 64. He ultimately pushed the change through parliament without a vote, citing budget necessity.

Frankly, raising the U.S. full retirement age (FRA) could be part of a comprehensive plan to rescue Social Security, but it would be a minor (and likely unpopular) item. The challenge for our elected representatives is enormous. Leadership is needed. □



The RESDC Office will be closed on July 4 in observance of the holiday.

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July Calendar of Events

- 4—(Fri.) Fourth of July**
RESDC Office Closed.
- 10—(Thurs.) RESDC Board of Directors Meeting**
9:30 a.m.
- 17—(Thurs.) SDCERA Board of Retirement Meeting**
9:00 a.m.

RETIREMENT INSIGHT: WHY ROTH CONVERSIONS AND PENSIONS WORK WELL TOGETHER

Five smart reasons to consider this powerful retirement combination

If you're approaching or already in retirement with a pension, you're in a strong position. But there's a way to make that steady pension income work even harder for you—by strategically incorporating Roth conversions into your retirement plan. Here are five reasons why this combination can boost both your tax efficiency and long-term financial flexibility:

1. Reduce Future Tax Bills Before Pension Income Starts

Most pensions are taxed as regular income. If you do Roth conversions before your pension kicks in, you can convert traditional retirement account dollars to a Roth IRA while you're in a lower tax bracket. This move helps reduce taxes down the road—when your pension might push you into a higher bracket.

2. Balance Your Income with Tax Diversification

Pension = taxable income. Roth IRA = tax-free income. Together? You get tax diversification, which gives you flexibility to manage your annual income and withdrawals in a way that works best for your financial goals—and whatever the tax laws might look like in the future.

3. Avoid Big RMDs and Medicare Surprises

Once you turn 73, the IRS requires you to start taking Required Minimum Distributions (RMDs) from traditional IRAs and 401(K)s—which can be hefty if you're also receiving pension income. Converting to a Roth reduces your future RMDs, and could help keep your income below Medicare IRMAA thresholds that lead to higher premiums.

4. Leave a More Tax-Friendly Legacy

Don't need to tap all of your retirement accounts? Roth IRAs are great for estate planning. Your beneficiaries won't pay income tax on withdrawals from a Roth (though they must empty the account within 10 years). This makes Roths a thoughtful tool for passing on tax-efficient wealth.

5. Hedge Against Future Tax Increases

Today's tax rates are relatively low by historical standards—but they might not stay that way. Roth conversions allow you to "lock in" today's rates. With a pension already giving you taxable income for life, moving some money to a Roth IRA now could provide important tax insulation for the future.

Final Thought: It's All About Balance

Combining the stability of a pension with the flexibility of a Roth IRA can create a retirement plan that's both strong and smart. As always, talk with your financial advisor or tax professional to tailor a strategy that fits your personal goals and timeline. □



SEND DOCUMENTS TO SDCERA SECURELY

The [SDCERA secure file upload tool](#) allows you to send files to SDCERA easily online without using unsecured email. All you need to do is include your name, email, phone number, and the file you'd like to attach. You should also include information about the file you are submitting. We accept many file types: pdf, jpg, doc, png, and more.

Visit upload.sdcera.org to submit forms, backup documents, or any other important files that contain your personal information. □

QUOTE OF THE MONTH

"Our greatest weakness lies in giving up. The most certain way to succeed is always to try just one more time."

-Thomas Edison



RECIPE SHARE
*Old family recipe from
Chris and Sonya Heiserman*

NEW MEXICO CORN BAKE

2 c. grated sharp Cheddar cheese
2 cans chopped green chile (we like the HOT variety; up to you)
2 cans creamed corn (or try one can of creamed and one can of regular, drained corn)
2 eggs
6 T vegetable oil
½-1 t. garlic salt
¾ c. yellow cornmeal

Mix well and put in greased casserole dish.
Bake at 350 degrees for 1 hour.

NOTES: Be sure to use SHARP cheese and do not omit the garlic salt.

TECH CORNER

What is a browser?

Alternatively called a web browser or internet browser, a browser is a program to present and explore content on the internet. The program you use to surf the web, search, and access websites is the browser.

Examples of popular browsers include Google Chrome, Safari, Mozilla Firefox, Microsoft Edge and many more.

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WELCOME NEW MEMBERS

Christinene Andrew Sutliff	Probation
Rachel Daly	
Dalen Duong	Public Defender
Nenita Encarnacion	Public Works
Patricia Frederick	
Willa Hubbard	
Alla Melnik	
Myrtha Morgan	

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



2025 RESDC SCHOLARSHIP RECIPIENTS

By Carlos Gonzalez, Scholarship Committee Chair



Isabella Bonner is sponsored by her grandmother **Shirley Rostodaha**. Isabella graduated from Hi Tech High HS, Chula Vista, CA, with a 4.40 GPA (151 graduates, no ranking stated).

Isabella's personal statement: "My journey has been both a reflection of personal challenges and a means of wanting to influence those around me positively. As a Black young woman, I have faced the dual challenge of grappling with my identity while navigating a world that often overlooks voices like mine. In my early education journey, I became acutely aware of the silent struggle I faced with my mental health. This realization prompted me to take action to help myself and others within my community. My freshman year, I used my creative skills to spread awareness through a mural I created at my school bearing the phrase, "Grow through what you go through," an expression of resilience that resonated deeply within me."

Isabella's Reference Report: There are few students that are as sweet, passionate, and dedicated as Isabella Bonner. She has consistently grasped math concepts that many students struggle with. However, when concepts became more difficult, she made sure to take the time to ask questions and put in the extra work to master the content. At Hi Tech High, juniors have the option to choose from a variety of month-long internships. Isabella did not disappoint teachers and mentors by choosing SDSU Lee Lab. In the progress report, her mentor Dr Lee, had nothing but praise about her performance; he was truly impressed with how quickly she learned the new concepts. One of Isabella's greatest accomplishments was to have her original artwork showcased at the grand opening of the National Comic Con Museum, during her freshman year.

Future Plans and Goals: Isabella was diagnosed with Tourette Syndrome (TS) and co-occurring conditions of TS, such as severe anxiety and depression which have presented her with different challenges throughout her life. Navigating these conditions has taught her resilience, adaptability, and perseverance. Her experiences have inspired Isabella to pursue a career in her passion for STEM. Accordingly, she plans to major in biotechnology or neuroscience, motivated by her internship at Illumina, a biotech company in San Diego.



Kenzo Compilati is sponsored by his father **Gerlando Compilati**. Kenzo graduated from San Marcos HS, San Marcos, CA with a 4.50 GPA (770 graduates; no ranking stated).

Kenzo's Personal Statement: "I have been invested in airplanes since the first

day I boarded an airplane: The Boeing 777. Ever since then, I have been incredibly interested in planes, noting the airline, model, and variant of each jet at every opportunity. Since then, my love for planes has expanded to engineering; my favorite subjects span from Physics and Calculus to more hands-on classes such as engineering. Outside of my academics, I view myself as an outgoing and positive person in the community and try my best to make contributions to the people around me."

Kenzo's Reference Report: Kenzo possesses a passion for engineering, which he will merge with his innate people skills; this sets him apart. He envisions a career where he can innovate, as well as communicate and lead, making mechanical engineering a perfect fit. His drive is evident in his involvement with The Energy Coalition, where he volunteers as an intern. There Kenzo dove into energy solutions for low-income communities, showcasing his dedication to sustainable development. His use of ArcGis software to present his findings was not just about data: it was about telling a story and educating others, a testament to his ability to connect and inspire. Kenzo's musical talents further amplify his compassionate nature. For four years, he has volunteered to play the piano at local nursing homes and Rady Children's Hospital; bringing moments of solace and joy to residents and patients alike.

Future Plans and Goals: Kenzo has a passion for STEM subjects and has completed an astonishing ten math, science, engineering, and wood working courses while attending San Marcos HS. In addition he has completed a 3-year engineering career pathway and aspires to study engineering at an elite university soon. No matter what challenges come his way, he always steps up to the plate and performs to the best of his abilities. After gaining the necessary knowledge and experience, he hopes to build his own company and guide others, with similar passions, in creating components for airplanes.



Carter Gibbens is sponsored by his grandmother **Gail Church**. Carter graduated from Mission Hills HS, San Marcos, CA, with a 4.33 GPA (681 graduates; no ranking stated).

Carter's Personal Statement: "As a type 1 diabetic teenager from a middle-class family, I truly understand the importance of finding community and uplifting the people around me. I was diagnosed with type 1 diabetes (T1D) when I was eleven and it was often difficult for me to feel normal and accepted when I felt so different from my peers. It was only through discovering and contributing to a community that I felt accepted and understood. My whole life, my parents and brother pushed me to be the best version of myself possible. I always threw myself into my schoolwork and activities, committing myself completely to the things I was passionate about and always working hard to achieve my goals."

Carter's Reference Report: A sincere and authentic achiever, both educationally and socially. He strives to

make a positive impact inside and outside the classroom. Carter is a consistent contributor within the school's peer-led tutoring program. He tutors multiple times a week, particularly in the area of History. In his final year in high school, he organized numerous study groups in order to support students before assessments in multiple AP courses. His organization, communication and collaboration ability have positively impacted hundreds of students within our advanced placement program. His graduation will leave behind some real big shoes to fill.

Future Plans and Goals: Carter has expressed his interest in pursuing a degree in History with the goal of becoming a professor. He has shared his enthusiasm for learning about the past and how it enhances his understanding of the world we live in today. It's logical to surmise that his experience volunteering with Breakthrough T1D. He's studied the history of the disease from the development of insulin 100 years ago to the innovative breakthroughs of the past few years that impact Carter daily. He plans to attend a 4-year university (UC or CSU systems) with the goal of one day acquiring his PhD. He is determined to guide a new generation of scholars on a subject so dear to his heart.



June Medoro is sponsored by her mother **Kim Hatfield**. June graduated from Escondido Charter HS, Escondido, CA, with a 4.30 GPA (255 graduates, no ranking stated).

June's personal statement: "Oh, your grandchild is so cute, is your dad Asian?" I've heard variations of this all my life. My White parents are 70 and 75, so it's an understandable mistake." Navigating transracial, transcultural, and transgenerational adoption has been my reality since I was adopted from inner Mongolia in 2008. Of the 70,000 children adopted from China to the US up to that point, only around seventy were Mongolian, I'm one of them, which makes my experience even more unique. Through my upbringing I've learned to balance Asian and Western cultural values. In Asian communities, education and collective success are central; my parents, rooted in 1950's values, instilled in me the importance of self-reliance and individuality. I embraced academic achievement as the path to success, but rejected the idea that luck is key to success. To me, success is earned through effort."

June's Reference Report: June is passionate about STEM in so many variations and truly strives to comprehend, retain, and enjoy the subject matter at hand. She is driven, hardworking, supportive, inquisitive, and a great team player. Her initiative came into focus, by becoming an officer for the Marine Science Club, going to France, Switzerland, and Germany on a summer school trip, volunteering at UCSD Health desk, taking part in Palomar Pathmaker, completing all course requirements, and Rady Children's Medical Academy. She never backs down from a challenge and is always looking for innovative ways to gain experience with her passion for STEM.

Future Plans and Goals: The knowledge gained so far, as

well as having a medically fragile sister, has informed June's career path. The ability to connect with people from diverse backgrounds and her capacity for compassion have fueled her desire to reach her goal of becoming a nurse, and later, a nurse practitioner. June is looking forward to making a positive, lasting impact on her community and the healthcare system.



Jennifer Polick is sponsored by her grandmother **Earleen Polick**. Jennifer graduated from Grace Christian Schools, San Diego, CA, with a 3.83 GPA (17 graduates, no ranking stated).

Jennifer's personal statement: "I have an amazing and supportive family, with two younger siblings who I am extremely close to. Growing up, I learned many valuable skills and morals from my parents and grandmother. I was taught how important it was to be myself, so I could create a strong foundation for my future. No matter what I am given, I always try to do my best. My first year of high school, was traditional in person learning. However, for the next three years, I switched back to homeschooling since it worked better with my schedule. I continued to work hard on my grades and towards becoming the mature adult that I had wanted to become. Once junior year hit, I quickly made plans to juggle between pursuing my academics and working a part-time job and gaining real-life work experiences. My family drilled into me, at a young age, that you cannot get anywhere in life without one thing, hard work. If a door opens up, I should be brave and step through and take the opportunity."

Jennifer's Reference Report: Jennifer is a compassionate and strong young woman who has consistently demonstrated selflessness in her service at Sunrise Community Church. She has always stood out as a wonderful example of character; trustworthy, follows through with what she commits to doing and makes sound decisions. Over the past five years, she has shown kindness and leadership, particularly in her work with children and organizing a fundraising event for a local nonprofit. She has also balanced all of this while having a part-time job at Sea World over the summer and starting a job at Handles ice cream shop during her senior year. Eager to pursue her education, Jennifer is taking a bold step to relocate and attend college.

Future Plans and Goals: Jennifer has decided to attend college in North Carolina where she will have family support nearby and the opportunity to explore her academic interests and decide on a major that aligns with her talents and passions. While she has not selected a major yet, her passion for science is clear, and she will approach whatever degree she chooses with dedication and excellence.



La Rue Pierce, RESDC 2025 Community Service Award



Tiaira Richardson is sponsored by her grandfather **James P. Beaty**. Tiaira graduated from Rancho Buena Vista HS, Vista, CA, with a 3.24 GPA (485 graduates, no ranking stated). This award is in recognition of Tiaira’s commitment to excellence in service to her community. The award celebrates La Rue Pierce’s long service on the RESDC Board of Directors, pioneering the RESDC merit scholarship program, and being a Community Service Advocate.

Tiaira’s personal statement: “Several weeks ago, I read an article about the rising cost of a college education. The article noted that most college eligible high school seniors never finish college let alone start college because of the cost and burden it has on the students and their families. In a country like ours no one should be denied the right to an education based on economic status. I was inspired by a heartwarming moment in sports history; Sarah Tucholsky of Western Oregon University smashed her first-ever home run over the center field fence. In her excitement, Sarah missed first base, and as she turned to correct her mistake, she collapsed from a knee injury. Crawling back to first base, she was unable to continue. Her team could not assist her without disqualifying the home run, and a pinch-runner would turn the home run into a single. In a remarkable display of sportsmanship and compassion, Mallory Holtman, the star first baseman of Central Washington University and her teammate Liz Wallace decided to carry their injured opponent around the diamond, stopping at each base so Sara could gently touch it with her good leg. ‘It was the right thing to do,’ Holtman said, reflecting on her selfless act. ‘She hit it over the fence. She deserved the home run.’ This act of compassion and humanity has inspired me to be the person who lifts others up, to be kind and to show an unselfish love and compassion for everyone.”

Tiaira’s Reference Report; In addition to Tiaira’s participation in organized sports, she has shown her ability to manage a demanding schedule. Such ability speaks to the level of commitment she shows to her responsibilities. During the past four years, she has played high school basketball, club and high school softball, while at the same time remaining a high performing student. Tiaira has shown a deep commitment to giving back to her community. She volunteers her time at her local church (North Coast Church, Vista) to a wide range of service-oriented activities, from mentoring younger students, to assisting with food drives. What sets Tiaira apart is not just her dedication to community service, but her genuine passion for creating positive changes and helping those who cannot help themselves.

Future Plans and Goals: Tiaira’s career interest is Sports Medicine, as her main course of study and has been accepted to Whittier College in Whittier, CA; she plans on attending in the Fall of 2025. Tiaira’s consistent excellent academic achievement is a testament to her commitment to her higher education pursuit.

George Shoemaker, RESDC 2025 Memorial Scholarship Recipient

Olivia Williamson is sponsored by her grandmother **Judy O’Brien**. Olivia graduated from Mission Hills HS, San Marcos, CA, with a 4.41 GPA (689 graduates, no ranking stated). This award simultaneously recognizes her scholastic achievement, as well as having engaged in the highest number of volunteer service projects during her high school years. Showcasing the “spirit of service” advocated and promoted by Robert Shoemaker through his lengthy career in County government service.

Olivia’s Personal Statement: “Spending the summer away from home at a program at UC Berkeley following my junior year, I grew close to my phone; I was truly captivated by it. One evening, sitting in a plaza with a friend, I let two hours pass due to my phone obsession. A street artist set up his guitar and noticed us. He asked us how we were, and we casually replied not saying much. He continued to engage with us despite our lack of interest, and we learned a lot about him. He was passionate about many art forms. He expressed how art helped him live in the moment and appreciate the world, which was when reality hit me. Upon my sudden awareness of my problem, I took action. I started to limit my screen time so I could return to what I loved: being involved in my community.”

Olivia’s Reference Report: Olivia’s oldest sister has Downs syndrome. Despite being younger, Olivia has taken on the role akin to older siblings, demonstrating maturity and empathy beyond her years. This experience has undoubtedly contributed to her development into the remarkable young individual she is today, with a deep understanding of inclusivity and compassion. One of Olivia’s proudest achievements is her continued participation in the Carson Scholarship Foundation. Her dedication to maintaining excellent grades and active involvement in extracurriculars has resulted in seven consecutive scholarship awards, totaling \$7,000 towards her education. This accomplishment highlights her academic achievement, as well as her unwavering commitment to her future.

Future Plans and Goals: Olivia aspires to pursue an advanced degree in chemical engineering with the aim of developing more efficient and less harmful fuels. Her dedication to this field is evident in her academic pursuits and leadership roles in related students’ organizations. Her passion has been driven primarily by her significant volunteering commitment to the San Diego Zoo’s Conservation Corps. Olivia’s commitment to making a positive impact on the world is a testament to her passion for innovation and sustainability. □



**BOARD MEMBER PROFILE
DOLORES DIAZ**

Professional

- An affordable housing professional for over four decades;
- Retired from the County of San Diego's Department of Housing and Community Development in 2012 with 20 years of County service;
- Upon leaving the County, became the Executive Director of the Regional Task Force on Homelessness, successfully lead that organization for over 5 years;
- She is currently on her second career with the San Diego Housing Commission and continues to enjoy working in the affordable housing industry.

Personal

- Married to her husband Jose for 38 years;
- Lives in Chula Vista;
- Has 3 children and 2 grandchildren;
- Active in her church and enjoys volunteering her time in the community; and
- Honored to be nominated to serve her retired County family on the RESDC Board. □

CORRECTION FOR JUNE 2025 NETWORK

In the June 2025 issue of *THE NETWORK*, an error was printed.

The Robert (Bob) Shoemaker Volunteer Service Award should have been printed as the **GEORGE SHOEMAKER VOLUNTEER SERVICE AWARD**.

We apologize for the error and any inconvenience it may have caused. □



Richard Batey	Sheriff
Jo Bose	Public Works
Charles Braddy	Marshal
Joseph Cardone	
William Chapman	Facilities Management
Edward Checkert	District Attorney
Dolores Christiensen	
Jack Cohen	Wastewater Management
Harold Cohn	Parks & Recreation
Francisco Crisologo	Purchasing & Contracting
Faye Daniels	
Cecil Davis	
James Dougherty	Superior Court
Candace Elmore	Superior Court
Robert Erickson	Sheriff
Alice Eyerman	
Ann Fathy	
David Gee	
Robert Geib	HHSA
William Gentry	District Attorney
Daniel Giesing	
Sharon Gordon	HHSA
Kiyoko Hedgecoth	HHSA
Lyda Hilbert	Auditor & Controller
Kathleen Hoose	
Marilyn Kirk	Probation
Roger Linden	Sheriff
Armando Martinez	HHSA
Dolores Mitchell	Farm Advisor
Conchita Molles	Sheriff
Douglas Montgomery	HHSA
Grace Mulloy	
Chuong Nguyen	Public Works
Barbara Norton	District Attorney
Hossein Pazirandeh	Public Works
Sandra Pedrin	Dept of Child Support
Charlotte Pianowski	
Richard Pichette	Public Works
Christine Potters	HHSA
Phillip Powers	HHSA
Linda Remley	
George Roos	
Karren Runyen	
Nedra Saunders	Public Defender
Constance Stephenson	Probation
Melvin Taylor	HHSA
Alice Tibbetts	
Clara Vaught	Sheriff
Margaret Wagner	
Barbara Walther	Registrar of Voters
Florence Wong	
Norbert Zalik	HHSA

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. □



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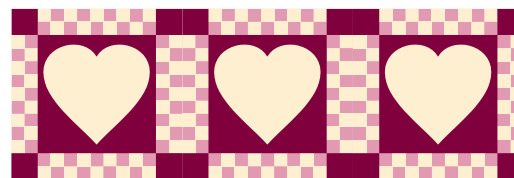
RECENT AND UPCOMING EVENTS

Since the publication of the last edition of THE NETWORK we've had three great events. May 22nd was our first RESDC Round Up of 2025. We met at the Chula Vista Brewery's pub in Eastlake. Nice open space, great service and we all had a good time. The following week held a visit & guided tour to the Water Conservation Garden in El Cajon. A six plus acre botanical garden on the campus of Cuyamaca College, the place is something to behold. So many beautiful species of plants, trees and even butterflies. Check them out at: thegarden.org.

Upcoming events include another Round Up (Point Loma — Liberty Station), Day at the Padres in August, Lamb's Players Theater in September and the annual Health Fair Picnic in October. We hope to see you at one, or all, in the near future.

Flag Day Luncheon 2025

Friday the 13th of June was RESDC's annual Flag Day Luncheon and things were not "spooky" in the slightest. We were again hosted by the good people of the Ronald Reagan Community Center in El Cajon. Roughly 70 members turned up to enjoy some good food and great company. This year's keynote speaker was Stephanie Dinh from the USS Midway who delivered a really patriotic and inspiring presentation. More than a few reached for a tissue to blot their eyes during and after her remarks. If you made it to the event, it was great seeing you. If you couldn't make it, you were missed, but we'll hope to see you at an upcoming event soon. □



BITS & PIECES

Viola Ward turned 85 on April 13. She happily celebrated at Edgemore Hospital, where she worked for 29 years.



Nielsine Archibald celebrated her 85th birthday on a cruise from Venice to Athens in October 2024. Nielsine worked for HSA in the 70s in training and development, South Bay Municipal Court in the 80s and Public Works in the 90s. She now lives in San Marcos and volunteers at Assistance League of Inland North County. □

PENSION FACTS AT A GLANCE

91%

Of Social Security Fairness Act benefit increases and lump sum payments have been processed. Monthly increases will range from \$360 to \$1,190 for approximately 3 million affected.

- CBO (Congressional Budget Office—previous estimate)