



THE NETWORK



Newsletter of The Retired Employees of San Diego County

PRESIDENT'S MESSAGE

By Janel Pehau



On Thursday, June 11, 2026, over 70 RESDC members and guests gathered for the annual Flag Day Luncheon at the Ronald Reagan Community Center in El Cajon to celebrate the 249th anniversary of the adoption of the official flag of the United States of America. The food was delicious and our

keynote speaker, Lt. Colonel Leonard M. Howard, United States Marine Corps, Retired, gave an inspirational talk about the flag and shared personal anecdotes about his military experience.

Those in attendance at the luncheon also had the opportunity to hear from and meet RESDC's new Executive Director, Justine Gudmundson-McCain. Justine joined us on June 1 and quickly jumped in to help fine tune the plans for the event. She did a great job co-hosting and kept the programming on track. Learn more about her by reading her message on page 2 in this issue of THE NETWORK. She is a very welcome addition to the RESDC team.

In this issue, you'll also find an article about the California Retired County Employees Association (CRCEA) spring conference written by RESDC Board member, John McTighe. As John explains, San Diego is one of twenty counties in California that has an independent retirement system. Each of those counties has a retiree organization like RESDC, and CRCEA is the umbrella

organization for the twenty retiree organizations. The conferences are great networking opportunities. Attendees bring back information and insight to share as well as ideas for member events and activities.

In other news, effective this month, while retaining the role of President of RESDC, I'm beginning a three-year term as the Alternate Retired Trustee on the Board of Retirement for the San Diego County Employees Retirement Association. Skip Murphy begins another three-year term as the Retired Trustee on the Board. I'm replacing Susan Mallett, former RESDC Board member and President, who stepped down after nine years as a trustee. I'm excited and honored to take on this role. The Board of Retirement's responsibility is to protect and manage the SDCERA trust fund for the benefit of SDCERA members and beneficiaries. I take this responsibility seriously and will do my best to fulfill my duties as a trustee.

Summer is upon us! On July 4, 2026, we will mark the 250th anniversary of the signing of the Declaration of Independence, the precursor to the adoption of the national flag that occurred just under one year later. There are numerous special celebrations planned around the San Diego area and around the country in addition to the usual fireworks displays. I hope that wherever you are, you'll enjoy some of the festivities, have beautiful weather, and stay safe. □



SATURDAY, JULY 4, 2026

The RESDC office will be closed on Friday, July 3, in observance of the holiday.

WHAT'S INSIDE?

| | |
|---|---|
| Letter from the Executive Director | 2 |
| Report on CRCEA Spring Conference | 2 |
| Rising Healthcare Costs | 3 |
| CAPTCHA May be "Gotcha" | 4 |
| Board Member Profile—Stephanie Saracco-Reed | 4 |
| In Memoriam | 5 |
| Bits & Pieces | 5 |
| SDCERA News | 5 |
| Welcome New Members | 6 |
| Facts at a Glance | 6 |
| Recipe Share | 6 |

July Calendar of Events

- 4—(Sat.) Fourth of July**
RESDC Office closed on Friday, July 3, in observance of the holiday.
- 9—(Thur.) RESDC Board of Directors Meeting**
9:30am.
- 16—(Thur.) SDCERA Board of Retirement Meeting**
9:00am.

LETTER FROM THE EXECUTIVE DIRECTOR

By Justine Gudmundson-McCain



It was a true pleasure to meet so many of you at our Flag Day Luncheon in June, and I left that afternoon energized by the warmth and engagement of this membership. For those I have not yet had the opportunity to meet, I look forward to getting to know each of you personally in the months ahead. Please never

hesitate to reach out to me directly at jgudmundsonmccain@resdc.net — my inbox is always open, and hearing from members is one of the most important parts of this role.

I come to RESDC with more than 15 years of experience leading organizations across the nonprofit, private, and public sectors, and I have spent my career building institutions that operate with integrity, accountability, and genuine commitment to the people they serve. Returning to the San Diego area feels like coming home, and I could not be more honored to do so in a role that exists solely to protect and advocate for your retirement security and benefits. This organization's mission is one I take seriously, and I want every member to feel confident that they have a strong, informed, and tireless advocate in this office.

I am spending these first months listening carefully to members, to the Board, and to the broader landscape of legislation and policy that affects your benefits; and I am excited to share more as that picture develops. On the horizon, I am looking forward to our Health Fair in October, one of RESDC's most valued annual events and an important opportunity to connect members with the health and wellness resources available to them. I am also working closely with the Board to round out our monthly programming calendar and ensure we are offering meaningful, engaging opportunities for members throughout the year.

Thank you for the warm welcome you have extended to me. It is an honor to serve this organization and the dedicated public servants who make up its membership. I look forward to everything ahead. □

REPORT ON THE CALIFORNIA RETIRED COUNTY EMPLOYEES ASSOCIATION SPRING CONFERENCE

By John McTighe, RESDC Board Member and CRCEA Delegate



The Retired Employees of San Diego County (RESDC), along with 19 other county retiree associations throughout California, is a member of the California Retired County Employees Association (CRCEA). These member associations share a common connection: all of our county retirement systems — including SDCERA — operate under the County

Employees Retirement Law of 1937, commonly known as the “1937 Act.” In contrast, retirees in most of California’s other counties receive retirement benefits through the California Public Employees’ Retirement System (CalPERS).

By working together, CRCEA collectively represents more than 220,000 retired county employees statewide. One of the organization’s primary roles is monitoring legislation that may affect county retirement systems and retiree benefits. CRCEA contracts with a Sacramento-based legislative advocate who keeps member associations informed about important developments at the State Capitol.

CRCEA also hosts annual conferences that provide opportunities for delegates from member associations to exchange information, discuss issues affecting retirees, and conduct organizational business. The Spring 2026 Conference was held April 19–22 at the Santa Ynez Valley Marriott in Buellton and was hosted by the Retired Employees of Santa Barbara County.

I attended the conference as RESDC’s designated delegate. RESDC Board Member Francine Howell also attended, and RESDC Treasurer Carlos Gonzalez participated in his role as CRCEA Treasurer.

Conference Highlights

The conference featured presentations and discussions on a wide range of topics important to retirees, including retirement security, insurance challenges, wildfire preparedness, healthcare, economic trends, and state legislation.

One important organizational update was the announcement that CRCEA will begin offering online “mini conferences” starting in Fall 2026. These virtual sessions will include Board business meetings and educational presentations on topics of interest to retirees.

Planning for future conferences was also discussed. Division I will host the 2027 Spring Conference, while Division II — which includes RESDC — will host the 2028 Spring Conference.

Wildfire and Insurance Challenges

Several presentations focused on California’s growing wildfire risks and the resulting insurance challenges fac-

ing homeowners.

Representatives from the California Department of Insurance discussed the difficult financial climate affecting insurance providers and outlined the state’s Sustainable Insurance Strategy, which is intended to stabilize and expand insurance availability across California.

CALFIRE representatives described the increasing severity and year-round nature of wildfire threats, particularly in areas where residential development meets open wildland. They also reviewed the agency’s firefighting resources and aviation capabilities.

Particular attention was given to the devastating 2025 Palisades and Eaton Fires, which resulted in major loss of life, destruction of more than 16,000 structures, and an estimated \$250–275 billion in economic damage.

Retiree Benefits and Services

Representatives from AMBA provided updates regarding their transition into responsibilities previously handled by Pacific Group Agencies for retiree association benefit programs. (See Janel Pehau’s President’s Message in the April NETWORK for more information.) AMBA discussed efforts to enhance retiree membership value through expanded benefit offerings, complimentary benefits reviews, educational webinars, and additional retirement-planning resources. Watch for future issues of the NETWORK and emails for important updates on how your benefits as a member of RESDC are being enhanced by this change in administrators.

Additional presentations included:

- MEDICARE support services from My Senior Health Plan;
- A presentation by the Elverhøj Museum of History & Art on Solvang’s heritage as “The Danish Capital of America”;
- A humanitarian aid presentation from ShelterBox describing worldwide disaster-relief operations; and
- A California economic forecast by economist Mark Schniepp, who discussed labor market uncertainty, artificial intelligence, tariffs, energy prices, and continued infrastructure-driven development throughout California.

Space Force Presentation

One of the conference’s most interesting presentations came from the United States Space Force regarding operations at the nearby Vandenberg Space Force Base.

Chief Master Sergeant Shannon Sanchez described the rapid expansion of launch activity at the base, ongoing infrastructure modernization, and the significant economic impact on the surrounding region. Vandenberg is expected to support more than 100 launches annually by 2027 while generating substantial regional employment growth.

Legislative Update

The conference concluded with a legislative report from CRCEA advocate Amy Brown, who reviewed changes in legislative leadership, the California budget outlook, and

retirement-related legislation currently under consideration.

The encouraging news for retirees was that no significant legislative threats to county retiree retirement security were identified at this time.

The final CRCEA business meeting included routine organizational matters and a productive roundtable discussion among delegates. Presentation materials from the conference were also made available through the CRCEA members-only website. □

RISING HEALTHCARE EXPENSES CHEW INTO SOCIAL SECURITY BENEFITS

By Chris Heiserman, Past President



Out-of-pocket healthcare costs in retirement are consuming about one-third of a typical retiree’s Social Security income, according to a recent report from the Center for Retirement Research at Boston College. This bite out of Social Security benefits gets bigger as medical expenses increase with inflation. Even with Medicare coverage, retirees face more sizeable out-of-

pocket costs for premiums, co-pays and uncovered medical services than they expect before retirement.

“Moving forward, we’re going to see really big portions of people’s Social Security checks going toward medical costs,” said Matthew Rutledge, an economist and author of the report. He also said Medicare premiums have increased faster than inflation in recent years. The report said medical inflation is expected to rise at more than double the rate of Social Security cost-of-living adjustments (COLAs). A separate report cited by the data firm Health View Services said the projected long-term inflation rate for health-related expenses is 5.8%. Social Security COLAs are expected to increase only 2.4%.

Ron Mastrogiovanni, CEO of Health View Services, said in the report: “The cost of healthcare in retirement comes with sticker shock mainly because employers typically pick up 70-plus percent of an employee’s health insurance premiums. But when people retire, they are responsible for 100% of healthcare costs for 20 or more years, growing at an inflation rate of approximately 6%.”

Monthly Social Security benefits provide at least half of the income for about 50% of seniors, and about 90% of income for 25% of seniors. Surprisingly, the report says for 27% of seniors (some 6.4 million) Social Security is their only income source.

[The report was covered in a Yahoo Finance column in February; the full report is available on the Center website here: <https://crr.bc.edu/how-much-does-health-spending-eat-away-at-retirees-income-an-update/>] □



CAPTCHA MAY BE “GOTCHA”

By Chuck Brown



NBC 7/39 ran a story about yet another Internet scam.

A common online security tool — CAPTCHA — is now being used by scammers to trick people into giving up sensitive personal and financial information. The famous (or infamous) “I’m not a robot” security check may be a scam. The Identity Theft Resource Center warns that criminals are now creating fake CAPTCHA pages to target unsuspecting users. The pages may look legitimate at first, asking users to verify images like traffic lights or crosswalks. However, there are key warning signs that indicate something is wrong.

One major red flag is an error message instructing users to press a sequence of keys to continue. If you encounter a suspicious CAPTCHA page, close the tab immediately and navigate directly to your intended website by typing the address into your browser instead of clicking links.

The malware may be trying to install malware known as the “StealC” virus or similar programs onto a device. According to the Identity Theft Resource Center, this type of malware can search a computer for saved passwords and cookies, collect login information for email and other accounts, capture screenshots, and gather details about the device, including online payment data.

For more details, visit <https://www.nbcsandiego.com/nbc-7-responds-2/fake-captcha-scams-expose-personal-data>. □



BOARD MEMBER PROFILE STEPHANIE SARACCO-REED

Stephanie joined RESDC in January 2024, after retiring from the San Diego Superior Court in March 2023. She completed 35 years of service, as a Court Operations Manager assigned to the North County and Central Divisions during her career. Coming from the South Bay Municipal Court in Torrance, CA, she started as a Court Operations Clerk I in 1988, working her way up to manager, spending 27 years at the North County Criminal and Traffic Divisions and the final eight years assigned to the Central Traffic Division.

Stephanie earned a Bachelor of Science degree in Criminal Justice with a focus on Law Enforcement, from Cal State Long Beach. Before starting her career with the San Diego Superior Court, she worked for the Redondo Beach Police Department as a Police Service Officer. She also worked as a Loss Prevention Agent for Ross Stores in San Diego County.

Retirement allows Stephanie to travel with her husband. Since retiring, they have been to Charlotte, New Orleans, Nashville, Las Vegas, Albuquerque, Iceland, Italy, Kauai, Destin Beach and Lake Buena Vista, Florida. Most recently they travelled to Tulsa, OK and braved severe thunderstorms and tornado warnings. She volunteers with the Parking Ministry at North Coast Church, Vista.

When not travelling, Stephanie enjoys spending time with her two grandchildren. Whether it’s a school assembly or a day trip to the safari park or the zoo, she is there! Stephanie, and her husband, Chris, have been married for 37 years and have two grown children, along with a new puppy. Chris is a Business Development Manager for ATECORP in San Diego. □

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...Justine Gudmundson-McCain

OFFICE MANAGER...Rosita Haro

OFFICE STAFF...Marge Elmendorf
...Andrew Steele

NETWORK EDITOR...Andrew Steele

QUOTE OF THE MONTH

“If I had my way, I’d remove January from the calendar altogether and have an extra July instead.”

-Roald Dahl

 *In Memoriam*

| | |
|---------------------|-----------------------------|
| James Barker | Sheriff |
| Carol Berg | |
| Francis Bittner | |
| Sandra Bove | |
| Vivian Bradley | Animal Services |
| Robert Cady | |
| Douglas Carlson | Superior Court |
| Mary Chilcutt | Sheriff |
| Victoria Collins | |
| Nancy Cullum | HHSA |
| Barbara Daniels | |
| Ernestine Davies | HHSA |
| Karim Dehzad | HHSA |
| Andrew Desoto | Probation |
| Robin Drake | HHSA |
| Florence Evans | HHSA |
| Chao Fang | HHSA |
| Rita Frazee | Probation |
| George French | |
| David Glover | HHSA |
| Josefina Hulsey | Assessor/Recorder/Cty. Clk. |
| Carlos Jacobo | Sheriff |
| Alice Johnson | |
| David Johnson | |
| Michael Kick | Sheriff |
| Donald King | HHSA |
| Patrick Kissel | HHSA |
| Janette Koon | Air Pollution Control |
| Leona Levy | HHSA |
| Mary Litten | |
| Juan Martinez | HHSA |
| Dolores Molina | HHSA |
| Richard Nicholson | HHSA |
| Susan Oliver-Miller | HHSA |
| John Pacheco | HHSA |
| Sharon Pacyna | HHSA |
| Joyce Pauley | District Attorney |
| John Pergrin | Probation |
| Lisa Pero | Sheriff |
| Jeanette Roache | Sheriff |
| Emilio Rodriguez | HHSA |
| Ralph Scott | Public Works |
| Shirley Smith | |
| David Solomon | Public Works |
| Priscilla Todd | HHSA |
| Caroline Vallez | Library |
| Sandra Vanderby | HHSA |
| Stanley Vignos | HHSA |
| Kathryn Watson | Public Defender |
| Joan Wells | |
| Ruben Yabut | 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. □



Two retired members, **Barbara Burgamy** and **Marcia Nesbitt** traveled to Alaska to visit another retired member, **Charlie Leslie**. All three former workers with Children's Services.



Barbara writes, "We visited Anchorage and Fairbanks as well as the small town of Ninilchik where Charlie currently lives. We had a great trip, saw many things including the start of the Iditorod dog races and experienced temperatures of 40 degrees below zero! We also "endured" a dog sled adventure, which can never be replaced by another experience. Alaska is so beautiful and it was a wonderful trip to spend together."

Member **Ted Crisostomo** writes that he "retired in 2007, after 36 years with DGS and completing service with the Sheriff's department, including an additional 6 years under the retiree program with First 5 (HHSA).



Recently my wife Tina and I celebrated our 55th wedding anniversary. We traveled to Portugal for a seven day cruise on the Douro river, seeing the many sites and villages through the region. We spent another week traveling by road into Spain visiting Santiago de Compostela and Finsterra.

We are now back at home in La Mesa where we have resided for 50 years." □



CHANGING YOUR TAX WITHHOLDING? USE SDCERA'S ONLINE CALCULATOR

SDCERA has an online calculator to help you determine your federal and state tax withholdings. Simply add your deductions and allowances, and the calculator will show you what your net pension will be. Then, use that information to complete and submit new tax withholding forms.

Get started at www.sdcera.org/taxcalculator. □



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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.



WELCOME NEW MEMBERS

- | | |
|-------------------|--------------------|
| Sandra Cox | District Attorney |
| Mildred Farmer | Sheriff |
| Bambi Grove | Auditor/Controller |
| Trudy McClure | AIS |
| Tammy Montello | |
| Eva Reyes | |
| Corinne Rodriguez | |
| Joyce Sanders | SDCERA |
| Sherly Sebastian | HHSA |
| Cynthia Williams | HHSA |



Chipotle Cheddar Shortbreads
Submitted by Andrew Steele

- ¼ pound (1 stick) unsalted butter, at room temperature
- ½ pound aged Cheddar, such as Grafton 2-year, grated
- 1 cup plus 2 tablespoons all-purpose flour
- ½ teaspoon ground chipotle powder
- Kosher salt
- Flaked sea salt, such as Maldon

In the bowl, place the butter, Cheddar, all of the flour, the chipotle powder, and 1 teaspoon kosher salt. Add 1½ tablespoons water and combine, using a hand mixer or wooden spoon, until the ingredients come together in big clumps.

Transfer the dough to a lightly floured cutting board and roll it into a log 12 inches long by 1½ inches wide. Wrap in plastic and refrigerate for at least one hour. (You can refrigerate the dough for several days or freeze it for up to 4 months.)

When ready to bake, preheat the oven to 350 degrees.

Line two sheet pans with parchment paper. Slice the dough ½ inch thick and place the rounds 1 inch apart on the parchment paper. Sprinkle with sea salt and bake for 15 to 17 minutes, until golden brown. Cool on the sheet pans or a baking rack and serve at room temperature.

Andrew writes, "This is a favorite Ina Garten recipe of mine. It is endlessly customizable. Change up the cheese, replace the chipotle with herbs or other spices, etc. I like to keep a log in my freezer at all times for unexpected guests." □

**FACTS
 AT A GLANCE**

206

We lose a few bones along the way. We are born with 350 bones in our skeleton. Over the course of time and during our aging process, our bones fuse together leaving us with 206 bones as adults. □

(www.seniorly.com)

