



# THE NETWORK



Newsletter of The Retired Employees of San Diego County

June 2023

Honoring Yesterday—Protecting Tomorrow

Vol. 54, No. 6

## FLAG DAY LUNCHEON WEDNESDAY, JUNE 14, 2023 11:00AM RONALD REAGAN COMMUNITY CENTER

We are pleased to invite you to the return of the popular **RESDC Flag Day Luncheon on June 14, 2023**. This year we are returning to the Ronald Reagan Community Center in El Cajon.

Our Flag Day Luncheon is a festive celebration commemorating the adoption of the flag of the United States. This is an indoor event with ample free parking on both sides of the center.



Our featured speaker at the luncheon will be **Artie Allen**.

Artie is a native of Miami, Florida and joined the Marine Corps in 1986. He's a proud 3-war combat veteran having served in Operations Desert Shield/Desert Storm, Operation Iraqi Freedom, and Operation Enduring Freedom in Afghanistan. He also served a tour of Drill Instructor duty at the Marine Corps Recruit Depot in San Diego.

Artie's personal decorations include the Legion of Merit, Defense Meritorious Service Medal, Meritorious Service Medal, Navy and Marine Corps Commendation, Navy and Marine Corps Achievement Medal, and the Military Outstanding Volunteer Service Medal.

He retired on September 1, 2016 after serving nearly 31 years of honorable & faithful service. In the 2 ½ years since his retirement, Artie he has volunteered at 123 events totaling 439 hours not including the extraordinary amount of time spent at planning, coordinating and related support activities & tasks. He resides in Menifee, CA where he enjoys his volunteerism activities in veteran services and as a Docent for the Marine Corps Recruit Depot Museum Foundation, San Diego, CA.

Artie's presentation will include origins of Flag Day and the significance of our flag's symbolism.

### When:

Wednesday, June 14, 2023 at 11:00am

Lunch at approximately 12:00 pm

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RESDC Office will be closed.

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## June Calendar of Events

- 6—(Tue.) RESDC Board of Directors Meeting**  
Via Zoom Web Conferencing 9:30 a.m.
- 14—(Wed.) Flag Day Luncheon**  
Ronald Reagan Community Center,  
195 E Douglas Ave., El Cajon, 92020, 11:00 a.m.  
**RESDC Office will be CLOSED.**
- 15—(Thur.) SDCERA Board of Retirement Meeting**  
9:00 a.m.

## PRESIDENT'S MESSAGE

*By Chris Heiserman*



The 2023 Social Security Trustees Report moved up the projected depletion of trust fund assets by one year – from 2034 to 2033. Like a broken record it has been reported repeatedly that Social Security would only be able to pay 77% of benefits about a decade from now. It is beyond belief

that such an overwhelmingly popular social safety net program for millions of Americans cannot attract sufficient bi-partisan political support to fix that shortfall.

Despite the conflicts and divisiveness in America today, a large majority of citizens from every political affiliation strongly support maintaining Social Security's benefits, and many even want to see them expanded. Consistently high regard for Social Security has been in evidence over many years, as shown in surveys done in 2013, 2019 and 2020.

In an online survey of 2,000 adults ages 21 and older done in 2013 by the non-partisan National Academy of Social Insurance, it was found that large majorities of Americans feel Social Security is more important than ever, and they do not mind contributing to it because it results in security and stability for millions of recipients. On the poll question of importance, responses from different generations ranged from 84 to 94%. The positive responses from different party affiliations were from 81 to 94%.

In a 2019 article in a "Polling Matters" series, author and Gallup Senior Scientist Frank Newport reports on American public opinion and Social Security. He said Gallup research shows that "older Americans are extraordinarily dependent on Social Security." He said an April 2019 survey found that 57% of retirees indicated Social Security is a "major" source of retirement income, far more important than 401(k) accounts or work-sponsored pension benefits. More recently in a 2020 survey of 1,441 people ages 18 and older conducted by the American Association of Retired People (AARP), it was found that Social Security had more than 90% support from Democrats, Republicans, and Independents.

Social Security is the largest federal government pro-

gram. In 2022 the agency was projected to send \$1.2 trillion in benefits to 66 million people, as well as \$61 billion in Supplemental Security Income (SSI) to 7.5 million low-income individuals. To repeat the often-used phrase associated with the auto industry and bank crises of several years ago, this should be a critical safety net program affecting so many that is "to big to fail."

Actually, the two simplest options for dealing with the looming Social Security deficit have been clearly stated many times. If the goal is to maintain a self-funded program and the cost of scheduled benefits exceeds contributions from workers and employer payroll taxes, the alternatives are to raise payroll taxes or cut benefits. However, given the massive popularity of the program, elected officials seriously advocating lower benefits, even as some kind of compromise plan, will undoubtedly face bitterly hostile voters. It's easier to just study the matter and talk about the problem and do nothing while the crisis gets closer and closer.

Interestingly, another idea is posed by Alicia Munnell, director of the Center for Retirement Research at Boston College. In an April 2023 perspective on Social Security's financial outlook, she points out the 75-year deficit in the trust fund is a result of a policy in the late 1930's to pay benefits far in excess of contributions for the early recipients of Social Security. While this makes sense from the standpoint of starting a compassionate safety net program, it automatically created a structural future deficit. According to Munnell, the projected deficit in the trust fund is not new at all; it was known from the beginning and decision-makers have had 68 years to craft a way to avoid the projected 2033 shortfall. Now the critical depletion of funding is just 10 years away. She believes the realization that benefits could soon be cut drastically should be an "action-forcing" event and says it's a good time to rethink the financing plan for Social Security and add general revenues (income taxes) to the mix.

Munnell contends it isn't fair to place the entire burden of the deficit on today's workers through higher payroll taxes. She suggests it should be covered by general revenues, in other words higher income taxes on everyone. The "overpayment" of benefits to early recipients is one part of the shortfall. Another part is linked to amendments that tied benefits to average earnings and added spousal and survivor benefits that were basically unfunded.

Social Security is a program that nearly everyone strongly supports and that helps people who need it. Workers continue to contribute to the trust fund and earn their future benefits. Munnell says the question is whether they should pay more because of policy decisions that led to the deficit, or whether that extra burden should be borne by the general population through income taxes.

It remains to be seen whether this nuanced viewpoint on modifying the financing of this huge federal program will find any traction in the halls of Congress. It is certain the cost to address the issue will be high, and the clock is ticking...□

*Continued from page 1)*

**Where:**

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

**Menu:**

Buffet style lunch with ham, roast turkey, rosemary potatoes, green beans almondine, salad, desserts, and beverages.

**Cost:**

\$16 per person

**Directions:**

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

**Registration:**

**The registration deadline is Wednesday, June 7, 2023.** Name badges and opportunity drawing tickets should be picked up at the check-in table at the luncheon. They will not be mailed.

**Online:** Register online by going to [www.resdc.net/events](http://www.resdc.net/events)

**Phone:** Register by phone by calling (619) 688-9229, Monday - Friday, 9am - 2pm.

**Mail:** Register by mail by filling out the registration form below, make a check payable to RESDC for \$16 per person, and mail both to RESDC, 8825 Aero Dr., Suite 205, San Diego, CA 92123.

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



**2024-2025 RESDC BOARD OF DIRECTORS CANDIDATE NOMINATIONS ARE OPEN**

*By Carlos Gonzalez,  
Elections Committee Chair*



The terms of **three (3) Directors**, as well as, **President, First Vice President, and Second Vice President** will end on 12/31/2023. Accordingly, we are accepting applications, as well as nominations, according to Bylaws guidelines for the new term, which runs 01/01/2024 through 12/31/2025.

Changes that impact San Diego County retirees require active participation by County retirees.

RESDC encourages all members to contribute their talents for the benefit of the entire membership, so that our organization may continue strong and productive.

We need prospective candidates, who are able to volunteer time and effort to promote RESDC's goals, attend monthly board meetings, and be present at six general membership meetings each year.

One term as director is usually enough motivation to escalate your participation in the Board of Directors and could lead to a position as an Officer.

Active employees, registered as Associate Members, are eligible to run in the election. According to RESDC Bylaws, participation is restricted to the election of one Associate Member to an open position of Director (Associate Members are not eligible to run for Officer seats).

Interested RESDC members must file a candidacy statement (200 words or less), with a summary of your background and work experience to: RESDC, 8825 Aero Drive, Suite 205, San Diego, CA 92123, or by email to [resdc@resdc.net](mailto:resdc@resdc.net), by **Tuesday, August 1, 2023.** (**NOTE:** State the candidacy you are qualified for. Only current and past board members are eligible to run for Secretary and Treasurer.)

If you have any questions, please contact our office by phone at (619) 688-9229 or by email at [resdc@resdc.net](mailto:resdc@resdc.net) □

✂

<b>Flag Day Luncheon—General Membership Meeting</b>		<b>June 14, 2023, 11:00am</b>
<b>Name of Member:</b> _____	<b>Phone #:</b> _____	
<b>Email Address:</b> _____		
<b>Department:</b> _____	<b>Year Retired:</b> _____	
<b>Name of Guest(s):</b> _____		
<b># of Reservations:</b> _____ x \$16.00 each = \$ _____ (Total Enclosed)		

## RECENT EVENTS

### New Survey: Americans' Confidence in Retirement Security Declines.

A new survey finds that Americans' confidence in their retirement security has declined, with inflation and rising costs of living cited as major concerns.

The Retirement Confidence Survey (RCS) is the longest-running survey of its kind measuring worker and retiree confidence and is conducted by the Employee Benefit Research Institute (EBRI) and Greenwald Research.

"The confidence both workers and retirees have in their ability to finance their retirements dropped significantly in 2023. The last time a decline in confidence of this magnitude occurred was in 2008 during the global financial crisis. This shows that the current economic climate, in particular inflation, is eroding the confidence that Americans had in their retirement preparations going into the pandemic," said Craig Copeland, director, Wealth Benefits Research, EBRI, in a press release." Excerpt from the The Street.com.

To access the survey, visit: [www.ebri.org/retirement/retirement-confidence-survey](http://www.ebri.org/retirement/retirement-confidence-survey)

### Issue Brief: What Drives the Racial Housing Wealth Gap for Older Homeowners?

Homeownership is one of the largest sources of retirement wealth for most households and is promoted as a key tool for wealth accumulation. However, a long history of discrimination in the housing market has constrained the ability of Black households to accumulate housing wealth relative to their White counterparts. Consequently, Black households approaching retirement are less likely to own homes and, when they do, they see lower wealth accumulation compared to White homeowners. This brief, which is based on a recent paper, focuses on the homeowners.

The brief's, released by The Center for Retirement Research at Boston College, key findings are:

- Black homeowners have less housing wealth than White homeowners. This study explores the reasons for the wealth gap at age 55.
- Black homeowners faced obstacles at every step – from accumulating a down payment to buying in attractive areas to accessing credit to upsize.
- The analysis compares similar Black and White households to see what share of the wealth gap is due to the early hurdles vs. slower appreciation.
- The results show that both factors – smaller down payments and slower growth in home values – were equally important contributors to the gap.

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



## SDCERA MEMBER PORTAL MAKES GETTING INFORMATION EASY AND CONVENIENT

The SDCERA Member Portal makes it easy to get the information you need! Applying for a loan? You can conveniently download a pension or income verification letter from the portal. Moving? Change your address online without having to fill out a form and send it through the mail.

Register or log in now at [memberportal.sdcer.org](http://memberportal.sdcer.org).

## NEW TRUSTEE ELECTED TO BOARD OF RETIREMENT

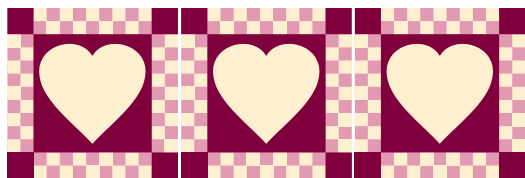
The County of San Diego Registrar of Voters has certified the election results for the active general member seat on the SDCERA Board of Retirement. Matthew Dix was elected to the 2nd active member seat. He will begin his three-year term on July 1, 2023.

The Board of Retirement is SDCERA's governing body. SDCERA administers retirement and associated benefits for eligible employees of the County of San Diego and other participating employers. SDCERA collects contributions from active members and their employers, invests these funds and pays benefits to retired members and beneficiaries. □



## First Day of Summer June 21!





## BITS AND PIECES

**Dorina Bautista** retired from Superior Court 22 years ago. Last January 7, 2023, she and her husband, Juan, celebrated their 55th wedding anniversary. For this occasion, they went to the Philippines to visit friends and family and upon return to the US, took a cruise. Also, their grandson, Sean Cruz, (older of two siblings) achieved and accomplished the Boy Scout Eagle Rank. He had his Court of Honor last April 15, 2023.

In April, **Alma Smith** (HESA) toured South America. After visiting Montevideo, Uruguay, Alma met other family members in Rio de Janeiro, Brazil. There they stayed on Copacabana Beach, did a bay cruise, and took a city tour including Corcovado with Christ the Redeemer statue on top. They also took the tram to the top of Sugarloaf. After that, they flew to Iguazú Falls on the border of Brazil and Argentina. In Argentina, they saw a tango dance show as well as the waterfalls. An exciting part was to go on a boat under a waterfall to get completely soaked. Next they flew to Cuzco, Peru. There they saw sites in the Sacred Valley at 12,000 feet high. A train took them to the base of Machu Picchu and a bus ride took them to the ruins. Overall, it was a busy time of coordinating flights and transportation. Lots of photos will keep the memories alive. □



Alma Smith with family and friends in Peru.

**June 18**  
**Happy Father's Day!**



## MEALS ON WHEELS SAN DIEGO COUNTY

We hope this message finds you in good health. As we all know, the past 3 years have been challenging for everyone, especially the elderly and vulnerable members of our community. Many of them have had to isolate themselves at home to protect their health, but this has also led to increased feelings of loneliness and isolation.

Meals on Wheels San Diego County is a non-profit organization that provides nutritious meals to these homebound seniors, and we rely heavily on volunteers to make this possible. That's why we are reaching out to you, to ask for your help in this important mission.

Volunteering for Meals on Wheels is a great way to give back to your community and make a difference in the lives of those in need. By simply delivering meals to someone's doorstep, you can bring a smile to their face and make their day so much brighter. It's a small gesture, but it can have a big impact on someone's life. In fact, most of our volunteers tell us that they think they are the lucky ones to have this service as it brings so much joy and meaning into their own lives.

We understand that many of you are busy with activities and commitments, but volunteering with us can be a flexible and rewarding experience. You can choose the days and times that work best for you, and we will provide all the training and support you need to make your volunteer experience successful.

If you're interested in volunteering with us, please don't hesitate to call our office at 619-260-6110 or visit our website at [sandiegomealsonwheels.org](http://sandiegomealsonwheels.org). We would be happy to answer any questions you may have!

Thank you for considering this opportunity to make a positive impact on the lives of our community's most vulnerable members!

Together, we can deliver. □



## RIDE WELL TO AGE WELL

By John McTighe, Director



There are a lot of ways to get around San Diego County. The County's Aging and Independence Service (AIS), as part of their Age Well San Diego initiative, has prepared a *Ride Well to Age Well Guide* that brings together information from various sources in a comprehensive guide for how seniors can get

around San Diego County.

When I attended the RESDC General Membership meeting on March 1<sup>st</sup>, I heard a presentation from AIS staff about various programs and initiatives they were leading in their efforts to improve and enhance services to those of us in our golden years, or what they refer to as "older adults." The County calls this effort "Age Well San Diego" in concert with the County's "Live Well San Diego" initiative of which RESDC is a community partner. One of the specific efforts mentioned at that meeting was a transportation services component designed to make older adults more aware of the resources available to get around the region. This intrigued me since I had recently presented a couple of trainings and field trips for recently arrived refugees on how to use the San Diego Transit System. So, I signed up to find out more and was subsequently notified of a "train the trainer" workshop being held in late April. I attended the workshop and was so inspired by what I heard that I suggested to President Chris Heiserman this information would be good for RESDC to share with our members and possibly to do a workshop and follow-up field trip.

Way too much information was provided in this workshop to put into an article, so I'm going to summarize some of what was presented and hold the rest for an in-person training for those interested. Before going any further, I want to give a shout out and thank you to **Jana Schwartz** of AIS and **Carol Lewis** of the El Cajon Collaborative for the information provided that forms the basis for what follows. They are both very knowledgeable, passionate, and helpful about improving access and mobility for us "older adults." The vision of the Transportation Team of Age Well San Diego is **"A livable community with safe, affordable, accessible, and reliable transportation for non-drivers that ensures older adults stay connected to their communities, the services they need, and the people they care about."**

About a year ago, the Age Well San Diego Transportation Team published an updated *"Ride Well to Age Well Guide."* This guide covers key transportation resources in the County, service types, service providers by region (central, east, north coastal/inland, north central and south), a technical guide to smartphone apps, a list of helpful transit and transportation apps, and a very helpful transportation glossary. The Guide is available online at: <https://www.sandiegocounty.gov/content/dam/livewell/topics/age-well/transportation/Ride-Well-to-Age-Well-Guide-2022-Update.pdf>. It's important to note that this information is not restricted to only "public transporta-

tion," but also includes various non-profit service providers as well as commercial providers such as Uber and Lyft. Other helpful sites available for access through the internet are 511 San Diego (<https://511sd.com/>) which is a good site to get traffic and transit information, the Metropolitan Transit System ([www.sdmts.com](http://www.sdmts.com)) which provides trolley and bus services in the southern half of the County, and North County Transit District ([www.gonctd.com](http://www.gonctd.com)) which provides Coaster, Sprinter and bus services in the northern portion of the County. Finally, you can always speak to a live agent and get phone assistance to provide information specific to the San Diego region, including transportation assistance, by phoning 211 or going online to <https://211sandiego.org/transportation/>.

We will update you in future issues of The NETWORK when we schedule transportation services training and field trips. This will be especially helpful for anyone who has never ridden the trolley and/or busses or has a had challenges in accessing public transit in the past. In the meantime, if you have any questions or would like further information, please let our Executive Director Mark Nanzer know at [ed@resdc.net](mailto:ed@resdc.net) or contact Jana Schwartz at AIS at [jana.schwartz@sdcounty.gov](mailto:jana.schwartz@sdcounty.gov). □



LIVE WELL  
SAN DIEGO  
LIVEWELLSD.ORG



### WELCOME NEW MEMBERS

Deanna Alexander-Myers	HHS
Leticia Bravo	
Josie Castillo	
Martha Cordova	HHS
Letitia Fleming	HHS
Armando Galvan-Quintana	HHS
Sandra Hendron	District Attorney
Ramona Kleit	HHS
Bernita Lacy	Probation
Cynthia Marquez	HHS
Inez Tejada	HHS
Nancy Wickus	Agricultr Wgts/ Meas

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



Deborah Adamos	Superior Court
Dorothy Anderson	Library
Stephen Battle	HHSA
Joyce Brandenhorst	
Joan Broughton	
Ramon Cazarez	Sheriff
Connie Chappell	Registrar of Voters
Florence Christlieb	Library
Garrett Dettling	HHSA
Byron Ellsworth	Probation
Norman Ernst	Treasurer
Dennis Fasth	HHSA
Marjorie Flowerree	
Barbara Glad	
Irma Green	
Howard Hicks	Public Works
Stanley Hurley	
Heidi Kay	Parks & Rec
Richard Kilian	HHSA
George Knapp	Superior Court
Anne Kuykendall	
Antonia Llagas	HHSA
Charlotte Maline	Sheriff
Rosemary Manas	Superior Court
Patricia Mancinie	
Martha Montano-Mrozins	
Reiko Nakano	
Kenneth Offenbach	Environ Health
Michael O'Neal	DPW-Airport Enter
Floraine Ortiz	Probation
Beatrice Powers	
Alberta Raimondo	
Elaine Rummell	Animal Services
Frances Smith	
Jose Solorio	Facilities Mgmt
John Thomas III	Public Defender
Virginia Villalpando	
Harriet Waring	HHSA
<b>*Active Employee</b>	
The surviving spouse of a member is eligible for RESDC membership. For enrollment assistance, call (866) 688-9229. □	

### MEMBER PRIVACY

Any retiree or surviving spouse who does not want his/her death notice published in the "In Memoriam" column may notify the RESDC office and your privacy will be maintained. □

### ASSOCIATION OFFICERS

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

### ASSOCIATION DIRECTORS

Chuck Brown, Francine Howell,  
 John McTighe, Merrill Roach,  
 Maria Rubio-Lopez, Bruce Silva,  
 Bob Summers

### IMMEDIATE PAST PRESIDENT

Stan Coombs

### EXECUTIVE DIRECTOR

Mark Nanzer

### OFFICE STAFF....Marge Elmendorf

....Rosita Haro

....Andrew Steele

### NETWORK EDITOR....Andrew Steele

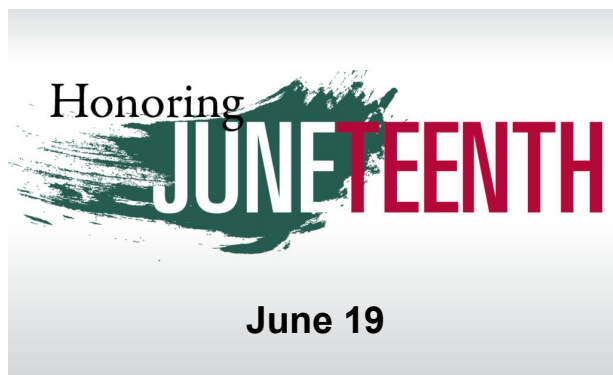
### RESDC Office Email Address:

[resdc@resdc.net](mailto:resdc@resdc.net)

### QUOTE OF THE MONTH

*Remember that the happiest people are not those getting more, but those giving more.*

▪ H. Jackson Brown, Jr.





**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](mailto:resdc@resdc.net)

**Website:** [www.resdc.net](http://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.**  
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### BOARD MEMBER PROFILE DOLORES DIAZ FIRST VICE PRESIDENT

**Dolores Diaz** retired from the County of San Diego's Department of Housing and Community Development in 2012 with 20 years of County service. She has been an affordable housing professional for over four decades. Upon leaving the County, she became the Executive Director for the Regional Task Force on Homelessness, and successfully led that organization for over five years.

She is currently on her second career with the San Diego Housing Commission and continues to enjoy working in the affordable housing industry.

Dolores has been married to her husband, Jose, for 40 years. They live in Chula Vista and they have three children and two grandchildren. Dolores is active in her church and enjoys volunteering her time in the community. She is honored to serve her retired County family. □



## 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](http://www.resdc.net)

Step 2. Scroll down, and on the left column click the button 'RESDC YouTube'

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. Under 'Created Playlists' select a playlist of videos you would like to view. □

