



THE NETWORK



March 2024

Honoring Yesterday—Protecting Tomorrow

Vol. 55, No. 3

PRESIDENT'S MESSAGE

By Chris Heiserman



Starting this month RESDC has a new leader, Steve Fisher, formerly the Executive Director of the non-profit Borrego Art Institute. We bid a fond farewell at the end of February to Mark Nanzer, our ship captain for nearly 10 years, who guided RESDC to new levels of member services and advocacy on behalf of all County retirees.

Fisher shadowed Mark a few days and was debriefed on the budget, financial and operational activities, as well as our many regular membership meetings and popular events. He has taken over leadership of our excellent office staff and has begun working with our veteran Board of Directors to continue delivering the kinds of educational, informative and fun social events our members have come to expect.

Steve's non-profit management experience includes oversight of the design of informational materials, media releases and newsletters, as well as cultivation of strategic partnerships with community groups, elected officials and the media. He has developed and carried out successful advocacy campaigns to support or oppose legislation or regulations that could have hindered operations of the non-profits he worked for. He looks forward to helping our Board stay alert for and resist potential threats to public employee retirement benefits. We will have Steve introduce himself to our entire membership with a column in the April NETWORK.

Our Membership Services Committee recently reviewed the results of the survey of event satisfaction emailed to members and included in the February NETWORK. It was not even close to a scientific poll but provided some interesting feedback from those who took the time to participate.

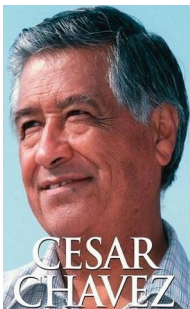
There were only 166 total responses, a very minimal return considering our large membership. However, the individuals who indicated they would attend our traditional events were fairly representative of actual attendance. What was helpful input and interesting were the several dozen comments or suggestions members offered for new events or activities.

It is always helpful to ask for new ideas and opinions, and this was no exception. Some of the suggestions proposed were:

- I would love to attend most of the activities, however I'm not able to since I live in Missouri. Would attend Zoom presentations if interested in the topic.
- Pageant of the Masters Laguna Beach.
- Take a City bus or the trolley, to a destination, to give retirees/seniors an idea of how to get around San Diego without a car.
- Garden tours; walks in different cities: Coronado, Point Loma, La Jolla, Mission Hills and to what's called "hidden gems."
- Maybe a get-together that would focus on people from the same department.
- Community Give Back Days, volunteer events.

(Continued on page 2)

CESAR CHAVEZ DAY SUNDAY, MARCH 31, 2024



Cesar Chavez Day is a state holiday in California and several other states. The day is commemorated to promote service to the community in honor of Cesar Chavez's life and work. The holiday celebrates the March 31 birthday and the legacy of the civil rights and labor movement activist Cesar Chavez each year. **RESDC and SDCERA will be closed on Monday, April 1** in honor of Cesar Chavez Day. □

WHAT'S INSIDE?

SDCERA News	2
Bits & Pieces	2
Go Green with Online NETWORK	2
Music and the Mind	3
RESDC Roundup	3
Recent Events	4
Scholarship Deadlines	5
Useful Contacts	5
See's Candies Gift Cards	6
In Memoriam	7
RESDC YouTube Channel	8
Welcome New Members	8

March Calendar of Events

- 4—(Mon.) RESDC Board of Directors Meeting
10:00am via Zoom video conferencing.
- 20—(Wed.) RESDC Roundup, Hooleys Public House,
3:00pm
- 21—(Thurs.) SDCERA Board of Retirement Meeting,
9:00am
- 31—(Sun.) Cesar Chavez Day
RESDC and SDCERA will be closed on
Monday, April 1 in observance of the holiday.

(Continued from page 1)

- I reside in Murrieta Ca. We have 3+ SDCCU credit unions in the area + other atm machines in Murrieta & Temecula combined. However, all RESDC activities, seminars are held in San Diego County. Perhaps you should review RESDC members' addresses in Murrieta, Temecula & surrounding areas to see if would be practical to bring these great seminars, etc to us.
- Coming Home to our former workplace. That is Superior Court, where I worked for 27 years and retired from.
- A day trip to an LA museum, play, event with an extraordinary luncheon.

And my favorite response from Marion Leslie: "I decline to check the 'would not attend box' because if I were younger and getting around with a cane, it would be different, but now I'm 100."

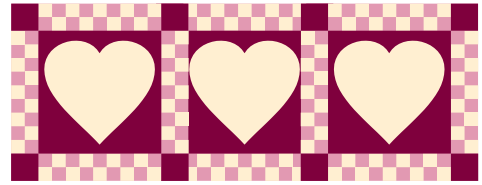
Thank you for all the comments and ideas. □



MAXIMUM SDCERA COLA APPROVED

The SDCERA Board of Retirement approved the maximum cost-of-living adjustment (COLA) for retirees. Tier I, II, and A members will receive a COLA of 3%, and 2.11% will go into their COLA banks. Tier B, C, and D members will receive a COLA of 2%, and 3.11% will go into their COLA banks.

The COLA will go into effect on April 1, and retirees will see it in their pension payments received on April 30. □



BITS AND PIECES

Mary Grout is turning 102 in Sept. She stills laughs, barely uses her walker and watches television.

Robert McDowell and his wife celebrated their 20th wedding anniversary in January. She is retiring from Kent State in Ohio in June so this is also the year that they will begin to live together full time in California.

Cynthia King Bolden Gardner lives in Central Mississippi. She retired from Law and Pastoring and worked as a Deputy IV at the Public Defenders from 1991-2005. She received the displayed Lifetime Achievement Award in December from President Biden. She has focused her time as an apostle by painting churches, buying land, planting farms, purchasing animals, and creating cottage industries in tailoring etc. This is in efforts to sustain orphans, widows, and the formerly battered and addicted in the US, Africa, India, Bangladesh and the Philippines. □

GO GREEN BY SWITCHING TO THE ONLINE NETWORK

Did you know you have the option to receive *THE NETWORK* in an online format?

Help lessen RESDC's impact on the environment by choosing to GO GREEN!

You can choose to receive *THE NETWORK* online **only**. The online and email versions of *THE NETWORK* contain the same great content you have come to rely on, with the added benefit of going green, which helps lessen our impact on the environment!

To GO GREEN!: Email us at resdc@resdc.net letting us know you would like receive the online version of *THE NETWORK* only. It's that easy! And you can know that your choice to stop receiving the printed version of *THE NETWORK* is helping make RESDC a better steward for future generations.



MUSIC AND THE MIND

By Chuck Brown, Director



As you may have guessed by now, I'm an eclectic reader. Recently, I read an interview with Dr. Julene Johnson, "How Music Can Create a Healthy Brain." Julene Johnson, PhD is a Professor of Cognitive Neuroscience at the UCSF Institute for Health & Aging. She is also the principal investigator (PI) and co-

director of the Sound Health Network. She is a cognitive neuroscientist with an undergraduate degree in music. Dr. Johnson's interests include aging, cognition, music-based interventions, dementia, and Alzheimer's disease.

As some of you know, I am also a nearly-life-long amateur musician. I've played clarinet since fourth grade and saxes since seventh grade. I've played in several bands in San Diego and I'm a founding member of the San Diego Concert Band, now in its 35th season. That's a whole other story! There is a short interview video (Dr. Julene Johnson on Music and Brain Health (https://www.youtube.com/watch?v=LbDSFbDc_k) on YouTube that hits the high points. Meanwhile, Music and the Mind.

1. There is a large body of research regarding the effects of music on the brain. The Learning Mind (<https://www.learning-mind.com/effects-of-music-on-the-brain/>) notes that "music interacts with your brain in a unique way. It causes your brain to produce certain neurochemicals that lead you to experience emotions." Furthermore, there are eight effects of music on the brain.
2. One of the most remarkable effects music has on the human brain is that it stimulates the release of dopamine, which is a brain mediator that lifts your spirit.
3. Listening to ambient noise (in this case, music). The evidence suggests that moderate noise fosters creativity.
4. Did you ever feel more energetic while listening to music? When you listen to fast music during exercise, you perform better.
5. A Stanford study (<https://med.stanford.edu/news/all-news/2007/07/music-moves-brain-to-pay-attention-stanford-study-finds.html>) found that people who were listening to classical music scored higher on the attention tests. The results of the group who were performing the test in silence were significantly worse off.
6. Classical music (<https://www.learning-mind.com/classical-music-lovers-metal-fans-personalities/>) is also good for memory, this University of Tennessee study finds (<https://scholar.utc.edu/cgi/viewcontent.cgi?article=1214&context=mps>). Rap music was compared to classics during a memory test. The results showed that rap music listeners scored lower on average.
7. Music builds powerful emotional connections in our

brain. Whenever you hear a song that you listened to in childhood, you may relive the time when you first heard it. These effects of music are even more pronounced in the brains of dementia patients. This non-profit suggests (<https://www.sciencedirect.com/science/article/abs/pii/S0964339716301112>) music can help Alzheimer's patients stay more mentally alert and prevents delirium.

8. Metal music is for angry people, right? Well, it turns out that it is right. This study (<https://www.frontiersin.org/articles/10.3389/fnhum.2015.00272/full>) says people with anger issues can benefit from metal music because it makes them calmer.

I can personally attest to some of these points. Back in my working days, I would come home from work tired and frazzled, but then I'd go to a rehearsal and, by the time we were done, my state had changed noticeably. Before my wife had surgery, the Scripps Integrative Medicine docs suggested she get a specific music CD and play it when she was ready to go to sleep – let it play for the full duration. It was mental and physical preparation for the surgery. Having also been a musician since elementary school, she decided to do it, and it did help to calm her before the big "slice and dice" event.

Dr. Johnson has some recommendations, based on her research: hum along with the radio, go dancing, join a community or church choir, or take up a musical instrument. I think those are in order of convenience and difficulty. Something to consider. □

RESDC ROUNDUP EAST COUNTY

Date: Wednesday, March 20, 2024

Time: 3:00 pm

Location: Hooleys Public House

5500 Grossmont Center Dr

La Mesa, CA 91942

We are pleased to announce we will be heading back to East County in March, visiting Hooleys Public House at Grossmont Center. The Roundup provides an opportunity to catch up over libations and appetizers with RESDC leadership and fellow members (no host bar, no host food). Come meet with old friends and make some new ones! Hope to see you there. **RSVP is required.**

Choose your registration method:

Register Online: Go to www.resdc.net/events and then click the green 'Register' button and follow the steps.

Register by phone: Call our office at (619) 688-9229 during our office hours of 9:00am – 2:00pm, Monday – Friday. □

RECENT EVENTS

Recent Article: Are pensions set for a big retirement return in 2024?

A recent article in Employee Benefit News (<https://www.benefitnews.com/>) highlighted that when employers offer pensions, there are many benefits. This excerpt highlights the following:

- Employers can realize cost savings while attracting and keeping workers.
- Employees have reliable, worry-free retirement income.
- Local economies benefit.

The article also references that employers are increasingly expanding the options available to help employees save for retirement. But what are they doing to help employees spend those funds responsibly once they leave the workplace?

In 2023, just 19% of employees participated in a pension plan, according to data from the Bureau of Labor Statistics. Pensions, also known as defined benefit plans, provide a set monthly payment for life, an increasingly appealing benefit as employees approach retirement with a lack of education around how to spend down their savings.

"Over the last 20 years, if not more, we've been getting people to save and invest, with mixed results," says Mindy Zatto, founding principal at Strategic Benefits Advisors. "Now that we have all these people retiring, the question now is, how are they going to figure out how to spend it? And we've essentially given all of that responsibility to individuals."

To view the full article, visit: <https://www.benefitnews.com/tag/employee-benefits>

Issue Brief: The Case for Using Subsidies for Retirement Plans to Fix Social Security.

The Center for Retirement Research at Boston College recently release a brief detailing that the U.S. Treasury estimates that the tax preference for employer-sponsored retirement plans and IRAs reduced federal income taxes by about \$185-\$189 billion in 2020, equal to about 0.9 percent of gross domestic product.¹ However, the best evidence suggests that the federal tax preferences do little to increase retirement saving.

While this dismal assessment may sound like bad news, it actually offers policymakers an opportunity to strengthen the nation's retirement income system. Revenues saved from repealing the retirement saving tax preferences could be reallocated to address the majority of Social Security's long-term funding gap.

The brief's key findings are:

- Tax preferences for saving in retirement plans are expensive – about \$185 billion in 2020, according to Treasury estimates.
- Strikingly, they also seem a bad deal for taxpayers, primarily benefiting high earners while failing to significantly boost national saving.
- Thus, the case is strong for eliminating or reducing these preferences.
- The resulting increase in tax revenues could be reallocated to fixing Social Security's finances.

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

Citation: Biggs, Andrew G. and Alicia H. Munnell. 2024. "The Case for Using Subsidies for Retirement Plans to Fix Social Security" Issue in Brief 24-2. Chestnut Hill, MA: Center for Retirement Research at Boston College. □

Daylight Savings Time Begins March 10th!



QUOTE OF THE MONTH

"Many of the shows I danced in don't exist on film, but they do exist in the memories of those who were in the theater for that single moment in time. And nothing can replace that."

▪ Chita Rivera





RESDC SCHOLARSHIP DEADLINE REMINDER

*By Carlos Gonzalez,
Scholarship Committee Chair*



We want to remind our members that the **deadline for students to submit scholarship applications is Friday, March 8, 2024**; applications postmarked after this date will not be considered. Final results will be communicated directly to individual participants at the beginning of June. Be sure to remind your graduating high school scholarship applicants to have their applications into the RESDC office by March 8!

The **deadline to apply for the Theo and Evelyn Yakel Scholarship is Friday, March 6 at 2:00 p.m.**

For more information about the RESDC Scholarship programs please visit: www.resdc.net/scholarship-program □



March 19th
is the first day
of Spring!

USEFUL CONTACTS FOR COUNTY RETIREES

SDCERA Administration

- Retirement checks
 - Withholding forms
 - IRS tax forms
 - Beneficiary change
 - Address change
 - Health Insurance Program
 - Retirement Board meetings
- Phone: (619) 515-6800
Website: www.sdccera.org
Email: msc@sdccera.org
Address: 2275 Rio Bonito Way #100,
San Diego, CA 92108

Board of Retirement Members Elected by SDCERA Retired Members

- Skip Murphy smurphy@sdccera.org
- Alternate—Susan Mallett smallett@sdccera.org

RESDC Administration

- Membership
 - Address/email change
 - *THE NETWORK* Editor
 - Board of Directors
 - Events
 - Scholarship programs
 - Discounts
- Phone: (619) 688-9229 or (866) 688-9229
Website: www.resdc.net
Email: resdc@resdc.net
Address: 8825 Aero Dr., #205, San Diego, 92123

RESDC Endorsed Insurance and Other Supplemental Benefits

- Pacific Group Agencies, Inc.
Phone: (800) 511-9065
- My Senior Health Plan
Phone: (800) 401-2796

San Diego County Aging & Independence Services

Phone: (800) 339-4661 □

In Memoriam



William Bennett	HHSA
Richard Boucher	Auditor & Controller
Jacqueline Burgess	
James Chaffee	
RoseMarie Cook	HHSA
Edward Cornett	
Peter Cross	District Attorney
Venerando Cruz	HHSA
Jo Darnell	
Marjorie Dowling	
Jack Edington	HHSA
James Felder	SD County Retirement
Cynthia Fera	HHSA
Enrique Garcia	Human Resources
Wanda Geer	
Judy Gilmour	District Attorney
Jack Harbold	HHSA
Carol Harrington	
Lisa Harris	Sheriff
John Hughes	Registrar of Voters
Marilyn Jenkins	
Jean Kamptner	
Young Kang	HHSA
Anna Larran	HHSA
Ruth Madsen	HHSA
Henry Mann	
William Martin	Superior Court
Robert Mashman	HHSA
Wilbert Mason Jr.	HHSA
Esperanza McGuigan	
Jennifer McKenzie	Library
Samuel McNeal	Sheriff
Margaret Miller	HHSA
Sandi Nakai	SD County Retirement
Beatrice Nelson	
Deanna Petree	
Kathryn Pierce	HHSA
Gene Ponchot	Probation
Dea Puthoff	HHSA
Drexel Richardson	
Darin Rimmer	Probation
Mary Robinson	Environ Health & Qualit
Elizabeth Sanchez	Sheriff
Joseph Sansone	Superior Court
Mark Savey	Probation
Sally Schofield	Dept of Child Support
Raymond Schwartz	HHSA
Florence Segal	
Patricia Starr	
Bobby Stephenson	Probation
Esther Taitano	
Margaret Taylor	
Ellen Turnley	
Joan Valdes	HHSA
Ruth White	Library
Jacquelyn Wildasin	Sheriff
Charles Williams Jr.	Law Enfor Review Bd
Maria Winterton	Public Works
Edward Ybarra	Parks & Recreation

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MEMBER PRIVACY

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

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





Office Hours: 9 a.m. to 2 p.m. Monday through Friday.

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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.

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CHECK OUT THE RESDC YOUTUBE CHANNEL

Have you missed any of our Virtual RESDC presentations? Here is how you can watch our past online presentations on the RESDC YouTube channel!

Step 1. Go to www.resdc.net

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

Step 3. Now you are on the RESDC YouTube channel. Now you can select a video to watch!

Step 4. Click the "Subscribe" button. Subscribing to the RESDC YouTube channel means that you will be updated when new videos are uploaded.

View Curated Playlists

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

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

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



WELCOME NEW MEMBERS

Joan Armstrong	Human Resources
Brian Brown	
Maximino Carreon	HHS
Marisue Crystal	
Lucena Dela Cruz	
Kurt Greiner	Sheriff
Sueanne Tiu	
Krystyna Vitzthum	

*Associate Members

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