



# THE NETWORK



May 2024

Honoring Yesterday—Protecting Tomorrow

Vol. 55, No. 5

## FLAG DAY LUNCHEON THURSDAY, JUNE 13, 2024 11:00AM RONALD REAGAN COMMUNITY CENTER

We are pleased to invite you to the return of the popular RESDC Flag Day Luncheon on June 13, 2024. 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.

This year's speaker is from the USS Midway. See the June NETWORK for more details on the menu and program.

**When:** Thursday, June 13, 2024 at 11:00am. Lunch at approximately 12:00 pm.

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

**Menu:** Buffet style lunch including salads, dessert & 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 Thursday, June 6, 2023. Name badges and opportunity drawing tickets should be picked up at the check-in table at the luncheon. They will not be mailed.



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**Monday, May 27th**

RESDC and SDCERA Offices will be closed.

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## May Calendar of Events

**9—(Thurs.) RESDC Board of Directors Meeting**

9:30 a.m., RESDC Office.

**16—(Thurs.) SDCERA Board of Retirement Meeting**

9:00 a.m.

**27—(Mon.) Memorial Day, RESDC and SDCERA are closed in observance of the holiday.**

## PRESIDENT'S MESSAGE

*By Chris Heiserman*



We love San Diego as retirees, but not everyone is as enamored with our popular home as we are. The high cost of living in southern California impacts low- and middle-income families much more than those of us who have regular retirement checks and stable living conditions.

The San Diego Union Tribune has a regular Sunday feature called "UT Econometer," where local economists and business executives are asked their opinions on contemporary economic issues. On Easter Sunday the inquiry dealt with the growing trend of out-migration, i.e. the high volumes of people moving away from San Diego County. More than 30,000 more people left San Diego than moved here between July 2022 and July 2023, according to the U.S. Census Bureau. Excluding the first year of the pandemic (33,000 moved), that many folks exiting the region is the most annually in nearly 30 years.

The question put to the economists and executives was if they thought a similar exodus would continue next year. Six of eight economists and all seven executives felt the trend would persist. The most prevalent culprit cited by these subject matter experts was high housing costs, but there were other factors mentioned as contributing to the out-migration as well. The two economists that bucked the trend admitted people would continue to leave but felt the pace would slow because workers still here may have less opportunity to work remotely, and they may be more hesitant to leave their current jobs in today's economy.

All of these smart professionals were in agreement that the lack of housing affordability will continue to cause many San Diegans to move to less expensive areas. Here are some excerpts from their comments:

Economist Carolina Freund, UC San Diego School of Global Policy and Strategy: "...Streamlining building regulations and taxing property more equitably would help expand the housing supply, lower prices and stem the outflow of people."

Economist Lynn Reazor: "...Older people are opting to retire in lower-cost areas near family, while lower- and middle-income residents of all ages are seeking cheaper locations. A stagnant population will be bad for San Diego, im-

pacting both local businesses and tax revenues."

Economist James Hamilton, UC San Diego: "It's not just San Diego. Out-migration is now a clear trend for Los Angeles and Orange County. Every year California adds new regulations that drive businesses away and force those that remain to charge higher prices..."

Executive Haney Hong, SD Taxpayers Association: "...People are voting with their feet and this is the hollowing out of the middle class that puts us on track to maintain our high Gini coefficient – income inequality..."

Executive Bob Rauch, R. A. Rauch and Associates: "...Other factors that send our residents outbound include increased regulations, high taxes and more traffic than neighboring states. We need to become more pro-business and approve more housing."

Executive Jamie Moraga, Franklin Revere: "San Diego is driving people out with its lack of affordable housing, rising utility and gas prices, cumbersome regulations and policies, high taxes, increased density and unfriendly business environment...Residents are tired of feeling the pinch and the 'sunshine tax' isn't worth the stress and financial hardship. It isn't surprising that residents are leaving for other states that offer a better cost of living and quality of life."

So, there you have it; they suggest more and also more affordable housing, fewer regulations and a lower cost of living might change the calculus for families thinking about leaving. Unfortunately, such major changes are easier said than done, and take time and significant political willpower. Perhaps a more subtle longer-term concern is what one executive called a "hollowing out of the middle class." He means that as more average or middle-class families pull up stakes, the region's social structure can become unbalanced, leaving the extreme segments of the population that are either comfortable or struggling to get by. This will be another challenge in the long laundry list of future critical issues facing our leaders at all levels, local cities and the county as well as state and federal. □

# SDCERA

**REGISTER FOR SDCERA MEMBER PORTAL WITH LANDLINES OR INTERNATIONAL PHONES**

SDCERA has expanded accessibility to the Member Portal. Members can now register for an account using a landline, international phone number, or authenticator app.

If you haven't signed up, you can register for a new account by visiting [memberportal.sdcera.org](https://memberportal.sdcera.org) and clicking the "Register Account" button. If you want to change your email, phone number, or login options, visit the settings page once you've logged into the portal. □

(Continued from page 1)

**Choose your Registration method:**

**Register by Mail:**

Print and fill out the registration form below.

Make a check payable to RESDC for \$16 per person.

Mail registration form, along with check, to:

RESDC  
8825 Aero Dr., Suite 205  
San Diego, CA 92123

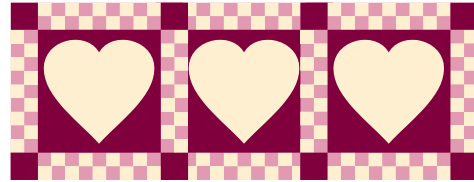
**Register Online:**

Go to [www.resdc.net/events](http://www.resdc.net/events) and click the green "Register" button. You will need to use the email associated with your member account. Click "Add guest" to add additional registrants for \$16 each. To pay for yourself and guests, click "Pay Online" and pay with credit card.

**Register by Phone:**

Call the RESDC Office at (619) 688-9229 during our hours of 9 am – 2 pm Mon-Fri.

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



**BITS & PIECES**

**Jim Kastorff** and his wife Kathline celebrated their 50th anniversary in February 2024. He retired in 2002 from the county after working for 31 years. He is 80 years old.

**Editor's Note:** We would like to continue printing some Bits and Pieces items in this newsletter about our members.

If you have taken an interesting trip or have had an intriguing event happen recently, please let us know so that we can share your story with our members.

If you have reached an exciting birthday, or wedding anniversary, please call RESDC at (866) 688-9229. You can also write to RESDC, 8825 Aero Drive, Suite 205, San Diego, CA 92123. You can also send your information to us by email at: [resdc@resdc.net](mailto:resdc@resdc.net) □



**Happy Mother's Day!  
May 12th**

✂

<b>Flag Day Luncheon—General Membership Meeting</b>	<b>June 13, 2024, 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

Research groups and academia paint a somewhat daunting portrait of Americans' views on retirement finance. Is it warranted? Is it fearmongering? We invite you to be the judge and welcome your feedback at [resdc@resdc.net](mailto:resdc@resdc.net).

### Longevity Risk: An Essay

This offering from the Center for Retirement Research at Boston College investigates and outlines multiple theories on rising life expectancy.

#### The report's key findings are:

- As life expectancy at 65 rises, outliving one's resources poses a growing challenge.
- This study explores how people perceive their life expectancy, options for handling longevity risk, and why few insure against it.
- A survey of investors with over \$100,000 in financial assets sheds new light on this topic:
- About half of respondents would be willing to buy an annuity at prevailing market rates but just 12 percent actually do so.
- Reasons for the gap may be that financial professionals do not routinely recommend annuities and actually buying them can be hard.

The full essay may be accessed at the Center for Retirement Research's website: <https://crr.bc.edu/longevity-risk-an-essay/>

### A Return to Pensions as a Way to Restore the Dream of American Retirement?

A national opinion poll finds that working age Americans are increasingly worried about retirement, and they see a return to pensions as a way to restore the American Dream of retirement. Eighty-three percent of respondents say that all workers should have a pension so they can be independent and self-reliant in retirement, and more than three-fourths of Americans agree that those with pensions are more likely to have a secure retirement.

#### The report's key findings are as follows:

- Americans express strong support for pensions. More than three-fourths of Americans have a favorable view of pensions, while 77 percent agree that the disappearance of pensions makes it harder to achieve the American Dream. Eighty-three percent of Americans say that all workers should have a pension so they can be independent and self-reliant in retirement.
- High retirement anxiety continues among Americans. When asked if the nation faces a retirement crisis, 79 percent of Americans agree there indeed is a retirement crisis, up from 67 percent in 2020. More than half of Americans (55 percent) are concerned that they cannot achieve financial security in retirement. When it comes to inflation, 73 percent of respondents said recent inflation has them more concerned about retirement.

- Americans want policy leaders to give their retirement concerns a higher priority. The vast majority of Americans (87 percent) say leaders in Washington don't understand how hard it is for workers to save for retirement, up from 76 percent in 2020. Also, 86 percent say Washington leaders need to focus more on retirement and give it a higher priority on the policy agenda, again up from 2020 (76 percent). Most Americans (84 percent) say government should make it easier to offer pensions to their workers, up from 76 percent in 2020.
- Americans want action now to safeguard Social Security. Eighty-seven percent of Americans say Congress should act now to shore up funding rather than waiting another ten years to find a solution. Also, 87 percent say the program must remain a priority no matter the state of federal budget deficits. When it comes to expanding Social Security, slightly more than half of Americans (52 percent) agree with this concept.

The full report is available from the National Institute on Retirement Security: <https://www.nirsonline.org/reports/retirementinsecurity2024/> □

## PENSION FACTS AT A GLANCE

14,336

Tier A retirees (General and Safety) of the 19,294 retired SDCERA members (3,460 Tier I and 1,012 Tier II)

-Participant Report 2/29/24





## PURCHASE SEE'S CANDIES GIFT CARDS ONLINE

You can now purchase See's Candies gift cards in our Online Store using your RESDC discount!

RESDC members are offered \$25 gift cards for \$22, a savings of \$3. Gift cards are redeemable at any See's Candies location or online.

To purchase gift cards online, go to: [resdc.wildapricot.org/online-store](http://resdc.wildapricot.org/online-store). We can only accept credit cards to purchase gift cards online. You may not purchase more than ten gift cards in one transaction.

**Note:** You need a RESDC member self-service login in order to access the online store. If you need one, please email [resdc@resdc.net](mailto:resdc@resdc.net).

RESDC members are entitled to a **10% group discount on selected items** at the two **See's Discount Stores: 3751 Rosecrans Street, San Diego, 92110; and 1830 Marron Road, Carlsbad, 92008**. You must ask the See's sales team which items are selected. You need to show them your RESDC membership card for the discount. Be sure to mention that you are a member of Retired Employees of San Diego County. Occasionally a RESDC member is denied the discount by a clerk at these See's stores. When this happens, be sure to clarify that you are not an active County employee, but you're a member of RESDC. The county no longer participates in the See's group discount program. If you're still refused a discount, ask to speak to a store manager.

The gift cards are redeemable at any of the See's retail stores and for online purchases.

If you would like to purchase gift cards through the mail from RESDC, please address an envelope to RESDC, 8825 Aero Drive, Suite 205, San Diego, CA 92123. Enclose a check made out to RESDC for the number of gift cards you would like at **\$22 for each gift card**. Be sure to include postage stamps so we can mail the gift cards to you. Enclose one postage stamp if purchasing less than five gift cards. If purchasing over five gift cards enclose 78 cents of postage. If purchasing over nine gift cards enclose 98 cents of postage. See the postage chart at:

[www.resdc.net/sees-candies-discount](http://www.resdc.net/sees-candies-discount). We will supply the return envelope to put the gift cards into. □



## INTRODUCE YOUR FELLOW RETIREES TO RESDC

Contact a fellow retiree or an active employee to tell them about the perks of membership and to encourage them to join the RESDC family. Give this RESDC membership enrollment form to your County retiree friends. □

### Join Retired Employees Today!

#### Retired Employee Membership

I, the undersigned, receive a retirement and/or survivors allowance from the San Diego County Employees Retirement Association. I hereby authorize SDCERA to deduct from my monthly retirement benefit \$5 per month for my membership in the Retired Employees of San Diego County, Inc. and to pay such deductions monthly to RESDC. This authorization shall continue until revoked by me.

#### Associate Membership

I am an active or deferred San Diego County or Superior Court employee, or a non-County-affiliated spouse of a current RESDC member, and I have enclosed a check made out to RESDC for \$60 annual Associate Membership.

Name\*: \_\_\_\_\_  
First MI

\_\_\_\_\_ Last

Last Four of Soc. Sec. #\*\*: □ □ □ □

Email: \_\_\_\_\_

Phone\*: (\_\_\_\_) \_\_\_\_\_  
 Cell  Home  Work  Other

Address\*: \_\_\_\_\_

Department: \_\_\_\_\_

Retirement Date: \_\_\_\_\_

Signature\*: \_\_\_\_\_

SDCERA-3350

\*Required

\*\*Required for deduction of dues

Mail completed form to:  
RESDC  
8825 Aero Drive, Suite 205  
San Diego, CA 92123



### BOARD MEMBER PROFILE CHRIS HEISERMAN

A member of the RESDC Board of Directors since December 2012, Chris retired from the County Finance of General Government Group Executive Office in 2010. He had a total of 18 years of County service, having also worked in the Land Use and Environment Group and in the offices of three County Supervisors. He spent eight years as District Office Manager and Chief of Staff to a State Assembly member, and served on the Board of Directors of the Spring Valley and San Miguel Consolidated Fire Protection Districts for 18 years.

Chris has a Masters of Public Administration from San Diego State University. His volunteer experience other than RESDC includes more than 30 years with the Kiwanis Club of Spring Valley, and several years as President of the non-profit Dictionary Hills Open Space Advocates (DHOSA). In December, 2017 DHOSA celebrated acquisition of Dictionary Hill by the County, creating the Dictionary Hill Open Space Preserve, which conserves 175 acres of Coastal Sage Scrub Habitat for everyone to enjoy. He enjoys hiking, reading, golf and travel in his retirement.

He has been married 54 years and he and his wife Sonya have cruised to Alaska and Mexico, enjoyed a three-week Best of Europe tour in 2011, and traveled with friends in small group tours to Turkey, Portugal/Spain, Morocco, and Scandinavia. They also love scenic travel in the United States northwest and southwest. They have two sons and three grandchildren. □

### QUOTE OF THE MONTH

*“We need to do whatever it takes to get our children together and pay attention to them, because that’s our future. What’s in the hearts and minds of children is what’s in our future.”*

▪ Louis Gossett, Jr.



### RESDC ONLINE SERVICES

Did you know that RESDC has an online **Member Directory**, which is accessible only to logged-in RESDC members? This is a great way to stay in touch with former co-workers. You can opt-in and choose what information to share by logging into your member self-service account.

The **Member Self-Service website** can be accessed by going to [www.resdc.net](http://www.resdc.net) and clicking on the menu item for “Member Login.” Please note that you must have an email address on file with us in order to log-in. If you don’t currently receive emails from RESDC and would like to join both our email list and the member website, send us your full name and email address by contacting us at [resdc@resdc.net](mailto:resdc@resdc.net) or by calling (619) 688-9229.

We encourage you to also follow RESDC on **Facebook**. We share photos from our events, news from around San Diego County, articles related to retirement and pensions, and notices about community events.

**Facebook:** <https://www.facebook.com/RetiredEmployeesofSanDiegoCounty>

And on the main **RESDC website**, [www.resdc.net](http://www.resdc.net), you can:

- Read current and past editions of *THE NETWORK*.
- See an overview of all available member discounts and benefits.
- View photos from our events.
- Stay up-to-date on pension and retirement news through our News Now page, a curated list of recent articles in the media. □



# Spring is here!





*In Memoriam*

Estella Baker	Sheriff
Larry Bevers	Purchasing & Contracting
Mona Bumbico	HHSA
Betty Carpenter	
Kathy Clark	Superior Court
Roosevelt Crosland	SD County Retirement
Lydia Delacruz	HHSA
Llewellyn Diplock	
Edward Fredendall	Sheriff
Josephine Gastellum	
Constancia Golez	HHSA
Alfred Gossner	Public Defender
Donald Gray	HHSA
Martha Gullede	
Evon Harris	
Barbara Heffernan	HHSA
Joann Jeffries	Agriculture, Wghts & Meas
Theofil Jersak	HHSA
Brenda Johnson	Registrar of Voters
Lydia Jovenal	District Attorney
Lois Kolender	Sheriff
Kosta Kurupas	Sheriff
Sheree Martin	HHSA
Hubert Mattera	Superior Court
Helen McSpadden	Superior Court
Rosemarie Neth	Sheriff
Antoinette Newman	Superior Court
Doris Ohlson	
Joseph Pena	
Edward Pierce	HHSA
William Pierce	Assessor/Recorder/Cty Clk
Ariel Quicho	HHSA
Dante Retez	Sheriff
Aspo Roy	
Corazon Santos	SD County Retirement
Glenna Simpson	Superior Court
Mary Styler	
Mark Talpalatsky	General Services
Mellissa Thomasson	HHSA
Barbara Vandergriff	
Nancy Waidley	Assessor/Recorder/Cty Clk
Bruce Wallace-Fearon	HHSA
Marilyn Weiss	
John Willcox	

\*Active Employee

**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**

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

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 Reed, Bruce Silva

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Steve Fisher

**OFFICE MANAGER....Rosita Haro**

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

**NETWORK EDITOR....Andrew Steele**

**RESDC Office Email Address:**

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

**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 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. □





**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.**  
8825 Aero Drive, Suite 205  
San Diego, CA 92123

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## WELCOME NEW MEMBERS

Jon Baker	
Shelley Brown	
Suzanne Evans	General Services
Cristie Lawson	
Janice Love	
Sylvia Montero	Social Services
Jamie Powers	
Marvin Smith	
Theodore Steger	
Kelly Tafla	Environ Health
Tia Wallach	Superior Court
Mary Ann Way	District Attorney

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



## 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](mailto: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. □

