



THE NETWORK

May 2025

Honoring Yesterday—Protecting Tomorrow

Vol. 56, No. 5

FLAG DAY LUNCHEON FRIDAY, JUNE 13, 2025 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.

When: Friday, June 13, 2025 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 Friday, June 6, 2025. Name badges and opportunity drawing tickets should be picked up at the check-in table at the luncheon. They will not be mailed.

(Continued on page 3)



Monday, May 26th

RESDC and SDCERA Offices will be closed.

WHAT'S INSIDE?

President's Message	2
Recipe Share	3
California Senior Legislature	4
Pension Facts	4
SDCERA News	4
A Message from CECO	5
Costs of Shrinking Public Workforce	5
Board Member Profile--Bruce Silva	6
In Memoriam	7
Welcome New Members	8
Tech Corner	8

May Calendar of Events

8—(Thurs.) RESDC Board of Directors Meeting
9:30 a.m., RESDC Office.

22—(Thurs.) SDCERA Board of Retirement Meeting
9:00 a.m.

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

PRESIDENT'S MESSAGE

By Chris Heiserman



We sometimes forget how fortunate we are to have an automatic Cost-of-Living Adjustment (COLA) mechanism in the San Diego County Employees' Retirement Association (SDCERA). According to the National Association of State Retirement Administrators (NASRA), three-quarters of the nation's public sector pension plans have COLAs of some kind, but others have an ad hoc

situation or nothing at all.

COLAs are intended to reduce the effects of inflation on retirement benefits. Social Security beneficiaries also receive a COLA, but many public employees, including nearly half of retired teachers and many public safety workers don't participate in Social Security. The purchasing power of \$25,000 in retirement income over 20 years with an average two percent rate of inflation falls to \$16,690 (67 per cent of its original value).

COLAs are a valuable part of a pension benefit, but they also add significant cost. Since the Great Recession financial crisis (2007-09) many states have reduced retirement benefits and rising inflation has eroded purchasing power in many retirement plans. Due to financial constraints some plans have paused or even eliminated COLAs.

How public pension COLAs are calculated varies considerably. Here are some of the common COLA types and features:

- **Automatic versus Ad-hoc:** An automatic COLA occurs without any governing body's approval and is typically based on a set rate or formula (like our SDCERA COLA). An ad-hoc COLA requires approval as a post-retirement benefit increase.
- **Simple versus Compound:** With a simple COLA each year's increase is based upon the employee's original benefit at retirement. With a compound COLA the annual benefit is calculated on the original benefit plus other previous COLA increases.
- **Inflation-based:** Many state and local government retirement plans provide a COLA based on a consumer price index (CPI) as a measure of either local or regional inflation.

- **Performance-based:** some public pension plans link the COLA amount to the plan's funding level or investment performance.

The cost of COLAs obviously depends on the characteristics of the benefit. NASRA estimates that an automatic COLA of one-half of an assumed three percent CPI, compounded, would add 11 percent to the cost of the retirement benefit.

In the years following the Great Recession many states made COLA changes to contain costs in the face of rising inflation. Since 2009, 17 states have changed COLAs affecting current retirees, eight states have changed active worker benefits, and seven states have changed COLAs only for future employees. Some states that do not offer automatic COLAs have responded to inflation increases by granting an ad hoc COLA for most retirees. Before granting this COLA, some of these states, including Alabama, Georgia, New Hampshire, Oklahoma, Texas, and others had not approved a COLA in several years.

Florida and Pennsylvania

Recent news articles highlighted the COLA issue in Florida and Pennsylvania. In seven of the last nine sessions of the Florida Legislature bills have been filed to restore three percent COLAs to some state retirees that would reverse a cut in benefits made in 2011 after the financial crisis. The measures related to 151,000 members of the Florida Retirement System (FRS), comprised of 600,000 people who work for Florida cities, counties, school districts and state government.

In 2011 a two-tier pension system was created for firefighters, teachers and other public sector workers. Those who retired before 2011 would get a three percent COLA; workers who retired after 2011 would get a partial adjustment; and those who were hired after 2011 received no COLA at all. The repeated attempts at legislation to get COLA relief for these 151,000 working FRS members and retirees who either get no full COLA or none, all failed because they were too expensive.

In Pennsylvania, lawmakers were recently debating whether 69,000 state government and school retirees who retired two decades ago and received no adjustments since then should get a COLA. These retirees were in the Public-School Employees' Retirement System and the State Employees' Retirement System. Despite empathy and supportive comments from legislators about the plight of these long-suffering retirees whose flat pensions had been devastated by inflation, the much needed COLAs were deemed too costly. □



(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
3760 Convoy St., Suite 118
San Diego, CA 92111

Register Online:

Go to 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 a 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. □



RECIPE SHARE
Submitted by Patricia Petersen

STUFFED MUSHROOMS

2 lbs. mushrooms
½ lb. (or more) bacon
2 stalks celery, most strings removed
½ large onion
½ to 1 tsp. thyme
½ to 1 tsp. garlic powder
1 Tbsp. dried parsley
¾ - 1 cup grated Parmesan cheese
1 cup medium dry white wine (original recipe calls for Sauvignon blanc but I use white Zinfandel)

Clean mushrooms with slightly moistened cloth or paper towel. Remove stems and put in food processor. Add celery and onion to food processor and chop until nicely diced. In large pan, fry up bacon and drain, reserving bacon drippings. Sauté diced mushroom stems, onion, and celery in the bacon drippings. Add thyme, garlic powder, and parsley and continue to sauté until cooked. Stir in most of bacon, crumbled, and munch on the rest. Add ½ to ¾ cup Parmesan and mix thoroughly. Continue cooking until well done. Turn off heat.

Arrange mushroom caps on large baking sheet. Stuff mushroom caps with mixture. Sprinkle with additional Parmesan. Lightly baste each mushroom with the wine. Bake at 350 degrees for 25 minutes. Baste mushrooms again with wine (you can drink the rest) and return to the oven for another 20 minutes or until done (tender).

Remove from baking sheets to serving plate and enjoy. □



Flag Day Luncheon—General Membership Meeting

June 13, 2025, 11:00am

Name of Member: _____ **Phone #:** _____

Email Address: _____

Department: _____ **Year Retired:** _____

Name of Guest(s): _____

of Reservations: _____ x \$16.00 each = \$ _____ (Total Enclosed)

CALIFORNIA SENIOR LEGISLATURE

By Susan Mallett, Senior Assembly Member



The California Senior Legislature (CSL) was created by our state legislature in 1979 as a nonpartisan, volunteer grassroots organization of older Californians elected by their peers. Since the first session, held in 1981, CSL has sponsored over 200 new laws addressing

areas such as financial abuse, health care, transportation and housing. The original mandate to inform the legislature on the interests and concerns of older adults remains the mission of the organization today. At full strength, CSL consists of 120 senior senators and assembly members elected every four years by the state's 33 advisory councils established by the federal Older Americans Act of 1965. I am proud to serve as one of eight CSL members representing San Diego County.

At the recent annual session, held in late October 2024, twenty legislative proposals written by CSL members were presented in CSL policy committees, modeled on those of the California Legislature. A vote at the end of the three-day session resulted in the Top Ten Legislative Priorities for 2025. In late November, the legislation promotion process began with teams of CSL members throughout the state. Virtual meetings have replaced the original "walk the halls" format where CSL members visited legislators and their staff at the Capitol in Sacramento. I'm grateful for that virtual format as my team was assigned 18 legislative districts in the Inland Empire and Orange County. To add to the scheduling challenges, during a busy holiday season, there were over two dozen newly elected legislators trying to set up offices and hire staff.

We had interest in most of the CSL legislative proposals and ultimately three were picked up by legislators and are briefly described here. SB 508, Senator Valladares, out-of-state physicians and surgeons: exemptions for telehealth sessions for cancer patients. SB 239, Senator Arreguin, open meetings: teleconferencing provisions for local advisory boards. A "budget ask" item, which is a request from a group during the state budget process rather than a bill, submitted by Assembly Member Ahrens. This item would increase the personal needs allowance from \$35 to \$50 per month for skilled nursing facility residents to be paid from their Social Security cost-of-living increase.

These bills are in policy committees now with the goal of reaching a vote in the house of origin, either the senate or the assembly. The deadline for those votes is June 6th at which time successful bills move to the other house for consideration. Bills will have hearings in policy committees once again, possibly be amended, and if successful be presented for a vote in the second house. This long process throughout the summer can result in a bill being passed to the governor by September 12th. The gov-

ernor, and his staff, have a month to review hundreds of bills and finally to sign some into law and veto others. Being a small part of that process can be rewarding and potentially deflating depending on the outcome. When we see each other at a RESDC event, ask me about my personal experience with a CSL proposal that made it all the way to Governor Newsom's desk.

You can track the progress of these bills or others you might be interested in following on the state's website leginfo.legislature.ca.gov. □

PENSION FACTS AT A GLANCE

2.6 million

Between 2019 and 2023 the number of fraud cases reported to the Federal Trade Commission more than doubled to 2.6 million. Losses from these scams tripled to \$10 billion.



PICK YOUR PERSON: UPDATE YOUR SDCERA BENEFICIARIES

Keeping your beneficiary current with SDCERA ensures your benefits will go to the person or people you want after you pass away. It's important to review and update your beneficiaries with SDCERA. To update your wishes, fill out the beneficiary designation form at www.sdcera.org/forms.

If you have questions about your beneficiaries, please call SDCERA Member Services at 619-515-6800. □

LETTERS TO THE EDITOR

Did you enjoy a recent article in The Network? Did you dislike one? In either, or really any case, please let us know your thoughts. We are always grateful for feedback from our members. Send your letters to resdc@resdc.net. □

A GREAT WAY TO LEND A HAND TO SAN DIEGO COUNTY EMPLOYEES, RETIREES & NON-PROFITS

-- A message from CECO



As members of our cherished community who have given so much over the years, RESDC members understand the importance of building and nurturing strong, supportive networks. An easy way to continue to make a meaningful impact is by supporting the County Employees Charitable Organization (CECO), which benefits employees, retirees and the community.

CECO has always prided itself on investing in the well-being and growth of the community we serve. For years, you have been part of the larger family that has helped us grow and thrive. Now, we ask for your support in a new chapter—one that directly impacts both our team and the neighborhoods that we care so deeply about.

Why Your Support Matters

Your donation to our nonprofit will make a real difference. By contributing, you are helping us continue to offer vital assistance to our employees in times of crisis. For instance, with the help of various donations, CECO was able to provide over \$38,000 to County employees affected by the January 2024 floods.

Furthermore, your gift will support our ongoing community outreach programs. These initiatives focus on providing food, shelter, education, and other resources to local families and individuals in need. By giving back through these efforts, we strengthen the bonds within our community and provide a brighter future for those who need it most. Thanks to our contributors, we were able to donate \$110,000 to 73 local organizations this year.

A Gift That Keeps Giving: Charitable Funds for Retirees

We understand that, as a retiree, you may also want a chance to invest in the well-being of fellow retirees. That's why we are pleased to offer a unique opportunity for our retirees to receive charitable funds from the CECO Employee Crisis Fund.

Our charitable fund program is designed to provide financial assistance to retirees in times of need, ensuring that the giving spirit continues to thrive. Your support can make a tangible difference to retirees who are experiencing a financial hardship resulting from uncertain, sudden, severe, and unexpected event(s).

How You Can Help

We invite you to make a donation in any amount that

fits your budget. Every contribution, no matter the size, helps us continue our important work. Donations can be made easily through our website or by mail. If you prefer, we can set up a recurring monthly donation to make it even easier for you to give.



A Final Word of Thanks

As a retiree, you have already contributed to the success of our organization, and we are incredibly grateful for the foundation you've helped build. We hope you will consider continuing your legacy by supporting the future of County employees and the local community. Together, we can create lasting change and ensure a brighter tomorrow for all.

Thank you for your continued support, generosity, and dedication.

If you're interested in helping CECO please visit <https://sdceco.weebly.com/> □

THE REAL COSTS OF SHRINKING THE PUBLIC WORKFORCE

OPINION | Governing • Hank Kim, NCPERS

In the following article, originally appearing in Governing, NCPERS' Hank Kim shares his thoughts and opinions on recent, relevant events.

Trust in major governmental institutions has been eroding for decades, and just 22 percent of Americans hold favorable views of the federal government. While the sentiment toward state and local government remains higher — at 50 percent and 61 percent favorability, respectively — today's widespread attacks on public servants present a major risk to our communities, our workers and the economy.

State and local governments employ approximately 20.6 million workers who keep our communities safe, educate our children and deliver other essential services. Yet with an estimated 222,000 federal job cuts announced so far this year — and similar efforts brewing at the state level — the value of public servants' work has loudly been called into question.

Already, we're seeing a "trickle down" effect from the efforts to reduce the size and scope of the federal government. There has been a surge of anti-union activity, and at least 11 states have created Department of Government Efficiency (DOGE)-inspired operations.

In February, for example, Utah Gov. Spencer Cox signed into law a bill banning public-sector unions from collective bargaining — impacting thousands of teachers, police officers and first responders. According to the Economic Policy Institute, public-sector collective bargaining rights narrow the pay gap between public-

and private-sector workers by 8 percentage points. Efforts are currently underway to gather 200,000 signatures to qualify for a referendum to give Utah voters the opportunity to overturn the law.

These attacks are not new, and tend to be cyclical. In 2011 and 2012, following the Great Recession, we saw large-scale efforts to undermine public-sector unions when 15 states passed laws restricting collective bargaining rights. The recent efforts, however, represent a reversal of positive momentum in the labor movement, including Michigan's repeal of its right-to-work law in 2023.

The policies create lasting damage, though ultimately harming taxpayers as well as the state and local government workers who serve them.

From school bus drivers to fire chiefs, state and local public servants make up approximately 13 percent of the workforce. While transparency and efficiency are important for any organization, a slash-and-burn approach may ultimately drive up costs for taxpayers while reducing the benefits they enjoy.

We've seen the harmful effects of shrinking the state and local government workforce before. When firefighters' jobs were cut during the Great Recession, some departments were forced to resort to "rolling brownouts" that led to delayed services and increased risks to property and citizen lives. Similarly, when 350,000 jobs were cut from K-12 public education between 2008 and 2012, we saw lower school completion rates, larger class sizes and widening student achievement gaps.

Further, this approach may not account for long-term costs for taxpayers. Largely due to the mission-driven work and incentivized tenure provided by pensions, the public sector has significantly lower turnover rates than the private sector. The estimated costs for losing an employee range from 30 to 200 percent of the individual's salary, meaning any new hires down the road would come with hidden expenses.

Widespread layoffs in the public sector may also have unintended consequences for the health of public pensions and the economy. With fewer active employees contributing to pension plans, taxpayers may be on the hook for increased contributions needed to fulfill those plans' obligations. If benefits are tiered down further, the resulting reductions in consumer spending would also harm the economy.

Currently, public-sector pensions distribute nearly \$400 billion in annual benefits. When taking into account the impact of pension retiree spending and investment of pension assets, an analysis of 2023 data by our organization found that every dollar taxpayers contribute to state and local pensions supports an additional \$13.40 in total economic output.

It's clear that growing distrust of governmental entities has led many to question the value of public servants' work. But it's important to consider where we would be without these vital workers. How would our schools function? What would happen to our parks and shared community spaces? Who would you call in an emergency? Now is the time to shift the narrative around the vital importance of public service.

Hank Kim is executive director and counsel for the National Conference on Public Employee Retirement Systems.

Governing's opinion columns reflect the views of their authors and not necessarily those of Governing's editors or management. □



BOARD MEMBER PROFILE BRUCE SILVA

Bruce joined RESDC a few months after retiring from San Diego County in 2016. He had been a Deputy District Attorney with the San Diego District Attorney's Office for nearly 30 years before retiring. During his time as a prosecutor, Bruce handled hundreds of criminal cases while assigned to many of the divisions in the office, including the Superior Court, Family Protection, North County, South Bay, Drug Court, and Economic Crimes Divisions. He spent the last 11 years of his career in the DA's Office in Economic Crimes prosecuting white collar criminal cases such as auto insurance fraud, identity theft, credit card and check fraud, and embezzlement.

Bruce has a BA in Political Science from Fordham University (New York) and Juris Doctor (JD) from the University of San Diego School of Law. Before joining the DA's Office in 1986 he was an attorney with a small private law firm that specialized in family law matters.

Since retiring, Bruce has become a volunteer at the Vista Public Library and has become involved in supporting the non-profit jazz radio station, KSDS Jazz 88.3, at San Diego City College. In addition, he has become a member of the Senior Volunteer Patrol at the Vista Sheriff's Department.

Bruce enjoys daily walks with the family dog, Ella, attending as many jazz concerts as possible, reading, cooking, and spending time with family and friends. He and his wife, Jane, who is a teacher in the Vista Unified School District, have been married for 22 years. Between them they have four children, the youngest of which is in her last year of high school. □





In Memoriam

Pilar Arroyo	Auditor & Controller
Minaz Bhayani	District Attorney
Glenn Bowman	District Attorney
Raul Calienes	HHSA
Nicholas Chamberlain	HHSA
John Chiumento	
Margaret Clayton	HHSA
Kenneth Cochran	
Jo Davis	Probation
Marlene Duncan	HHSA
Ramona Garcia	HHSA
Roy Gunner	Alternate Public Defender
Ruth Hansen	
Verdie Harville	
Dolores Knode	HHSA
Ricardo Martinez	Fleet Maintenance Support
Kathleen McNees	District Attorney
Debrework Michael	HHSA
Kenneth Miller II	Public Safety Group
Luis Morlet	
Cleora Newbery	
Betty Olson	Superior Court
Curtis Olson	Probation
William Pack	
Frank Palomino	Auditor & Controller
Ester Pollarco	Public Defender
Robert Ramirez	Sheriff
Carroll Roache	Sheriff
Donald Schultze	
Richard Shick	
Helen Sinnen	HHSA
Nestor Sioson	Sheriff
Monica Smith	HHSA
Donna Stagliano	Superior Court
Jaime Tolentino	HHSA
Van Tran	HHSA
Dale Weidenthaler	Sheriff
Sheryl Whitcomb	Child Support
Leon Williams	Board/Supervisors Dist 4
Lorraine Wineteer	Municipal Court
Sherry Zullo	Probation

***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. □

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RESDC Office Email Address:

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

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

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Website: www.resdc.net

f @RetiredEmployeesofSanDiegoCounty
t @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
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San Diego, CA 92111

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WELCOME NEW MEMBERS

Honorina Apostol	HHSA
Joseph Bonavolant	
Sharon Dunigan	
Monica Garcia	Registrar of Voters
Karen Lowrimore	HHSA
Mary Martinez	Assessor/Recorder/Cty Clk
Adelina Nava	
Edson Osborne	
Prisciliana Quijada	Public Health
Lani Ragundon	Assessor/Recorder/Cty Clk

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

TECH CORNER

**Strong passwords are the
cornerstone of cybersecurity.**

One of the most important aspects of ensuring online safety is using strong passwords.

- When choosing a password, it's critical not to use standard keyboard patterns like QWERTY or 12345.
- Long passwords are strong passwords.
- Try mixing it up by combining numbers, symbols, and lowercase and uppercase letters.
- Do not reuse old passwords for new accounts.
- The simpler the password, the easier it is to hack.
- Use a password manager. There are many free services available such as Bitwarden and Proton Pass. □

QUOTE OF THE MONTH

*"Failure is the opportunity to begin
again more intelligently."*

▪ Henry Winkler

