



THE NETWORK

November 2022

Honoring Yesterday—Protecting Tomorrow

Vol. 53, No. 11

RESDC VIRTUAL HOLIDAY FEST 2022 DECEMBER 13, 2022 AT 11AM

When: Tuesday, December 13, 2023, 11:00 am
Where: Virtual – Via Zoom Conferencing

Due to the prioritization of the health and safety of our members, we will be hosting a **Virtual Holiday Fest on Tuesday, December 13, 2023 at 11 am via online Zoom meeting room.** Last year’s event was very successful. Over 100 RESDC members enjoyed entertainment, gift drawings (must be present at Zoom event to win!), and an update on RESDC activities. This type of event also presents the opportunity to include members who have moved to other areas of the U.S., even other countries.

You must register in advance, and you must attend the Zoom event to be eligible to win a variety of \$25 and \$50 gift cards as opportunity drawings.

For more details on how to access Zoom and to register for this great event, visit us at: www.resdc.net/events

Program:

- Opportunities to win several \$25 and \$50 gift cards. **Must register and be present at Zoom event to win.**
- President Chris Heiserman’s Welcome
- Entertainment
- Approval of the 2023 budget
- Ratification and oath of office for RESDC Board of Directors
- RESDC 2022 highlights
- A special keynote address from SDCERA Board of Retirement Chair Skip Murphy



NOVEMBER HOLIDAYS SCHEDULE



The Retired Employees of San Diego County will be closed on **Wednesday, November 11** in observance of Veterans Day. RESDC will also be closed on **Thursday and Friday, November 24 and 25** for the Thanksgiving holiday. □

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NOVEMBER CALENDAR OF EVENTS

- 11—(Thurs.) Veterans Day**
RESDC and SDCERA closed for holiday
- 15—(Tues.) RESDC Board of Directors Meeting**
Via Zoom Web Conferencing, 9:30 a.m.
- 17—(Thurs.) SDCERA Board of Retirement Meeting**
9:00 a.m.
- 24-25—(Thurs.-Fri.) Thanksgiving Holidays**
RESDC and SDCERA closed for holiday

PRESIDENT'S MESSAGE

By Chris Heiserman



Fair and accessible voting is the cornerstone of modern democracy. Contrast that simple concept with autocratic countries in the world. Russia is celebrating “annexation” of Ukrainian territories after sham local votes conducted with armed soldiers monitoring the ballot boxes. Results in the four regions reported by Russian

state media ranged from 87% to 98% in favor of joining the Russian Federation. Russian President Vladimir Putin won his last election in 2018 with 76% of the vote; the main opposition leader, Alexei Navalny, was barred from the race. Putin has ruled Russia as either president or prime minister since 1999.

In the United States, of course, election outcomes aren't so predictable. Campaigns have become extremely expensive and hotly contested, and our country is suffering through an identity crisis trying to cope with a wide partisan divide. Since the current media buzz is all about “voter suppression,” it might be a good time to take a deeper look at this concept. It could provide some context for arm-chair quarterbacks in the aftermath of the upcoming November 8th mid-terms.

There was an excellent article in October 2021 on “Fixgov”, a blog associated with the Brookings Institution, that compared legislative efforts to make it either easier or harder to vote (i.e., voter expansion or voter suppression). The author admitted upfront that in solidly Democratic or Republican states (blue states vs. red), restricting or loosening voting laws wouldn't matter much. However, unsurprisingly the balance of power in Congress and the outcome of the next presidential race could turn on who votes or doesn't vote in a handful of “swing” states.

Despite a long and checkered history in America of denying the right to vote for certain groups (women, African Americans), the contemporary focus of election law reforms was prompted as states grappled with efforts to hold elections in the middle of the pandemic. With health officials recommending that people stay

home, states adopted many election changes relating to absentee ballots and early voting. Millions of Americans changed the way they cast their votes in 2020.

In the aftermath of the 2020 elections intense criticism of this expansion in ways to cast ballots came from conservative Republican leaders. They argued that making it easier to vote invited mischief and threatened the integrity of elections. This will obviously be a front and center topic for media analysts before and after November 8th.

In the past two years state legislatures have proposed and enacted dozens of new voting laws, most of which were aimed at retreating from pandemic-inspired expansion measures. The “Fix-gov” article cites a report from the Brennan Center that said 19 states passed laws in 2021 making it harder to vote, while 25 states enacted legislation making it easier. Parenthetically, this begs the clearly huge question of whether its appropriate for each individual state to determine voter eligibility requirements and the detailed procedures involved in getting votes cast, collecting the ballots and counting/certifying results.

Undoubtedly, few, if any, states would opt for as liberal an approach as California, where it is especially easy to register to vote and every registered voter household receives a ballot in the mail. Many Californians think their state government has made it too easy. It seems logical (to me) that a minimum federal standard for voting procedures could make it easier for people to understand and navigate the waters of this most fundamental privilege of citizenship. However, even the hint of considering a national standard for elections, traditionally the responsibility of state and local officials, immediately leads right to howls of protest and our country's debilitating partisan divide.

But to return to the “suppression” issue and the “swing” states. In Georgia, where an effort to ban what was called “souls to the polls” (African American pastors leading their congregations to the polls after church for early voting) failed, the state did make it illegal to pass out snacks and water to voters stuck in long lines at the polls. In Florida, supervisors are required to assign an employee to monitor ballot drop boxes and the use of drop boxes is limited to early voting hours. Many states stiffened requirements to get absentee ballots after being more lax during elections affected by the pandemic. Many also put in place stricter voter identification requirements that seemed to disproportionately affect communities of color.

In Texas the legislature passed SB1 that targets election workers and restricts mail voting. Election officials and workers are subject to criminal penalties if they attempt to expand voter access or simply encourage voters to request mail ballots. It imposes new identification number requirements that can lead to ballots being disqualified and discourages workers from helping voters to cast their votes. It also allows partisan poll watchers to harass voters and election workers.

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WELCOME NEW MEMBERS

Carmel Angelo	HHSA
Eugenia Arguello	
Byron Barrios	Sheriff
Julie Berry	
Nancy Bettanini	HHSA
Ewald Brieske	HHSA
Stacie Bruner	Auditor/Controller
Nicole Busseau	HHSA
Curtis Butts	
Pedro Carrasco	General Services
Joanne Cattani	HHSA
Cecil Davis	Housing and Comm Devel
Patricia Doria	HHSA
William Fewell Jr.	
Charlyn Fowler-Armstrong	
Catherine Fry	District Attorney
Dorothy Gardner	Technology Office
Timothy Gray	Human Resources
Wanda Hayes	
Maria Hernandez	
Thuy Hoang	Assessor/Recorder/Co Clerk
Laurie Hulbert	Superior Court
Joyce Huska	
LaNiece Inga	Assessor/Recorder/Co Clerk
Debra Kamin	
Peggy Kostiuik	HHSA
Bonnie Liakas	Sheriff
Sharon Logan	County Counsel
Pearl Luciani	HHSA
NancyRose Mapanao	
Anna Marie Martinez	HHSA
Movita McGee	
Jacquelyn McKibben	Sheriff
Kathie Mosher	Sheriff
Marcia Moulder	Mental Health
Eleanor Palisoc-Manzano	Treasurer/Tax Collector
Dorothy Patton	Child Welfare Services
George Peoples	Sheriff
Michele Renaldi	Probation
Linda Rodgers	Assessor/Recorder/Co Clerk
Hector Rodriguez	Sheriff
Mae Stanford	
Laura Stevens	
Patricia Stoecken	Social Services
Juliet Stoepler	HHSA
Diane Surdock	
Maria Tanner-Leonard	
Patrick Valdivia	HHSA
Robert Vander Kamp	Sheriff
Vollie Waggoner	General Services
Eric Warner	HHSA
Jean Weber	HHSA
Vivian Whited	
Esther Yost	
Gregory Young	Sheriff
Evaluz Zarnes	
Elizabeth Ziegler	Superior Court
John Zimmerman	District Attorney

*Active Employee

The surviving spouse of a RESDC member is eligible for RESDC membership. For enrollment assistance, call (866) 688-9229. □

RECENT EVENTS

- ❖ **California Passes Legislation to Expand CalSavers Retirement Savings Program.** CalSavers is California's retirement savings program that will offer millions of workers in California the opportunity to get on track for the future.

CalSavers is available to California workers whose employers don't offer a workplace retirement plan, self-employed individuals, and others who want to save extra. Savers contribute to an Individual Retirement Account (IRA) that belongs to them.

Recently, Governor Gavin Newsom signed Senate Bill (SB) 1126 into law, expanding the CalSavers requirements to most California employers. Effective January 1, 2023, the amended law expands the CalSavers requirements to any California employer with at least one employee who is not an owner of the business. These employers have until December 31, 2025, to register for CalSavers if they do not sponsor a qualified retirement savings plan.

California small businesses or nonprofits with at least five employees must now offer a retirement plan to all adult employees, according to California's CalSavers Retirement Savings Program. Moreover, by Dec. 31, 2025, all eligible employers with one or more employees would need to have a payroll deposit savings arrangement, if they do not provide a retirement savings program.

- ❖ **New Research: Examining the Experiences of Public Pension Plans Since the Great Recession.** The National Institute on Retirement Security recently released a report, which finds that state and local government retirement systems on the whole successfully navigated the 2007 to 2009 Global Financial Crisis. Moreover, public retirement systems across the nation have adapted in the years since the recession by taking actions to ensure continued long-term resiliency. The report includes the following findings:

- The majority of public pension plans recovered their pre-recession asset levels within six years, while continuing to pay over a trillion dollars in benefits. In recent years, public plans have reported record-high asset levels.
- Discount rates, or the assumed rate of return on investments, have broadly decreased from eight to seven percent for the median public pension plan, based on actuarial and financial forecasts of future market returns.
- Generational mortality tables, possible today with more advanced financial modeling software, have been broadly adopted by nearly all large public plans and future longevity improvements are now incorporated into standard financial projections.
- Many public plans have shortened amortization periods, or the period of time required to pay off an unfunded actuarial accrued liability, to align with evolving actuarial best practices. Tightening amortization periods, akin to paying off a mortgage more quickly, has had the effect of increasing short-term costs. In the long run, plans and stakeholders will benefit.

To access the research, visit: www.nirsonline.org/research/



Jackson Alexander	Human Resources
Thomas Alexander	Probation
Steven Alston	HHSA
Irene Anderson	HHSA
Michael Andriso	Sheriff
Ramon Arenas	Registrar of Voters
Blanca Armenta	Superior Court
Hanna Bradley	Probation
Gregory Budziak	HHSA
Juanita Burrows	Surviving Spouse
Mary Campbell	Surviving Spouse
Merlee Chapman	Sheriff
Lynn Collins	Sheriff
Barbara Crespo	HHSA
Douglas Curtis	HHSA
Leah Dial	
Kathleen Duke	HHSA
Charlotte Enterline	
John Gradilla	Facilities Management
Brian Grant	Sheriff
Louis Hall	
Marilyn Hardy	HHSA
Lloyd Harmon	Superior Court
Edward Jenkins	Probation
Elizabeth Jones	HHSA
Mary Kennedy	Gsisf-Mail/Records/Print
Robert Kunding	HHSA
Kristoffer Kunze	Assessor/Recorder/Cty Clk
Charlotte Lange	Surviving Spouse
Helen Mangiapane	Dept of Child Support
Leticia Menancio	Surviving Spouse
Wayne Morgan	
James Mount	Sheriff
Aylmer Luca Navarrete	Medical Examiner
Rita Redlinger	Surviving Spouse
Luella Reid	Surviving Spouse
John Riordan	HHSA
Carol Roberts	Probation
Stephany Simpson	Sheriff
Daniel Speer	Air Pollution Control
Mark Struble	Sheriff
Claire Thompson	Surviving Spouse
Murray Warren	Sheriff
William Wilcoxon	
Dolores Zambo	HHSA

*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.

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

SDCERA

SDCERA EARNINGS STATEMENTS ARE EXCLUSIVELY ONLINE

Retired SDCERA members can view their earnings statements online by registering for or logging into the SDCERA Member Portal. Visit memberportal.sdcera.org now! Members will still receive their annual 1099-Rs in the mail. □

QUOTE OF THE MONTH

"I've learned that people will forget what you said, people will forget what you did, but people will never forget how you made them feel."

• Maya Angelou

ASSOCIATION OFFICERS

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

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 John McTighe, Merrill Roach,
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 Bob Summers

IMMEDIATE PAST PRESIDENT

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EXECUTIVE DIRECTOR

Mark Nanzer

OFFICE STAFF....Marge Elmendorf

....Andrew Steele

NETWORK EDITOR....Andrew Steele

Steele

This article was submitted by My Senior Health Plan (MSHP). MSHP is a free service that works with individuals to make sure they aren't paying too much for health insurance premiums.

Call 1 (877) 255-6273 or visit

www.myseniorhealthplan.com/crcea to see how much you could save on your premiums!



DO A SENIOR'S NUTRITIONAL NEEDS CHANGE WITH AGE?

A senior's nutritional needs are different from those of a young adult in their twenties – it's a fact. As your body changes with age, you must begin to prioritize healthy eating even more than before.

Based on your gender, height, weight and activity level, you may need less calories, but every senior requires the same, if not more nutrients. How should you change your diet to make sure you're feeding your body what it needs?

Health Challenges Seniors May Face

A range of reasons could affect your enjoyment of foods and your desire to eat. Age brings diminished taste. You may not be as physically active and your metabolic rate slows. You could have dentures that make it impossible for you to eat certain foods.

Part of the reason a senior's nutritional needs change is because many aging adults are dealing with health complications they didn't face in the past. If you're taking medication for a health condition, it could cause side effects like decreased appetite. If you struggle with depression or you've faced an emotional trauma like the loss of a loved one, you may not want to eat at all or may only want to eat certain types of food that may not be the best choice for your overall health.

Why Worry About Your Nutrition?

From normal aging changes to complex health conditions, a senior's nutritional needs are harder to meet, but still just as important, if not more so. Seniors are at a higher risk of heart disease, stroke, high blood pressure, diabetes and more. Good nutrition may be the central way aging adults can avoid these conditions and continue enjoying good health throughout retirement. While it may take extra time and a serious commitment, the payoff could include many additional healthy years of life.

Design a Healthy Diet

When you begin to eat less, it's even more important that you make sure what you eat has a high nutritional value. It all starts with designing a healthy diet. Here are the food items you should be eating:

Fruit: eat a variety of different fruits in all shapes and colors. If you have trouble chewing, you can eat canned fruit, as long as it doesn't have any added sugar or preservatives.

Vegetables: leafy-green vegetables like kale and spinach have antioxidants your body needs to fight off disease. Blend fruits and veggies in a smoothie to boost your daily consumption.

Whole Grains: at least half of the grains you eat should be whole grains such as whole wheat bread or whole wheat pasta.

Lean Meats and Seafood: salmon, chicken and grass-fed beef are great options for your daily servings.

Dairy: dairy products like yogurt, milk and cheese provide the calcium you need, but try to choose low-fat or fat-free options.

Important Vitamins You Need

Some of the ways a senior's nutritional needs change includes how vitamins are absorbed. Due to a decrease in stomach acid, it's harder for seniors to break down vitamin B12 from food. Also, it's harder for an older adult's body to absorb the vitamin D from sun exposure. Not enough vitamin D means calcium absorption will be less efficient.

Even if you eat less calories as an older adult, you still need the same amount of nutrients, especially these three, because they preserve strong bones. Talk to your doctor and consider adding supplements if recommended. □



Daylight Saving Time ends on Sunday November 6, 2022!







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

Website: www.resdc.net

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 @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

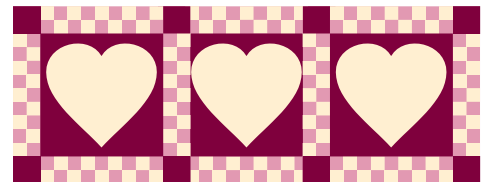
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President's Message, continued from page 2

In Arizona legislators are proposing laws to require proof of citizenship for voters in all elections, even though such rules have been struck down previously in Arizona and other states. In Nevada, a small but important "swing" state in Electoral College calculations, a recent conservative editorial commentary questioned whether so-called "suppression" tactics discourage voters. It cites record early voting turnout in Georgia elections in 2020 compared to 2018. It said, "If Republican-passed voting laws were suppressing votes, you wouldn't be seeing record turnout." The flip side of that contention is that energized efforts to register new voters and get voters to the polls early is a logical reaction to highly visible moves to place new restrictions on voting.

If you haven't yet, please cast your ballot by November 8th and we'll all see what happens next. □



BITS AND PIECES

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 □

PENSION FACTS AT A GLANCE

-9.5%

SDCERA reported return on investments for FY ending June 30, 2022 with assets of \$14.56 Billion. (Estimated 3-year return would be 4.6%)