



THE NETWORK

April 2025

Honoring Yesterday—Protecting Tomorrow

Vol. 56 No. 4

PRESIDENT'S MESSAGE

By Chris Heiserman



I am certain many RESDC members are also members of the American Association of Retired Persons (AARP). Many of us regularly receive the organization's highly informative monthly publications -- AARP the Magazine and the AARP Bulletin -- which are apparently among the most widely circulated membership news publications in the country. My wife recently noticed

a couple of articles in a recent issue about AARP's special advocacy for seniors and suggested I share the information in a column. I did a bit more research, and this is it.

Founded in 1958 AARP is a non-profit that advocates for older Americans, focusing on health and financial issues like Medicare and Social Security. At the state and local levels, it seeks to improve community health services, fights age discrimination, lobbies for lower prescription drug prices and educates seniors about consumer fraud. AARP is a prominent U.S. lobbying group with more

than 38 million members; it characterizes itself as a champion of more than 120 million Americans who are 50 or older. It says it is "a wise friend and fierce defender, focusing on priorities of older Americans."

The organization is totally non-partisan and never supports or contributes to political candidates, parties or campaigns. It sells paid memberships and offers a variety of discounts on branded services such as travel, restaurants, cruises, insurance and more. If you Google AARP you will find memberships on sale at many affordable levels, discounted when joining for multiple years, even more for auto renewal. A free second membership is available if you purchase one. Obviously, the point is to add strength in numbers to the lobbying efforts. Also, even though AARP membership is ostensibly for those 50+, you can join if you are at least 18.

Two recent articles in AARP the Magazine highlighted successful court battles by the AARP Foundation litigation team and positive advocacy efforts influencing the White House, Congress, governor's offices and state legislatures.

In 2017 an 82-year-old dementia patient, Gloria Single, was sent to the hospital by her nursing home staff when she threw silverware at residents in the dining room. Afterward, the California facility where she lived with her husband for five years refused to allow her to return. AARP Foundation lawyers described it as "patient dump-

EARTH DAY APRIL 22, 2025



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April Calendar of Events

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

13--16—(Sun.-Wed.) CRCEA Conference
Crowne Plaza Ventura Beach Hotel, Ventura CA

24—(Thurs.) RESDC Spring Financial Seminar
10:30 a.m., In Person—Location TBD.

ing” and waged a lengthy court battle to uphold state and federal laws banning the practice. In 2021 a California court ruled her rights were violated; this provides a legal precedent that protects more than a million nursing home residents, according to the Foundation legal team.

Among the issues litigated by the AARP Foundation lawyers over more than 20 years have been age discrimination, workplace bias, nursing home abuse and pension fraud. These cases not only help individuals but also set standards on how the elderly are treated in America. The Foundation team also files many “friends of the court” briefs in prominent cases affecting the rights of seniors. Examples include filings supporting the ability of Medicare to negotiate prescription drug prices and cases brought to protect older homeowners from getting their home equity taken when they cannot pay their property taxes.

More information on these legal battles can be found at: www.aarpfoundation.org/litigation

In a separate article, Nancy LeaMond, AARP’s chief advocacy and engagement officer, listed methods the organization utilizes to exert policy influence. They include taking advantage of strength in numbers as she said AARP represents more than 120 million older Americans. She cited the power of the group’s bipartisan approach, seeking legislative sponsors from both major parties when endorsing legislation.

LeaMond said AARP has fostered trusted relationships with leaders at all government levels over many years and formed partnerships with groups with similar goals. She reported that in 2022 AARP saw successful advocacy in more than 600 state level issues involving caregiving, paid leave, home care, taxes, and housing. She said AARP achieved more than 480 legislative wins in state capitals in 2024.

“As politicians and parties come and go, AARP’s commitment is constant, reflecting our 60-yr mission to make life better for older adults and their families,” she said. □



RESDC SPRING FINANCIAL SEMINAR THURSDAY, APRIL 24

When: Thursday, April 24

Where: In Person — Location TBD

Program: Objective Wealth Management's **Paul Celantano** will share a 2025 mid-year market update and his forecast for the rest of the year. After historic performance in 2024, 2025 has brought back volatility. This seminar will discuss managing that volatility and shed some light on navigating the daily barrage of headlines impacting portfolios.

For more information and to register for the seminar please visit www.RESDC.net/events

Mr. Celentano began his career in finance with Manufacturer’s Hanover Trust in 1986. While employed with Manufacturer’s Hanover, he attained his Bachelors degree in business administration from CW Post College in 1988. He was recruited by Citibank’s World Wide Security Services Division where he served as relationship manager supporting Citi’s vast international branch system, in particular Asia Pacific.

He joined the Bank of New York in 1997, where he served as the lead relationship manager to the San Diego County Employees Retirement Association. In 1999, he decided to apply his years of institutional banking and money management experience to the retail arena and joined Merrill Lynch as a financial consultant. He started his own private investment consulting practice in 2001 in an effort to further his goal of providing objective, institutional level service and money management to retail clients. He utilizes the broker dealer and advisory services of LPL Financial, to provide his clients with a full array of service solutions. □



QUOTE OF THE MONTH

“Success is not final, failure is not fatal: it is the courage to continue that counts.”

▪ **Gene Hackman**

SDCERA

2025 COLA NOW IN EFFECT FOR SDCERA RETIREES

The 2025 SDCERA cost-of-living adjustment (COLA) is now in effect. That means:

- Tier I, II and A members will receive the maximum COLA of 3% and 0.12% goes in the COLA bank.
- Tier B, C and D members will receive the maximum COLA of 2% and 1.12% goes in the COLA bank.

Retirees will see the COLA in their April 30 pension payments. To learn more about the COLA and the COLA bank, visit www.sdcera.org/cola □



VIRTUAL FBI SEMINAR POPULAR AND INFORMATIVE

Well over 100 members tuned in to the Zoom webinar March 6th to hear FBI Special Agent Aram Crandall provide an exciting educational briefing on how local FBI offices track threats to the United States and monitor counterintelligence and espionage efforts by other countries. Special Agent Crandall described the extensive training required for the job and shared some colorful and surprising case studies of “insider threats” as foreign operatives seek to influence Americans to spy on the United States. The event was so interesting and well received we’re already planning the next one. Potential topics include cybersecurity, counterterrorism (domestic & foreign), bomb threats and ordinance disposal. Check your email for a brief survey on what topics you’d like to have covered at our next seminar. *Note: Per FBI regulations we are prohibited from sharing the seminar online.* □



SAVE THE DATE RESDC FLAG DAY LUNCHEON

Friday, June 13th
Ronald Reagan Community Center
195 E. Douglas Ave., El Cajon, 92020

We are pleased to invite you to the ever popular RESDC Flag Day Luncheon on June 13, 2025. 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.

Stay tuned to the May & June NETWORKs for more details on our program, lunch menu, ticket pricing, and registration information. □



MY TIME, SO FAR, WITH THE RETIRED EMPLOYEES OF SAN DIEGO COUNTY

By Steve Fisher, Executive Director

I'm not going to lie to you. One reason for the indulgence that follows is that we were a little "thin" on content for this edition of *THE NETWORK*. Another reason is that I only realized yesterday, publication deadline day, that April marks the end of my first year as RESDC's Executive Director. It's hard for me to believe, but then again, time does tend to fly when you're busy, have a staff of passionate, talented individuals and a committed board that actually gives a damn. I've worked in the non-profit sector for a long time and believe me, that is not always the case.

Looking Back

When I first joined this team, I wasn't sure what to expect. I knew that retirees have unique needs, especially in terms of advocacy, healthcare, and community engagement. I realized that this role would not only be about helping others -- it would also be about listening, learning, and building relationships. Still, you never can tell what's going to happen with new jobs.

For example, I'll never forget my first meeting with a group of members. I thought I had a decent presentation and that I had everything planned out, prepared. However, when I said the traditional "Good Morning," a gentleman in the front row of seats gave me an almost evil grin and said, "Yeah, what's good about it?" Then he just laughed, maybe at his own humor but probably at me. That moment reminded me that you're never fully prepared and hammered home the fact that I would always need to be on my toes moving forward.

Making Connections with Members

One of the best parts of this job has been getting to know the members we represent. Many of you have served the County of San Diego for decades, and your stories of dedicated service, and community building never fail to inspire me. I have been amazed at your resilience, humor, and ability to make the most of every moment.

For instance, I remember meeting a member at the 2024 Health Fair Picnic who worked for the county for well over 30 years. He thanked me for putting on the event but said he didn't come to our events very often anymore. When I asked him why he said, "When I look around, I don't recognize anyone anymore. I think all my old friends have, well, moved on."

We talked for a minute about the Circle of Life and all that and then the greatest thing happened. I watched a woman sneak up behind him, make the "Shush" sign at me, and then tap him on the shoulder. He turned, and the shocked look on his face quickly became a massive smile when he recognized her, a colleague from twenty years prior. All of his friends had not moved on. Then things got weird, it happened a second time. I'm willing to bet that those exchanges made that gentleman's day. I know they made mine.

What's Ahead: Looking to the Future

As I reflect on this first year, I'm filled with excitement for

what's to come. We have many projects and events on the horizon, and I look forward to continuing to support RESDC members in new and meaningful ways. Whether it's advocating for the rights of retirees in the volatile times we find ourselves in or just lending an ear to someone who needs it, I'm honored to be part of such an incredible organization.

I've run out of space now so I'll wrap things up. George Bernard Shaw once wrote, "We don't stop playing because we grow old; we grow old because we stop playing."

So RESDC members, let's keep on playing. I'll see you out there.

Best,

Steve Fisher

COUNTY EMPLOYEES INVESTMENT CLUB

The County Employee Investment Club is recruiting new members. Applicants may be active or retired county employees and their spouses or others as invited by club members. The club, which has been in existence since 1965, exists for the purpose of providing good principles for investing, with the objective of helping members to begin investing and to better manage their investments. The club meets monthly on the third Wednesday, at 6:00 pm, via zoom.

Interested persons are encouraged to attend two or more meetings prior to applying for membership. Further information is available by contacting Thomas Ilas via email at thomasilas@gmail.com. □

GO GREEN BY SWITCHING TO THE ONLINE VERSION OF THE 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 to 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.

RECIPE SHARE
JIMMY CARTER CAKE
Submitted by Carol Reynolds

Layer #1:

2/3 Cup Chopped Dry Roasted Peanuts
 1 Cup Flour
 ¼ lb. Butter

Blend flour and butter. Add nuts. Press into 9X13 inch pan. Bake at 350°F for 25 minutes. Cool.

Layer #2:

1/3 Cup Peanut Butter
 1 Cup Powdered Sugar
 8 oz. Cream Cheese
 1 Cup Cool Whip

Cream peanut butter and cream cheese. Add sugar, blend in Cool Whip. Spread over above crust.

Layer #3:

1 large Chocolate Instant Pudding
 1 large Vanilla Instant Pudding
 2-1/2 cups Milk
 2 cups Cool Whip
 Hershey Bar
 Chopped Peanuts

Blend puddings and milk. Spread over second layer. Top with Cool Whip. Grate Hershey Bar and Chopped Peanuts on top for garnish.

The longer you wait between layers, the easier it is to spread, especially cool after first layer. I don't know why, but spreading the layers with the back of an ice-tea spoon makes the job easier. Spread from middle to sides of pan.

If you have time and patience, make it with real whipped cream. That way, it holds up better and lasts longer sitting out. □



MEDICARE TELEHEALTH COVERAGE ENDS (MOSTLY)
By Chuck Brown



There has not been much coverage of this by the media, nor has there been notification by insurance providers (Medicare Advantage & Medicare Supplement) about their coverage changes. Typically, if Medicare doesn't cover it, neither do they.

Patients using telehealth find it helpful as they face significant challenges accessing medical offices and facilities. These barriers can include transportation difficulties, limited healthcare options, and physical mobility issues, which make in-person visits to healthcare providers more difficult. According to the American Medical Association, nearly 4.2 million Medicare patients accessed care through telehealth in the first quarter of 2022.

From the Medicare.gov website:

“Telehealth includes certain medical or health services that you get from your doctor or other health care provider who's located somewhere else (in the U.S.) using audio and video communications technology (or audio-only services in some cases), like through your phone or a computer.”

Starting April 1, 2025, you must be in an office or medical facility located in a rural area (in the U.S.) for most telehealth services. If you aren't in a rural health care setting, you can still get certain Medicare telehealth services on or after April 1, including:

- Monthly End-Stage Renal Disease (ESRD) visits for home dialysis
- Services for diagnosis, evaluation, or treatment of symptoms of an acute stroke wherever you are, including in a mobile stroke unit
- Services for the diagnosis, evaluation, or treatment of a mental and/or behavioral health disorder (including a substance use disorder) in your home

I have found these services to be useful when I have routine follow-up visits with specialists. It saves a 56-mile round trip to the office to have a 15–30-minute visit. With travel time, that takes about two hours! □





WELCOME NEW MEMBERS

Christopher Brigham
 Janice Casillas County Counsel
 Janet Cawyer
 Frank Palomino Revenue & Recovery
 Victor Perry Sheriff
 Sandra Walker Public Works

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

RESDC MEMBERS, SHARE YOUR STORIES WITH US!



Dear RESDC Members,

I don't know about you but I for one cannot go to one of our events without hearing a truly great story...or five. So, I invite you, dear reader, to share your unique experiences and stories with us from your time working at the County of San Diego. Whether

it's a heartwarming memory, an inspiring tale, or a moment of personal triumph, your story has the power to connect, inspire, and resonate with others.

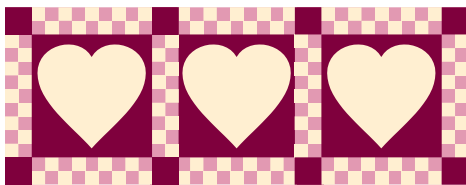
Submit your story today! I will publish one story per month in the Network and perhaps a couple more throughout each month either on the website or via email. We look forward to hearing from you and celebrating the voices that make the RESDC community so special.

Please send your stories to resdc@resdc.net for consideration.

Best Wishes,

Steve Fisher

Steve Fisher
Executive Director
RESDC



BITS AND PIECES

Kathy McNairnie and **Jim McNairnie** will be celebrating their 50th wedding anniversary on June 1st. They met in 5th grade in Michigan and are both retired County employees.

On December 30, 2024, **Lawrence Stone** hit a hole-in-one on the first hole at Lake San Marcos. It was his first time playing the course, and he was accompanied by a retired coworker from the District Attorney's office, **Richard Madruga**. □

FACTS AT A GLANCE

5,014

	Long-term care facility complaints	Ombudsmen staff and volunteer representatives
2020	153,324	6,533
2023	202,894	5,014

National Assn. of State Long-term Care Ombudsmen Programs



IN MEMORIAM

John Blackwell	Probation
Carol Bonavolant	Superior Court
Philipp Bourgeois	HHSA
MaryIn Chappelle	Superior Court
Bonnie Craig	Superior Court
Jesse Delaney	Public Works
Manuchel Derakhshani	HHSA
Roderico Dipasupil	Probation
Gemma Dizon	HHSA
Barbara Ellsworth	Probation
Clifton Emison	Public Defender
Rosita Feria	HHSA
Neoma Fulton	HHSA
Mary Gallaher	HHSA
Lindberg Gardner	General Services
Shirley Garske	Dept of Environ Health
Hope Goodwin	
Antonette Johnson	HHSA
Leonard Jones	District Attorney
Leonard King	Sheriff
Carolyne Koebrich	HHSA
Carolyn Koenig	HHSA
Martha Kohler	
Ofelia Leano	General Services
Anthony Masso	HHSA
James McGlone	
Verna Meloche	HHSA
Mary Miesner	
Paul Morris	HHSA
Janet Muncrief	Land Use & Env Group
Robert Myers	Public Defender
Shirley Nash	HHSA
Oscar Proesel	
Paul Raymer	
Cecilia Robbins	Sheriff
Helen Robinson	
Linda Shuey	Human Resources
Judith Sinderholm	
Robert Smith	Assessor/Recorder/Cty Clerk
Glen Spearman	Superior Court
Robert Steckman	Housing/Commty Devlp
Norma Taquino	Superior Court
Pamela Tejero	General Services
Barabara Thompson	
Lilly Torricellas	
Nina Trenkle	
Irene Urquhart	
Tammy Varnot	District Attorney
M Waight	
Phyllis Woodford	Human Resources

*Active Employee

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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 John McTighe, Merrill Roach,
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 Reed, Bruce Silva, Carl Silva

EXECUTIVE DIRECTOR

Steve Fisher

OFFICE MANAGER....Rosita Haro

OFFICE STAFF....Marge Elmendorf
Andrew Steele

NETWORK EDITOR....Andrew Steele

RESDC Office Email Address:

resdc@resdc.net

TECH CORNER

What should I do if I have fallen victim to a cybercrime?

If you have fallen victim to a cybercrime or fraud, you should immediately file a report with the Internet Crime Complaint Center (IC3) at www.ic3.gov. Crime reports are used by the FBI for investigative and intelligence purposes. Rapid reporting of the crime can also help support the recovery of lost funds. □

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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 @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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San Diego, CA 92111

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BOARD MEMBER PROFILE MARIA RUBIO LOPEZ

Maria is originally from Brawley, California in neighboring Imperial County. She was a San Diego County Employee for over 36 years in the Department of Public Works (DPW) in Kearny Mesa. She started as a San Diego State Student Worker in the late 70's and ended her career in early 2015. She was first employed in DPW's Mapping Section as a Drafting Technician 1 and ended as a Construction Technician in the Traffic Section. Her latest duties and responsibilities were staff to the San Diego County Advisory Committee and DPW's School Liaison Officer. These assignments involved networking, collaboration and a great sense of humor. □



TICKETSATWORK DISCOUNTS

TicketsatWork is the leading corporate travel and entertainment benefits provider. RESDC members may order through TicketsatWork on the internet, by fax, or by mail. The perks you can enjoy with TicketsatWork include:

- Unbeatable prices on over 250K hotels, with savings up to 60%.
- Big savings on movie tickets, concerts, sporting events, tours, attractions, and more.
- Exclusive offers on the most popular theme parks across the country.
- Plus, access to top brands in electronics, apparel, and other offers to help you through all stages of life.

Register today for immediate access to TicketsatWork. Simply provide your email address and company code and start saving. The company code for RESDC members is "Retired." If you have any questions, please call TicketsatWork at (855) 240-7404. To order tickets visit:

<https://www.ticketsatwork.com/tickets/>.

All orders received by 2 pm (PST) Monday-Friday are processed and shipped the same day via UPS. E-ticketing options are also available for many venues, and orders received by 4:30 pm Monday-Friday are issued the same day. □

