



# THE NETWORK



December 2024

Honoring Yesterday—Protecting Tomorrow

Vol. 55, No. 12

## 2024 RESDC HOLIDAY LUNCHEON DOUBLETREE HOTEL MISSION VALLEY HAZARD CENTER

**When:** Thursday, December 12, 2024  
11:00 am – 2:00 pm. Lunch is served at 11:30 am.

**Where:** DoubleTree Hotel (*Directions on Page 6*)  
Mission Valley Hazard Center  
7450 Hazard Center Dr., San Diego, CA 92108

**Menu:** Roast Turkey or Vegetarian Lunch

**Cost:** \$30 per person

**Program:** President’s Welcome, introduction of guests, approval of the 2025 budget.



**Registration:**

**Please ensure that registration forms and payments are submitted to the RESDC office by Monday, December 2nd.** Kindly note that cancellations made after this date will not be eligible for refunds. Spaces may fill up before December 2nd, so we encourage you to register early to secure your spot.

**Reserved tables will be provided only for groups of ten who pay for the entire group with one check or one credit card. No exceptions.** If wheelchair seating is required, please call our office at (619) 688-9229, or you may inform us on your registration form. Name badges and opportunity ticket packets should be picked up at the check-in table at the event. They will not be mailed.

**Register Online:** Go to [www.resdc.net/events](http://www.resdc.net/events) and click the green “Register” button. Use the email associated with your member account. Click “Add guest” to add additional registrants for \$30 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 9:00am—2:00pm, Monday—Friday.

**Register by Mail:** Fill out the Registration Form. Make a check payable to RESDC for \$30 per person. Mail registration form, along with check to RESDC, 8825 Aero Dr., Suite 205, San Diego, CA 92123. □

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### Holiday Luncheon Registration Form

RESDC Member Name(s): \_\_\_\_\_

Phone: \_\_\_\_\_ Email Address: \_\_\_\_\_

Guest Name(s): \_\_\_\_\_

# of Roast Turkey Meals: \_\_\_\_\_ # of Vegetarian Meals: \_\_\_\_\_ x\$30 each = \$ \_\_\_\_\_ (Total Enclosed)

## DECEMBER CALENDAR OF EVENTS

- 12—(Thurs.) RESDC Holiday Luncheon**  
 DoubleTree Hotel Mission Valley Hazard Center  
 11:00am-2:00pm.  
 RESDC Office will be closed.
- 19—(Thurs.) SDCERA Board of Retirement Meeting**  
 9:00 am.
- 24-Jan. 1—RESDC Closed for Holidays**  
 RESDC Office will reopen at 9:00am on  
 Thursday, Jan. 2.

## PRESIDENT'S MESSAGE

*By Chris Heiserman*



Almost every month of the year the San Diego County Employees' Retirement Association (SDCERA) stages a virtual "Countdown to Retirement" seminar for county workers approaching retirement. At the end of the half-hour information session about retirement decisions, benefits and paperwork re-

quired, SDCERA allows a RESDC representative to explain the value of joining our organization.

I delivered our promotional presentation last month to several dozen aspiring retirees and encouraged them to join RESDC in retirement. At these briefings we explain to them that ours is a membership association that advocates for retiree interests, serves as a watchdog protecting pension benefits, and provides educational, social and specialized services. We monitor activities of the SDCERA Board of Retirement and Board of Supervisors, stay alert for state or federal legislation that could affect retirement benefits, and keep our members informed via our flagship monthly newsletter, THE NETWORK.

RESDC has more than 8,100 members, nearly 45 percent of county retirees, but we represent all of them. If you read THE NETWORK regularly you are aware of our many educational and social events throughout the year where county retirees get together to reconnect with old friends and make new ones. In November we had one of our popular RESDC Round-up afternoon cocktail receptions in Temecula at the Karl Strauss Brewing Company. More than two dozen members and guests registered for the event and spent a couple of "happy hours" of fun sharing experiences from their working careers with other county retirees. We shuffle these events around the region every few months to make attendance convenient. We hope to see you at a Roundup next year.

### Different Perspectives on Retirement

Navigating the transition from work to retirement is a

challenge for many. People wonder if they will have enough money, and what they will do with their time without the structure of a full-time job. For public sector workers with a traditional pension the journey transitioning from long-term county employee to retiree is straightforward. After vesting in the retirement plan and being old enough to retire, an employee decides when to initiate the process. As a retiree, the individual will receive a calculated monthly benefit for as long as they live. And as a member of the large county work force with many co-workers and friends, a prospective retiree can get personal feedback on what their post work lifestyle might look like.

For others the prospect of retirement can be daunting, and the individual circumstances can vary widely. For example, a recent article in an on-line "Financial Advisor" column described the situation for Americans who retire earlier than the usual retirement age (62-65). A survey of 2,623 John Hancock pension plan members and 525 American retirees found that the average age of those polled who retired early was 56. Overall, the exercise indicated that a majority of early retirees later regretted they didn't save more for their retirement years. Another concerning statistic from the survey: Those who retired early were three times more likely compared to regular retirees to not have any other sources of supplemental income besides Social Security.

Angst over the unknowns of a future retirement can affect every type of worker – even managers and executives. In a recent post on the "Squared Away Blog" supported by the Center of Retirement Research at Boston College, blogger Kim Blanton reviewed a book about this topic. She characterized retirement as a "leap into the unknown" for managers who face creating a suitable retired lifestyle after decades-long working careers. The book, "Retiring: Creating a Life That Works for You," was authored by five management academics who interviewed more than 100 older workers and retirees about their emotions when they faced life-changing decisions about a retirement date and what would come next.

One subject who retired from a corporate writing position spent three years struggling with his goal of a second career in creative writing before accepting that it would just be a hobby. Despite the frustration and disappointment, along the way he fell in love and ultimately found his retired life meaningful and satisfying. Another interviewed retiree, a research scientist, found it refreshing to spend more time on activities he enjoyed; he learned Russian and joined a volunteer chorale group.

The authors wrote, retiring "involves internal, psychological changes as the person sorts through questions about who they are apart from their work identity." The book is a reminder that no one is alone in wrestling with momentous personal decisions about when to stop working or how to find purpose and satisfaction in retirement.

Thousands of San Diego County retirees spent careers in local government positions serving the public. They have that public service ethic in common and I am sure most of them are not only enjoying their retirements but also serving their communities. Retirees I know are involved in non-profit and charitable organizations, volunteerism, youth and senior support programs, and many other meaningful avenues of service. □

## SCHOLARSHIPS

By Carlos Gonzalez, Scholarship Committee Chair



## PURCHASE SEE'S CANDIES GIFT CARDS ONLINE

You can 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. □



### RESDC Merit Scholarships



For the 2025 season, our scholarship program NETWORK article is being started one month earlier than usual. In order to provide additional time for 2025 high school graduates to prepare and submit their scholarship application package. RESDC offers SIX \$2,000 merit scholarships and one \$1,000 community service award. Two of

the six awards are dedicated to the memory of two RESDC Board members: (1) the La Rue Pierce Community Service Award for \$1,000. La Rue Pierce was a pioneer for the RESDC merit scholarship Program, as well as a community service advocate; (2) the George S. Shoemaker Memorial Scholarship Award for \$2,000. This award is dedicated to George's "legacy of service."

RESDC's scholarships are offered to eligible graduating high school seniors. Eligible applicants must be a child (adopted child), grandchild, stepchild, or step-grandchild of a RESDC member in good standing (as defined in our bylaws).

The scholarship application will be available online beginning Thursday, January 2, 2025, at: [www.resdc.net/scholarship-program](http://www.resdc.net/scholarship-program). Prospective applicants may stop by the RESDC office (8825 Aero Dr, Suite 205, San Diego, CA 92123) to pick up the application (the application may be emailed to applicant upon request). Please contact us at [resdc@resdc.net](mailto:resdc@resdc.net).

The deadline to submit applications is Friday, March 7, 2025; applications postmarked after this date will not be considered. Final results will be communicated directly to individual participants early June 2025. We recommend that applicants start this process immediately and coordinate all references for a complete and timely submittal. Incomplete application packages will not be considered.

### Theo and Evelyn Yakel Scholarships

All RESDC Scholarship applicants are also eligible to apply for the Theo and Evelyn Yakel Scholarship, which is available through The San Diego Foundation. [www.sdfoundation.org](http://www.sdfoundation.org). Please look for additional information in our NETWORK January 2025 issue. □

## QUOTE OF THE MONTH

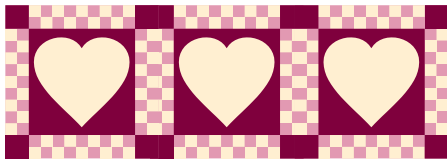
*"Imagine what a harmonious world it could be if every single person, both young and old shared a little of what he is good at doing."*

• Quincy Jones



**2024 RESDC HOLIDAY LUNCHEON**  
**DoubleTree Mission Valley**  
**Hazard Center**  
**7450 Hazard Center Dr.**  
**San Diego, CA 92108**

From I-8 E or W, take Hwy 163 N, exit Friar's Road East and turn left; from Hwy 163 S, exit Friar's Road East and turn right. Turn right on Frazee Road. Turn right on Hazard Center Drive. Turn right at Hazard Center West Driveway (2nd light) and go straight back into the "Hotel Self Park" parking. Take a ticket, which you can get validated at the luncheon check-in table for free parking. □



**BITS AND PIECES**

**Laura Jo Ross** writes "I became a great-grandmother on September 25, 2024. Isabelle Jade was born in Seattle WA. My grandson, Dylan, is the father, Ty, is the mother. I worked thirteen years at Adult Probation and seven years at the juvenile DA Office."

**Susan Melendez** writes "This past June I got the joy of introducing my grandkid to Europe. We started in London. One highlight was going to the Warner Bros. Studio Tour seeing all the Harry Potter settings/props. We then flew to Basel, Switzerland for a Rhine River cruise. My adult kids and grandkids went to Europa Park while I explored Riquewihr, the town that inspired Disney's Beauty and the Beast. We had an extra day in Amsterdam before flying to Rome to see the Colosseum, Vatican City gardens, Sistine Chapel and so much more. Then we got on a cruise ship to Pompeii and the Greek Isles." □

**PENSION FACTS**  
**AT A GLANCE**

**56 million**

**An estimated 56 million private sector workers have no workplace retirement savings plan.**

Pew Charitable Trusts



**First Day Of Winter**  
**December 21st!**



**RESDC HOLIDAY SCHEDULE**

The Retired Employees of San Diego County will be closed from December 24th through January 1st. We will open again on Thursday, January 2nd at 9:00 a.m. We wish you all a happy and safe holiday season! □

## DID YOU KNOW? THE 12 FREE THINGS UNDER MEDICARE

By Chuck Brown, Director



In a “by the numbers” article from AARP, these are some good points to be aware of – for BOTH active and retired members. While your healthcare provider may be on top of these items, there are probably some who are not. The full article is available online – [https://www.aarp.org/health/medicare-insurance/info-2023/free-medicare-](https://www.aarp.org/health/medicare-insurance/info-2023/free-medicare-services.html)

[services.html](https://www.aarp.org/health/medicare-insurance/info-2023/free-medicare-services.html)

**1. A onetime Welcome to Medicare checkup in your first year.** This visit must be made within the first 12 months of signing up for Medicare Part B, the part of Medicare that covers doctor visits and other outpatient services.

**2. A wellness visit every year after that helps keep you healthy.** The first thing to know about this is what it isn't: a physical. This is a once-a-year visit to “update your personalized plan to help prevent disease or disability,” according to Medicare.

**3. Most vaccines are covered by Medicare.** Thanks to a federal law passed in 2022, Medicare now covers most vaccines at no cost to enrollees who have Medicare Part D prescription plans or Medicare Advantage drug coverage.

**4. Alcohol counseling points out why age, alcohol don't mix.** Medicare will cover one alcohol misuse screening each year. In addition, the program will cover up to four brief face-to-face counseling sessions each year if you are someone who uses alcohol but doesn't meet the medical criteria for being alcohol dependent. You must get the counseling in a primary care setting, such as a doctor's office or clinic.

**5. Colorectal screenings catch possible cancer early.** Four separate screening tests for colorectal cancer are covered for free:

- A fecal occult blood test every 12 months, starting at age 45. This will detect blood in the stool.
- A flexible sigmoidoscopy every 48 months, also starting at age 45, with the proviso that you haven't had a colonoscopy in the past 10 years.
- A stool DNA test every three years for people 45 to 85 who are not at high risk for colon cancer and don't have symptoms of colorectal disease.
- A screening colonoscopy every 10 years if you are not at high risk for colon cancer, or every two years if you have a history of colon problems or a family history of colon cancer.

**6. Depression screening can help combat isolation.** Medicare covers one depression screening a year that must happen in a primary care setting, like a doctor's office. Suicide rates among older men increase with age. If a provider recommends follow-up treatment or other mental health and behavioral services, then the coinsurance rules under Part B would apply. In a crisis, people can contact the free and con-

fidential Suicide & Crisis Lifeline by calling or texting 988 at any time.

**7. Diabetes screenings can stop prediabetes from progressing.** Medicare Part B will cover up to two diabetes screenings each year, including blood glucose tests, if your doctor determines you are at risk for developing diabetes and you have risk factors such as high blood pressure, a history of abnormal cholesterol levels, are obese or have a history of high blood sugar.

**8. Lung cancer screenings are meant for smokers, ex-smokers.** Medicare will cover a lung cancer screening using low-dose computed tomography, a special kind of X-ray, once a year if all these conditions apply:

- You're age 50 to 77.
- You have no signs or symptoms of lung cancer.
- You either smoke now or quit smoking in the past 15 years.
- You have a history of smoking one pack a day for a 20-year period.
- You get an order from your doctor or other health care provider.

**9. Mammograms can discover breast cancer in early stages.** Medicare will pay for a screening mammogram every 12 months if you are a woman age 40 or older. About a quarter of women ages 50 to 74 are not up to date on routine mammograms, the CDC says.

**10. Nutrition therapy helps you thrive with chronic conditions.** Medicare will cover some nutrition services if you have diabetes or kidney disease or received a kidney transplant in the past 36 months. These services can include an initial nutrition and lifestyle assessment, individual or group sessions, help managing the lifestyle factors that affect your diabetes, and follow-up visits to check on your progress.

**11. Prostate cancer tests allow comparisons through the years.** Starting the day after a man turns 50, Medicare will cover a prostate specific antigen (PSA) blood test every 12 months. If you also need a digital rectal exam or other follow-up services, then the 20 percent coinsurance rules for Medicare Part B will apply.

**12. Smoking counseling's goal is to get you to quit.** Medicare will pay for up to eight counseling sessions over a 12-month period to help you stop smoking or using tobacco. Not only is smoking the cause of most lung cancers, is linked to high blood pressure, which is a risk for heart attacks and strokes. □





**SDCERA OFFICE IS ON THE MOVE**

In early December, SDCERA will be moving offices, but don't worry, they're not going far! SDCERA will be moving to the second floor of its current location, 2275 Rio Bonito Way, San Diego, CA 92108. They are making the change to reduce our space and save money. So if you plan to visit SDCERA after December, just take the elevator or the stairs up to the second floor. □



**WELCOME NEW MEMBERS**

Rosé Alarcón-Gomez	Superior Court
Arnold Aldana	
Joel Anderson	
Alice Blonskij	HHSA
Harrison Bolter	HHSA
Mia-Lee Cabrera	Child Support Services
Lilma Doromal	
Edeltraud Evangelista	HHSA
Peggy Jones	Sheriff
Yolette Lopez	HHSA
Richard Madruga	
Nelia Malihan	
Andrea Martin	
Carlos Medina	
Felicidad Miana	
Maria Millan	
Laura Nicks	
Jeffrey Olson	
Maria Lorraine Ona	
Charles Poe	
Louis Prine	HHSA
Kim Richards	
Karen Shaw	
Tracy Smith	HHSA
Walter Stepahin	General Services
Lawrence Stone	
Lisa Surratt	
Clariece Tally	
Yvette Terronez	Superior Court
Ronnie Wall	

**RECIPE SHARE**  
**Chunky Hearty Vegetable Soup**  
 submitted by Laurie Pennington

Think of this as a what-have-you soup with infinite and easy variations. You're looking for a mix of vegetables, always with tomato, though combining "hard" and "soft" vegetables improves the results. If you have an old piece of Parmesan lying around, cut the rind into small pieces and add it along with the first batch of vegetables; it'll become chewy during cooking and is not only edible but (not surprisingly) delicious.

Ingredients:

- ¼ cup extra virgin olive oil
- 1 medium onion or shallot, diced
- 1 carrot, diced
- 1 celery stalk, peeled and diced
- ½ cup chopped prosciutto or other ham (optional)
- 1½ to 2 cups hard vegetables, like potatoes, winter squash, parsnips, or turnips, peeled if necessary and cut into smaller than ½ inch dice
- Salt and freshly ground black pepper
- 6 cups chicken, beef, or vegetable stock or water
- 1 cup peeled, seeded, and chopped tomato (canned is fine; include the juices) - I use Pomi brand crushed Tomato if I don't have any fresh
- 1½ to 2 cups soft vegetables, like green beans, cooked dried beans, zucchini or summer squash, or dark, leafy greens like kale or collards, cut into smaller than ½ inch dice
- ½ cup chopped fresh parsley leaves
- Freshly grated Parmesan cheese for garnish

Steps:

1. Put 3 tablespoons of the oil into a large, deep pot over medium heat. When hot, add the onion, carrot, and celery. Cook, stirring, until the onion softens, about 5 minutes. Add the ham if you're using it and cook, stirring, for another 3 minutes.
2. Add the hard vegetables and sprinkle with salt and pepper. Cook, stirring, for a minute or two, then add the stock and the tomato; bring to a boil, then lower the heat so the mixture bubbles gently. Cook, stirring every now and then, until the vegetables are fairly soft and the tomato is broken up, about 15 minutes. (At this point, you may refrigerate the soup, covered, for up to 2 days; reheat before proceeding.)
3. Add the soft vegetables and the parsley and adjust the heat once again so the mixture simmers. Cook until all the vegetables are very tender, about 15 minutes. Taste and adjust the seasoning, add the remaining tablespoon of olive oil, and serve, passing the cheese at the table to grate on top. □





## In Memoriam



Brandon Armstrong	
Thomas Brummer	Sheriff
William Collins	District Attorney
Pamela Dill	HHSA
Virginia Doughton	HHSA
Margaret Fobert	Marshal
Larry Fredericks	HHSA
Charles Frice	District Attorney
Linda Gallagher	Dept of Environ Health
Darrel Garcia	Probation
Lottye Garrett	HHSA
Michelle L Hardison	Probation
Marjorie Hart	
Lola Hobbs	HHSA
Lydia Lewis	Auditor & Controller
Jeannine Martinez	HHSA
Richard McCauley	HHSA
Timothy McFarland	Sheriff
Anne McFee	
Rita Miller	
Terry Noyes	HHSA
Deloris Nye	Sheriff
Robert Olislagers	Airport Enterprise Fnd
Ina Orton	
Sheldon Osgood	
David Osman	HHSA
Eleanor Romanko	HHSA
Diane Ron	Assessor/Recorder/Cty Clk
Amanda Roth	HHSA
Martha Schmidt	
Phyllis Silver	District Attorney
Preston Skill	Sheriff
Marilyn Smyth	General Services
Robert Wheeler	Assessor/Recorder/Cty Clk

### 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. □

### TECH CORNER

#### What is phishing?

Phishing is a type of cyberattack in which malicious actors employ deceptive emails or messages to deceive individuals into disclosing sensitive information like passwords or credit card numbers. Phishing is one of the most common forms of online fraud with over 1.76 billion phishing messages sent in 2023, according to Security Magazine. □

### ASSOCIATION OFFICERS

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

### ASSOCIATION DIRECTORS

Chuck Brown, Francine Howell,  
 John McTighe, Merrill Roach,  
 Maria Rubio-Lopez, Stephanie Saracco-  
 Reed, Bruce 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](mailto:resdc@resdc.net)

### HEALTH FAIR PICNIC RECAP

We are thrilled to share the success of our Health Fair Picnic held in October! It was a fantastic event filled with informative sessions, and great community spirit with over 267 members in attendance. The event featured various exhibitors, vaccines, and interactive booths that provided valuable information and resources to our attendees. The picnic atmosphere allowed everyone to relax, enjoy delicious food, and connect with one another.

#### Special Thanks To:

**Sponsors:** PGA and MSHP for their generous contributions, which helped make this event possible.

**Exhibitors:** Thank you for attending and for the amazing swag and door prize donations. Your presence added great value to the event.

**SDCERA Trustees:** Your support was invaluable in making this event a success.

**County Board of Supervisors (Office of Nora Vargas):** We appreciate Marcelo Ramirez representing the chairwoman's office and contributing to the event's success.

A big shout out to our dedicated staff and volunteers. Your hard work and commitment made this event possible. Thank you for making it a memorable day for everyone!

We look forward to hosting more events like this in the future and continuing to support our community's health and well-being. □





**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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ORG.  
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Permit No. 885

Address Service Requested

# RESDC 2024 IN REVIEW



Don't Get Hooked General Membership Meeting



Flag Day Luncheon



Coming Home ASTREA



Day at the Padres



RESDC Roundup, Temecula



Health Fair Picnic