



THE NETWORK

February 2025

Honoring Yesterday—Protecting Tomorrow

Vol. 56, No. 2

SPECIAL FBI SEMINAR FOR RESDC MEMBERS ONLY THURSDAY, MARCH 6 AT 10:00AM

When: Thursday, March 6 from 10:00am—11:30am

Where: Online Zoom Meeting Room

RESDC members are cordially invited to join us for a very special online event. We're happy and proud to announce that we have **Special Agent Aram Crandall**, from the Federal Bureau of Investigation (FBI), joining us for an exciting educational seminar.

SA Crandall will share a briefing on counterintelligence (CI) threats and operations in the FBI. This topic covers sub-topics such as traditional espionage, economic espionage, counterproliferation and insider threats. If we have time, Aram has even promised to share a case study from his work in San Diego.

This is your opportunity to hear real life stories directly from the FBI and pick up tips on how to enhance your own personal security and cyber-hygiene. Do not miss this event. RSVP is required. Register today at: www.resdc.net/events or call our office at 619-688-9229.

Make sure to stay tuned to the March Network for more details on this great event.



Choose your registration method:

Register Online: Go to www.resdc.net/events and click the green 'Register' button, then follow the steps.

Register by phone: Call (619) 688-9229 during our office hours of 9:00am—2:00pm, Monday—Friday. □

PRESIDENTS' DAY FEBRUARY 17



RESDC and SDCERA offices will be closed in observance of the holiday. We will be back to business on Tuesday, February 18 at 9:00 a.m.

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February Calendar of Events

13—(Thurs.) RESDC Board of Directors Meeting

9:30 a.m.

17—(Mon.) Presidents' Day

RESDC & SDCERA Holiday

20—(Thurs.) SDCERA Board of Retirement Meeting

9:00 a.m.

PRESIDENT'S MESSAGE

By Chris Heiserman



[NOTE: Opinions and commentary here about economic conditions in the year ahead were offered in early January before the publication deadline for our February 2025 newsletter]

The Sunday January 5th Business Section of the San Diego Union Tribune presented some opinions about how the nation and the local economy

may fare in 2025. A reprint of a New York Times editorial feature offered a generally positive forecast for Wall Street in the coming year. In addition, the newspaper reprised its usual Sunday "U-T Econometer" survey of local economists and corporate executives on their 2025 outlook.

According to the New York Times the stock market surprised many with the greatest two-year rally by the S & P 500 in a quarter century (23 % in 2024). Some analysts expect additional gains but doubt they will be as prolific going forward. The reason – uncertainty, the nemesis of sustained bullish momentum. The nagging question marks are what the President-Elect's administration's economic agenda will really look like in detail, and how economic conditions will affect inflation and drive the Fed's next move on interest rates.

According to the Times' commentary, the case for a continued bull market is that consumers will continue spending without reviving inflation fears, and companies will invest to bump up profits and further spur economic growth. It is felt that some of Trump's suggested policies could also buoy markets as well. Jeffrey Roach, chief economist at LPL Financial, said in a December report that a "pro-business tax and regulatory plan" from the new administration could spur corporate spending and lift profits.

Even though the Times predicts a positive outlook, it says Wall Street is concerned about possible warning signs. Analysts and economics have suggested that President-Elect Trump's threats to impose tariffs on trading partners could result in a great deal of uncertainty over winners and losers in the market.

In summarizing Wall Street's take on what's ahead, The Times pointed to a cautionary stance on inflation, a question mark on the potential impact of tariff hikes, and

the effect that political battles in Congress could have on Fed rates going forward. Some economists are concerned that Trump's proposals to stimulate growth by cutting red tape, extending tax cuts, restricting immigration and adding tariffs could lead to higher prices, reigniting inflation fears.

With respect to political ramifications, the Times feature concludes: "Wall Street will be watching whether Trump can pass his full agenda through a Republican-controlled Congress with a debt ceiling battle looming."

Local Economists and CEO's Weigh In

Local economists and corporate executives were asked by the newspaper what the San Diego economy would look like in 2025. They were specifically queried on the question: "What economic indicator will you monitor most closely in 2025?" Four of the seven economists surveyed selected inflation as the key economic indicator to watch, while only one in seven CEOs focused primarily on inflation. Two of the economists highlighted tariffs as their indicator to monitor and said tariffs could also add to inflationary pressures, depending on how they are implemented. James Hamilton of UC San Diego said Trump's plans for deregulation and smaller government may help get inflation under control, but big hikes in tariffs may hamper that goal.

The seven CEOs took a broader approach to the selection of an economic indicator as a barometer. One picked the Purchasing Manager's Index, which measures economic trends in manufacturing. Another chose "Balance of Trade," a global perspective on the tariff implementation issue.

Gary London of London Moeder Advisors suggested monitoring "chaos," which he said could be either good or bad. He said it's apparent President-Elect Trump's economic agenda "will involve unknown policies focusing on tax cuts (mostly corporate) while increasing federal spending, unlikely declines in interest rates, inflation challenges, higher debt ceiling, tariffs and lowered production stemming from migration crackdowns. We are likely entering a cycle of economic instability. I hope that I am wrong."

Chris Van Gorder of Scripps Health proposed focusing on markets and home prices. He said markets have already reacted rather favorably to President Trump's election, prompted by the promise of less regulation, lower federal deficits and emphasis on a good consumer economy. He said he would closely monitor the housing market since home prices should be closely linked to consumer optimism. □

FEBRUARY

KFF HEALTH NEWS

Thanks to **Christopher Glenn** for sharing information with us on seniors living alone. He watched a webinar hosted by the Kaiser Family Foundation. In addition to the video KFF Health News website has several other informative articles/videos. You can peruse them here:

[Navigating Aging Archives - KFF Health News](https://kffhealthnews.org/topics/navigating-aging/) (https://kffhealthnews.org/topics/navigating-aging/)

The webinar - [Watch: 'Going It Alone' — A Conversation About Growing Old in America](https://kffhealthnews.org/news/article/watch-going-it-alone-a-conversation-about-growing-old-in-america/) (https://kffhealthnews.org/news/article/watch-going-it-alone-a-conversation-about-growing-old-in-america/)

Other articles/videos:

[A Centenarian Thrives Living Alone, Active and Engaged](https://kffhealthnews.org/news/article/centenarian-thrives-living-alone-older-adults/) (https://kffhealthnews.org/news/article/centenarian-thrives-living-alone-older-adults/)

Many older adults living alone, isolated and vulnerable, struggle with health issues. But a noteworthy slice of this growing group of seniors maintain a high degree of well-being. Meet Hilda Jaffe, age 102.

[Resources Are Expanding for Older Adults on Their Own](https://kffhealthnews.org/news/article/aging-alone-resources-older-adults-solo-agers/) (https://kffhealthnews.org/news/article/aging-alone-resources-older-adults-solo-agers/)

Aging alone, without a spouse, a partner, or children, requires careful planning. New programs for this growing population offer much-needed help.

[Homebound Seniors Living Alone Often Slip Through Health System's Cracks](https://kffhealthnews.org/news/article/seniors-homebound-living-alone-health-risks-new-york/) (https://kffhealthnews.org/news/article/seniors-homebound-living-alone-health-risks-new-york/)

Diverse networks of friends, former co-workers, neighbors, and extended family are often essential sources of support for older adults living alone. Often it is the elderly caring for the elderly.

[Historic Numbers of Americans Live by Themselves as They Age](https://kffhealthnews.org/news/article/going-it-alone-americans-aging-by-themselves-support-networks-children/) (https://kffhealthnews.org/news/article/going-it-alone-americans-aging-by-themselves-support-networks-children/)

Longer life spans, rising rates of divorce, widowhood, and childlessness, and smaller, far-flung families are fueling a "gray revolution" in older adults' living arrangements. It can have profound health consequences.

[Lack of Affordability Tops Older Americans' List of Health Care Worries](https://kffhealthnews.org/news/article/health-care-costs-older-americans-worry-election-issues/) (https://kffhealthnews.org/news/article/health-care-costs-older-americans-worry-election-issues/)

Rising health care costs are fueling anxiety among older Americans covered by Medicare. They're right to be concerned.

There are many more – and the KFF Health News home page offers additional topics on health care. [KFF Health News](https://kffhealthnews.org/) (https://kffhealthnews.org/) □

PENSION FACTS AT A GLANCE

16 million

**More than 16 million
Americans are living
alone while growing old.**

US Census Bureau 2023

QUOTE OF THE MONTH

"If I'd known I was going to live this long, I would have taken better care of myself."

-Dick Van Dyke



SCHOLARSHIPS

SCHOLARSHIPS

By Carlos Gonzalez, Scholarship Committee Chair



RESDC Merit Scholarships:

The RESDC 2025 merit scholarship program, 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 by-laws).

The scholarship **application is available online at:** 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.

The **deadline to submit applications is Friday, March 7, 2025**. Applications postmarked after this date will not be considered. Results will be communicated directly to individual participants in 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. In 2024, the foundation awarded a record-breaking \$4.9 million in scholarships to more than 1,200 local college students. The application will be open from January 15th, 2025 to March 5th, 2025 at 2pm PST.

To apply for The Yakel Scholarship go to <https://www.grantinterface.com/Home/Logon?urlkey=sdfs> and fill out the Common Scholarship Application. Students will need to select the following on the common application to be eligible for the scholarship: Child, grandchild, or great-grandchild of a member of the Retired Employees of SD County (RESDC).

A document verifying that the student's sponsor is a RESDC member must be uploaded when applying for the Yakel Scholarship through the Common Scholarship Appli-

cation. Applicants may email the RESDC office at resdc@resdc.net or call the RESDC office at: (866) 688-9229 to obtain this signed document; please state the name of the student applying for the scholarship. The foundation will not accept applications without a signed RESDC verification form. □

FUN FACTS TOP 5

1. Laughter is Good for Your Health

Did you know that laughter can boost your immune system and reduce stress? It's been shown that laughing for just 15 minutes a day can improve mood, lower blood pressure, and even help relieve pain!

2. Traveling May Improve Your Brain Health

Traveling can do more than just refresh your mind—it may help protect your brain. Studies suggest that exposure to new places and experiences can stimulate cognitive function and improve memory, which is especially beneficial as we age.

3. Socializing Can Help You Live Longer

Engaging in regular social activities or having close friendships can contribute to a longer, healthier life. Seniors who maintain strong social ties are less likely to experience mental decline and are at lower risk for heart disease and depression.

4. Reading Can Keep Your Brain Sharp

Regularly reading books, newspapers, or even puzzles can help keep the mind sharp as we age. A study from the National Institute on Aging found that mentally stimulating activities can delay the onset of dementia and enhance memory retention.

5. Hobbies Can Improve Longevity

Whether it's gardening, knitting, painting, or learning a new instrument, engaging in hobbies has been linked to longer lifespans. Studies show that seniors who stay engaged in creative and enjoyable activities experience better mental health and a greater sense of purpose.

These fun facts highlight the ways in which staying active and engaged—both physically and mentally—can enhance the quality of life in retirement! □





Ester Albano	
Raul Ang	Public Works
Hazel Arline	
Wayne Becker	Marshal
Claudette Bellknap	
Barry Braun	HHSA
Pedro Calma	
Jose Castro	Sheriff
Thais Chavira	Treasurer/Tax Collector
Gail Cole	HHSA
Isabel Colon	HHSA
Celia Dagdayan	Probation
Arthur Drown	
Carroll Edmiston	Superior Court
Barbara Emmert	
Lorraine Esparza	Registrar of Voters
Edward Ewert	Assessor/Recorder/Cty Clerk
Helyn Frazee	
Ronny Geller	Community Services Group
Nancy Gillenberg	HHSA
Mary Grout	
Frances Hereford	Superior Court
Frederick Hewitt	HHSA
Christine Hill	Auditor & Controller
Steven Johnson	Superior Court
Fernando Juarez	
Maria Kallai	HHSA
Peggy Kesterson	Registrar of Voters
Daisy Laag	HHSA
Sally Ledden	Superior Court
Deborah Lee	District Attorney
Ingrid McBride	
Gwendolyn McDaniel	HHSA
Albert Miller	
Pamela Miller	Superior Court
Joanne Millot	County Counsel
Peter Monnier	Environ Health & Quality
Charles Morgan	Dept of Info Services
Jessie Osborne	HHSA
Jack Palmer	Probation
Gerda Peacock	Superior Court
Joan Randall	
Susan Roehmholdt	Public Defender
Leon Sangunitto	Housing/Cmmty Development
David Schumaker	
Marge Sotelo	
Robert Sutton	Medical Examiner
Christiane Tyberg	
Jon Van Denver	Superior Court
Rodney Wagner	
Gregory Walton	Probation
Kenneth Weaver	District Attorney
Elsa West	Superior Court
James Wieboldt	Sheriff

WELCOME NEW MEMBERS

Jaclyn Abrams
 Doris Adam Hillert
 Stephen Aguilar
 Marina Almario
 Alis Anderson
 Velia Antila
 Andy Apsay
 Eddy Arredondo
 Hanh Bach
 Jane Bailey-Sease
 Colleen Baker
 Diane Bladel
 Christopher Boyd
 Leticia Bravo-Newhouse
 Jeffrey Bristow
 Rhonda Broyles
 Mercy Cabico
 Rochelle Camacho
 Maria Cano
 Gloria Carrillo
 Maria Castellanos
 Carmen Chavez

Superior Court

SDCERA

SDCERA 1099-R TAX FORMS NOW AVAILABLE

Retirees, you can now see your 2024 1099-R tax forms in the SDCERA Member Portal at memberportal.sdcera.org. There, you can also find prior-year 1099-R forms. □

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. □

WANT TO LEARN HOW TO RIDE PUBLIC TRANSPORTATION IN SAN DIEGO?

By John McTighe, Director



“It was a great day. Learned a lot and enjoyed talking to the other riders.” -Past RESDC participant

RESDC will once again offer a class and field trip for you to learn how to ride public transit and put that knowledge into practice on **Thursday, March 20**. RESDC Board Member

and former President John McTighe will be offering a class & field trip that will teach you how to access the MTS bus and trolley lines in San Diego. The field trip will involve riding the bus and trolley from the RESDC Office on Aero Drive to the Mission Valley Center Station. Some walking will be involved, so be sure to wear comfortable shoes.

While in Mission Valley, you will have time to grab a bite to eat or just walk around Mission Valley Center before reboarding the trolley for a return to the RESDC Office. Space is limited to the first ten people to sign up. Please go the “Events” tab on the RESDC website (www.RESDC.net) to register for this training & field trip. You will need to bring \$2.50 in cash, and either a credit/debit card or \$15.00 in cash to purchase your Pronto Card for riding the bus and trolley. Also bring your smartphone to learn how to load and use the Pronto app on your phone for future use.

If interested in learning more about public transportation for seniors, you can go to the June 2023 edition of The NETWORK (<https://www.resdc.net/newsletters/2023-june/#ride-well>) to view an article on the County’s Ride Well to Age Well program.

If you are not able to make this class date but are still interested in participating, future opportunities will be offered. Keep an eye on the NETWORK or watch for email updates from RESDC for the dates and times of future classes & field trips.

Proposed schedule and agenda for transit training and field trip on March 20, 2025:

10:00 am – Advertised start time
Participants sign in & get name tags.
(donuts, coffee, tea & water available)

10:15 am – Introductions
Presentation on senior transportation options in San Diego per AIS Ride Well San Diego.
Presentation on riding public transit training/PowerPoint.
Questions & Answers

11:15 am – Break to use restrooms

11:25 am – Walk to westbound bus stop at corner of Aero Drive and John J. Montgomery Drive.

11:37 am – Board bus #25 to Fashion Valley Transit Center.

Each participant purchases one way fare with \$2.50 in cash.

Take a seat and then ride bus 14 minutes (5 stops).

11:51 am – Exit bus at Fashion Valley Transit Center
Participants take elevator to trolley platform on 2nd level.

Participants purchase Pronto Card for \$3.00 and put \$12.00 of credit on card for future bus/trolley fares.

Participants proceed to trolley boarding area for Green Line trolley headed in Santee direction.

11:58 am – Board Green Line trolley headed in Santee direction and take a seat.

Ride trolley 4 minutes (2 stops).

12:02 pm – Exit trolley at Mission Valley Center Station.

Participants are on own to explore and/or get lunch at one of the nearby food establishments.

12:50 pm – Participants meet on trolley platform for trolley headed in the 12th & Imperial Avenue direction.

Participants validate Pronto Card at validation station.

12:57 pm – Board Green Line Trolley headed in 12th & Imperial direction and take a seat.

Ride trolley 4 minutes (2 stops).

1:01 pm – Exit trolley at Fashion Valley Station.

Ride elevator to bus level on 1st level.

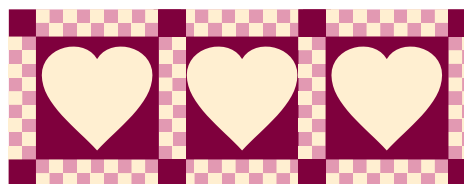
Proceed to Bus #25 loading zone.

1:10 pm – Board Bus #25 toward Kearny Mesa Transit Center.

Scan Pronto Card on reader after boarding bus.

Take a seat and then ride bus 14 minutes (8 stops).

1:24 pm – Exit bus at Aero Drive & Sandrock Road.
Walk to car parked at RESDC Office building at 8825 Aero Drive. □



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 □



**MEALS ON WHEELS
SAN DIEGO COUNTY**

“Meals on Wheels San Diego County is a non-profit organization that provides nutritious meals to home-bound seniors, and we rely heavily on volunteers to make this possible. That’s why we are reaching out to you, to ask for your help in this important mission.

Volunteering for Meals on Wheels is a great way to give back to your community and make a difference in the lives of those in need. By simply delivering meals to someone’s doorstep, you can bring a smile to their face and make their day so much brighter. It’s a small gesture, but it can have a big impact on someone’s life. In fact, most of our volunteers tell us that they think they are the lucky ones to have this service as it brings so much joy and meaning into their own lives.

We understand that many of you are busy with activities and commitments, but volunteering with us can be a flexible and rewarding experience. You can choose the days and times that work best for you, and we will provide all the training and support you need to make your volunteer experience successful.

If you’re interested in volunteering with us, please don’t hesitate to call our office at 619-260-6110 or visit our website at sandiegomealsonwheels.org. We would be happy to answer any questions you may have!

Thank you for considering this opportunity to make a positive impact on the lives of our community’s most vulnerable members!

Together, we can deliver.”

-Meals on Wheels, San Diego County □



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

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 Reed, Bruce Silva

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

NETWORK EDITOR....Andrew Steele

RESDC Office Email Address:
resdc@resdc.net

**SAFARI PARK FREE ADMISSION
FOR SENIORS**

From the Safari Park website – “During the month of February, all visitors age 65 and older receive free admission to the Safari Park. Enjoy the sights on an Africa Tram, see the platypuses and other Aussie species at Walkabout Australia, wander through Tiger Trail, take a stroll around Mombasa Lagoon, and relax with refreshments on the patio at Kijamii Overlook. There’s a world of sights to see—all at the Safari Park!”

The now world-renowned San Diego Zoo started as a crazy idea. On September 16, 1916, local physician Dr. Harry Wegeforth and his brother Paul drove past Balboa Park when they heard a lion’s roar. The lion was left behind from a small zoo exhibit at the 1915-1916 Panama-California Exposition in Balboa Park. After hearing the lion, Dr. Harry turned to his brother and half-jokingly said, “Wouldn’t it be splendid if San Diego had a zoo! You know...I think I’ll start one.”

As they say, the rest is history – and then some. The San Diego Zoological Society became interested in developing the Wild Animal Park in 1964. The idea of the park began as a supplementary breeding facility for the San Diego Zoo. The Wild Animal Park opened in May 1972 and included a large lagoon with a jungle plaza, an African fishing village, an aviary at the entrance of the park and approximately 50,000 plants were to be included in the landscaping.

Safari Park, as it is now known, is open from 9 a.m. to 5 p.m. daily. If you’d like to take advantage of this free offer, the Park’s “Plan Your Visit” page can help you – <https://sdzsafaripark.org/plan-your-visit> □





Office Hours: 9 a.m. to 2 p.m. Monday through Friday.

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Fax: (619) 688-0766

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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.

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TECH CORNER

What's the difference between a virus, malware and ransomware?

Virus:

A type of software that can infect a computer or network and cause damage, such as corrupted or deleted files.

Malware:

A malicious software that gains unauthorized access to computer systems, compromising sensitive information that you may have stored on your computer or device.

Ransomware:

A nefarious software that encrypts files or computer systems and blocks access to a computer system until a sum of money is paid. □

RECIPE SHARE

SEND US YOUR FAVORITE RECIPE!

“Cooking is all about people. Food is maybe the only universal thing that really has the power to bring everyone together. No matter what culture, everywhere around the world, people eat together.” – Guy Fieri

Do you have a go to recipe that everyone loves? Is there a dish that your friends and family always demand you bring to a gathering? Any new culinary pursuit you've undertaken that you would love to share?

Send us your favorite recipes to post in future issues of **THE NETWORK!**

Send recipes to resdc@resdc.net. We can't wait to get cooking with you! □

Our thanks to all that attended the 2024 RESDC Holiday Luncheon

December 12, 2024

