



THE NETWORK

January 2025

Honoring Yesterday—Protecting Tomorrow

Vol. 56, No. 1

HEALTHY LIVING FOR YOUR BRAIN & BODY VIRTUAL EVENT TUESDAY, JANUARY 21, 2025

When: Tuesday, January 21, 2025 from 10:00am—11:00am

Where: Zoom Meeting Room

Join us for a virtual webinar presented by The Alzheimer’s Association! Learn what research has shown about lifestyle choices that may help keep your brain and body healthy as you age. Hear practical ways you can incorporate changes into a plan for healthy aging.

The Alzheimer’s Association® provides care and support to those affected by Alzheimer’s and all other dementia through free, high-quality education programs.

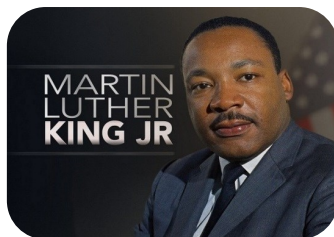
Choose your registration method:

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. □



**January 20, 2025
Martin Luther King Jr. Day**



RESDC and SDCERA will be closed in observance of the holiday.

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January Calendar of Events

1—(Wed.) RESDC Office Closed

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

20—(Mon.) Martin Luther King Jr. Day
RESDC & SDCERA Closed

21—(Tue.) Healthy Living for your Brain & Body
Zoom Virtual Event, 10:00am

- Insurance premiums paid by sponsors of the defined benefit plans.
- Assets held by the plans it takes over.
- Recovered unfunded liabilities from plan sponsor's bankruptcy estates; and,
- Investment income.

PBGC has pooled and managed these resources well, allowing it to continue significant pension benefits to so many retirees at risk of losing them.

The Single-employer program had assets of \$146 billion and \$92 billion liabilities as of September 30, 2024, a net positive position of \$54 billion at the end of Fiscal Year 2024. During FY 2024 the program paid \$5.8 billion in pension benefits to more than 912,000 retirees in trustee plans administered by PBGC. The Multi-employer program also had a net positive financial position in FY 2024 of \$2.1 billion, compared with its net positive stance of \$1.5 billion the previous year.

The Multi-employer program was strengthened with enactment of the Special Financial Assistance program (SFA) as part of the American Rescue Plan Act of 2021. PBGC has since approved about \$69.5 billion in SFA to financially troubled multi-employer plans that cover about 1.2 million workers and retirees. During FY 2024, PBGC also provided \$163 million in traditional financial assistance to 98 insolvent multi-employer plans supporting 62,881 participants with guaranteed benefits.

It's complicated but these programs offer a potential pension safety net for millions of private sector workers and retirees. Overall, the Multi-employer program covers approximately 11 million participants in about 1,335 insured plans. The Single-Employer program protects approximately 19.4 million workers and retirees in some 23,000 insured pension plans. □

PRESIDENT'S MESSAGE

By Chris Heiserman



Fortunately, it doesn't matter to us personally as public employee retirees, but did you know there is a federal program that serves as a safety net for hundreds of thousands of participants in private sector defined benefit retirement plans if they cannot meet pension obligations? It is called the Pension Benefit Guaranty Corporation (PBGC) and was created in 1974 as part of the Employee Retirement Income Security Act (ERISA) to protect private sector pension benefits.

PBGC marked its 50th anniversary recently while delivering its Fiscal Year 2024 Annual report. The agency has two separate insurance programs - Single-employer and Multi-employer private sector pension plans. Both plans cover traditional (defined benefit) retirement plans that pay a set monthly amount at retirement. When a plan ends without sufficient resources to pay all benefits, PBGC's insurance programs will pay benefits within prescribed legal limits.

The annual report indicates both programs are in a strong financial position; however, the Single-employer plans are eligible for significantly better benefits than the Multi-employer plans. The Single-employer plan paid pension benefits up to a maximum \$6,750 monthly in 2023 (or \$81,000 annually) to participants retiring at 65. The maximum monthly guarantee in the Multi-employer plan is far lower (\$12,870 a year for an individual with 30 years of service).

It was surprising to me to find out how many private sector retirement plans had failed or were in financial peril with respect to promised employer benefits. It was fortunate for these workers in jeopardy of losing their pension benefits that PBGC was established to protect them to some extent. PBGC is responsible for the benefits of 1.4 million participants and beneficiaries in failed Single-employer retirement plans. In 2022 PBGC added 32 more failed Single-employer plans to its inventory of 5,110 plans and provided more than \$7 billion in benefits to 963,097 retirees in those plans.

PBGC's Single-employer program fund comes from sources other than general tax revenue. It is funded by:



RETIREES CAN DOWNLOAD 1099-R TAX FORM FROM SDCERA MEMBER PORTAL JAN. 14

SDCERA retirees, you can access your 1099-R tax form online starting January 14. All you need to do is log in to your SDCERA Member Portal account at memberportal.sdcer.org. □

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 bylaws).

The scholarship application will be **available online beginning Thursday, January 2, 2025**, 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 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 Scholar-

ship Application. 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. □



WELCOME NEW MEMBERS

Arnold Aldana	
Sharmaine Brown	
Justin Castro	
Camille Chenoweth*	
Jacquelyn Clark	HHSA
Annette Segawa-Benavides	
Karen Shaw	
Yvette Terronez	Superior Court
Judy Williams	Human Resources
Mary Elizabeth Willson	

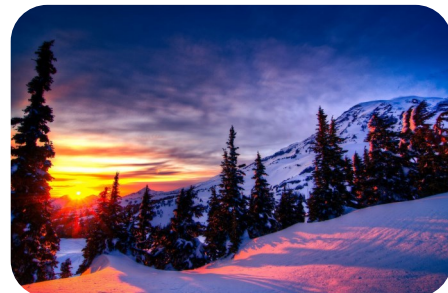
*Associate Member

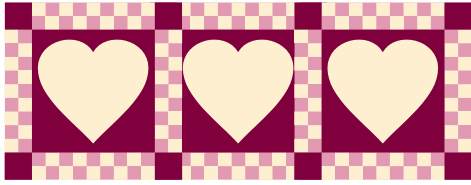
APPLY NOW TO SERVE ON THE 2025-2026 SAN DIEGO COUNTY GRAND JURY

The San Diego Superior Court is now seeking dedicated residents with sound judgment from throughout the county to serve on the 2025-2026 San Diego County Grand Jury. The Grand Jury investigates citizen complaints and performs its traditional function as a "watchdog" over government agencies. For a look at the types of investigations conducted, you can view Grand Jury Reports from previous years online at sdcounty.ca.gov/grandjury.

The 19-member body will work four days a week, approximately six hours a day, from July 1, 2025, through June 30, 2026. The Grand Jury office is located at 550 West C St, Suite 860, San Diego 92101. A small stipend per day, plus mileage, and downtown parking are provided.

Learn more at sdcourt.ca.gov/GrandJury. Full application packets can be downloaded from that website and applications can also be submitted online. All application forms must be received by January 10, 2025. □





BITS AND PIECES

Chuck Brown and the San Diego Concert Band kicked off the 2025 season with the *thirty-fifth* annual holiday concert and sing-a-long, “Wonderful Sounds of Christmas” on December 19. “I (along with seven others) have been a member of this 90-piece concert band ever since it was formed in 1989. I started playing clarinet in fourth grade and added saxophone in seventh grade. During college I stopped playing but picked it up again in 1989. Alas, the Band has no retirement system, so I guess I’ll just “Keep Calm and Play On.” □



PURCHASE SEE'S CANDIES GIFT CARDS ONLINE

You can now purchase See's Candies gift cards in our new 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. 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.

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. We will supply the return envelope to put the gift cards into. □

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! □



FREE!

Smoke Alarms for Seniors!

**Smoke alarms are critical for a
home fire escape plan**

Are You Prepared?



The majority of fatal home fires occur at night, and the smell of smoke won't always wake you up. In fact, fire produces toxic gases which can place you into a deeper sleep. Having a working smoke alarm in a home cuts the chances of perishing in a house fire by 50% because it alerts you to the danger in time to escape.

The Burn Institute will install free smoke alarms in your home!

We do not install or work with hardwired alarms or change batteries of existing smoke alarms

Requirements:

- Minimum 62 years and older
- Owner of current residence

**To sign-up for your free smoke alarm installation,
contact our Senior Smoke Alarm Coordinator today at:**



(858)-541-7862

or email: smokealarm@burninstitute.org

The Burn Institute is a local non-profit serving the San Diego community for 50 years.

Learn more at Burninstitute.org

A HEALTHY HEART

By *Chuck Brown, Director*



Full Disclosure: If it is advertised (especially on TV), I'm not likely to buy it. Call me skeptical. However, I recently saw an ad for a brand of beet gummies on TV. They're super-duper good for your heart!!! Beyond being put off by the hyperbole and "buy now and save" gimmicks, I

decided to do a little research. My first thought was, "How many pounds of these "candies" do I have to eat to equal a serving of real beets? But that's just me and my strange way of thinking.

So, off I went to my favorite source – the Internet. I searched on "best foods for heart health" and got the standard eleven bazillion results. What was interesting is that the AI engine delivered a summary of the articles from AARP, WebMD, Mayo Clinic, Cleveland Clinic, etc. in the top-line entry. GADZOOKS! Beets are good for your heart and so are lots of other foods.

- **Avocados** (High in monounsaturated fats and potassium)
- **Berries** (High in antioxidants)
- **Dark Chocolate** (Rich in flavonoids)
- **Fatty Fish & Fish Oil** (High in omega-3 fatty acids)
- **Garlic** (Contains allicin compound)
- **Green Tea** (High in polyphenols & catechins)
- **Leafy Green Veggies** (Rich in vitamin K and nitrates)
- **Olive Oil** (High in antioxidants and monounsaturated fats)
- **Whole Grain** (Contains all three parts of the grain)

For more information, try these sites:

AARP – 11 of the Best Foods for Your Heart Health
<https://www.aarp.org/health/conditions-treatments/info-2021/heart-health-foods.html>

Healthline – 17 Incredibly Heart-Healthy Foods
<https://www.healthline.com/nutrition/heart-healthy-foods>

WebMD – 21 Foods That Can Save Your Heart
<https://www.webmd.com/heart-disease/ss/slideshow-foods-to-save-your-heart> □



INTRODUCE YOUR FELLOW RETIREES TO RESDC

Contact a fellow retiree or an active employee to tell them about the perks of membership and to encourage them to join the RESDC family. Give this RESDC membership enrollment form to your County retiree friends. □

Join Retired Employees Today!

Retired Employee Membership

I, the undersigned, receive a retirement and/or survivors allowance from the San Diego County Employees Retirement Association. I hereby authorize SDCERA to deduct from my monthly retirement benefit \$5 per month for my membership in the Retired Employees of San Diego County, Inc. and to pay such deductions monthly to RESDC. This authorization shall continue until revoked by me.

Associate Membership

I am an active or deferred San Diego County or Superior Court employee, or a non-County-affiliated spouse of a current RESDC member, and I have enclosed a check made out to RESDC for \$60 annual Associate Membership.

Name*: _____
First MI

Last

Last Four of Soc. Sec. #**: □ □ □ □

Email: _____

Phone*: (____) _____
 Cell Home Work Other

Address*: _____

Department: _____

Retirement Date: _____

Signature*: _____

SDCERA-3350

*Required

**Required for deduction of dues

Mail completed form to:

RESDC
8825 Aero Drive, Suite 205
San Diego, CA 92123



Joyce Atienza	
Delores Black	HHSA
Edwina, Burkey	HHSA
Donald Cataline	
Larry Coursen	HHSA
Betty Day	
Michael Dory	Sheriff
Rosario Dulay	Probation
Thomas Dunigan	Air Pollution Control Dist
Edith Erdberg	HHSA
Sanford Goff	Sheriff
Joan Hall	Library
Susan Ingram	Probation
Jose Jimenez	Sheriff
Sheldon Kelman	County Counsel
Jerinel Kullberg	Wastewater Mgmt
Ute-Maria Lauper	Auditor & Controller
Richard Lindberg	
Constance McFarland	Sheriff
Elaine McFarland	Dept of Public Works
Patricia McGinn	HHSA
Nancy McGraw	Farm Advisor
Marilyn McLean	
Lois McSharry	
Karen Miles	Fleet Maintenance Support
Florence Oshea	Dept of Public Works
James Pierce	Environmental Health
Yvonne Pillars	Probation
Alice Pollero	
Elena Sarmiento	Sheriff
Patricia Spencer	
Eugene Sutt	Superior Court
Willie Tillis	HHSA
Sybil Wille	HHSA

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. □

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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 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

QUOTE OF THE MONTH

"To keep going in baseball, you have to learn all the time. I love to play. When I can't get outs, I'll stop"

▪ **Fernando Valenzuela**

TECH CORNER

What is cybersecurity and why is it important?

Cybersecurity is the practice of protecting systems, networks and programs from digital attacks like theft, damage or unauthorized access. It's important to safeguard sensitive information so you don't fall victim to scams, viruses, malware or ransomware. □





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

@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

NON-PROFIT
 ORG.
 U.S. POSTAGE
 PAID
 SAN DIEGO, CA
 Permit No. 885

Address Service Requested



**SDCERA DATES FOR
 2025 ELECTRONIC
 PENSION DEPOSITS**

<u>Month</u>	<u>Deposit Date</u>
January	31
February	28
March	31
April	30
May	30
June	30
July	31
August	29
September	30
October	31
November	28
December	31

Retain this calendar for quick reference for the dates you will receive your electronic deposits. □



**FACTS
 AT A GLANCE**

19,537

**Retired members in SDCERA
 include 15,676 General and
 3,861 Safety members.**

**Participants Report
 10/31/24**

