



THE NETWORK



Newsletter of The Retired Employees of San Diego County

July 2024

Honoring Yesterday—Protecting Tomorrow

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PRESIDENT'S MESSAGE

By *Chris Heiserman*



It is frustrating to hear the same monotonous refrain over and over about the projected depletion of the Social Security Trust Fund in 2033 and the lack of any meaningful progress to fix the problem. The Center for Retirement Research at Boston College follows each annual Trustees Report and produces

briefs on Social Security's financial outlook. Their 2024 analysis repeats the alarming prediction that if Congress doesn't act quickly to shore up Trust fund finances, drastic benefit cuts in the nation's signature retirement program will be required in nine years.

Realistically the divisiveness and partisan dysfunction in our national politics this election year does not bode well for consensus on rescuing Social Security. Still, it is useful to understand how this critical problem that threatens the future of millions of retirees could be dealt with in hopes the next Congress will finally take decisive action.

Unfortunately, decades of procrastination in addressing the well-documented Trust Fund depletion has made solving the problem much more challenging. Also, a big drawback is fewer individuals in the current adult generations might be contributing to the fix. For example, Baby Boomers (1946-64) and Gen Xers (1965-80) avoid possible tax hikes or benefit reductions, placing a greater burden on younger generations.

If you Google "fixing Social Security" several sources are identified that list possible ways of tackling the subject, including a couple that increase benefits and add to the program's cost. These lists look something like this:

- Increase payroll taxes for workers and employers;
- Tax high earners more or reduce their benefits;
- Add new tax sources;
- Raise the retirement age gradually;

- Raise the minimum benefit or increase benefits for those over 80; or,
- Change the cost-of-living adjustment formula to better reflect inflation.

If our national political leaders could muster the courage to act, some combination of these options could be employed to avoid the Trust Fund depletion and maybe even improve benefits for those most in need. Actually, a bill, S 393, (Social Security Expansion Act) was introduced in early 2023 by Senator Bernie Sanders (I-Vt), Senator Elizabeth Warren (D-Ma) and others that incorporates several of these items. It was referred to the Senate Finance Committee where it will likely sit for the remainder of this Congress.

According to the Center's brief, Social Security's cost rate began exceeding its income in 2010 and the government started using interest on the fund to cover benefits. In 2021 the government began using Trust Fund assets to help pay benefits. The brief points out that Trust Fund depletion doesn't mean it is running completely out of money. Payroll tax revenues would still cover 79% of current benefits to millions of retirees. They note this would mean the replacement rate (benefits compared to pre-retirement earnings) for the average 65-year-old beneficiary would drop from around 36% to about 29%. This would be especially bad news for the millions of beneficiaries for whom their Social Security check is the principal source of their retirement income.

The report says Social Security's long run projected deficit is 3.5% of covered payroll earnings. It suggests a 3.5% hike in payroll taxes, 1.75% for both employees and employers (currently 6.2% each) could pay bene-

WHAT'S INSIDE?

Recent Events	2
SDCERA News	2
RESDC Board Nominations	3
New Technology for Evacuations	3
Welcome New Members	3
2024 RESDC Scholarship Recipients	4
In Memoriam	7
Board Member Profile Carlos Gonzalez	7
RESDC Online Services	8
Purchase See's Gift Cards	8

July Calendar of Events

4—(Thur.) Fourth of July, RESDC Office Closed
RESDC closed for business 6/4 & 6/5.

11—(Thurs.) RESDC Board of Directors Meeting
Via Zoom Web Conferencing, 9:30 a.m.

18—(Thurs.) SDCERA Board of Retirement Meeting
9:00 a.m.

fits through 2098. Obviously, easier said than done.

The Center for Retirement Research brief takes a reasoned approach to the Trust Fund depletion problem, discussing three issues: 1) options for increasing revenues, such as investing in equities; 2) considering fairness across generations in any solution; and 3) adding some kind of automatic adjustment trigger to avoid future similar shortfalls.

Trust Fund reserves are invested in low-risk U.S. government bonds by law. A higher expected return from investing in equities could provide substantially greater revenue for the program. According to the brief, "If Social Security had begun investing 40% of its assets in equities in 1984 or even in 1997, the trust fund would not be running out of money today." They acknowledge this approach seems to have attracted considerable support; however, they label this a "disappearing option" since long delays in addressing the Trust Fund shortfall means the program has fewer resources to invest.

The brief says it is inaccurate to conclude that delay in fixing the problem increases cost. What changes with inaction is which generations pay the tab. If changes had been made 30 years ago when the long-term shortfall became apparent, Boomers would have shared more of the burden to solve the problem with other generations. Now Boomers will not contribute to any payroll tax hike and they predict will likely be protected from any benefit cuts (grandfathered in). The same situation applies to most Gen Xers if no action is taken in the next nine years. Bottom line: there is no simple or fair way to spread the major expense of fixing the Trust Fund depletion across generations.

According to the Center brief, Canada has a mechanism in its national retirement system that activates if there is no political agreement to resolve a calculated shortfall in its fund. Every three years an actuarial estimate is generated to identify a minimum contribution rate to finance the system over 75 years. If a shortfall is identified and policymakers cannot agree on a fix, automatic formulas kick in to freeze cost of living adjustments and raise contribution rates until the next actuarial report.

They believe this could be a model for a U. S. back-up relief plan to rebalance the Trust Fund in the event of another future shortfall. Currently, the only mechanism to ensure Social Security is fully funded is to drastically cut benefits to match incoming revenues.

You can download a .pdf copy of the Center's full perspective here: <https://crr.bc.edu/social-securitys-financial-outlook-the-2024-update-in-perspective/> □

RECENT EVENTS

How Does Inflation Impact Near-Retirees and Retirees?

Our friends at the Center for Retirement Research at Boston College recently released a report addressing this question.

The report's key findings are:

- High inflation generally harms older households, but the impact varies by retirement status and wealth.
- Retirees are hurt more than near retirees because, outside of Social Security, their income is less indexed to prices and they hold less fixed-rate debt.
- Higher-wealth households – both retirees and near retirees – are more protected because they invest in assets that grow with inflation.

The report, which is the first of two based on a new study, illustrates the financial consequences of high inflation by using economic theory and hypothetical households to trace possible paths of consumption and wealth under different macroeconomic scenarios.

It is a very interesting read and well worthwhile examining for yourself. The information is available at: <https://crr.bc.edu/how-does-inflation-impact-near-retirees-and-retirees/> □

QUOTE OF THE MONTH

"It's not necessary to take a person's advice to make him feel good—all you have to do is ask it."

-Richard Amour



SECURELY SEND FORMS TO SDCERA

If you need to send a form or document to SDCERA, the most secure way is through our online upload tool at upload.sdcer.org.

The tool lets you send files to SDCERA easily online without using unsecured email. All you need to do is include your name, email, phone number, and the file you'd like to attach.

Visit upload.sdcer.org to submit any file that has your personal information on it. □



2025-2026 RESDC BOARD OF DIRECTORS CANDIDATE NOMINATIONS ARE OPEN

*By Bruce Silva,
Elections Committee Chair*



The terms of four (4) Directors, as well as Treasurer & Secretary will end on 12/31/2024. Accordingly, we are accepting applications, as well as nominations, according to Bylaws guidelines for the new term, which runs 01/01/2025 through 12/31/2026.

Changes that impact San Diego County retirees require active participation by County retirees. RESDC encourages all members to contribute their talents for the benefit of the entire membership, so that our organization may continue strong and productive.

We need prospective candidates, who are able to volunteer time and effort to promote RESDC's goals, attend monthly board meetings, and be present at six general membership meetings each year.

One term as director is usually enough motivation to escalate your participation in the Board of Directors and could lead to a position as an Officer.

Active employees, registered as Associate Members, are eligible to run in the election. According to RESDC Bylaws, participation is restricted to the election of one Associate Member to an open position of Director (Associate Members are not eligible to run for Officer seats).

Interested RESDC members must file a candidacy statement (200 words or less), with a summary of your background and work experience to: RESDC, 8825 Aero Drive, Suite 205, San Diego, CA 92123, or by email to resdc@resdc.net, by Tuesday, August 1, 2023. (NOTE: State the candidacy you are qualified for. Only current and past board members are eligible to run for Secretary and Treasurer.)

If you have any questions, please contact our office by phone at (619) 688-9229 or by email at resdc@resdc.net □



NEW TECHNOLOGY TO IMPROVE EMERGENCY EVACUATIONS COUNTYWIDE

By Chuck Brown, Director



A little follow-up on our February "Coming Home" visit to the Office of Emergency Services – A new technology launched that will help streamline the evacuation process during emergencies throughout the region. The Genasys EVAC application enables responding agencies to react swiftly, make collaborative

decisions, and communicate event status in real-time to other agencies, businesses, and the public.

The new technology uses "zones" that were developed by a coalition of local emergency managers, law enforcement and fire officials, and other safety experts. The team used geo boundaries, like lakes, freeways, mountains and neighborhoods, to create more logical mapping zones for first responders. Agencies throughout San Diego County will utilize this technology as part of regional efforts to continue to innovate and capitalize on best practices to keep residents safe and informed during emergencies.

The Genasys EVAC application will be integrated into AlertSanDiego.org and the SD Emergency app (alertsandiego.org). Residents who are already registered do not need to resubscribe or download anything new to get emergency alerts.

I had the opportunity to use this app. I live in East County and subscribe to East County Magazine (an eMagazine). I received a fire alert email from them that included narrative and a map link, which took me to the Genasys site for the County. The email and website were both very explicit about the location, including all the street names bounding the fire area. The map site also included evacuation status that went from "in effect" to "cleared to return" statuses. Pretty Neat. □

WELCOME NEW MEMBERS

- Michele Alexander
- Sophia Bhatia
- Valesha Bullock
- Todd Burton
- Claudia Cancio
- Lawrence Hirsch
- Jillann McIntyre-Becker
- Mary McRoberts
- Bea Moniz
- Kim Patrick
- Karen Shaw
- Luba Talpalatsky
- District Attorney
- Public Works
- HHSA

*Associate Member

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



2024 RESDC SCHOLARSHIP RECIPIENTS

By Carlos Gonzalez, Scholarship Committee Chair



Isaac Alva is sponsored by his grandmother **Theresa Vasquez**. Isaac is also the winner of the LaRue Pierce Community Service Award. Isaac graduated from Crimson High, Washington, UT with a 3.9 GPA (575 graduates, school does not rank).

From his personal statement: "When I was 14, like most other ninth graders, I had no idea what I wanted to do with

my life. My only driving force to succeed was that this was the year I realized that my mother would never be able to retire and that someday she wouldn't be able to support herself. This was a turning point for me because up until then, I just thought I would do whichever job I happened to take a liking to. To me, money is just a means to an end, and with no end goal, why would I ever need much? Seeing my mother struggle changed this viewpoint entirely. When I was ten, my family and I moved to Utah so my mother could care for our grandparents. I didn't see it that way. Instead of helping my mother, I complained almost every day about the heat and that all my friends were gone. My mother had just barely recovered from her divorce when her father got dementia. So now, already on a shoestring budget, she had to move herself and three kids to Utah all by herself. Looking back on it, I have no idea how she did it. For years, she cared for us all while managing my grandfather's business, and somehow still found the time to put me in piano, basketball, and football. However, as I got older, I realized that no matter what my siblings or I wanted to do, she made every effort to make it a reality somehow. When I look at other people my age, no matter how much money or time their parents have for them, I've never seen someone with more supportive parents than my mother. Because she's been holding our family together for so long, she's given up any chance at a career, and the stress and burnout of 10 years of labor have completely destroyed her health. Though I personally have no desire to be rich, I know that, realistically, my mother has no way of retiring and that I will have to care for her someday."

Isaac's Reference Report: (1) "Isaac is in JROTC and has been Drill Regulation Commander, a top performer in Devil Pups, and an Operations Squadron Superintendent. He was the recipient of the Upperclassman of the Quarter award, placing 1st out of 113 upperclassmen in physical fitness, academics leadership, and community service. Isaac is a skillful welder, and won the Dixie

Tech Welding award in 2023, and started his own welding business. In the community Isaac co-planned a Remembering 9/11 memorial service project, he presents the flag in Color Guard at many high school sports events. He also did a service project in 2023 where he presented posters to local firefighters in gratitude for their service. Last year, Isaac commanded the Bataan Death March memorial hike and camping trip, which involved 100 JROTC cadets. They hiked 14 miles and then camped for the night. He was in charge of the planning and coordination required for a successful completion (AP & CE Language Arts Teacher)." (2) "In my capacity as a US Navy submariner and carrier strike group staff officer I can say without hesitation that Isaac's character, leadership potential, personal qualities, and academic accomplishments, without question, place him among the finest future leaders I have encountered (Physics and AP Chemistry Teacher)."



Lucy Andreu is sponsored by her grandfather **William G. Horn**. Lucy graduated from Santa Inez Valley Union HS with a 3.6 GPA (Class rank 63).

From her personal statement: "I have been an active volunteer during my life. I started in 7th grade volunteering for our local Therapeutic Riding Center. The mission of this program is to provide quality equine-assisted activities to children and adults with physical, cognitive

social, emotional and/or other life challenges, regardless of their ability to pay. During my time with this program, I helped out participants to get on and off the horses and learn how to groom the horses. I led activities for the kids while they were waiting for their rides and helped our adult leaders with whatever they needed. I am currently an active member of my high school's theatre department. Participation in FFA is extracurricular and has enhanced my learning and expanded my interest in agricultural science. My current dream and goal is to study marine biology. In school, my fascination with science has grown and my favorite courses have been those related to science. During my high school, I chose to take all of my science in the agricultural department."

Lucy's Reference Report: (1) "Lucy is an active participant of the Future Farmers of America. In FFA she participates in meetings and fundraising events. Lucy also works part-time in hospitality. She also is part of the theater group at her school and film club. (Friend and Mentor)"; (2) "Lucy comes from a strong local community of family and friends. She is 100% dependable. (Teacher)



Rebekah Francis is sponsored by her grandmother **Cardy Leonard**. Rebekah graduated from Maranatha Christian Schools, San Diego, CA with a 4.2 GPA (60 graduates, ranked 11).

From her personal statement: "I have played soccer since I was 7 years old. While sports are important to me, I am a student-athlete, putting school and my studies before sports. The purpose of high school is to prepare me for college,

and I know I need to do well in high school so I can be ready for harder classes which I will have to take in college. I plan to attend a community college, either Mesa or Miramar, to complete the necessary general education requirements and then transfer to a bigger college, where I will start the journey of schooling for my career. My plan for college and beyond is to major in Zoology and minor in American Sign Language (ASL), where I will later go to a veterinary school to become a certified veterinarian. I have a love and passion for animals, and I wanted a career which helps others, so I decided to pursue the career path of veterinary medicine. As veterinarian, I can help injured animals and bring joy to their owners. I also want to minor in ASL. I have taken four years of ASL throughout my high school career and have fallen in love with it. Community service is important to me because I believe in giving back to others. I know I can continue to give back to my community, but going to college is the first step."

Rebekah's Reference Report: (1) "Rebekah is a leader, a mentor, she has a light in her that others are attracted to. She is a great example of what a student-athlete should be. (Teacher and Coach);" (2) "Rebekah is driven and hard working while being compassionate and respectful. She not only performs well, she also has the solid desire to maintain her personal standards while she brings the best in others (School Counselor)."



Hadassah Leah Jaffe is sponsored by her grandmother **Doris Jaffe**. Hadassah graduated from Stella K Abraham HS for Girls, Hewlett Bay Park, NY with a 92.26 GPA (95 graduates, school dose not rank).

From her personal statement: "During my formative years, my mother juggled numerous jobs to keep my family financially-stable while my father was usually too sick to remained employed. At a

very young age, I took it upon myself to act as my father's caregiver when I wasn't in school, in turn sacrificing the opportunity for a healthy social academic life. Being that I spent most of my time isolated from people my age, I became very unconfident in my social abilities, fairly disrupting my chances to form friendships with my peers. When I was in 11th grade, I tragically lost my older brother and learned that I had dual hearing loss that was misdiagnosed and would require hearing aids, all while dealing with my father being in end stage kidney failure. Before I would allow myself to fall into a depression, I reached out to my school's counseling department. They offered a safe place that opened me up to possibilities I may have never thought of. This is when a passion to create a better work environment, whether in school or past, ignited. I decided to get involved helping others and offering support. I took an internship at the Queens Supreme Court under a judge that had worked in cases where many defendants had disabilities. Additionally, I began writing for our school's mental health newsletter and in the 12th grade, I was voted to be the editor in chief. In this position, I lead a team of thoughtful, compassionate, intelligent young women who have overcome obstacles of their own and now take the time to help others. I may have started high school with one goal, one

mindset, but now I am open to so much more and the belief that I can accomplish making a difference in the workplace."

Hadassah's Reference Report: (1) "Dassie works harder than any other student I've known during the past four years, not for a grade or for the glory of saying she can be the best, but for the simple reason that she really just wants to learn and make herself and the people around her that much better and happier (Teacher-Student);" (2) "Dassie's greatest strength is her empathy and persistence. Last year she designed a sweatshirt that read "Hey person behind me, the world is a better place with you in it. Love the person in front of you." This fundraiser awed the staff here. (College Guidance Counselor)."



Wyatt Lusher is sponsored by his Grandfather **Ken Lusher**. Wyatt graduated from San Dieguito HS Academy, Encinitas, CA with a 4.2 GPA (526 graduates, no rankings determined). **From his personal statement:** "I have always felt a strong connection with nature and the outdoors. My family goes backpacking in the Sierra Nevada every Summer, as well as smaller

camping trips throughout the year. My favorite way that I help both the environment and the community is through doing trail maintenance. When I was a young boy, my dad adopted a trail in Big Bear, and when I was old enough, I began helping him to maintain it. We did this by clearing debris off the trail, redirecting water that was eroding parts of the trail, and building better river crossings. I have also participated in other trail maintenance events in Big Bear through the years. This work has taught me that working hard and doing something the right way can have huge impacts and help ensure something stays great for years to come. Another community service event I participated in was a tree planting event along a firebreak. The previous year a forest fire had broken out near a camp site in Big Bear we often go to. In order to aid in the regrowth of the forest, we planted many saplings along a spot in the firebreak. At school, I am currently the treasurer of the Photography Club in which we discuss tips and tricks for photo taking and hold events to practice those skills. Photography provides me with an opportunity to explore and express my creativity. I have submitted my work to multiple competitions, my most notable being the Museum of Photographic Art's 2023 student showcase, in which my own entry was selected; only 76 of 701 works from across San Diego County were selected for the museum's display." Wyatt's future goal is to major in Environmental Science; he has selected UC Davis, as his future "Alma-Mater." Wyatt credits his inspiration for career choice to his father's early encouragement about "all things nature...!"

Wyatt's Reference Report: (1) "One of the most driven, humble, and intelligent students I have ever

met (Tennis Coach/Teacher);” (2) “Takes the initiative to assist his peers in troubleshooting and has even taught them new material without being prompted. This innate desire to help others and make a difference goes beyond the classroom (Photo Imaging and Photo Tech II Classes Teacher).”



Derek McBride is sponsored by his father **Marlon McBride**. Derek graduated from Patrick Henry High, San Diego, CA with a 4.1 GPA (565 graduates, ranked 124).

From his personal statement:

“America is called “A Melting Pot,” and I believe I embody exactly that. My father is African American and English, and my mother is Native American,

Mexican, and Italian. My identity is shaped by every drop of the blood that runs through my veins. I am proud of my heritage, as well as the challenges my ancestors have faced. I feel so fortunate to carry the DNA of immigrants, natives, slaves, and our founding fathers. I represent all that is possible, while reaping the benefits of the sacrifice and struggle of those who have come before me. I have worked hard through my entire academic career and continue to keep my grades up. I have also given my all to any extracurriculars I have had involvement in. I want to further my education and this scholarship gets me yet another step closer to reaching that goal. As much as I would like to tell you I have my whole future planned out, I don’t. With that being said, I have an outline of what I would like to do with my future. Next year, I will attend college in California, as for a major I am still undecided. What I have decided is that I would like to use my skills and efforts to support young people in my community and make a difference in the lives of others. A few majors I am considering are Business Management and Leadership and Public Policy. From my perspective, it’s okay for me not have it all figured out at 17. I still have a lot of time to decide what I want to spend the rest of my life doing and when I figure it out, I am going to work as hard as I can to be my personal best at whatever I am doing. Scholarships represent financial support, but more importantly, they act as validation that all of our hard work and sacrifice mattered. Success is not defined by your personal accomplishments, but instead, by the people you can support and impact along the way.”

Derek’s Reference Report: (1) “Derek has time, love, and respect for the many old people he continues to keep relevant and a valued part of his world (Family friend);” (2) “His work ethic and sportsmanship on the court has received accolades; recognition as the Varsity Team MVP and a selection to an All-Tournament team member during his junior year, 2022-2023. Appointed by his teammates and coaches as co-captain for his senior 2023-2024 basketball season, as well as being selected for the highly regarded 2023 Crème of the County Showcase game (Mentor/Coach).” □

2024 THEO AND EVELYN YAKEL SCHOLARSHIP RECIPIENTS

Congratulations to the six recipients of the Theo and Evelyn Yakel Scholarships for 2024! Each student receives \$1,500. The Board members of RESDC, are honored to partner with the San Diego Foundation in this effort.

Regan Rhodes, sponsored by **Sylvia Penunuri**.

Alyssa Nguyen, sponsored by **John McTighe**.

Derek McBride, sponsored by **Marlon McBride**.

Wyatt Lusher, sponsored by **Ken Lusher**.

John Brooks, sponsored by **Lisa Youmans Hartman**.

Marisa Chacon, sponsored by **Stephen Nicas**.

In 2001, former RESDC member Theo Yakel and his wife, Evelyn, placed a \$250,000 endowment with the San Diego Foundation for the purpose of awarding scholarships to children, grandchildren, and great grandchildren of members of The Retired Employees of San Diego County (RESDC). The interest from the endowment is used to fund the annual scholarships. Many thanks to Theo and Evelyn for their generous endowment to provide financial assistance to young people seeking higher education at a college or university.

The Yakel Scholarships are in addition to and complementary to the scholarships that RESDC awards. This is another opportunity for the families of RESDC members.

Congratulations and good luck to all the 2024 Scholarship Recipients. □





BOARD MEMBER PROFILE CARLOS GONZALEZ

A member of the RESDC Board of Directors since December 2007, Carlos retired from the San Diego County Superior Court with 18.5 years of County service. He also served his country in the United States Marine Corps, retiring as a Gunnery Sergeant; and acquired accounting and auditing skills working in the savings and loan industry.

Carlos served three terms on the San Diego County Retirement Association (SDCERA) Board (1992-2003). His volunteer and enjoyable activities in retirement include coin and stamp collecting, golf, walking, nature and wine. Besides his service on the RESDC Board, Carlos sits on the Executive Committee as Treasurer of the California Retired County Employees Association (CRCEA).

Travel: Carlos returns frequently to his native Puerto Rico, and enjoyed a three-week, six-country tour of Europe in 2009. He has been married since 1971 and has one child and three grandchildren. □



The RESDC Office will be closed on July 4 and July 5 in observance of the holiday.

Suzanne Baker	HHSA
Natividad Balgos	
Delia Batista	
Joy Bealo	
William Blanas Jr.	Probation
Lawrence Bookbinder	
Hal Brown	Air Pollution Control Dist
Ella Carnahan	
Dawn Carver	HHSA
Nancy Coburn	HHSA
Barbara Cookson	
Teu Elisara	District Attorney
Robert Estrada	District Attorney
Fred Gathwright	Facilities Management
Kathleen Greco	HHSA
Norma Hane	Assessor/Recorder/Cty Clk
Glenn Haugh	
Kallen Henderson	Purchasing & Contracting
Sharon Howard	
Anthony Jose	Library
Mary Kaneyuki	Superior Court
Richard Kloman	HHSA
Carolyn Kulinski	Parks & Recreation
Trudy Maddalone	Dept of Child Support
Laura McElroy	
Danise McPhearson	HHSA
Wilburn Morris	Probation
Ruth Potter	
Penelope Pulford	HHSA
James Ramey	Airport Enterprise Fnd
Johann Santos	Superior Court
Virginia Sergent	
Patricia Sindelar	Superior Court
John Sneed	HHSA
Robert Stanley	HHSA
Thomas Streed	
Kathleen Sturdivant	Superior Court
Marilyn Thiel	
Albert Waterford	HHSA
John Whitmore	HHSA
Alice Wilson	
Kenneth Winter	Animal Services
Huge Worland	

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. □





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

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Fax: (619) 688-0766

Email: resdc@resdc.net

Website: www.resdc.net

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 @RESDC

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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.

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RESDC ONLINE SERVICES

Did you know that RESDC has an online Member Directory, which is accessible only to logged-in RESDC members? This is a great way to stay in touch with former co-workers. You can opt-in and choose what information to share by logging into your member self-service account.

The Member Self-Service website can be accessed by going to www.resdc.net and clicking on the menu item for "Member Login." Please note that you must have an email address on file with us in order to log-in. If you don't currently receive emails from RESDC and would like to like to join both our email list and the member website, send us your full name and email address by contacting us at resdc@resdc.net or by calling (619) 688-9229.

We encourage you to also follow RESDC on Facebook and Twitter. We share photos from our events, news from around San Diego County, articles related to retirement and pensions, and notices about community events.

Facebook: <https://www.facebook.com/RetiredEmployeesofSanDiegoCounty>

Twitter: <https://twitter.com/RESDC>

And on the main **RESDC website**, www.resdc.net, you can:

- Read current and past editions of *THE NETWORK*.
- See an overview of all available member discounts and benefits.
- View photos from our events.
- Stay up-to-date on pension and retirement news through our News Now page, a curated list of recent articles in the media.
- Visit the RESDC YouTube Channel to view our recorded virtual events. □

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

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. □



PENSION FACTS AT A GLANCE

2060

Social Security benefits could be covered until 2060 if the payroll tax maximum (currently \$168,600) was eliminated.

- SSA's Office of Chief Actuary