



# THE NETWORK



Newsletter of The Retired Employees of San Diego County

June 2024

Honoring Yesterday—Protecting Tomorrow

Vol. 55, No. 6

## FLAG DAY LUNCHEON THURSDAY, JUNE 13, 2024 11:00AM RONALD REAGAN COMMUNITY CENTER

We are pleased to invite you to the return of the popular RESDC Flag Day Luncheon on June 13, 2024. This year we are returning to the Ronald Reagan Community Center in El Cajon.

Our Flag Day Luncheon is a festive celebration commemorating the adoption of the flag of the United States. This is an indoor event with ample free parking on both sides of the center.

This year's speaker will be USS Midway docent and retired Naval officer Steve Cross, who will share personal Flag Day short stories in his presentation. The event's menu includes garden salads, fresh fruit, carved ham and turkey, rosemary potatoes and a selection of desserts.

**When:** Thursday, June 13, 2024 at 11:00am. Lunch at approximately 12:00 pm.

**Where:** Ronald Reagan Community Center  
195 E Douglas Ave, El Cajon, CA 92020

**Menu:** Garden salads, fresh fruit, carved ham and turkey, rosemary potatoes and a selection of desserts.

**Cost:** \$16 per person

**Directions:** The Ronald Reagan Community Center is located one block south of E. Main Street, El Cajon, directly off Magnolia Ave. Take I-8 to Magnolia off-ramp, go south to E. Douglas and turn left.

**Registration:** The registration deadline is Thursday, June 6, 2023. Name badges and opportunity drawing tickets should be picked up at the check-in table at the luncheon. They will not be mailed.

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RESDC Office will be closed on June 13 due to our annual Flag Day event.

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## June Calendar of Events

**13—(Thur.) RESDC Board of Directors Meeting**

Via Zoom Web Conferencing 9:30 a.m.

**13—(Thur.) Flag Day Luncheon**

Ronald Reagan Community Center,  
195 E Douglas Ave., El Cajon, 92020, 11:00 a.m.

**RESDC Office will be CLOSED.**

**20—(Thur.) SDCERA Board of Retirement Meeting**

9:00 a.m.

## PRESIDENT'S MESSAGE

*By Chris Heiserman*



Caregiving is a topic we hear more and more about as we get older. We all know or have heard about someone involved with caregiving, either in a nursing home setting or with direct experience with a family member. In past columns I have noted that there are problems with

chronic staffing shortages at

many nursing homes exacerbated by low pay and inadequate training.

I recently gained a whole new perspective on the caregiving issue in an article from the Center for Retirement Research at Boston College that focused on family members that become caregivers in their homes. The article describes the experience of Aaron Blight when he and his wife became caregivers for his mother-in-law when she was diagnosed with a brain tumor. The couple cared for her for more than five years while still working and raising their four children.

Today Blight is a college professor in Virginia. He also writes about caregiving and has a company, Caregiving Kinetics, which trains professional and family caregivers. The article is based on an interview where he discusses four types of caregivers. He describes these family caregivers as “the unheralded and unrecognized” providers of unpaid care valued at some \$500 billion per year.

Blight says it's important that individuals recognize they have assumed the role of a family caregiver. He said many people helping loved ones don't consider themselves caregivers; they feel they are just doing what any family member would do in that situation. Because of family commitments or possibly cultural backgrounds oriented towards caring for elders, they assume they should shoulder the task alone. However, Blight said there is a degree of positive emotional energy in self-identifying as a caregiver and realizing that the struggles you experience are shared by many others and are not unique to you. He points out that unfortunately caregiving can gradually take over much of your life and crowd out other things, affecting your emotional well-being and your health. In such cases caregivers need to get help.

The four types of caregivers he refers to are: the Pris-

oner, the Crumbling Caregiver, the Compassionate Caregiver, and the Redeemer Caregiver. The Prisoner caregiver feels like he or she has no choice but to assume responsibility. They assume the role more as a sense of obligation instead of a sense of love. This is difficult to cope with emotionally.

Like all family caregivers, the Crumbling Caregiver does the best they can. However, when the needs of the failing loved one become more than the caregiver can handle, the result is exhaustion, burn-out and mental health-related symptoms. Also, in cases where the care is of an elderly person, someone with chronic health conditions, even end-of-life care, the needs of the loved one increase over time. This caregiver probably began the assignment with small duties, but as the care receiver's condition worsened, they found themselves doing more and more to the point of being physically overwhelmed.

The Compassionate Caregiver is described as a companion. These are people really dedicated to showing their loved one love, compassion, and support. Blight said he likes to define caregiving as doing versus being. If the focus is on a to-do list of tasks (housekeeping, transportation, medications, etc.), the caregiver can run themselves ragged. However, if the caregiver sees their priority as being there and supporting the loved one, perhaps they can hire help for some of the to-do items.

Blight explains that family caregiving can be a transformational and life-changing experience for the Redeemer Caregiver. He said navigating the challenges and adversity of caregiving with a loved one can produce a unique sense of enlightenment. He suggested the difficulty of caregiving “forces you to reflect on what you're doing in your life, how you are spending time, what is the meaning of this relationship you have with your loved one...” He said many family caregivers feel a greater sense of purpose in going through the experience.

Sometimes caregivers fit into more than one of these four types. Blight said he and his wife were young when they shouldered the challenging responsibility of caring for his mother-in-law. They were in the categories of Prisoner and Crumbling caregivers but they realized no one was to blame for the terrible situation and they were doing the best they could. As the mother-in-law approached the end of her life, they got help and concentrated on spending family time with her before she died. He found it was a life-changing experience resulting in his changing careers and founding a company that works with caregivers. He wrote a book with commentary and recommendations for caregivers: “When Caregiving Calls: Guidance as You Care for a Parent, Spouse, or Aging Relative.” □



(Continued from page 1)

## 2025-2026 RESDC BOARD OF DIRECTORS CANDIDATE NOMINATIONS ARE OPEN

*By Bruce Silva,  
Elections Committee Chair*

**Choose your Registration method:**

**Register by Mail:**

Print and fill out the registration form below.

Make a check payable to RESDC for \$16 per person.

Mail registration form, along with check, to:

RESDC  
8825 Aero Dr., Suite 205  
San Diego, CA 92123

**Register Online:**

Go to [www.resdc.net/events](http://www.resdc.net/events) and click the green "Register" button. You will need to use the email associated with your member account. Click "Add guest" to add additional registrants for \$16 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 am – 2 pm Mon-Fri.

For questions or assistance registering, contact us at (619) 688-9229 or [resdc@resdc.net](mailto:resdc@resdc.net). □



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](mailto: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](mailto:resdc@resdc.net) □



**Flag Day Luncheon—General Membership Meeting** **June 13, 2024, 11:00am**

**Name of Member:** \_\_\_\_\_ **Phone #:** \_\_\_\_\_

**Email Address:** \_\_\_\_\_

**Department:** \_\_\_\_\_ **Year Retired:** \_\_\_\_\_

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

**# of Reservations:** \_\_\_\_\_ x \$16.00 each = \$ \_\_\_\_\_ (Total Enclosed)



## RECENT EVENTS

### **The Use of Artificial Intelligence in Investing, The Big Picture.**

As Chief Investment Officer at Man AHL, Russel Korgaonkar has witnessed first-hand the impact of artificial intelligence (AI) on the world of quantitative investing. Despite machine learning (ML) methods being available for years, the limitations of compute power and data, rendered most of techniques useless. But as the trifecta of data, methods and processing have grown, so too have applications. As we sit here today it is clear that AI – in its various guises – has the potential to disrupt traditional asset management as it will other industries. The high adoption rate of AI across business – be it for data analysis, strategy development or execution – really speaks to its functionality, as well as its potential.

I encourage you to download the full white paper from our friends at Pension & Investments: [www.PIONline.com](http://www.PIONline.com).

### **Are Preferred Securities Still A Preferred Non-Core Bond Sector?**

It continues to be a challenging environment for a lot of fixed income markets, especially higher quality markets. With the Federal Reserve (Fed) seemingly unlikely to lower interest rates until after the summer months (at the earliest), the “higher for longer” narrative has kept a lid on any sort of bond market rally. And while falling interest rates help provide price appreciation in this higher-for-longer environment, fixed income investors are likely better served by focusing on income opportunities. That’s where preferreds come in. With yields still elevated relative to history, we think preferred securities are an attractive option for income-oriented investors.

Preferred securities (preferreds) are often referred to as “hybrid” securities as they have both bond and equity characteristics. This hybrid nature results in preferred securities being senior to common stock but subordinated, or junior to bonds within a company’s capital stack. Similar to bonds, preferred securities offer a stated yield and a par value, which limits potential losses while not participating in potential price appreciation of a company’s common stock. While there are many types of preferred securities, dividends are generally guaranteed, but may be deferred based on company management’s discretion. Preferred securities, then, tend to offer a higher yield compared to other bonds issued by a company to attract investors. Visit the LPL Financial website at [www.LPL.com](http://www.LPL.com) and search “preferred securities” to read the full article. □



## **SAFEGUARDING SENIORS: ENHANCING CYBER SECURITY IN THE GOLDEN YEARS**

*By Steve Fisher, Executive Director*



As the digital landscape continues to expand, so too do the risks associated with cyber threats. While technology has become an integral part of daily life for people of all ages, seniors often find themselves particularly vulnerable to online scams, identity theft, and other malicious activities. However, with the right knowledge and precautions, seniors can navigate the digital world safely and confidently.

### **Understanding the Risks**

For many seniors, growing up in a time before the internet means they may not be as familiar with the various online threats lurking in cyberspace. From phishing emails to fake tech support scams, the tactics employed by cybercriminals can be sophisticated and convincing. Seniors are often targeted due to perceived vulnerabilities such as limited technical knowledge or a trusting nature.

### **Empowering Seniors with Knowledge**

Education is key to combating cyber threats. Seniors can benefit greatly from learning about common scams and how to identify them. Workshops and seminars offered by folks like AARP are specifically tailored to seniors and can provide valuable insights into internet safety best practices, such as creating strong passwords, recognizing phishing attempts, and safeguarding personal information.

### **Staying Vigilant**

Although it may not come naturally, maintaining a healthy dose of skepticism can go a long way in thwarting cyber attacks. Seniors should be wary of unsolicited emails, especially those requesting sensitive information or urging immediate action. Verifying the authenticity of any unexpected communications before responding can help prevent falling victim to scams. If your friend “Bob” calls from France pleading for money, call someone that can verify good ole “Bob” did in fact take a trip to France before sending him anything.

### **Securing Devices and Accounts**

Keeping software up to date and utilizing security features such as firewalls and antivirus software can bolster defenses against cyber threats. Additionally, enabling two-factor authentication on online accounts adds an extra layer of protection by requiring a secondary form of verification for access. Is this a little bit of a hassle? Yes, yes it is, but knowing your accounts are secure more than makes up for it.



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

*By John McTighe, Director*



**When:** Thursday, June 20, from 10:00am—1:30pm

**Where:** Meet at the RESDC Office  
8825 Aero Dr, Ste 205  
San Diego CA 92123

This is your opportunity to learn how to ride public transit and put that knowledge into practice on a field trip with fellow RESDC Members. RESDC Board Member and former President John McTighe will be offering a class & field trip on **Thursday, June 20**, 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. 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 to the “Events” page on the RESDC website ([www.resdc.net/events](http://www.resdc.net/events)) 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.**

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 the June 20 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. □



### BOARD MEMBER PROFILE JANEL PEHAU SECOND VICE PRESIDENT

A member of the RESDC Board of Directors for seven years, Janel retired from the County Auditor and Controller Department in 2010 with 37 years of County service. She was the Director of the Office of Financial Planning during her final ten years with the County. Her County career also included experience in the Program Development Agency, Office of Management and Budget, and Planning and Land Use Department.

From 2012 to the present Janel has been assisting (on a part-time basis) one of the smaller cities in San Diego County with budget development, and monitoring the winding down of the City’s former redevelopment agency. She has a BA in Business Administration from the University of Washington and a Masters Degree in Public Administration from San Diego State University.

In retirement Janel enjoys being able to exercise daily, spending time with her grandchildren, working part-time, sewing and knitting projects, reading, and getting together with family and friends. Her favorite travel experiences include taking trips to her home state of Washington to visit family (and “soak up the beautiful scenery there that I took for granted when I was growing up”), and to the San Francisco Bay area to visit her daughter and her family. She and her husband, Paul, have been married since 1979. They have three children and eight grandchildren. □

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**June 16  
Happy Father’s Day!**







Richard Ariessohn	Sheriff
Margaret Barnes	Superior Court
Miriam Bates	Chief Admin Officer
Lorraine Bittner	Board/Supervisors Dist 1
Frederick Blucher	Library
Kenneth Carpenter	Assessor/Recorder/Cty Clk
Danny Collins	Environ Health & Quality
Stephen Conley	HHSA
Jeanne Conover	HHSA
Karen Davis	HHSA
Anne Deis	
Shirley Delesbore	Probation
Luzviminda Dia	General Services
Tony Dimeglio	General Services
Terry Dodson	
Donna Engbretson	Superior Court
Rose Fierro	HHSA
Betty Flake	
James Forde	
Marin Garrison	Wastewater Mgmt
Phyllis Grodzitsky	HHSA
Maxine Gudmundson	
Mary Hargraves	Registrar of Voters
James Hartshorn	Sheriff
Vickey Houseman	Fleet Sves ISF Mgmt
Gerald Jamriska	Planning & Land Use
Monica Lehman	District Attorney
Joanne Mather	
Lydia McMormack	HHSA
Cleo Moore	HHSA
Annmarie Nemcek	HHSA
Alice Paylor	HHSA
Mary Pena	
Mary Peters	HHSA
Betty Potts	
Beatrice Provencio	
Nadene Pursley	
Barbara Revak	
Avis Riedy	
Stella Roberts	HHSA
Helen Rocha	HHSA
Angel Sanchez	
John Schueler	
Gene Carl Selnick	Air Pollution Control
Mary Smith	HHSA
Ernestine Tillis	HHSA
Margaret Todd	Library
Vinh Tran	Dept of Info Services
Victor Vargas	HHSA
Janeta Walker	HHSA
Donald Williams	
Elsie Williams	
<b>*Active Employee</b>	

**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

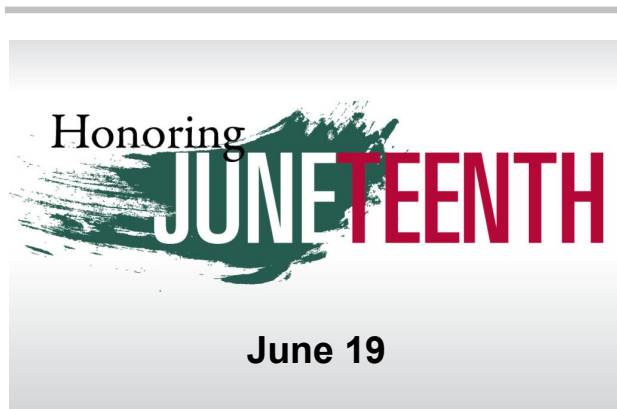
**OFFICE MANAGER....Rosita Haro**

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

**NETWORK EDITOR....Andrew Steele**

**RESDC Office Email Address:**  
[resdc@resdc.net](mailto:resdc@resdc.net)

**QUOTE OF THE MONTH**  
*“The road to equality is a long one, but we must continue to walk it together.”*  
**▪Ruby Bridges**



**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.

**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

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## WELCOME NEW MEMBERS

Mary Abiaro	
Robert Berarducci	Air Pollution Control District
Deborah Bowling	
David Brodie	County Counsel
Todd Burton	
Mary Drebushenko	
Susan Freed	General Services
Sandra Higgins	Mental Health
Mike Nguyen	
Cathleen O'Connor	
Jamie Powers	
Kimberly Scott	District Attorney
Laura Speyrer	Probation
Elizabeth Strahm	HHS

The Surviving Spouse of a RESDC member is eligible for RESDC membership. For enrollment assistance, please call (619) 688-9229. □

## PENSION FACTS AT A GLANCE

### 63%

**Investment earnings for state and local pension plans remained the largest funding source in 2023. Employer contributions increased from 24% to 28%; participant's share remained stable at 9%.**

-National Conference on Public Employee Retirement Systems (NCPERS) survey

