



THE NETWORK



March 2025

Honoring Yesterday—Protecting Tomorrow

Vol. 56, No. 3

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.

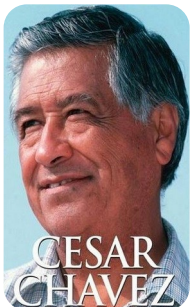


Choose your registration method:

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. □

CESAR CHAVEZ DAY MONDAY, MARCH 31, 2025



Cesar Chavez Day is a state holiday in California and several other states. The day is commemorated to promote service to the community in honor of Cesar Chavez's life and work. **RESDC and SDCERA will be closed on Monday, March 31** in honor of the holiday. □

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March Calendar of Events

- 6—(Thurs.) Special FBI Seminar for RESDC Members Only**, 10:00am—11:30 am, Online Zoom meeting room.
- 13—(Thurs.) RESDC Board of Directors Meeting** 9:30 a.m.
- 20—(Thurs.) Learn How to Ride Public Transit** 10:00am—1:30pm, Meet at New RESDC Office.
- 20—(Thurs.) SDCERA Board of Retirement Meeting** 9:00 a.m.
- 31—(Mon.) Cesar Chavez Day**
RESDC and SDCERA will be closed.

PRESIDENT'S MESSAGE

By Chris Heiserman



Wall Street doesn't care much for individual retirees, but it has a soft spot in its cold profit-hungry heart for public employee pension funds that invest in the stock market. As public sector retirees we obviously benefit from a strong market economy that boosts our retirement fund and supports our regular monthly benefit distributions. However, we

need to be concerned when elected officials in Washington, D.C. talk about possible budget cuts to major safety net programs like Social Security and Medicare/Medicaid that so many American seniors rely on.

President Donald Trump has promised not to cut Social Security or Medicare. He has even suggested not taxing Social Security benefits. But he has also indicated to his major donor supporters that he wants to extend tax cuts he implemented in his first term that made them much wealthier. It remains to be seen whether he can keep both promises.

Retirees' Pension Payments An Economic Plus

The huge economic impact of billions in defined benefit retirement plan distributions sent to millions of American retirees is highlighted in a recent report from the National Institute on Retirement Security (NIRS). The report, "Pensionomics 2025: Measuring the Economic Impact of Defined Benefit Pension Expenditures," said more than \$680 billion went to more than 26 million defined benefit beneficiaries in 2022. These regular pension checks, like monthly Social Security benefits, are a stabilizing economic factor as retirees spend the money continuously on goods and services in local communities across the country.

The report noted that these retirees that enjoy a steady income stream can afford to continue making

purchases even when fluctuating market conditions cause inflationary price increases. Households with less reliable family resources may be reluctant to spend their money in the same economic situation.

According to the report, expenditures by this large group of pensioners create an economic ripple effect through the national economy, supporting millions of jobs, adding billions to the gross domestic product, and generating billions in federal, state and local tax revenue. According to NIRS, every \$1 of defined benefit retirement income expended generated \$2.28 of output to the national economy. The report stated, "This multiplier incorporates the direct, indirect, and induced impacts of retiree spending, as it ripples through the U.S. economy."

Of the \$680 billion distributed to these defined benefit plan retirees, approximately \$371.6 billion went to 12 million retired state and local government workers and their beneficiaries, and \$91.5 billion was paid to 2.7 million federal government beneficiaries. About \$217.4 billion went to 11.5 million private sector retirees and their beneficiaries.

The report said spending of public and private sector pension benefits by retirees in 2022 helped generate \$1.5 trillion in total economic output nationally and supported 7.1 million jobs. It highlighted the economic sectors of food service, healthcare and retail as areas experiencing the most substantial benefit from pension income spending. According to NIRS Executive Director Dan Doonan, "Pension benefits remain a major part of our economy today because retirees know they'll receive reliable pension income every month and aren't fearful of spending it on basic necessities like housing, food and healthcare. That spending supports local economies and creates jobs."

Doonan added that pensions provide a stable source of tax revenue as well, including taxes paid by retirees on pension benefits and from sales taxes produced by retiree spending. □

SDCERA

MAXIMUM 2025 COLA APPROVED

The SDCERA Board of Retirement has approved the maximum cost-of-living adjustment (COLA). That means:

- Tier I, II, and A retired members will receive the maximum COLA of 3% and 0.12% will go in the COLA bank.
- Tier B, C, and D retired members will receive the maximum COLA of 2% and 1.12% will go in the COLA bank.

The COLA will go into effect on April 1, and retirees will see it in their pension payments starting April 30. Learn more at www.sdcer.org. □

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 **NEW** RESDC office 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 bus stop at corner of Aero Drive and Kearny Villa Road.

11:37 am – Board bus #25 to Fashion Valley Transit Cen-

ter.

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 & Kearny Villa Road.

Walk to car parked at **NEW** RESDC office building at 3760 Convoy Street, Suite 118. □

RESDC IS MOVING!



After years on Aero Drive, the Retired Employees of San Diego County is moving. Beginning March 1, 2025 our new "home" address will be **3760 Convoy Street, Suite 118, San Diego, CA 92111**. It is a slightly smaller place and more economical. As always, you are welcome to stop by. Regarding member services...there will be no downtime with regard to phones, email or website. □

RESDC MEMBERS SHARE YOUR STORY WITH US!



Dear RESDC Members,

I don't know about you but I for one cannot go to one of our events without hearing a truly great story...or five. So, I invite you, dear reader, to share your unique experiences and stories with us from your time working at the County of San Diego. Whether

it's a heartwarming memory, an inspiring tale, or a moment of personal triumph, your story has the power to connect, inspire, and resonate with others.

Submit your story today! I will publish one story per month in THE NETWORK and perhaps a couple more throughout each month either on the website or via email. We look forward to hearing from you and celebrating the voices that make the RESDC community so special.

Please send your stories to resdc@resdc.net for consideration.

Best Wishes,

Steve Fisher

Steve Fisher
Executive Director
RESDC

GO GREEN BY SWITCHING TO THE ONLINE VERSION OF THE NETWORK

Did you know you have the option to receive *THE NETWORK* in an online format?

Help lessen RESDC's impact on the environment by choosing to GO GREEN!

You can choose to receive *THE NETWORK* online **only**. The online and email versions of *THE NETWORK* contain the same great content you have come to rely on.

To GO GREEN!: Email us at resdc@resdc.net letting us know you would like to receive the online version of *THE NETWORK* only. It's that easy! And you can know that your choice to stop receiving the printed version of *THE NETWORK* is helping make RESDC a better steward for future generations.



Daylight Savings Time Begins Sunday March 9th!



QUOTE OF THE MONTH

"Sometimes, the thing that ties you down, sets you free."

-Kirk Douglas





RESDC SCHOLARSHIP DEADLINE REMINDER

*By Carlos Gonzalez,
Scholarship Committee Chair*



We want to remind our members that the **deadline for students to submit applications for the RESDC Merit Scholarship is Friday, March 7, 2025**; applications post-marked after this date will not be considered. Final results will be communicated directly to individual participants at the beginning of June. Be sure to

remind your graduating high school scholarship applicants to have their applications into the RESDC office by March 7!

The deadline to apply for the Theo and Evelyn Yakel Scholarship is Wednesday, March 5 at 2:00 p.m.

For more information about the RESDC Scholarship programs please visit:
www.resdc.net/scholarship-program □

USEFUL CONTACTS FOR COUNTY RETIREES

SDCERA Administration

- Retirement checks
 - Withholding forms
 - IRS tax forms
 - Beneficiary change
 - Address change
 - Health Insurance Program
 - Retirement Board meetings
- Phone: (619) 515-6800
Website: www.sdcera.org
Email: msc@sdcera.org
Address: 2275 Rio Bonito Way #100,
San Diego, CA 92108

Board of Retirement Members Elected by SDCERA Retired Members

- Skip Murphy smurphy@sdcera.org
- Alternate—Susan Mallett
smallett@sdcera.org

RESDC Administration

- Membership
 - Address/email change
 - *THE NETWORK* Editor
 - Board of Directors
 - Events
 - Scholarship programs
 - Discounts
- Phone: (619) 688-9229 or (866) 688-9229
Website: www.resdc.net
Email: resdc@resdc.net
Address: 8825 Aero Dr., #205, San Diego, 92123

RESDC Endorsed Insurance and Other Supplemental Benefits

- Pacific Group Agencies, Inc.
Phone: (800) 511-9065
- My Senior Health Plan
Phone: (800) 401-2796

San Diego County Aging & Independence Services

Phone: (800) 339-4661 □



March 20th

PENSION FACTS AT A GLANCE

50%

Among Social Security beneficiaries 65 and older, 37% of men and 42% of women receive 50% or more of their income from Social Security.

Social Security Administration (2024)

TECH CORNER

How can I avoid falling victim to online attacks?

- Update your software regularly. The older the software, the more vulnerable it becomes.
- Keep your system up-to-date with the latest release of anti-virus software.
- Use unique, complex passwords for different accounts.
- If an email looks suspicious, it probably is. Don't open it or click on any links.
- Implement two-factor authentication on your online accounts.
- Avoid connecting to public Wi-Fi in places like airports, shopping centers or hotels.
- Don't leave your computer unlocked when you walk away from it.
- Learn how to spot online scams.

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! □

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*: _____ MI _____
First Last

_____ 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

In Memoriam 

Carol Anderson	Probation
James Bakke	Facilities Mgmt
Adrien Bedore	
Jo Belden	
Gabriele Bivens	HHSA
Juan Briones	District Attorney
Clyde Brooks	HHSA
Thomas Brooks	Sheriff
Michael Calvert	District Attorney
Stephen Choate	
Caralin Coffey	County Counsel
Darlene Creitz	Sheriff
Tai Doan	HHSA
Linda Dryer	HHSA
Donald Dunlop	Sheriff
Dorothy Gillon	HHSA
Janet Harvey	
Donald Hines	
Sarah Jackson	Dept of Environ Health
Elizabeth Joao	Superior Court
Bette Johnson	Registrar of Voters
Connie Kent	Probation
Sandra Kerner	HHSA
Constance Kindle	HHSA
Roosevelt Lathan	HHSA
Greg Maizlish	Public Defender
James Marron	
Brian Michaels	District Attorney
James Moulton	
Mary Myers	Sheriff
Emilita Noriega	HHSA
George Palladino	Facilities Mgmt
Shelley Parker	HHSA
Diane Powell	HHSA
Clyde Revilee II	HHSA
Jean Roalf	
Edna Sapien	Dept of Child Support
Nancy Seppala	HHSA
Joy Shope	
Leonard Smith	Probation
Peggyanne Smith	HHSA
William Smith	Sheriff
Kenny Terry	HHSA
Erma Torricelli	
Marliese Weed	
Joseph Welch	Animal Services
Simone Whitesell	HHSA
Anne Whitlock	
Gerard Williams	
Mary Williams	General Services

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

ASSOCIATION DIRECTORS
 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







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.
3760 Convoy Street, Suite 118
San Diego, CA 92111

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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.

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. □



WELCOME NEW MEMBERS

Eddy Arredondo	
Hanh Bach	
Jane Bailey-Sease	
Colleen Baker	
Debra Burnett	HHSA
Stephanie Butcher	
Alison Casciano	HHSA
Elly Chung	HHSA
Cristina Ellis	
Victoria Filardi	
Peggy French	
Robert Gibson	
Richard Gillenberg	
Jennifer Harmon	Sheriff
Carolyn Levenberg	
Louise Ramirez	
Gerry Ramsey	
Mindy Ripley	
Annette Robinson	
Suzanne Whittlesey	

*Associate Members

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

