



THE NETWORK

September 2024

Honoring Yesterday—Protecting Tomorrow

Vol. 55, No. 9

RESDC HEALTH FAIR PICNIC WEDNESDAY, OCTOBER 9, 2024

When: Wednesday, October 9, 2024, 10:00 am—1:00 pm
Lunch Served 11:30 am—12:30 pm

Where: Admiral Baker Field, 2400 Admiral Baker Rd, San Diego, 92124
Driving directions will appear in the October issue of *THE NETWORK*.

What: The Retired Employees of San Diego County (RESDC) are proud to announce our annual Health Fair Picnic on Wednesday, October 9, 2024 from 10 a.m. to 1 p.m. It will be held at Admiral Baker Field, at 2400 Admiral Baker Rd., San Diego, 92124.

Our Association consists of over 8,000 members and the attendance at our Health Fair Picnic is growing each year. We are expecting over 300 attendees at this year’s event. All guests will receive an amazing BBQ lunch in addition to tons of health and wellness information from our knowledgeable and frankly, terrific vendors.



This is a free event but please note: **REGISTRATION IS REQUIRED.**

Registration:

Registration forms must be received in the RESDC office by Friday, October 4. Name badges and opportunity drawing tickets should be picked up at the Check-In table. They will not be mailed. **No pets are allowed except Service Animals. No smoking or vaping.**



Choose Registration Method:

- **Register Online:** Go to www.resdc.net/events and click the green “Register” button.
- **Register by Phone:** Call the RESDC Office at (619) 688-9229 during our hours of 9 am – 2 pm Mon-Fri.
- **Register by Mail:** Fill out the Registration Form. Mail form to RESDC, 8825 Aero Dr., Suite 205, San Diego, CA 92123.

Health Fair Picnic Registration Form

RESDC Member Name(s): _____

Phone: _____ Email: _____

Non-Member Name(s): _____

of RESDC Members: ____ (FREE) # of Non-Members: ____ (FREE)

September Calendar of Events

2—(Mon.) Labor Day

RESDC and SDCERA offices closed for holiday

8—(Sun.) RESDC Day At The Padres

Petco Park, 1:10 p.m.

12—(Thurs.) RESDC Strategic Planning Meeting

RESDC Office, 9:30 a.m.—2:00 p.m.

19—(Thurs.) SDCERA Board of Retirement Meeting

9:00 a.m.

PRESIDENT’S MESSAGE

By Chris Heiserman



The Employee Benefit Research Institute (EBRI) is a non-partisan tax-exempt organization created in 1978 that does independent policy research on employee benefit programs. It partners with another group (Greenwald Research) to produce an annual survey measuring worker and retiree confidence about retirement. A recent

on-line article by “Benefits Pro” highlighted the 2024 Retirement Confidence Survey results from an EBRI webinar.

Generally, the survey indicated confidence rose slightly this year after being down in 2023, which was attributed primarily to inflation. It said only two in 10 workers were very confident they will have enough money to live comfortably in retirement. (Seven out of 10 were somewhat confident) Despite the slight confidence improvement, respondents still registered concerns:

- 83% felt increasing cost of living will make it harder to save money
- 79% feared changes in retirement regulations from the federal government
- 78% worried inflation would stay high another year
- 72% believed housing costs will increase
- 71% were concerned the U.S. economy could be heading for recession

Significant numbers of workers expressed anxiety about various aspects of retirement, such as having enough money for basic expenses (76%), being adequately prepared financially (68%), being able to meet health care expenses (66%), keeping up with inflation (62%), and running out of money in retirement (62%).

The survey was performed in January 2024 of 2,521 Americans 25 years of age and older. It included 1,255 workers and 1,266 retirees. In the results, 28% of workers and 32% of retirees felt confident in their retirement because of their income, finances and stable assets.

Interestingly, over one third of retirees reported their retirement expenses for travel, entertainment or leisure were more than expected. However, even though half of retirees said overall retirement expenses exceeded what

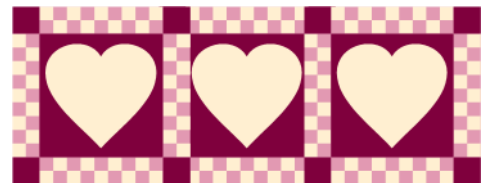
they expected, four in five indicated they were able to spend whatever they wanted within reason. Over two-thirds of retirees said they were having the retirement lifestyle they envisioned.

In the survey Social Security was a key source of actual and expected income for respondents in retirement, but workers and retirees viewed it a bit differently. Most workers (88%) saw Social Security as an income source in retirement, and 91% of retirees agreed. However, 62% of retirees said it was a major source of income while only 35% of workers expected it to be a major source.

Another report from the Schwartz Center for Economic Policy Analysis (SCEPA) at the New School for Social Research summarizes eight prominent surveys of America’s retirement situations. These surveys were conducted by governments, research groups and industry organizations by phone, on-line and via email and show a wide range of retirement anxiety in respondents. The report says the overall results indicate varying degrees of retirement stress depending on a person’s age, gender, economic and educational levels, and whether they are still employed or retired.

Separately, the report says there may be key factors leading people to be more confident about their retirement planning than they should be. For example, they may not understand the math of retirement calculations. In a survey by the National Institute on Retirement Security (NIRS), only 8% of those polled could come close to understanding that \$100,000 would only yield a lifetime benefit of approximately \$4,000 a year.

The Retirement Confidence Survey can be found here: www.ebri.org/retirement/retirement-confidence-survey □



BITS AND PIECES

Maria Arroyo who retired in 2004 as a Juvenile Court Referee from the San Diego County Superior Court, attended the National Veterans Wheelchair Games in New Orleans and won 2 Gold Medals: Masters Women’s Wheelchair Bowling and Motor Rally, a trivia contest held at the WWII Museum.

Sylvia Black recently celebrated her 50th wedding anniversary on board Carnival Firenze with her children and their families. Sylvia has four daughters and eight grandchildren, with ages ranging from 18 to 1-1/2. Sylvia worked for 15 years in the County of San Diego in multiple departments such as Sheriff’s, Social Services, Health Services, Public Works, and Chief Administrative Office. □

SDCERA IMPROVING ONLINE TOOLS

By Tracy Sandoval, SDCERA CEO



A new fiscal year means exciting new projects are on the horizon for SDCERA, so I wanted to take this chance to share some with you.

SDCERA is devoted to six initiatives, which are outlined in our strategic plan: trust fund sustainability, effective administrative governance, excellence in providing member service, high-performing workforce, and moderniza-

tion of information technology.

Last year, we introduced new online features that we hope helped you as members – an online tax withholding calculator, a secure document upload tool, and new ways to register for the SDCERA Member Portal.

This year, we're enhancing what members can do online with these projects:

1. New Member Portal features: SDCERA will add new functionality to the Member Portal, which includes the ability to change direct deposit and tax election information online.
2. Strengthening security: We want to ensure your data is secure, so we will put in additional security measures to protect your information.

You can read all our FY 2025 goals in the SDCERA Strategic and Annual Business Plan.

Register for the SDCERA Member Portal

You can find your personalized pension information at your fingertips through the SDCERA Member Portal. Access your monthly earnings statements or 1099-R tax forms, change your address, or download a pension verification statement on-demand.

Get started at memberportal.sdcera.org.

We appreciate our partnership with RESDC and wish everyone a happy and safe summer!



RESDC DAY AT THE PADRES

San Diego Padres Vs. San Francisco Giants

The Retired Employees of San Diego County are happy to announce that the annual Day at the Padres will take place September 8th at 1:10 p.m. versus the San Francisco Giants. This promises to be a lively and fun afternoon. We'll be seated together, section TBD, but there will likely be a mix of sun and shade so be sure to bring your hat. You'll be able to purchase seats directly from RESDC via phone or website.

RESDC is only selling 30 tickets directly but there are other seats in our section available directly from the Padres. Please call or email for further seating details.

We'll see you at the ballpark. Go Padres!

When: Sunday, September 8, 2024, 1:10 p.m.

Where: Petco Park, 100 Park Blvd, San Diego, CA 92101

To purchase tickets:

Option 1 – Pay with a credit card. Please go online to: www.resdc.net/events

Click the green "Register" button and follow the steps to register and pay. You will need to use the email address associated with your member account. Need assistance? Contact us at (619) 688-9229 or resdc@resdc.net.

Option 2 – Pay with a check made payable to RESDC and mail to 8825 Aero Dr., Suite 205, San Diego, CA 92123.

Please note: Tickets are only available digitally and will be forwarded via email and uploaded through the MLB Ballpark app, located in your App Store (iPhone) or Google Play Store (Android).

For more information, visit: <https://www.mlb.com/padres/tickets/mobile/guide> □

September

PHONE SCAM CATCH PHRASES

By Chuck Brown, Director



With so many scam calls being placed, it's critical to be alert to the possibility that that incoming "unknown caller" is a scammer, too. Phone scammers use a variety of tactics to get information from the people they target, but their motives are pretty much always financial.

Being familiar with some of the phrases scammers tend to say on the phone, you may be able to spot a caller with nefarious intent before they can trick you into falling for their lies. Here's what to listen for:

- **"Can you hear me?":** If a call starts with a "yes" or "no" question, chances are a scammer is trying to record you saying "yes" so they can authorize purchases on your accounts.
- **"I'm from the government and need to verify your Social ...":** Government representatives would never call unexpectedly and ask for your Social Security number or other sensitive information by phone.
- **"You've won! All you need to pay is ...":** If you really won a contest, you wouldn't be asked to pay for shipping or anything else. This is an attempt to get your credit card or bank information.
- **"Act now!":** Scammers will pressure you to act immediately because they want you to make a snap decision rather than realizing that they're not legit, which will likely happen if they give you time to think.
- **"Don't hang up ...":** Another common phrase, a scam caller will demand you stay on the line because they don't want you to have an opportunity to fact-check what they're saying and realize they're lying.
- **"I'm calling from Amazon..."** (or any online retailer): If a caller claims to be with Amazon and is calling about a suspicious order, they're trying to scam you. Another attempt to get information about your account.

Source: An article by Mary White in "Money Digest" Scam Warning: Never Respond If Someone Calls You And Uses These Phrases (moneydigest.com) □



BOARD MEMBER PROFILE LEILA ATTAR

A member of the RESDC Board of Directors since February 2018, Leila retired in September 2016, after 32 years of service with the County. Born and raised in New York, Leila moved to California in 1979, where she received her Master of Public Health from San Diego State University. Leila's career at the County of San Diego began in 1984, at what was then the Health Services Department, now the Health and Human Services Agency. From 1989 to 2000, she was an Analyst with the Alcohol and Drug Services division, where she worked with the community based organizations that provide the wide array of prevention, treatment and recovery services to the residents of San Diego County. She then worked as an Analyst at the County's Probation Department starting in the year 2000, providing administrative support to the special programs for youth, adults, and families involved or at risk of being involved in the justice system.

A member of the CRASH, Inc. Board of Directors since 2001, Leila's familiarity with the operations and requirements of the County has assisted CRASH in understanding its expectations. When a potential residential facility became available, she worked on evaluating its appropriateness and feasibility for an agency program. CRASH, Inc. is a non-profit agency providing substance abuse services in San Diego. □



First Day of Fall
September 22



TRAVEL TIPS — TAKE FLIGHT!

By Chuck Brown, Director

Continuing on from our road trip planning, we can get some handy hints from various sites – like AAA – and this time I zeroed in on “Travel and Leisure” for their list of over two-dozen tips. Here are the highlights from the list *25 Things You Should Do Before Boarding a Plane*. (<https://www.yahoo.com/lifestyle/25-things-absolutely-must-board-175600512.html>)

1. Download the airline’s app, make sure your reservation details are in, and then use it to check in. That way, you can head straight to security when you arrive at the airport.
2. Assess your seating choices. Seating arrangements vary from aircraft to aircraft. Choose your location – near/far from restrooms or galley, at the bulkhead between you and first-class (often more leg room), at the emergency door (there may be more leg room, but also the wing “hump”, etc.
3. Stay organized by making a quick reference of flight numbers, gate numbers, departure times, lounge/ food locations, etc.
4. Consider TSA’s PreCheck. It can save you time and aggravation, like the full-body scan.
5. Check the dimensions of your bags. Check dimensions at home and make sure they adhere to your airline’s limits. Keep in mind that European carriers’ limits vary slightly from those in the U.S. Blame it on standard versus metric.
6. Stay connected. Many airports offer free WiFi, but they’re not usually secured networks. To help fend off hackers, set up VPN on your phone, tablet, or laptop.
7. Wear comfortable clothing – especially for long flights. The airplane cabin climate can range from freezer to sauna. If you have connecting flights, it could go both ways! Wear layers so you can stay comfortable.
8. BYOB – Bring your own travel water bottle and fill it after you’ve run the gauntlet of checking in. Bottled water and other drinks can be expensive.
9. Check your credit card protection. Many cards offer compensation for delays, cancellations, lost luggage, and more if you use them to pay for travel plans.
10. Investigate Intelligent Insurance - you might want to insure an expensive trip with a policy that includes provisions for emergency medical evacuation and cancellation for any reason.

That’s just the beginning. Here’s a basic search line – travel tips for flying. Soar with the eagles! □



WELCOME NEW MEMBERS

Carol Barrett	Assessor/Recorder/Cty Clk
Tina Curry	Superior Court
Barton Funk	
Christine Lawyer	Sheriff
Aura Quecan	
Alyn Temporal	Probation
Harriet Whitmore	
Brian Wilson	
Adrienne Yancey	HHSA

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



HAPPY LABOR DAY!

The RESDC and SDCERA offices will be closed on Monday, September 2nd, in observance of Labor Day. Emails and voice mails will be answered on Tuesday, September 3rd. □

COMING HOME — ASTREA



When: Wednesday, September 25 at 1:00pm

Where: 1745 N Marshall Ave, El Cajon CA 92020

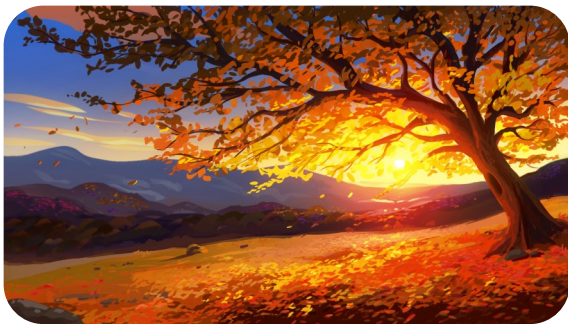
Program: Our annual Coming Home event will be held at the San Diego County Sheriff's aviation unit, ASTREA on the 25th of September at 1pm. The acronym stands for Aerial Support to Regional Enforcement Agencies. These are the men and women charged with helping to keep us safe via the skies above. The unit averages 6,000 missions per year and operates a fleet of eight helicopters. Anyone interested in law enforcement and/or aviation...register today as space is limited to the first 30 members. Sorry, no guests.

RSVP: This is a FREE event and space is limited to 30 attendees. **RSVP is required.**

Choose your registration method:

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

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



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



<i>In Memoriam</i>	
Patricia Akers	
Lynda Anderson	Municipal Ct
Terri Audiss	HHSA
Charles Avery	Agriculture, Weights & Mgmt
Neida Battisti	
Earl Bookhammer	
Violet Breckenridge	Superior Court
Ann Davis	HHSA
Earl Davis	HHSA
Joan Dawson	Assessor/Recorder/Cty Clk
Pauline Dease	Electronic Data Processing
Kathleen Fahey	Superior Court
Shirley Frey	General Services
Bruce Fuller	Superior Court
Janet Gilmer	HHSA
Charlotte Hajec	HHSA
Ellen Hamilton	
J Hardison	
Dortha Kilgore	
Robert Kleinschmidt	
Lester Lefkowitz	HHSA
Marion Leslie	
Ruth Martin	
Michael McClure	Probation
Daniel McDuffee	Facilities Mgmt
Amelia Miller	
Marilyn Milligan	Assessor/Recorder/Cty Clk
Barbara Norris	HHSA
Dora Padgett	Municipal Ct
Edith Pargman	
Victor Patterson	HHSA
Russell Patton	
George Peterson	Public Defender
Kim Quaco	Sheriff
Ruben Ramos	Sheriff
Laura Reeves	
Samuel Richards	Public Defender
Raymond Rowe	
Rodante Sarmiento	Sheriff
Jane Simone	HHSA
Olga Skubski	
David Smith	
Deborah Smith	Sheriff
Leah Thompson	Sheriff
Richard Toland	HHSA
Kenneth Umbarger	General Services
Christopher Wilson	Planning & Land Use
Willa Winters	Library

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. □

ASSOCIATION OFFICERS

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 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

CHECK OUT THE RESDC YOUTUBE CHANNEL

Have you missed any of our Virtual RESDC presentations?

Here is how you can watch our past online presentations on the RESDC YouTube channel!

Step 1. Go to www.resdc.net

Step 2. Scroll down a bit, and click the button RESDC YouTube on the left column.

Step 3. Now you are on the RESDC YouTube channel. Now you can select a video to watch!

Step 4. Click the "Subscribe" button. Subscribing to the RESDC YouTube channel means that you will be updated when new videos are uploaded.

View Curated Playlists

On the RESDC YouTube channel you can also view curated playlists of videos from county partners such as Live Well San Diego and Aging and Independence Services.

Step 1. Access the RESDC YouTube channel by following the instructions above.

Step 2. Scroll down. You can select a playlist of videos that you would like to view. □





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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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 □

PENSION FACTS AT A GLANCE

More than 5,000

Public sector retirement systems exist in the U.S. with 12 million retiree and 14.9 million active (working) members.

-U.S. Census Bureau

Hello,
September!

QUOTE OF THE MONTH

"I never lose; I either win or learn."

-Nelson Mandela