



THE NETWORK

Newsletter of The Retired Employees of San Diego County

January 2020

Honoring Yesterday—Protecting Tomorrow

Vol. 51, No. 1

PRESIDENT'S MESSAGE

By Stan Coombs



To reintroduce myself, I'm Stan Coombs, and honored to serve as President of the Retired Employees of San Diego County this term thanks to the trust and confidence of the RESDC Board of Directors and members. I intend to carry out this responsibility in the spirit of previous RESDC presidents I came to know over the past 13 years. To a person they were passionate

about RESDC's role in retiree advocacy, sincerely committed to RESDC's success, and unwavering in their efforts.

I also served with 34 selfless, volunteer members of the RESDC Board of Directors over those years. They too believed that an active retiree organization leadership is important, because a sound retirement program is important.

Some of those folks are no longer with us, a sad reality, but their names are familiar to many county retirees. Others served on the RESDC Board before my arrival, and are still serving years later. All became friends. They don't get enough credit for all they do.

In 2010, RESDC made a tough decision. The organization needed full-time professional management, in addition to retired volunteers, to ensure we continued as an effective, influential organization in the face of future challenges.

Funding issues were resolved by a membership fee increase, overwhelmingly accepted by the members, and within months our first Executive Director reported for duty only to leave a year later to join the staff of the Speaker of the California State Assembly. We had chosen well. **Mark Nanzer**, our current Executive Director, soon followed, and RESDC is now recognized as the gold standard for county retiree organizations in California.

RESDC members are inordinately fortunate to have begun with two such talented executives. Mark is supported by capable, part-time staff members, Office Manager **Karen Hazel**, Technology and Events Associate **Andrew Steele**, who recently arrived, and Office Assistant **Marge Elmendorf**.

That's RESDC's recent past, part of a 59-year history.

We are now prepared to move into the future, addressing our four mission responsibilities, communications, advocacy, services and social engagements.

Fortunately, the San Diego County retirement system seems financially sound, 78% funded, which is above the average of U.S. public retirement systems, and tightly managed. But the outside world is an iffy place. Public defined benefit retirement continues to be attacked by groups who believe it should be diminished, and they have sometimes been successful in their efforts.

News reports are common about legislation proposing to reduce or eliminate public retirement benefits, of litigation threatening public retirement security, and of ballot proposals that would upend established legal doctrines that public retirement depends on.

Even now the California Supreme Court is considering a case that could eliminate "The California Rule," a long accepted court doctrine that holds that California public retirement benefits can't be reduced after an employee's hire date, due to contract clauses in the California and U.S. Constitutions.

We've seen our own county pensions reduced four times since 1976 for new employees, and the City of San Diego defined benefit system eliminated by a voter approved ballot proposition driven by anti-public retirement sentiment. That action was only recently reversed by the courts, because of illegal preparatory steps taken.

And all this as it becomes clear there's a retirement crisis ahead. In a recent *AXIOS* news piece by writer Mike Allen, he notes, "Retirement becoming more myth than reality."

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PENSION FACTS

Has Dark Money Ruined Fair Elections?

By Chris Heiserman, Director



It's impossible to miss the current barrage of television ads from billionaire Presidential candidates Tom Steyer and Michael "Mike" Bloomberg. But at least we know they are paying for the campaign commercials and we can decide for ourselves how we feel about individuals spending so much personal wealth seeking political office.

Yet what about campaign ads from political non-profit groups or Super Political Action Committees (super PACs) with names like "Stand for Truth", or "New Day in America", or "Americans for Prosperity," or the "League of Conservation Voters?" (For the record, the first three favored conservative candidates and issues, the fourth liberal ones in past elections). Where is the money coming from to pay for their political ads to influence our votes? Increasingly, the sources fueling huge political campaign spending in our federal elections are "dark money" where the origin is either not disclosed at all, or it isn't available until long after the ballots have been counted.

Political non-profits, a label that seems a bit wacky, have become a considerable force in U.S. elections. These groups can receive unlimited business, individual or union contributions that they do not have to disclose, and even though their political activity is supposed to be somewhat limited, there has been little or no enforcement by the Internal Revenue Service (IRS).

So, what is this secret dark money all about? It's basically political dollars where the source isn't known. It could be other billionaires or millionaires or corporate interests that prefer to hide their support for or opposition to candidates or ballot issues. The bottom line is voters far too often have no clue who is paying for the messages attempting to sway their votes. The most common avenue for dark money is politically active non-profit organizations – created under IRS sections 501(c)(4) and 501(c)(6). The first type is often referred to as "social welfare" groups. They are allowed to engage in political activities but that is not supposed to be their "primary" purpose. Unfortunately, many of them have easily circumvented this limitation and found ways to expend nearly all of their budgets in political ways. Examples of this organization category would be the National Rifle Association (NRA), the Sierra Club and Crossroads Grassroots Policy Strategies (GPS), a non-profit founded in 2010 that worked with super PAC American Crossroads connected to well-known Republican campaign guru Karl Rove. (Note: no specific detail here about these groups and dark money activities).

Trade associations, chambers of commerce and real

estate boards can be 501(c)(6) organizations and generally are also supposed to limit political activity to less than half of their spending. These groups benefit from their special non-profit status and can also accept unlimited contributions while donors remain hidden.

You may be tempted like many to ask: "But aren't super PACs (independent expenditure committees) required to identify their donors to the Federal Election Commission (FEC) and prohibited from coordinating political efforts with candidate campaigns?" Technically, yes, but what sounds like transparency collapses when unlimited contributions come from corporations or non-profits that don't disclose their donors (dark money groups). And while super PACs are prohibited from coordinating political spending with a candidate's campaign, many are led by individuals personally close to a candidate or sometimes former campaign workers.

How Did We Get Here?

So how big an issue is this and how did we get from what historically resembled a campaign finance system with limits and reasonable public disclosure rules to a dark money arms race where both conservatives and liberals fear being left behind and disadvantaged in election campaigns. According to an analysis from the *Center for Responsive Politics* published in February 2019, reported dark money spending has been growing dramatically. They said that since the 2006 election cycle, spending by groups that don't fully disclose donors has exceeded \$2 billion.

The analysis said the 2018 election set a record for reported dark money spending for non-presidential years, attracting more than \$539 million in expenditures by groups that don't fully disclose their donors. In 2006 they said groups not disclosing donors made up less than two percent of outside spending excluding party committees. Since then such spending has grown to more than half of all outside spending; and they believe that dark-money spending reported to the FEC is only the "tip of the iceberg" of what is really happening.

(Continued on Page 3)

RECENT EVENTS

- ❖ **December NETWORK Correction:** The December 2019 mailed version of *The NETWORK* contained an incorrect version of the 2020 RESDC Budget. The corrected version of the 2020 Budget was submitted and adopted by members in attendance at the December 12th Annual Membership Meeting and Holiday Luncheon. Members who wish to obtain a copy may contact the RESDC office at (866) 688-9229.
- ❖ **New Study: Working-age Americans dying at higher rates, especially in economically hard-hit states.** Mortality rates among working-age Americans continue to climb, causing a decrease in U.S. life expectancy that is severely impacting certain regions of the United States, according to a recent Virginia Commonwealth University report. The report, "*Life Expectancy and Mortality Rates in the United States, 1959-2017*," is one of the most comprehensive 50-state analyses of U.S. mortality. To access the study visit: <https://jamanetwork.com/journals/jama/> . □

Pension Facts (Continued from Page 2)

Reported expenditures don't include millions spent on campaign ads that focus on controversial issues using carefully crafted language that subtly praises or attacks a candidate without actually suggesting a vote for or against him/her. Throw in digital advertising, an increasingly common way for dark money groups to skirt disclosure requirements, and the electioneering pool water gets even murkier.

Who opened the flood gates for all this political spending with no accountability? Most would say it was the U.S. Supreme Court in its 2010 ruling in *Citizens United v. Federal Elections Commission* by a 5-4 vote that equated political campaigning with free speech under the 1st Amendment and said it would be unconstitutional to limit political spending by corporations and unions. A subsequent lower court case, *SpeechNow.org v. Federal Elections Commission* dropped the other shoe and found that contribution limitations on groups who make independent expenditures are also unconstitutional, spurring the proliferation of dark money organizations.

Interestingly, in part of the *Citizens United* decision, eight of the nine Supreme Court justices agreed that disclosure of political spending was important because "transparency enables the electorate to make informed decisions and give proper weight to different speakers and messages." Wait. It sounds like the Supreme Court didn't want to restrict "free speech" but felt we should all know who was paying for it.

So, courts have allowed unlimited spending by and unlimited contributions to groups that make independent expenditures in elections. But guess what? Most Americans don't like it. A 2015 *New York Times/CBS News* poll found strong support among both Democrats and Republicans for limiting the influence of wealthy donors, including limiting spending and requiring more disclosure by these dark money groups. The poll found that more than 80% of Americans believe money plays too great a role in election campaigns.

If the missing ingredient is identifying the source of this dark money in politics, who can make that happen? Perhaps Congress should weigh in on this good government topic. Unfortunately, more than half of the respondents in the same survey were pessimistic that elected leaders would act to improve campaign finance rules.

Other ideas? Ask your congressional representative what he/she is prepared to do about it? Or maybe some enlightened state Legislature could pass reasonable campaign finance disclosure legislation that will be challenged legally and eventually give the U.S. Supreme Court a chance to revisit the issue and get it right for transparent and fair elections.

(More detailed information about dark money and these court rulings can be found by visiting these organizations' websites:

- Center for Responsive Politics at: www.opensecrets.org
- The Center for Public Integrity at: <https://publicintegrity.org/> . □



SAVE THE DATE! NORTH COUNTY GENERAL MEMBERSHIP MEETING

Wednesday, February 26, 2020 9:30 AM – 11:30 AM
North Inland Live Well Center
649 West Mission Ave., Escondido, CA 92025

Our program will include presentations from two excellent community resources: **Sharp Healthcare Disaster Preparedness** and **FACT SD - Full Access and Coordinated Transportation, Inc.**

Sharon Carlson is a registered nurse and the system director of emergency disaster preparedness for Sharp HealthCare. Sharon brings a wealth of disaster planning, response and recovery knowledge to Sharp HealthCare, and works closely with its safety and security teams. She is the hospital representative for San Diego County on several state emergency disaster preparedness work groups in California.

FACT is based in Oceanside and is a resource for San Diego County residents who are looking for transportation options. FACT seeks to improve access to transportation for seniors, persons with disabilities, veterans, and the income disadvantaged, and to fill gaps in existing services. □

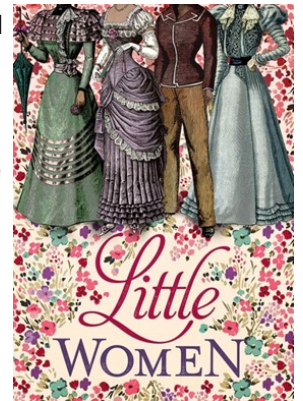


RESDC THEATRE OUTING

The West Coast premiere of **LITTLE WOMEN** at The Old Globe, By Kate Hamill

When: Sunday, March 22nd at 2:00 PM

Louisa May Alcott's classic novel of the March sisters is beloved by generations of readers. Now her heartfelt story of Jo March and her three unforgettably distinct sisters, Meg, Beth, and Amy, comes to the stage in a brand-new version that honors the spirit of Alcott's original while freshly interpreting it for a new era. *The Wall Street Journal* named the prolific and widely produced Kate Hamill Playwright of the Year. Her sparkling adaptation will have audiences falling in love with the March sisters all over again as they grow from young girls to little women.



Tickets will be available for registration at: www.resdc.net/events in February. Look for the February and March issues of *The NETWORK* for more information.

□

January Calendar of Events

- 9—(Thurs.) RESDC Board of Directors Meeting
8825 Aero Drive, Suite 205, 9:30 am
- 20—(Mon.) Martin Luther King Jr. Day
RESDC & SDCERA Offices Closed



SPONSORS OF THE 2019 RESDC HOLIDAY LUNCHEON

A big thank you to the people and businesses who donated prizes to RESDC for our Holiday Luncheon.

- Cygnnet Theatre
- Event Outfitters
- Filippi's Pizza Grotto Santee
- La Jolla Playhouse
- Lamb's Players Theatre
- Moxie Theatre
- My Senior Health Plan, Pete Blasi
- Pacific Group Agencies, Steve Pettee, Agent
- San Diego County Credit Union
- San Diego Padres
- San Diego Reparatory Theatre
- Anne Schwartz, RESDC member
- Scripps Ranch Theatre
- Superior Direct, Kim Ehler (RESDC's printing service)

To each and every one of these donors, we extend our heart-felt thanks and gratitude.

Thank you also to RESDC member **Dottie Badger** for shopping for many prizes for the opportunity drawing. Our gratitude also goes to member **Eric Wong**, for organizing and wrapping the prizes. □

PENSION FACTS AT A GLANCE

102

SDCERA processed 102 service retirements in October and November 2019.



2020 SCHOLARSHIPS

By Carlos Gonzalez, Scholarship Committee



The annual RESDC Merit Scholarship Program will award five \$2,000 scholarships and one \$750 community service scholarship, to graduating high school seniors in 2020. To be eligible, students must be a child, grandchild, step child, or step grandchild, of a RESDC member in good standing (as defined in our Bylaws).

The scholarship application forms are available online at:

www.resdc.net/scholarship-program. Applications may also be picked up from our office at 8825 Aero Dr., Suite 205, San Diego, CA 92123. For questions, please call RESDC toll free at (866) 688-9229 or email resdc@resdc.net.

The deadline to submit applications is **Monday, March 2, 2020**; applications postmarked after this date will not be considered. Final results will be communicated directly to individual participants at the beginning June 2020.

We suggest that applicants start this process early and coordinate all references for a complete and timely submittal. Incomplete application packages will not be considered.

All RESDC Scholarship applicants are also eligible to apply for the **Theo and Evelyn Yakel Scholarship**, which is available through **The San Diego Foundation**. In 2019, The San Diego Foundation awarded \$2.2 million in scholarships, making The Foundation the largest private non-university scholarship provider in San Diego County. To apply for The Yakel Scholarship, students should go to www.sdfoundation.org and fill out the Common Scholarship Application.

A document verifying that the student's sponsor is a RESDC member must be uploaded when applying for the Yakel Scholarship through the Common Scholarship Application. Please call the RESDC office at: (866) 688-9229 to obtain this signed document. The foundation will not accept an application without RESDC's validation.

The filing period for the Yakel Scholarship closes on **February 5, 2020 at 2:00 p.m.**; results are usually out by June 1. □





**SCHOLARSHIP RECIPIENTS
WHERE ARE THEY NOW?**

Estelle Charbonneau Hawkins wrote to us to give us an update on her two grandchildren who are former RESDC Scholarship recipients.

Estelle's granddaughter, **Jillian Johnson**, received the RESDC Scholarship in 2011. She attended San Diego State University and graduated with honors in 2016. After graduation, she went to work at the University of California Davis Hospital as a staff nurse. Eighteen months later, she accepted a scholarship to earn her Masters Degree as a Nurse Practitioner. She will graduate in May this year. She hopes to return to San Diego in the future to practice.

Estelle's grandson, **Joseph Johnson**, was a RESDC Scholarship recipient in 2014. He also received a scholarship from The Theo and Evelyn Yakel Scholarship program through The San Diego Foundation. He attended Brown University in Providence, Rhode Island and was ranked number one in his major, Bio-Chemistry. He graduated in 2018. He worked as a researcher and shadowed an orthopedic specialist at New York University Hospital. Last Fall, he received his "white coat" and entered Stanford University Hospital Medical School.

We wish Jillian and Joseph great success and best wishes in their chosen fields.

Editor's note: We enjoy hearing about our past Scholarship recipients. Please contact **Karen Hazel** at the RESDC office if you would like to update us on more former scholarship recipients. Phone the office at (619) 688-9229, or email Karen at resdc@resdc.net.

QUOTE OF THE MONTH

Memories of our lives, of our works and our deeds will continue in others.

•Rosa Parks



**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

_____ 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

BOARD MEMBER PROFILE CHRIS HEISERMAN



A member of the RESDC Board of Directors since December 2012, Chris retired from the County Finance of General Government Group Executive Office in 2010. He had a total of 18 years of County service, having also worked in the Land Use and Environment Group and in the offices of three County

Supervisors. He spent eight years as District Office Manager and Chief of Staff to a State Assembly member, and served on the Board of Directors of the Spring Valley and San Miguel Consolidated Fire Protection Districts for 18 years.

Chris has a Masters of Public Administration from San Diego State University. His volunteer experience other than RESDC includes more than 30 years with the Kiwanis Club of Spring Valley, and several years as President of the non-profit Dictionary Hills Open Space Advocates (DHOSA). In December, 2017 DHOSA celebrated acquisition of Dictionary Hill by the County, creating the Dictionary Hill Open Space Preserve, which conserves 175 acres of Coastal Sage Scrub Habitat for everyone to enjoy. He enjoys hiking, reading, golf, and travel in his retirement.

He has been married 50 years and he and his wife, Sonya, have cruised to Alaska and Mexico, enjoyed a three-week Best of Europe tour in 2011, and traveled with friends in small group tours to Turkey, Portugal, Spain, Morocco, and Scandinavia. They also love scenic travel in the United States northwest and southwest. They have two sons and three grandchildren. □



SAVE THE DATE! RESDC ROUNDUP February 19, 3:30 – 5 pm Hooleys Irish Pub – Grossmont Center, La Mesa

Our first RESDC Roundup of 2020 will be a return to the East County in February, visiting Hooley's in Grossmont Center where pints, plates of Irish fare and daily drink specials are offered up in a roomy, woody space.

The Roundup provides an opportunity to catch up over libations and appetizers with RESDC leadership and fellow members. No reservation required (no host bar, no host food). Come meet with old friends and make some new ones!

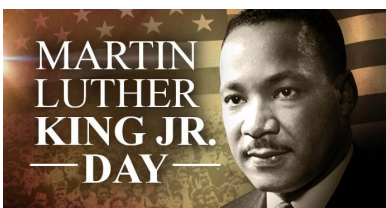
Date: Wednesday, February 19, 2020
Time: 3:30 pm to 5:00 pm
Location: Hooleys Irish Pub,
5500 Grossmont Center Dr. #247
La Mesa, CA 91942 □



DISCOUNTS ON ATTRACTIONS

Through an ongoing partnership with **Recreation Connection**, RESDC members have access to discounts to a variety of amusement parks, movie theatres, and other attractions nationwide. The monthly update from Recreation Connection is posted on our website: www.resdc.net/discounts.

To order tickets online, visit: recreationconnection.com and click on "Members Enter Here" in the left menu. You will need to enter your personal email address and the "Company Code" which is "Retired." If you prefer to order by mail or fax, the order form can be found in the FAQ section of the Recreation Connection website; there are no phone sales and their walk-up locations are only in Hollywood and Glendale, CA. □



January 20, 2020

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

President’s Message (Continued from Page 1)

He notes that 30% of boomers had nothing saved in a retirement plan in 2014, and that pensions largely don’t exist anymore - replaced by 401(k)-style plans. Forty-three percent of Americans 45 years and older expect to outlive savings they have. The number of Americans in the work-force over 64 years of age has tripled since 1989, yet only 31% of those 40 to 79 years say they would continue working into retirement without a financial need and opportunities for older folks to continue working may dwindle as jobs are automated.

Allen concludes, “A comfortable retirement at 65 is disappearing...”

Against this backdrop, RESDC will continue to be a prominent, out-spoken defender of retirees, reviewing, researching and evaluating while speaking out on issues and proposals, reporting to the members and public, always advocating for retirees and providing decision makers with RESDC members’ points of view. □

ASSOCIATION OFFICERS

President.....Stan Coombs
 1st Vice Pres.....Chris Heiserman
 2nd Vice Pres.....Janel Pehau
 Secretary.....Carlos Gonzalez
 Treasurer.....Frank Bittner

ASSOCIATION DIRECTORS

Leila Attar, Chuck Brown,
 Charles Morgan, Merrill Roach
 George Shoemaker, Bruce Silva

IMMEDIATE PAST PRESIDENT

John J. McTighe

EXECUTIVE DIRECTOR

Mark Nanzer

OFFICE STAFF....Marge Elmendorf

....Karen Hazel
Andrew Steele

NETWORK EDITOR....Karen Hazel

RESDC Office Email Address:

resdc@resdc.net



**MAILING DATES FOR
 2020 ELECTRONIC
 PENSION DEPOSITS**

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

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



WELCOME NEW MEMBERS

- Amor L. Aquino
- Desiree A. Bruce-Lyle
- Emma G. Buenrostro-Zarate Health & Human Service
- George P. Chapman* Health & Human Services
- Bruce W. Coon* Health & Human Services
- Martha Crump Assessor/Recorder
- Lezlie A. Hamrick-Smith Health & Human Services
- Tina R. Ibarra Public Works
- Jon T. Rollin Sheriff
- Carlos V. Soriano Sheriff
- Josefina L. Soriano Public Administration
- Karyn D. Swarner*
- Peter D. Swenson

***Associate Member**

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



2019 The Year In Review



The February General Membership Meeting was held in Escondido.



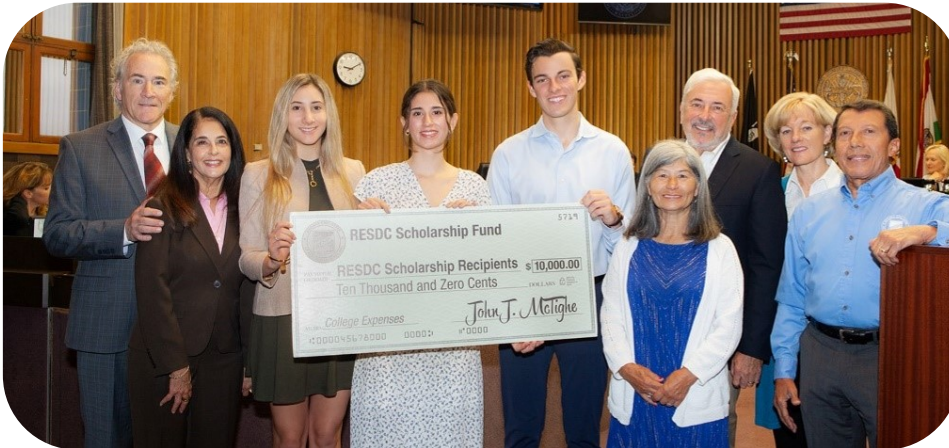
In April, RESDC hosted the CRCEA 50th Anniversary Conference.



The May General Membership meeting was held at SDCERA.



The Flag Day/Independence Day Luncheon was held at The Ronald Reagan Community Center in El Cajon.



In June, the Board of Supervisors recognized the 2019 RESDC Scholarship recipients.



Members attended the July RESDC Roundup in Escondido.



The August General Membership Meeting was held in Chula Vista at the Glenner Centers' Town Square.



RESDC members attended a Padres game together in September.



The annual Coming Home event was held in October at Las Colinas Detention and Reentry Facility.



The annual Health Fair Picnic was held in October at Admiral Baker Field.



Team RESDC walked in the 2019 Walk4ALZ in October.



The South County RESDC Roundup was held in November in Chula Vista.





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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RESDC Members enjoyed a fun Theatre Outing in November at Lamb's Players Theatre in Coronado.



Members celebrated the holidays at our last event of the year. The annual Holiday Luncheon was held on December 12th at a new venue this year in Mission Valley at the DoubleTree Hazard Center.

