



# THE NETWORK

February 2021

Honoring Yesterday—Protecting Tomorrow

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## GEORGETOWN UNIVERSITY SAYS NATIONAL PAYROLL DEDUCTION POLICY WOULD INCREASE RETIREMENT SAVERS BY 40 MILLION AND SAVINGS BY \$1.9 TRILLION

A national automatic enrollment payroll deduction policy could increase cumulative total retirement savings by \$1.4 trillion to \$1.9 trillion in the U.S. over the next 20 years, and the number of private sector workers saving for retirement by up to 40 million, according to research by Georgetown University and a partnered Philadelphia consulting firm, Econsult Solutions.

Georgetown says that such increased savings would result in larger annual retirement incomes for the employees, while substantially increasing gross domestic product over the next two decades by as much as \$96 billion.

Currently, 57 million or 46% of private sector workers don't have access to retirement plans through the workplace, according to Georgetown's Center for Retirement Initiatives. The national cumulative U.S. retirement savings gap has been estimated to exceed \$14 trillion.

Similar state programs already in effect in Oregon, Illinois and California's CalSavers, require private employers to withhold modest payroll deductions for 401k plans or individual retirement accounts. Workers may opt out and withdraw their participation, or remain in the program and exercise their own fund management decisions.

Evidence thus far from existing state programs indicates about 60% of first-time participants who were not saving for retirement beforehand, remain with the program. □

## PRESIDENTS DAY FEBRUARY 15TH.

RESDC and SDCERA will be closed in observance of the holiday. We will be back to business on Tuesday, February 16th. □



## JUDGE INVALIDATES SAN DIEGO CITY RETIREMENT PROPOSITION "B"

On January 5<sup>th</sup>, Superior Court Judge Richard Strauss invalidated 2012 San Diego City Ballot Proposition B, effectively removing language from the City Charter that eliminated defined benefit retirement for most subsequently hired city employees.

Proposition B was approved by 65% of city voters, eliminating defined benefit retirement for new city employees except police, capped city retirement contributions and made other restrictive changes. Proponents claimed more than \$2.5 billion in savings would result.

Employee groups immediately filed an unfair labor practices complaint, which they won when the California Public Employment Relations Board ruled city employee rights were violated because there was no "meet and confer" with employee groups beforehand, as required by state law.

The PERB ruling was appealed by the City, but eventually confirmed by the California Supreme Court. The California Supreme Court required the Appeals Court to find an appropriate remedy.

But the amended Proposition B City Charter language remained, restricting staff from making the program changes required by the Court. The Judge Strauss ruling addressed that obstacle.

It's been estimated that 4,000 employees have been hired without pensions since 2012, and are now entitled to join the city defined benefit retirement system. Costs of adding the newly hire employees to the original retirement system are expected to be substantial. □

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## February Calendar of Events

**11—(Thurs.) RESDC Board of Directors Meeting**

Via Zoom Web Conferencing, 9:30 a.m.

**15—(Mon.) President's Day**

RESDC & SDCERA Holiday

**18—(Thurs.) SDCERA Board of Retirement Meeting**

9:00 a.m.

## PRESIDENT'S MESSAGE

By Stan Coombs



RESDC members. . . Beginning this article each month brings with it two nagging worries, that it's nearly impossible to ignore this never ending pandemic long enough to cover other important retirement issues, and so much is happening so fast within the pandemic that the final draft submitted is invariably out of date before it reaches our members.

That said, last month we noted U.S. COVID-19 cases had risen to almost 15 million, and ended by wondering whether there would be enough funding to vaccinate the population. U.S. COVID-19 deaths, by the way, totaled about 274,000. On the "upside," we were enchanted by news of a very promising vaccine suddenly announced by Pfizer/BioNTech, and the possibility of a second developed by the separate biofirm, Moderna.

What's happened since?

The coronavirus rages on. The national case count has increased to over 23 million in just four weeks and U.S. COVID deaths are almost 400,000. Dr. Fauci observed increased holiday travel and social gatherings, and said the worst is yet to come.

On the other hand, both Pfizer and Moderna vaccines have been approved for emergency use by the U.S. Food and Drug Administration. Fourteen million doses have gone to state and local health agencies in rough proportion to their populations, and about 10 million initial vaccinations have been reported. Doses are being held in reserve for secondary injections needed after three weeks.

But that's a very slow start, only 47% of the 20 million inoculations promised by the end of 2020 by the chief operating officer of the federal Operation Warp Speed vaccine initiative, expected to be followed by shipments that would vaccinate another 30 million in January, and 50 million in February, based on a priority system (see below). Vaccines were expected to be available to the general public during April or May 2021. Those goals will be difficult to achieve now.

Will there eventually be enough doses available? AXIOS net news service says yes, if you live in the U.S., Europe or another wealthy country. The World Health Organization wants a just distribution of vaccines worldwide, on the premise that no one is safe unless everyone is safe. They want at least 20% of the population in

virtually every country to have access to a vaccine by the end of 2021. Will that happen?

AXIOS cites Duke University Tracker figures, indicating that at least 7.7 billion doses have already been purchased from manufacturers, with another 3.9 billion reserved. The U.S. alone has reserved nearly a quarter of the global supply, AXIOS notes. India and the European Union have closed deals to cover their combined 1.85 billion member populations. Brazil, India and Russia, said to be manufacturing vaccines "at scale," will begin vaccinating next year, we're told, but likely have to continue into early 2022, while middle-and-low-income countries that can't afford to buy in bulk could be vaccinating into 2024.

So where do older Americans fit into all this? Since distribution and inoculations are state and local operations, not coordinated by the federal government, the answer varies depending on location. But state scheduling often follows U.S. Centers for Disease Control guidelines, and CDC guidelines recognize that COVID-19 mortality risk increases with age, older adults at greatest risk. They also recognize the importance of protecting our frontline health and emergency workers.

California says it plans to have sufficient doses to vaccinate most Californians in all 58 counties by summer 2021, depending on vaccine production. Retirees living in other states should connect with their state or local COVID information centers.

The California website, at [COVID19.CA.GOV](https://COVID19.CA.GOV), also says vaccines should now be available within the State for 1a priority healthcare workers (persons at risk of direct exposure to SARS-CoV-2 through their work in any role in any health care or long-term care setting) and to residents of long-term care facilities. Next would come 1b frontline essential workers (first responders, teachers, public transit, grocery store staff) and people 75 years and older, starting in late winter 2021. Priority 1c seniors 65 to 74 years and 55 to 64 years would follow.

The California website also advises healthcare workers to contact their employers to arrange vaccinations, that CVS and Walgreen pharmacies will administer vaccinations to staff and residents living in long-term care facilities, and that frontline essential workers and those 75 years and older contact their health providers to determine whether they're enrolled to administer the vaccine.

Oh yes. . .what about that federal assistance we were concerned about, to help financially hard-pressed states and local health agencies distribute and vaccinate 331,000,000 Americans? In late December, Congress passed and the President signed a \$900 billion fiscal stimulus bill, reported to include an extension to the end of 2021 for states and local governments to spend the \$340 billion provided them in the March 2020 CARES Act; \$20 billion for purchase of vaccines; \$9 billion for vaccine distribution; and, \$22 billion for testing and tracing.

If California's plans are similar to most other states, and implementations are successful, elderly Americans could find the vaccines available before late March. . .if things proceed closer to plan. □



## PENSION FACTS

By The Time You Read This...

By Chris Heiserman, Director



By the time you read this we will have a new President and a new Congress, but they will still be facing unprecedented historical challenges to our democracy and our nation's fragile future.

By the time you read this the U.S. Capitol will hopefully be somewhat restored after being ransacked, vandalized and besieged by a mob just as deluded as our 45<sup>th</sup> President and his supporters in office and in conservative media unable to accept the results

of a fair national election.

By the time you read this our divided country will still be trying to find its way out of numerous critical and overlapping dilemmas, including:

- A pandemic health crisis which set new records for cases and death in a post holiday surge that overwhelmed hospitals and emergency rooms;
- The confusing, erratic and underperforming national roll out of the highly anticipated COVID-19 vaccines;
- The months of congressional partisan gridlock that finally produced a new nearly \$1 trillion relief package that was less than half of what most observers thought was necessary to help struggling American families and businesses;
- An American economy hoping to recover millions of lost jobs but currently being propped up with hundreds of billions of federal dollars for more direct payouts to households, supplemental unemployment benefits, additional subsidies for hard-hit businesses and industries, and money for schools, health care professionals and renters facing eviction.

By the time you read this we will know whether there was in the end a "peaceful" transfer of power to a new administration, and whether adversaries on both sides of the "contested" Presidential Election continue to face off in the streets of America unable to find common ground and understanding in the interest of healing the rifts in our country's ragged psyche and moving the nation forward. We need to get past our penchant for evaluating serious national policy issues on the crass scale of red states versus blue states, and consider what's best for (to coin a phrase) the United States. It seems that a fairly large majority of the American population would like to see us reclaim our place as a global superpower and an international leader on critical worldwide issues like climate change, human rights and civil discourse.

By the time you read this there should be a coordinated federal response to the pandemic that has gone unchecked for nearly a year, silently and deliberately thwarting the haphazard and ineffectual defenses most states mounted against the virus.

By the time you read this we should know, as part of the older, more vulnerable segment of the general population, when a coronavirus vaccine will be available to us. □

## COUNTY SUPERVISOR JACOB ENDS TERM ON BOARD OF RETIREMENT

Supervisor Dianne Jacob attended her final San Diego County virtual video Board of Retirement meeting on December 17<sup>th</sup>, ending a record 16 years as a county retirement board member, and several terms as Chair.

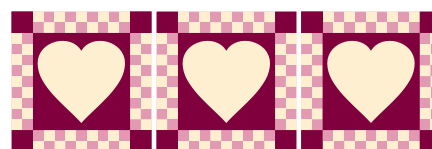
Jacob was first elected to the Board of Supervisors in 1992 to represent the large east county Second Supervisorial District, and was subsequently appointed to the Board of Retirement in 2004 by the Board of Supervisors, to fill one of four public member seats on the nine-member retirement panel.

Candidates to fill the public seats on the County Board of Retirement are appointed by the Board of Supervisors under state law. The remaining five seats are elected by various active county employee groups, retirees, and the County Treasurer is specifically designated a member of the board by state law.

The County Board of Retirement has broad independent authority to run the \$15 billion county retirement system.

Jacob was "termed-out" of her seat on the Board of Supervisors under provisions of the County Charter after seven, four-year terms, and unable to run for reelection. (Supervisors are now limited to two four-year terms.) Board of Supervisors policy disallows previous members of the Board of Supervisors, who simultaneously held Board of Retirement seats, from continuing to serve on the Board of Retirement after they leave the Board of Supervisors.

Jacob has therefore retired from both. Her replacement on the Board of Retirement is expected to be appointed at the January 2021 regular meeting of the Board of Supervisors. □



## BITS AND PIECES

**Manuel Padilla** retired from the County Veterans Service Office in 1996. He celebrated his 90th birthday in December with three of his five children at his home in San Diego. He exercises daily and tends to his orchids and is currently laying out his vegetable garden.

**Barbara Miller** retired in 2002 from Health and Human Services. She celebrated her 85th birthday in January. She lives in Arizona now and volunteers at her church. She also enjoys babysitting her two grand children. □



## 2021 SCHOLARSHIPS

By Carlos Gonzalez, Scholarship Committee Chair



The annual RESDC Merit Scholarship Program will award five \$2,000 scholarships and one \$750 community service scholarship to graduating high school seniors in 2021. 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](http://www.resdc.net/scholarship-program). Due to COVID-19 restrictions, the RESDC office is temporarily closed and applications are not available to be picked up in person. Please call RESDC at (866) 688-9229 or email [resdc@resdc.net](mailto:resdc@resdc.net). We are happy to email the application to each applicant.

The deadline to submit applications is **Friday, March 5, 2021**; applications postmarked after this date will not be considered. Final results will be communicated directly to individual participants at the beginning June 2021.

We suggest that applicants start this process immediately 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 2020, 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](http://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 email the RESDC office at: [resdc@resdc.net](mailto:resdc@resdc.net) or call the RESDC office at: (866) 688-9229 to obtain this signed document. Please state the name of the student applying for the scholarship. The foundation will not accept an application without RESDC's validation.

The filing period for the Yakel Scholarship closes on **February 3, 2021 at 2:00 p.m.**; results are usually out by June 1. □



## RECENT EVENTS

### ❖ Two New SDCERA Board of Retirement Trustees Appointed.

At their January 12, 2021 meeting, the County Board of Supervisors appointed two new members to the SDCERA Board of Retirement. Newly elected County Supervisor Nora Vargas will fill the seat vacated by former County Supervisor Dianne Jacob and Paul Dostart will fill a seat vacated by Richard Tartre.

Supervisor Vargas previously served as an appointee to the California State Teachers Retirement (CalSTRS) Board, the largest teacher retirement system in the nation. On the board, Nora focused on policy to ensure that CalSTRS investments were socially responsible and financially sound.

Paul Dostart is a partner at Dostart Hannink & Coveney, LLP. Paul enjoys a broad legal practice centered on qualification, operation and governance of tax-exempt organizations. Paul also leads the firm's internal investigations and whistleblower practice, advises closely held businesses on matters of corporate governance and structure, and maintains an active but limited tax controversy practice.

### ❖ New County Supervisors Sworn In to Office

San Diego County's three new supervisors took their oaths of office virtually January 4<sup>th</sup> including the first Latina and immigrant ever to hold the position.

New members Nora Vargas (District 1), Joel Anderson (District 2), and Terra Lawson-Remer (District 3) were sworn in based on their districts' numerical order. The ceremony was held virtually due to ongoing concerns and restrictions of the coronavirus pandemic.

Vargas, a former Southwestern Community College Board member and the first Latina to serve on the Board of Supervisors, will replace Greg Cox, who held the seat for 25 years. Cox and Jacob were barred from running for reelection because of term limits.

Anderson replaces Dianne Jacob, who first joined the Board of Supervisors in 1993 and has held elected office longer than anyone in county history. Anderson was a former California Assembly member from 2007 to 2011 and senator from 2011 to 2018. He defeated Poway Mayor Steve Vaus in a tight race for the District 2 seat.

Lawson-Remer, who served as an advisor in the Obama administration's Treasury Department, defeated Kristin Gaspar, who sought a second term. Lawson-Remer took her oath last at the virtual ceremony, thanking her supporters, family, friends and colleagues. □

♥ Happy Valentines Day ♥





**RESDC NOW SELLS  
SEE'S CANDIES \$25 GIFT CARDS  
AT A DISCOUNT**

See's Candies announced recent changes to their candy gift certificates program. They have discontinued the sales of their one-pound paper gift certificates and are switching to plastic gift cards instead. If you still have some of the paper gift certificates in your possession, rest assured they will still be honored at all See's Candies shops.

Our office will offer \$25 See's Candies gift cards to our members at a discounted price of **\$22 each**. This is a \$3.00 savings over the retail price.

Please note that we only accept checks for purchasing See's gift cards. We are unable to accept cash or credit cards for See's Candies gift card purchases at this time. The gift cards are redeemable at any of the See's retail stores and for online purchases.

If you would like to purchase gift cards from RESDC, please address an envelope to RESDC, 8825 Aero Drive, Suite 205, San Diego, CA 92123. Enclose a check made out to RESDC for the number of gift cards you would like at **\$22 for each gift card**. Be sure to include postage stamps so we can mail the gift cards to you. Enclose one stamp if purchasing less than five gift cards. If purchasing over five gift cards enclose .70 cents of postage. If purchasing over nine gift cards enclose .85 cents of postage. See the postage chart at [www.resdc.net/sees-candies-discount](http://www.resdc.net/sees-candies-discount). We will supply the return envelope to put the gift cards into.

RESDC members are also entitled to a **10% group discount** at the two **See's Discount Stores: 3751 Rosecrans Street, San Diego, 92110; and 1830 Mar-ron Road, Carlsbad, 92008**. You must show them your RESDC Membership Card for the discount. Be sure to mention that you are a member of Retired Employees of San Diego County. Occasionally a RESDC member is denied the discount by a clerk at these See's stores. When this happens, be sure to clarify that you are not an active County employee, but you're a member of RESDC. The county no longer participates in the See's group discount program. If you're still refused a discount, ask to speak to a store manager.

**These new gift cards are redeemable online or at any See's Candies shops.** □



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2nd Vice Pres.....Janel Pehau  
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Treasurer.....Frank Bittner

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Bruce Silva, Bob Summers

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Mark Nanzer

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....Karen Hazel

....Andrew Steele

**NETWORK EDITOR**....Karen Hazel

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**MEMBERS SHARE**

**Lucille Baker Is 100 Years Old!**

**Lucille Baker** celebrated her 100th birthday on December 7, 2020! She served ten years working as a nurse at the county jail and retired in 1985. She graduated from Mercy College of Nursing in 1946. Lucille worked as a Registered Nurse prior to working for the county from 1946-1974. She took one year off before her ten years with the county. Lucille now lives in University Place, Washington. □

**QUOTE OF THE MONTH**

*Strive not to be a success, but rather to be of value.*

▪ Albert Einstein





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**Business and Inquiries:** Business matters and address changes may be recorded on the office voice mail at any time, call (866) 688-9229. Please spell your last name so the correct member record can be located.

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**Retired Employees of San Diego County, Inc.**  
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## RESDC ANNUAL MEMBER RECRUITMENT MAILER

*By Mark Nanzer, Executive Director*

I'm excited to report on our most recent RESDC member recruitment. I am pleased to welcome all our new members and we look forward to serving you in the new year and beyond!

In collaboration with SDCERA and Pacific Group Agencies, RESDC mailed out a membership packet with the 2021 Benefits Open Enrollment Kit to over 7,500 non-RESDC member retirees. I want to extend special thanks to our partners in this effort, Pacific Group Agencies' Steve Pettee and Greg Margulies, and SDCERA Chief Benefits Officer Jim Lery.

We sincerely appreciate your membership and encourage you to visit our website at [www.resdc.net](http://www.resdc.net), to keep up-to-date on what's happening in the world of public pensions, and learn how to access great RESDC member benefits and community resources. □

# WELCOME NEW MEMBERS

Lidivinia Advincula  
Ferdinand Alviar  
Laurie Apecechea  
Patricia Ast  
Teresa Aust  
Guadalupe Ayala  
B. Bonazzi Bonaca  
Patricia Broderick  
Rosie Bryant  
Tony Buras  
Mona Byrnes  
Dan Burland  
Ida Callo  
Consuelo Camarena  
E. Castaneda Koches  
Tammy Cervene  
Diane Clingan  
Manuel Correa  
Terrance Corrigan  
Gregory Cox  
Sandra Cox  
Jan Croeni  
Amethyst Cureg  
Oriya Davi  
Robert Deen  
Susana Del Fierro  
Gregory Deuerlein

Ronda Dolan  
Jodi Doucette  
John Dubois  
Elygen Dumo  
Douglas Duncan  
Ruth Ellis  
Josephine Enriquez  
Crissie Everett  
Joaquin Flores  
David Fortman  
Lynette Foster  
Robert Frankovich  
Edna Garcia  
Donna Gebhart  
Paola Giaquinto  
Michael Glick  
Joseph Glowitz  
Carol Gordon  
Sandra Graves  
Olivia Greene  
Ritchey Hann  
April Heinze  
James Hess  
Haydee Hines  
Margarita Holguin  
Michael Hoss  
Jerry Hughs

Cherlie Inciong  
Lorna Inocencio  
Shirley Jacobsen  
Benedicto Javier  
Jill Johnson  
Lorinda Jones  
Michelle Kersch  
Diane Kirsch  
Robert Krotzer  
Kathleen Lange  
Cissy Lefebvre  
Joyce Liggins  
Selfina Linzaga  
Lonnie Lucas  
Merle Magtoto  
Sabrena Marshall  
William McDaniel  
Betty McGough  
Nancy McGraw  
Rosario Medina  
Dennis Mirabelli  
Arienne Mestman  
Zora Moore  
Elette Nash  
Kristine Nesthus  
Wilma Nieves  
Hue Nguyen

Tammy Nolan  
Margaret Oglesby  
Crisanta Palmiter  
Corazon Paradeza  
Alaisea Pauu  
Angelica Payne  
Diana Pemberton  
Roman Penetrante  
Maria Elda Pera  
Ramon Po  
Saichon Preski  
Andrew Quinones  
Kerry Ransaw  
Terrence Rayback  
Lisa Richards  
Aurora Richardson  
Maria Rivera  
Jennifer Roberts  
Barbara Ruffin  
Blesilda Sadiarin  
Armando Salazar  
Cecille Sarmiento  
Celeste Schwartz  
Donna Scimo  
Karen Simmons  
Trenton Smith  
Julie Sobeki

Kimberly Stead  
Laura Stevick  
Deana Straus  
Michele Strom  
Susan Suttle  
Jojo Tabilin  
Jorge Talavera  
Yoka Tanaka  
Donald Tapper  
Danilo Tengco  
Robin Thompson  
Receca Torres  
Hung Tran  
Susan Tran  
Florence Trent  
Connie Ullery  
Oscar Valdivieso  
B. Walsh Contreras  
Patricia Wheeler  
Cheryl Wilson  
Francille Wilson  
Leslie Wolf  
David Yost  
Elda Zamora  
Sherry Zullo