



THE NETWORK

January 2021

Honoring Yesterday—Protecting Tomorrow

Vol. 52, No. 1

WE HAVE A CORONAVIRUS VACCINE!!!!

On Friday, December 11th, the U.S. Food and Drug Administration approved Pfizer's vaccine for use against COVID-19. It was reported to be 95% effective in Phase 3 tests, without serious side effects. It has also been approved for use by the U.K., Canada and Bahrain.

This critical FDA approval wasn't expected to occur until much later in the war against this deadly scourge. Development of successful vaccines commonly take years, if at all, while the successful test results in this case were announced only eleven months after the virus was identified as a threat. The U.S. currently has the most confirmed cases, totaling over 15 million and 290,000 deaths to date.

Recent vaccine test results from bio-firms Moderna and the University of Oxford have also been very promising.

The FDA approval of the Pfizer vaccine followed by one day, a recommendation by an FDA review committee that the vaccines be approved for emergency use for people ages 16 and older. The emergency use approval isn't final, but reported contingent on generating more data to warrant full approval.

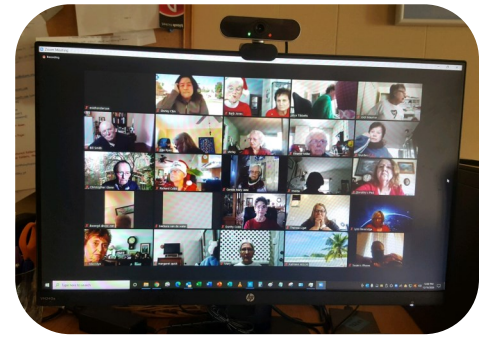
Peter Marks, MD, PhD, director of the FDA'S Center for Biologics, Evaluation and Research indicated that this vaccine should not be used by people with a history of severe allergic reactions to vaccines or vaccine components, and that as a standard procedure, vaccination sites will have tools on hand to handle any related events.

Officials announced that distribution of 2.9 million doses of the Pfizer vaccine would commence immediately to 636 locations across the U.S. with ultra-cold storage capacity. Vaccinations of health-care workers, and long-term care residents and workers would commence immediately. Another 2.9 million doses would be held in reserve for a second dose for the same workers in 21 days. Older citizens and vulnerable persons with underlying conditions will soon follow. □



RESDC HOSTS VIRTUAL HOLIDAY FEST!

While RESDC couldn't host one of our favorite signature events, the Annual Holiday Luncheon, we were proud to present our first-ever Virtual Holiday Fest on December 10th.



Over 90 RESDC members and guests from across the country "Zoomed" into the recently developed virtual world and were treated to mix of entertainment, a "virtual" social mixer, some organizational business, and a keynote address from new SDCERA CEO Tracy Sandoval. Santa also made an appearance and handed out \$750 in opportunity drawing gifts!

The event kicked off with attendees having a chance to share their Holiday spirit with old friends and colleagues, which made for a noisy, fun-filled virtual community. RESDC member Terry Daly entertained attendees with song parodies about the world of public employees, pensions, and the joys of retirement. RESDC President Stan Coombs presided over the business portion, which included approval of the 2021 RESDC budget, ratification and swearing in of our
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January Calendar of Events

14—(Thurs.) RESDC Board of Directors Meeting

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

18—(Mon.) Martin Luther King Jr. Day

RESDC & SDCERA Closed

21—(Thurs.) SDCERA Board of Retirement Meeting

9:00 a.m.

PRESIDENT'S MESSAGE

By Stan Coombs



We're on a wild ride. New cases of COVID-19 in the U.S. exceeded 15.2 million on December 6th, according to *Smart News*, up from 1.75 million six months ago, in May when new cases were running about 150,000 a week. Then they increased by more than a million every week during November. After 11 months of such tales, one wishes we could focus on

something other than this national health disaster. But easy arithmetic quickly corrects our priorities. This is truly a national disaster. We need to focus.

It goes this way. Extrapolating further from *Smart News* reports, there were 217,344 new cases of COVID-19 reported on December 8th. If that daily count only remained steady at that level until January 15th, when epidemiologists say they expect the peak of this surge, it would produce another 8,259,072 new cases, bringing the grand total to 23,429,072 total in the U.S. (38 days X 217,344 new cases per day = 8,259,072 additional cases + 15,170,000 previous new cases = 23,429,072).

And we haven't seen the worst. There's no reason to expect new infections not to accelerate between now and mid-January, and continue beyond the peak of the surge even with mitigating factors. And since deaths from COVID-19 are running about 1.9% of those infected, we can expect to lose about half a million American souls to the virus before we really get an effective national defense underway. . . .perhaps until now.

Until now. . .? Yes! Of course you've heard the great news. Against all odds, researchers have developed effective vaccines for this deadly virus in less than a year. On November 9th, Pfizer, a huge Fortune 500 company working with the much younger German BioNTech, announced a 95% success rate from tests of their candidate vaccine. Exactly one week later, Moderna, described as a ten-year-old company with high market valuation but no products, announced a 94% success rate for the vaccine. Other bio-firms are also reporting promising results.

These vaccines won't instantly halt the disease, but vaccinations as early as mid-December are now expected, saving lives and hopefully allowing a return to something near normal.

So we're suddenly awash in promise (?) For those

who want detail, an article by Damian Garde of *Stat News* and Jonathan Saltzman of the *Boston Globe*, "The Story of mRNA: how a once-dismissed idea became a leading technology in the COVID vaccine race," makes great reading.

The story of these vaccines begins in the early 1990's with a little-known Hungarian-born scientist, Katalin Kariko, who had an unlikely idea about using synthetic mRNA, to control protein production in human cells to fight disease. You'll have to read the aforementioned article to understand much about mRNA. The story winds through 30 years, dozens of researchers, entrepreneurs and failures, ultimately and propitiously producing effective results just when the 2020 COVID-19 pandemic is raging.

Pfizer/BioNTech reportedly got no U.S. government funding up front, but will receive \$1.95 billion for 100 million doses if they produce approved vaccines, while the government-bankrolled Moderna will supply 100 million doses and an option for 400 million more for \$2.48 billion.

The University of Oxford is also in the act, partnering with drug-maker AstraZeneca. They announced 60% effectiveness for their vaccine on November 23rd, although industry observers opined that rate will increase to 90%, as dosages are refined. The U.S. Centers for Disease Control and Prevention sets a minimum standard of 50% effectiveness for their approval.

Pfizer and Moderna have requested emergency approval of their vaccine from the U.S. Food and Drug Administration. It's expected in mid-December. The goal is to vaccinate as many Americans as possible as quickly as possible, with important caregivers, first responders and vulnerable elderly first. Vaccinations should commence immediately after that approval.

But vaccinating 330,000,000 Americans is a huge task. Tests show best dosage requires two injections a month apart, which means every vaccination must be recorded and patients traced and encouraged to obtain both shots. Pfizer and Moderna's vaccines require refrigeration; Pfizer's requires extreme refrigeration at minus 94 degrees, which means unusual equipment. It's good to know CDC's National Center for Immunization and Diseases is experienced. They report 75 million doses of vaccines distributed to health providers every year. They'll need to scale that up.

Shipments from Pfizer to American cities commenced in November, on the assumption their vaccine would be approved. But late reports indicate Pfizer may not be able to meet their early production estimates of 40 million doses available to Americans before the end of the year, close to the 50 million said to be needed for health care and long-term care residents.

And then there's the money! To date the federal government has provided \$200 million for vaccine preparedness, well off the \$6 billion estimated for a robust vaccination campaign, although there are reports of congressional leaders coming together on another \$908 billion pandemic relief bill, as this is written. The head of the American Public Health Association was quoted, "There's going to be drama, this administration has done a pretty good job supporting the science of developing the vaccines. On the delivery side, the jury is still out." □



PENSION FACTS

COVID-19 is a Common Enemy – What Happened to America?

By Chris Heiserman, Director



Driving by the Edwards Cinema 15 in our local shopping center recently – DARK FOR MONTHS. Two doors down, one of the few Rubio's Coastal Grill locations still open during its bankruptcy proceedings – WALK UP SERVICE AND TAKE-OUT. The large local YMCA branch's gymnasium, group exercise rooms and fitness training rooms – EMPTY – minimal weightlifting

and simple exercise bicycles outdoors, lap swimming and minimal group exercise socially distanced in two pools, by reservation only a week in advance. Drive-up fast-food franchises are serving lines of cars, but dine-in restaurants and bars that were struggling with makeshift outside patio seating were dealt a crushing blow by Governor Gavin Newsom's new Covid-19 restrictions order December 5th. Our region almost immediately hit the crucial 15% ICU capacity threshold triggering the order to shut down most businesses, again, for at least three weeks during the holidays (except for take-out and delivery).

Most businesses were already slim economic shadows of their former selves as coronavirus cases soared here, statewide and nationally. Some owners announced they might have to close permanently; some thought they might defy the health order to survive. A segment of the population pretty much ignored pleas from health care professionals and leaders and traveled over the Thanksgiving Day weekend, all but guaranteeing continued illness, misery and deaths. With more than 15 million infections and the country on an upward trajectory with predictions of more than 300,000 dead Americans by the end of the calendar year, just about everyone knows a friend, acquaintance and/or family devastated by this awful virus. The pandemic is clearly out of control nationwide. Why is it so hard for all of us to pull together, check our partisan politics and selfishness at the door and follow simple health practices to save thousands of American lives?

The horrible statistics about the drastic economic impact of the nearly year-long pandemic plaguing our country are so consistently bad that we are numb to them. It is so discouraging that so many are paralyzed and unable to muster the appropriate level of anger to stand up and do the right thing for the greater good. Even the sad and

horrific plight of our overwhelmed front line health care heroes hasn't seemed to matter enough to change behavior sufficiently.

More than 2,000 Americans were dying daily in December and 100,000s of exhausted doctors, nurses and other medical workers are still risking their lives and their families' safety every day trying to save Americans or ease their passing.

Here's some early December numbers describing the economic fallout from the pandemic:

- 700,000 folks have been filing for unemployment every week for 37 weeks – nine months
- 20 million people are still on pre-pandemic unemployment rolls
- 13.4 million are on pandemic unemployment programs expiring before the end of December
- Millions of families are facing eviction with protections approved in the spring ending soon

Finally, a bi-partisan \$908 billion aid package seemed poised for approval in Congress in late December after months of inaction as the nation was caught up in a political partisan civil war leading up to (and after) the November 3rd Presidential Election. It looked like the U.S. Senate could envision editorial cartoons all over the nation casting it as the Grinch if it didn't act quickly to extend emergency help to struggling households and businesses.

We enter the New Year with some optimism for the phased distribution of effective vaccines to a substantial majority of the American population over the next several months. However, right now COVID-19 still has the upper hand until we reign it in. We still need to employ those simple personal health habits -- masks, social distancing, handwashing, avoiding groups – to stem the tide of infections and “bend the curve” sufficiently to allow the reopening of commerce and schools, and to reclaim some semblance of what used to be our normal lives. That isn't too much to ask, is it?

□



January 18, 2021
Martin Luther King Jr. Day

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



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 will be available online on

January 4th at: 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. 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 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 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. □



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. 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 Marron 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. The group discount price is 10% off all candy if purchased in-person at one of the two stores listed above.

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

QUOTE OF THE MONTH

If you want your children to turn out well, spend twice as much time with them, and half as much money.

▪Abigail Van Buren



IN MEMORIAM IRENE OBERBAUER

Former President and CEO of San Diego County Credit Union **Irene Oberbauer**, passed away on November 21, 2020. Irene was a major force in building SDCCU into the strong financial institution it is today. She retired from SDCCU in 2009. Before working for SDCCU, Irene worked in the County Planning Department and for the Auditor and Controller's Office. She was a long time member of RESDC.

Irene was also a former Board Chair of the local Susan G. Komen chapter. Irene was a beloved wife and mother, a respected business leader, and a champion for the life-saving work of the Susan G. Komen chapter in San Diego.

The Susan G. Komen chapter states, "Irene was a long-time race top fundraiser and personally raised over \$100,000 for Komen San Diego. Earlier this year (2020), she was honored as one of our '25 Influencers in 25 Years' for over a decade of service and support to our local breast cancer community. Her impact in our fight against breast cancer is immeasurable and she will be dearly missed by our Komen San Diego team. Irene is survived by her husband, Tom, and their two sons." □

PENSION FACTS AT A GLANCE

\$37,008

Average annual pension for all CalPERS service retirees; however, the average for a new retiree in FY 2018-19 was \$41,556.

RECENT EVENTS

❖ **New Report: New Report Examines Innovative Public Pension Funding Strategies**

As state and local governments face budget shortfalls in the wake of the COVID-19 pandemic and recession, a new report examines innovative funding strategies for public pension plans in California, Colorado, Indiana, Kentucky, Louisiana, Maine, Montana, New York, North Carolina, Oklahoma, Oregon, Pennsylvania, and West Virginia.

This report examines several innovative and often lesser-known pension funding strategies that have been utilized in the public sector to address legacy pension costs and to create more stable costs over time. It comes as the recession sparked by the COVID-19 pandemic has threatened many state and local government budgets, and as concerns mount that cash-strapped governments will cut back on funding required contributions to public pension plans.

To access the report, visit:

<https://www.nirsonline.org/research/>

❖ **San Diego County Releases 10 year Live Well San Diego Impact Report**

2020 marked the 10th anniversary of the Live Well San Diego vision of healthy, safe and thriving residents and communities. Established on July 13, 2010 by the San Diego County Board of Supervisors, the vision has grown into a collective impact movement that is creating a better quality of life for all San Diegans. A recently released report and video offer a look back on the progress and achievements that 500 partners have accomplished together over the past decade.

To learn more, visit:

www.livewellsd.org/content/livewell/home/about/10thAnniversary.html . □

Virtual Holiday Fest (Continued from Page 1)

Board of Directors and an annual RESDC 2020 report presented by Executive Director Mark Nanzer.

We closed out the event with an excellent presentation by Tracy Sandoval, new SDCERA CEO. Tracy provided an overview of her career experience which led to this new opportunity for her. She comes to SDCERA with 20 plus years of public pension financial accounting knowledge and experience from a variety of leadership roles within the County of San Diego. She then shared an overview of the work of SDCERA, including current projects and the health of the pension fund.

More good news...if you couldn't join us for the event, you can watch it on our new RESDC YouTube Channel, where you can also access past RESDC Zoom presentations related to the world of public employees, pensions, and great community programs and services. It takes only two clicks to access on the RESDC website. Just visit www.resdc.net, click the drop down titled "News & Events", and select RESDC YouTube Channel. It is that easy. We hope you check it out! □

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. □



BOARD MEMBER PROFILE GEORGE SHOEMAKER

An active member of RESDC for over 35 years, George retired from the County in 1982 after 27 years of service in the Records Office, Auditors Office, and as Assistant to the Director of Electronic Data Processing. He currently is a Director on the RESDC Board; chairs the Bylaw and Policy Committee; and serves on the RESDC Benefits and Investment Committee. He has previously served as RESDC President and as Alternate Member on the SDCERA Retirement Board. He also served as President of the California Retired County Employees Association; on the State Inter-governmental Board of Electronic Data Processing; as a representative of all County governments on the Federal Domestic Council in Washington D.C.; and as a member of the RAND think tank that researched the effects of privacy legislation on society.

George has been an active member of the Pacific Beach Presbyterian Church for over 68 years and is currently the Church Historian.

George joined the Navy in 1948, attended the Navy School of Music in Washington D.C. where he earned his degree in music, and was a member of President Truman's Inaugural Band. In addition to his BA in Music, George has a BA from San Diego State University in Public Administration, and Associate degrees in Political Science, Accounting, Data Processing, and Information Systems.

George was married for 67 years to his wife Dolores. They had three children of their own, adopted two boys, and have five grandchildren and two great-grandchildren. George is expecting two more great-grandchildren in March. They loved traveling in their motorhome and made 62 trips across the country as well as many cruises and trips to many foreign countries. □

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: _____

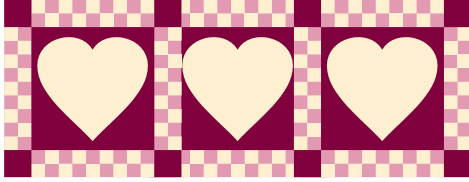
Retirement Date: _____

Signature*: _____
SDCERA-3350

*Required

**Required for deduction of dues

Mail completed form to:
RESDC
8825 Aero Drive, Suite 205
San Diego, CA 92123



BITS AND PIECES

Illuminada Santos worked at the Department of Environmental Health for 15 years. She retired in 2003. Illuminada celebrated her 80th birthday in November! She and her husband, Deo, traveled to the Philippines, Singapore, and New Zealand in 2020.

Mary Bailey retired from Health and Human Services in 1998 after 26 years with the county. She celebrated her 85th birthday last month with a small party with her family in Arkansas. Mary still enjoys gardening and taking walks around her neighborhood. She also likes to knit and to read.



Editor's Note: We would like to continue printing some Bits and Pieces items in this newsletter about our members.

If you have taken an interesting trip or have had an intriguing event happen recently, please let us know so that we can share your story with our members.

If you have reached an exciting birthday, or wedding anniversary, please call **Karen Hazel**, RESDC Editor, at (866) 688-9229. You can also write to Karen at RESDC, 8825 Aero Drive, Suite 205, San Diego, CA 92123. You can also send your information to us by email at: resdc@resdc.net . □

Winter is here!



ASSOCIATION OFFICERS
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 2nd Vice Pres....Janel Pehau
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 Merrill Roach, George Shoemaker
 Bruce Silva, Bob Summers

EXECUTIVE DIRECTOR
 Mark Nanzer

OFFICE STAFF....Marge Elmendorf
Karen Hazel
Andrew Steele

NETWORK EDITOR....Karen Hazel

RESDC Office Email Address:
resdc@resdc.net



WELCOME NEW MEMBERS

- | | |
|-------------------------|----------------------------|
| Rolf I. Bishop | Assessor Recorder Co Clerk |
| Kimberly Cresencia | Air Pollution Control |
| Maria R. Iuliano | Air Pollution Control |
| Robert O. Parkinson | Probation |
| Catherine L. Seavello | Sheriff |
| Robert M. Stein | District Attorney |
| Sherry Thompson Taylor* | District Attorney |

***Associate Member**

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







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.
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San Diego, CA 92123

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DATES FOR 2021 ELECTRONIC SDCERA PENSION DEPOSITS

<u>Month</u>	<u>Deposit Date</u>
January	29
February	26
March	31
April	30
May	28
June	30
July	30
August	31
September	30
October	29
November	30
December	31

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

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.

We encourage you to also follow RESDC on **Facebook** and **Twitter**. We share photos from our events, news from around San Diego County, articles related to retirement and pensions, and notices about community events.

Facebook: <https://www.facebook.com/RetiredEmployeesofSanDiegoCounty>

Twitter: <https://twitter.com/RESDC>

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. □

