



THE NETWORK



Newsletter of The Retired Employees of San Diego County

July 2021

Honoring Yesterday—Protecting Tomorrow

Vol. 52, No. 7

VIRTUAL RESDC PRESENTATION COUNTY OF SAN DIEGO, AGING & INDEPENDENCE SERVICES DON'T GET HOOKED: PREVENTING FINANCIAL ABUSE, SCAMS, AND FRAUD

RESDC has partnered with Aging and Independence Services to bring you our next in a series of presentations throughout 2021!

When: Tuesday, July 13th at 10:00 a.m. **Where:** Online Zoom Meeting Room

Unable to attend??? Visit the RESDC YouTube page at <https://www.resdc.net/news-events/> after July 13th where you can watch a recording of the presentation.

Program: The presenter, **Anabel Kuykendall**, graduated from SDSU with a degree in Psychology, has extensive case management experience and worked at nonprofit organizations. She joined the County of San Diego, Aging & Independence Services in June 2000. Part of the Health and Community Engagement Team specifically working in Outreach and Education and coordinator of South County Action Network (SoCAN).



Don't Get Hooked is an interactive PowerPoint presentation for older adults and family caregivers on preventing financial abuse, scams, and fraud. Topics include: grandparent scams, sweepstakes and lottery scams, telemarketing scams, IRS and other governmental scams, and more!

RSVP: To learn more about this presentation, including registration, visit www.resdc.net/events or you can call our office at 619-688-9229. Our staff is working remotely and will return all calls as soon as possible. We thank you for your understanding. □



SPECIAL NOTE: IN MEMORIAM LIST RETURNS

See page 9 in this *NETWORK* for the return of the roster of County retirees and active retirees who recently passed away. We are pleased to be able to again publish the list of former co-workers and friends, with the collaboration and permission of SDCERA. The list, very popular with county retirees in the past, simply includes the names and departments of former colleagues. Retirees or active employees who don't want their names included in the "In Memoriam" column upon passing, may contact the RESDC office and request to be excluded. □

WHAT'S INSIDE?	
President's Message	2
Board of Directors Election Nominations	3
Recent Events	3
Pension Facts At A Glance	3
2021 Scholarship Recipients	4
Pension Facts	7
Fourth Of July Office Closures	7
Theo & Evelyn Yakel Scholarship Recipients	8
Welcome New Members	8
In Memoriam	9
Internet Cybersecurity Risk	10
Save The Date Virtual RESDC Presentation	10

July Calendar of Events

- 5—(Mon.) Fourth of July Office Closure**
RESDC and SDCERA closed for business
- 8—(Thurs.) RESDC Board of Directors Meeting**
Via Zoom Web Conferencing, 9:30 a.m.
- 13—(Tues.) Aging & Independence,
Preventing Financial Scams and Fraud**
10:00 a.m., Via Zoom Web Conferencing,
See Page 1.
- 15—(Thurs.) SDCERA Board of Retirement Meeting**
9:00 a.m.

PRESIDENT'S MESSAGE

By Stan Coombs



This edition of *THE NETWORK* will be arriving in mailboxes about July 1st, halfway through 2021, as difficult as that may be to believe after 16 months of continuing COVID stress. And judging from updated CDC guidelines, it finally appears that masks, periodic and often-painful periods of isolation, and most importantly, vaccinations, will finally allow us to live more normally, with drastically lower COVID infection and mortality rates. That's something to be thankful for.

Even the economy is improving, albeit at a slower pace than expected. Non-farm payrolls had risen by about half the 22 million jobs lost in early March 2020 business closures, and economists expected the recovery to continue by more than a million more new jobs in the April 2021 jobs report.

They were in for a surprise. April numbers revealed non-farm payrolls up only 266,000, a scant quarter of those expected, still leaving us 8.2 million short of pre-pandemic levels according to AXIOS Visuals. *The New York Times* called it "The Boom that wasn't."

It's unclear why as yet. Business leaders say they couldn't find enough willing job applicants, and blamed enhanced employment benefits for keeping unmotivated workers at home. They called for an immediate end to the \$300 weekly federal unemployment supplement.

The U.S. Chamber of Commerce's Neil Bradley argued that, "paying people not to work is dampening what should be a stronger jobs market." And governors of 16 states threatened to eliminate federal pandemic unemployment benefits, potentially affecting almost two million Americans. Some governors did, but enlightened Connecticut offered hiring bonuses instead.

Economists, on the other hand, thought the pictures more complicated, that real evidence of a shortage of workers would be a sustained rise in wages. And any shortage serious enough to be defined as such should stress markets sufficiently that employers would be willing to pay more. That hasn't happened.

The New York Times also emphasized complexities,

reporting that while some sectors of the economy had lost jobs, others remained unchanged, and leisure, hospitality and state and local government sectors had increased a combined 370,000 positions.

Reuters News pointed out that even with eight million folks still off payrolls, many other factors could have depressed employment. They noted the parents who can't work due to continued closures and reduced hours at schools and daycare, that many want to work but fear COVID health risks, that investment gains may have given some older workers the financial wherewithal to retire, that younger workers may have found better jobs, shrinking the labor pool in the industries they left, and that many employers need employee skills that available workers don't have.

Organized labor chimed in, arguing that low wages are the real culprit, that shortages of restaurant workers is particularly a "wage-shortage problem," with many former food service types moving to warehousing jobs that pay \$23 an hour.

Health care employment was especially worth noting, down overall about 4,100 positions since this March, and more than 542,000 since February 2020. Nursing homes were especially hard hit, with rapid spreads of infection and unfavorable reactions from families considering care options for elderly parents. According to AXIOS, more than 132,000 nursing home residents and 1,900 nursing home staff died from COVID.

Turning to other news, it appears COVID testing has become especially lucrative for hospitals.

More than a year after Congress required insurers to pay the full test fees posted on out-of-network provider websites, actual fees paid now verge on price gouging, according to a health-testing expert with the Bloomberg School of Public Health. In contrast, prices for out-of-network COVID vaccines must be reasonable under federal regulations, with lower Medicare prices serving as guidelines.

That's not always the case with tests. In a survey of the two largest hospitals in each state plus the District of Columbia, Kaiser found COVID tests range from \$20 to \$1,419, and average \$148. Some emergency rooms regularly charged over \$1,000. Medicare reimburses between \$36 and \$143 per test, Kaiser reports. Hundreds of millions of COVID tests have been run during the pandemic.

Hospital Pricing Specialists, a for-profit consultant describes itself as having 60 years of combined experience in healthcare pricing, reimbursement and CMS transparency, estimates real COVID test costs at less than \$50.

Patients don't have to directly pay test fees, but they are passed on to consumers indirectly through higher insurance premiums. □





RESDC BOARD OF DIRECTORS CANDIDATE NOMINATIONS ARE OPEN

*By Carlos Gonzalez,
Elections Committee Chair*



The terms of four (4) directors, as well as President and Second Vice President will end on 12/31/2021. Accordingly, we are accepting applications, as well as nominations based on established qualifications for the new term, which runs 1/1/2022 through 12/31/2023.

Changes that impact San Diego County retirees require active participation by County retirees.

RESDC encourages all members to contribute their talents for the benefit of the entire membership, so that our organization continues strong and productive.

We need prospective candidates who are able to volunteer time and effort to promote RESDC's goals, attend monthly board meetings, and be present at six general membership meetings each year. One term as director is usually enough motivation to escalate your participation in the Board of Directors and could lead to a position as an Officer.

This year, again, active employees, registered as Associate Members, are eligible to run in the election. According to recently enacted Bylaws, participation is restricted to the election of one Associate Member to an open position of Director (Associate Members are not eligible to run for Officer seats).

Interested RESDC members must file a candidacy statement (200 words or less), with a summary of your background and work experience to: RESDC, 8825 Aero Drive, Suite 205, San Diego, CA 92123, or by email to resdc@resdc.net, by **Monday, August 2, 2021**. Please state your candidacy for one of the following: RESDC Director (4 seats); President or Second Vice President. Only current and past board members are eligible for the President and Second Vice President seats.

If you have any questions, please contact our office by phone at (619) 688-9229 or by email at: resdc@resdc.net. □



Board
of Directors

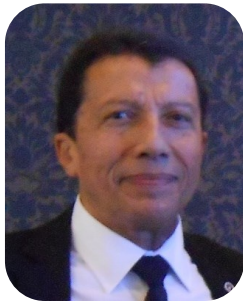
RECENT EVENTS

- ❖ **DOL Publishes List of Cybersecurity Best Practices for Retirement Plan Sponsors, Fiduciaries, Record Keepers, and Participants.** Cyber-attacks and data breaches have increased exponentially over the past several years, and have affected every industry, including retirement plans. While a casual observer only sees the most significant examples of cyber-attacks in the media, such as the recent Colonial Pipeline attack, the reality is that they occur every day, and are only increasing in complexity and cost. That's why the Department of Labor (DOL) recently published a list of cybersecurity best practices for retirement plan sponsors, fiduciaries, record keepers, and participants. The guidance marks the first time that the Department has issued cyber guidance related specifically to retirees and their fiduciaries and seeks to further protect the collective \$9.3 trillion in retirement assets that Americans have saved. Security protocol for retirement plans may be coming. To learn more about the list, visit: www.dol.gov/newsroom/releases/ebsa/ebsa20210414.
- ❖ **The Top 10 Advantages of Maintaining Defined-Benefit Pension Plans: 2021 Update.** The National Conference of Public Employee Retirement Systems (NCPERS) recently updated their "Top 10" research series to show how defined benefit plans provide a secure retirement for workers. The purpose of this research series is to update the original 2011 NCPERS research series and demonstrate to policy makers that defined benefit plans are more efficient and provide greater retirement security than defined contribution plans. To learn more, visit: www.ncpers.org/news. □

PENSION FACTS AT A GLANCE

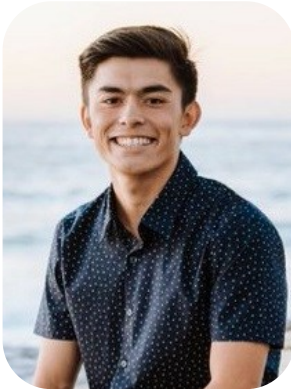
1,934

**Increase in Active
SDCERA Members over
ten years (2011-2020) up
from 16,523 to 18,457.**



2021 RESDC SCHOLARSHIP RECIPIENTS

By Carlos Gonzalez, Scholarship Committee Chair



Jack Amos is sponsored by his Grandmother **Purificacion Barin-Tanjaquio**. Jack graduated from University City High School, San Diego, CA, with a 4.58 GPA.

Quoting from his applicant statement, "Growing up in a household with both of my loving parents, I have become aware of the care and sacrifices they have made to provide both my sister and me a life full of opportunities.

Sports are my greatest passion and have been a part of my life for as long as I can remember. The unpredictable and competitive nature of sports has given me many valuable life experiences that have shaped me into the person I am today. At the start of my first season as Varsity Soccer Captain, my team struggled to achieve victories. As a leader among the players, I knew I had to swallow my frustrations, continue to display a restless attitude and strive for improvement. Setbacks like these not only require a good mindset to bounce back, they also open the door to innovation. In addition to training during weekdays, I encouraged the whole team to attend weekend training sessions, that I organized. These extra practices developed our skills and helped boost team morale, binding us closer together. Ultimately, the encouragement and hard work led the team to achieve their third consecutive league championship, which capped off a season filled with learning and growth. Playing sports in school is no small commitment.

Yet, an even larger level of effort must be maintained in the classroom. As much as I love sports, my academic achievements will always be the top priority. This major emphasis on education I possess, is derived from my grandmother. Already an established pediatrician in the Philippines, she continued to expand her medical expertise by taking residency training and interning at Princeton University. Her decision to gain more knowledge eventually guided her to founding her own pediatric clinic. Her success as a physician has also influenced my growing interest in the medical field. Due to my firm belief in education and my attraction to the sciences, I aim to pursue a Master's educational degree or higher in a STEM subject."

Jack's Reference Report describes him as, "Kind and considerate to everyone, smart, mature, responsible and athletic. He often receives recognition for his personal

and leadership skills, such as 'Super Citizen' awards in the Junior Lifeguard Program and being made captain of the high school soccer team. Despite his busy schedule, with school and sports, Jack has also found time for volunteer work, most recently feeding the homeless, which has had a strong impact on him."



Sonia Chacon is sponsored by her Grandfather **Stephen T. Nicas**. Sonia graduated from Northwood High School, Irvine, CA, with a 4.23 GPA.

Quoting from her applicant statement, "Starting from my early passion for mathematics and physics, I learned drafting up elegant solutions to problems. This carried over when I tried out a class in computer science. I instantly fell in love with the prob-

lem-solving element and the process of coming up with the most efficient, readable, and implementable solution.

I am also really passionate about the arts, playing viola for over eight years and dancing for ten years. Most people would not attribute my shyness as the defining qualities of a dancer, leading to their apprehension. Nonetheless, I was enrolled in dance classes and started competing. While I had a shy face in school, dance was a different story. Walking into a dance room, the eyeglasses came off. At school I felt constricted by a shy stereotype, but dance was a blank canvas. It was a breath of fresh air, and I found a safe space to cultivate my confidence. The greatest lesson I will take from dance is that I never have to settle for a one-dimensional personality. I can be anybody and everybody I want to be. After all my years of taking dance classes, I have started working as substitute for my older teacher, taking over classes when she is not available; I have subbed as much as five hours at a time. My educational goal would be to get a Bachelors' degree in Computer Science or Computer Engineering."

Sonia's Reference Report describes her as, "Highly motivated and consistently dedicated to the Girl Scouts' mission, even as she transitioned and matured into her high school years. Becoming one of our most respected members with her consistent leadership, concerned with serving the needs of others. For her most recent community service project, Sonia handcrafted felt roses for an art installation at the Orange County Museum of Art, with each rose representing an Orange County resident who died of COVID-19. This art installation (and Sonia's roses) will eventually combine with other installations from all over the country in Washington DC, representing every life lost to COVID in the USA. A standout assignment of Sonia's, during her second semester in an Honors European Literature class, was a research paper after reading Virginia Woolf's *A Room of One's Own*. Sonia's paper made a comparison between Woolf's argument that historically, men have been given more funding and encouragement to pursue their genius while women of genius are held back financially and psychologically by the lack of support. Sonia connected Woolf's argument to how students from a lower socio-economic background are excluded or hindered in their access to an Ivy-League education. "



Francesca B Fong is sponsored by her Grandfather **Charles Pennell**. Francesca graduated from Helix Charter High School, La Mesa, CA, with a 4.58 GPA.

Quoting from her applicant statement, “I have grown up balancing a number of different interests: performing, baking, education, and social justice; each one just as prominent an aspect of my life as the next. From my first performance at age four in *Broadway*

Spectacular! at my local youth theatre to being elected Drama Club President at my high school and co-directing a show, my passion for musical theatre has persisted. When I wasn’t singing my heart out rehearsing for an audition, I was using my voice in another way – for activism. I have always been, and will always be, an outspoken advocate against the brutal injustices facing the world today.

Shortly following my Epilepsy diagnosis when I was little, I became involved with the Epilepsy Foundation of San Diego. I was present at all their events: fundraising at their “Gingerbread City” Gala, modeling in their annual fashion show, attending the Epilepsy Education Conference, or leading my team at Sharon’s Run for Epilepsy. I seized every opportunity to educate myself and others on disability justice and continue to do so even after growing out of my disorder. While having epilepsy informed my early encounters with social responsibility, my dedication to the value has been further developed in other ways.

In October 2019, Youth for Border Aid became an official non-profit organization, and I was a founding board member along with nine other students from the San Diego area. Our goal is to educate local youth about the humanitarian crisis happening at the southern border and mobilize our communities to provide much-needed aid to those in ICE detention facilities. Such engagement with my community has influenced my educational focus and aspiration for the future. During sophomore year, I participated in Assemblymember Shirley Weber’s Young Legislator Program, which provided me insight as to how sociological concepts manifest in politics. This eye-opening experience along with classes in Human Geography, Statistics, Psychology, Administration of Justice and Political Science have piqued my interest in sociology, prompting my desire to learn more – in and outside the classroom. I hope to use my education to conduct research to use as I fight to replace our current systems of oppression with systems of humanity.”

Francesca’s Reference Report describes her as, “A mature, thoughtful, creative and relentlessly curious student who consistently maintained a standard of excellence and became an influential member of our classroom and broader campus communities. Francesca is willing to engage in classroom discourse, always eager to learn and to hear what other people think, and always generous and kind in her interactions. Beyond an outstanding student, Francesca has been an engaged and active citizen both on campus and in her on-going advocacy work throughout the broader San Diego community.”



Tyler Mukai is sponsored by his Grandmother **Susan Taylor**. Tyler graduated from La Mirada High School, La Mirada, CA, with a 4.1 GPA.

Quoting from his applicant statement, “From a young age my parents instilled both dedication and work ethic in me, but also showed me how to love others, and allowed me to always be true to myself, something I think still holds strong to

this day. I have always been a Christian. It is a key part of who I am. My faith really blossomed during my four years of high school. I joined a new church in eighth grade; Redemption Hill Church and was immediately placed into an environment I had never experienced before. I was surrounded by kids one, two and three years older than me and was given the opportunity to do new things, like missions and volunteer trips to places within California, as well as places outside the country, such as Ecuador. These trips through my church served not only as community service and volunteer hours, but also built my character and taught me a lot about the world around me. I believe that over the past four years, my church has allowed me to mature and learn about the world much faster than my peers at school.

I have played baseball for about 10 years of my life and credit the sport for my ability to be, not only active, but able to work within a team.

My future goals, involve attending a four-year private Christian college (not sure which one yet). I will be majoring in Business and minoring in Communications. I want to either own my business or work in the field of journalism; talking about sports, music, movies, or other types of media.”

Tyler’s Reference Report describes him as, “Having a great capacity for loving and leading others. Tyler has an incredibly relational capacity to love all people, younger students, as well as older people, the outcast and the in-crowd, lovable people and difficult people. Tyler’s life carries influence, not because of a title or role, but for his character which makes others want to follow him. He has the skillset to lead from the front of a crowd, but more importantly Tyler has the ability to lead from amidst the community. One thing particularly impressive about his ability to lead; it is partnered with sincere humility. Laced in Tyler’s character is a commitment to serve. For three years he served regularly at a local food pantry, helping serve those in need. In 2019 he joined a 10 day trip with our church where we partnered with a local church and school in Ecuador; we spent our mornings working on a construction project and afternoons serving students at a local school. He was ready to embark on a similar trip last year, when COVID hit.”

(Continued on next page.)



Matthew G Schneider is sponsored by his Grandfather **Andrew Schneider**. Matthew graduated from Heritage Christian School East (Homeschool), McKinney, TX, with a 4.0 GPA.

Quoting from his applicant statement, “Homeschooling established the foundation of my most important characteristics; self-motivation, learned time management and had opportunities to invest time in extracurricular activities. The flexible schedule taught me responsibility for my learning, enabling me to take advantage of extracurricular activities. In my homeschool community, I served on the student government for three years and mentored younger students.

Being the fourth child of a family of seven, I quickly learned to share my time, resources, and talents. While on the road to becoming an Eagle Scout, I completed multiple service projects from construction to fundraising. I also helped homeless shelters and nonprofits that help those less fortunate. Each summer I participated in a week of service to charities.

A few years ago, my dad asked me the question ‘If you could do whatever you wanted to do, what would you do?’ After thinking it over for a few minutes, I answered, ‘I would make cool stuff to help people.’ My answer defines my goal in the medical field. My academic aspirations are simple: To learn everything I can while earning a degree in Biomedical Engineering. Then I want to use my degree and knowledge to innovate and create with a worthy goal – help people live better lives and that they may have access to cheaper, better medical resources. The first step in reaching my goal is to earn a degree in Biomedical Engineering from LeTourneau University, Longview, TX.”

Matthew’s Reference Report describes him as, “Respectful, responsible, has a high level of personal character, and a hard worker who seeks to help others.” Matthew has volunteered on a number of service/mission projects, including helping advocate for the needy and homeless people of our community. He is not afraid to ask questions and seek answers to further his understanding. Matthew achieved the level of Eagle Scout, which speaks to his determination, dedication, self-discipline and effort.

**2021 LA RUE PIERCE
COMMUNITY SERVICE AWARD RECIPIENT**



Savannah Maes is sponsored by her Grandmother **Nancee Hanson**. Savannah graduated from Linfield Christian School, Temecula, CA, with a 3.89 GPA.

Quoting from her applicant statement, “I was raised in a rural community in Warner Springs, CA. Being raised in a small community has allowed me the privilege of raising,

nurturing, and learning all about livestock and seeing firsthand the different types of marvelous creatures.

Living in a small town has afforded me the knowledge of what community is and to have an authentic, passionate love for the people around me. I have been able to build strong character traits, like being a hard worker, that have ultimately shaped who I am today. A simple, yet inspiring statement my dad would always tell me growing up, ‘If you want it, you will work for it.’ That type of working attitude is something my dad has always carried with him and is something that I strive to achieve every day.”

Savannah’s statement continues, “All through high school she has been involved in leadership positions, including (1) Student Ambassador; showing incoming students the path to follow in order to become a successful member of our school student body, which ultimately draws new families into our campus; (2) LINK Leader, going on countless Mission Trips to Mexico throughout the year; (3) leadership roles in Varsity Cheer, Varsity Soccer and Varsity Track & Field; (4) hosting online sermons as a leader for the Rock Church; (5) posting inspirational videos on Linfield Christian School’s social media platforms; (6) doing community outreach programs with NEHS, CSF and NHS honor society clubs; as well myriad service projects, impacting over 12 different areas in her community. Savannah’s mindset and work ethic reflects her citizenship, moral strength, character, and maturity. Which are some of the areas in which all scholarship applicants are rated, as part of the evaluation process.

Savannah plans to attend Biola University, La Mirada, CA and carry out the “4+1 Program,” which will allow her to obtain a Bachelor and Master’s degrees in five years, as a major in Biblical Studies and Theology, and have a double minor in Preaching/Pastoral, as well as in Greek and Hebrew languages.

Savannah’s Reference Report, describes her as, “Mature beyond her years; watching her grow and love those around her has been truly inspiring.” An absolute light on campus; highly involved in multiple community service projects (Student Ambassador, International Mission Trips, fund raisers & LINK leader). Her biggest impact is seen everyday in her interaction with her peers. Savannah is encouraging, strong in her convictions, and serves others enthusiastically.”

Congratulations to all our scholarship participants. The San Diego County retirees are very proud of their children and grandchildren, and their scholastic, civic, and social accomplishments. Best wishes to all for continued success.

Our deepest appreciation and credit for the Scholarship Program’s success goes to the Selection Committee, whose independent and confidential effort ensures the quality of results. We are most proud and honored to have them as part of the RESDC Team. □





PENSION FACTS
U.S. APPEALS COURT REJECTS EFFORT TO HALT CALSAVERS PROGRAM
By Chris Heiserman, Director



The U.S. Ninth Circuit Court of Appeals in San Francisco recently denied an appeal by the conservative Howard Jarvis Taxpayers Association aimed at stopping the \$68 million California CalSavers Retirement Savings Program.

The Howard Jarvis Taxpayers group claimed the California legislation creating CalSavers in

2012 was pre-empted by federal retirement law (Employee Retirement Income Security Act of 1974, or ERISA). In the appellate court ruling, Judge Daniel A. Bress wrote, "federal law does not pre-empt the state law that created the plan. CalSavers is established and maintained by the state, not employers, and it does not require employers to operate their own ERISA plans."

California State Treasurer Fiona Ma whose office oversees the program applauded the ruling. She said, "There is no reason to deny millions of hardworking Californians access to this savings program when the alternative is to see them work until they drop, or suffer the hardships that come with little or no savings."

Known as California Secure Choice in the original 2012 state legislation, CalSavers has been described in several NETWORK articles as an important part of the answer to the \$4.4 trillion personal retirement savings shortage facing American workers. About 40 million American households have no retirement savings. According to the American Association of Retired Persons (AARP), nearly half of all private sector workers ages 18-64 work for businesses that do not offer a retirement plan.

AARP labels these private sector savings mechanisms "work and save" programs and says dozens of states are considering legislation to create one. California, Oregon and Illinois have implemented programs and Colorado, Connecticut, Maryland, New Jersey and Virginia have authorized programs but have not yet kicked them off. Other states have passed variations of "work and save" themed plans.

CalSavers started in 2012 for private sector workers. It was established to assist the estimated 7.5 million California workers without any employer retirement plans. Eligible California businesses with more than 50 employees (more than five after June 31, 2022) must participate if they do not offer a company-sponsored plan. A principal feature of these plans is auto-enrollment of workers, though they can opt out. Businesses must register, add or delete employees from the program, and establish banking connections with CalSavers for transmittal of contributions. They deduct 5% of each employee's pay with auto-

matic escalations up to 8% maximum, and transmit contributions to CalSavers.

An employee's CalSavers account is a Roth Individual Retirement Account (IRA), which means contributions are money earned after tax withholding. Experience indicates about 90% of employees remain in the program, once enrolled. Recent reports indicate 10,000 employers have registered, and 190,000 workers enrolled, contributing an average \$135 monthly at a 5.11% average payroll deduction rate. The plan has accumulated more than \$68 million in total retirement savings.

A CalSavers account is portable, meaning an individual can change jobs and keep the savings account. Employers must participate in the program, but they have no fiduciary liability in the state-run plan, and they are not required to make contributions to the retirement accounts of their workers.

Interest in these workplace savings plans is high because millions of families lack any meaningful retirement savings. Unfortunately, these defined contribution savings accounts will provide less retirement income than traditional pensions with guaranteed lifetime benefits. However, these plans are a convenient way to save for the future and individuals decide how much they can afford to set aside.

(NOTE: The Howard Jarvis group has requested that the decision made by a three-judge panel of Ninth Circuit Judges be reviewed by the full Ninth Circuit Court of Appeals) □



HAPPY 4TH OF JULY!

RESDC and SDCERA will be closed on Monday, July 5th in observance of Independence Day. Emails and voice mails will be replied to on Tuesday, July 6th. □





THEO AND EVELYN YAKEL 2021 SCHOLARSHIP RECIPIENTS

Congratulations to the eight recipients of the Theo and Evelyn Yakel Scholarships for 2021! Each student received \$1,500. The eight students are in alphabetical order:

Jack Amos, sponsored by **Purificacion Barin-Tanjaquio, M.D.**

Sonia Chacon, sponsored by **Stephen Nicas.**

Lily Descans, sponsored by **Verna Young.**

Francesca Fong, sponsored by **Charles Pennell.**

Mikayla Nang, sponsored by **Beatriz Nang.**

Mackenzie Ryan, sponsored by **Thomas Ryan, Jr.**

Alexander Poroy, sponsored by **Jane Takahashi.**

Jenevieve Joseph, sponsored by **Sherry Thompson-Taylor.**

In 2001, RESDC member **Theo Yakel and his wife, Evelyn**, placed a \$250,000 endowment with the San Diego Foundation for the purpose of awarding scholarships to children, grandchildren, and great grandchildren of members of The Retired Employees of San Diego County. The interest from the endowment is used to fund the annual scholarships. Many thanks to Theo and Evelyn for their generous endowment to provide financial assistance to young people seeking higher education at a college or university.

The Yakel Scholarships are in addition to and complementary to the scholarships that RESDC awards. This is another opportunity for the families of RESDC members.

Congratulations and good luck to all of the 2021 Scholarship Recipients. □



Summer is here!

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,
Dolores Diaz, John McTighe
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

QUOTE OF THE MONTH

There is only one way to avoid criticism: do nothing, say nothing, and be nothing.

▪ Aristotle



WELCOME NEW MEMBERS

Edward Arevalo
Myra Desquitado-Prado* Child Services
Cecilia Lyon Housing & Comm Devel
Erik Mezack
Lucy Park* Library
Mary-Ellen Thorne* Legal Services
Carolynn Walker

*Associate Member

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

In Memoriam



Elaine Adams	Probation	Harold Mavritte	Health Services
Magdalena Aguilar	HHSA	John McCormick	Sheriff
Ruth Alcala	Library	Mark McCune	
Sandra Alpern	HHSA	Robert McFarland	Public Works
Barbara Anderson	HHSA	Martin McGlenn	
Joe Arispe Jr.	Sheriff	Roberta McNeal	Surviving Spouse
Diane Bacon	Registrar of Voters	John Meyer	
Irene Bailey		Carmen Mrowka	Planning & Land Use
Lucille Baker		Maria Munar*	HHSA
Richard Beall		Mary Murrell	HHSA
Miriam Blake	Superior Court	David Ortiz	Public Works
Charles D. Brown	Superior Court	Dorothy Parker	Surviving Spouse
William Brown	Superior Court	Gerald Pearce	HHSA
Alicia Burks	HHSA	Joan Peck	
Zandy Cabrera	Sheriff	Patricia Peel	HHSA
Michael Cargal	HHSA	Wilfredo Pinano	HHSA
Catherine Cary		Jimmie Propsner	Sheriff
Richard Cooksey	District Attorney	Wayne Rathburn	
Florence Cooper	AGH	Phyllis Richardson	
Linda Crosland	SDCERA	Gloria Ripperger	Social Services
Edmond Dominguez	Chief Admin Officer	Mary Sanblise	Health Services
Judyann Eaton	Surviving Spouse	Eugenia San Vicente	HHSA
Helen Falk		Dakota Savage	Public Works
Lois Fleming		Carolyn Scott	Planning & Land Use
Chelsea Frey*	HHSA	Kay Scotten	Superior Court
Robert Gifford		Virginia Shore	General Services
Everette Glas	Surviving Spouse	Ann Smith	
Ellie Gleason-Peterson	Probation	Dwight Smith	Public Works
Arlesia Graham	Sheriff	Connie Sorgdrager	HHSA
Jane Griffin	Social Services	Melvin Takahara	Probation
Montella Gudmundson	Surviving Spouse	Zenaida Tambongco	Sheriff
William Heffernan	HHSA	Marinette Tan	Health Services
Robert Hickman	Information Services	Wilene Tessen	
Leon Hoffman		George Trueman	Sheriff
Jean-Marie Hunter	HHSA	Virginia Valentine	HHSA
Elliot Hurwitz		Tracy Watkins	Facilities Management
Janette Irby	Public Works	Dolores Wells	
Rufino Jimenez	HHSA	Christine West	
Izetta Jones		William Wilcox	Medical Examiner
Joan Kling	HHSA	Alfonson Ybarra	HHSA
Helen Kozak			
Michael Koziel	HHSA		
Robert Kreger	Probation		
Alnoth Krier	Public Works		
Marion Letcher	HHSA		
Joel Lifschultz	Public Works		
Anita Lozano	HHSA		
Diamantina MacKedsy	Sheriff		
Kimberly Mahoney Wellnitz	Sheriff		
Terri Maier	Animal Services		
John Marlow	Sheriff		
Freeda Marana	Ag/Weights/Measures		
Roland Maus	Sheriff		

*Active Employee

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Any retiree or surviving spouse who does not want his/her death notice published in the "In Memoriam" column may notify the RESDC office and your privacy will be maintained.

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





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SDCERA CIO DISCUSSES CYBERSECURITY RISK AND RANSOMWARE

An annual report on cybersecurity from Statistika says there were 304 million ransomware attacks in 2020, up 62%.

“It’s not uncommon today,” says SDCERA Chief Investment Officer Stephen Sexauer, in a May 20th report to the San Diego County Board of Retirement, “in the technology centers of major institutions to see a war-room-like map of the world with second-by-second launches of cyberattacks arcing across the map from source to target. . .some institutions have up to two billion intrusion attempts per year. . .a successful attack can create economic havoc,” he said.

Sexauer noted the enormous connectivity and economies of scale the Internet allows, but also the vulnerability and cyber security risks of such an open system. Other retirement staff described SDCERA’s cybersecurity as multi-layered, with protection and prevention constituting the first level, monitoring the second level, and isolation and remediation the third, at the same meeting.

The statements were in response to the recent ransomware attack on the nation’s largest, 5,500-mile Colonial Pipeline, and another recent attack on San Diego Scripps Health.

The Pipeline carries 45% of the gasoline and diesel supply for the east coast, and it’s resulting seven-day closure triggered distribution problems, panic buying, and drained supplies at thousands of gas station, according to Associated Press reports. Colonial Pipeline reportedly paid \$4.4 million to extricate their computer system from the attacker’s control, most of which they were surprisingly able to recoup due to the creative new investigatory techniques used by the FBI.

Scripps Health includes five hospitals, 19 outpatient facilities and serves half-million patients annually. The attack halted Scripps health workers access to information technology and health records for more than three weeks, as of this writing, and negotiations with perpetrators are underway. Universal Health services, in Pennsylvania, reportedly paid ransomware attackers \$67 million after negotiations in 2020. □



SAVE THE DATE
VIRTUAL RESDC PRESENTATION
August 4, 2021 at 10:00 am
County of San Diego, Aging & Independence services
Mandated Reporting of Elder and Dependent Adult Abuse

This presentation, Mandated Reporting of Elder and Dependent Adult Abuse, provides mandated reporters the legal requirements for reporting elder and dependent abuse. Includes the types and signs of abuse and the roles of Adult Protective Services and Long-Term Care (LTC) Ombudsman programs. Fulfills the instruction requirements of employees and volunteers of public and private agencies.

RESDC continues our partnership Aging and Independence Services to bring you another great presentation.

RSVP: To learn more about this presentation, including registration, visit www.resdc.net/events or you can call our office at (619) 688-9229. Our staff is working remotely and will return all calls as soon as possible. We thank you for your understanding. □

