



THE NETWORK



May 2023

Honoring Yesterday—Protecting Tomorrow

Vol. 54, No. 5

FLAG DAY LUNCHEON WEDNESDAY, JUNE 14, 2023 11:00AM RONALD REAGAN COMMUNITY CENTER

We are pleased to invite you to the return of the popular **RESDC Flag Day Luncheon on June 14, 2023**. This year we are returning to the Ronald Reagan Community Center in El Cajon.

Our Flag Day Luncheon is a festive celebration commemorating the adoption of the flag of the United States. This is an indoor event with ample free parking on both sides of the center.



Our featured speaker at the luncheon will be **Artie Allen**.

Artie is a native of Miami, Florida and joined the Marine Corps in 1986. He's a proud 3-war combat veteran having served in Operations Desert Shield/Desert Storm, Operation Iraqi Freedom, and Operation Enduring Freedom in Afghanistan. He also served a tour of Drill Instructor duty at the Marine Corps Recruit Depot in San Diego.

Artie's personal decorations include the Legion of Merit, Defense Meritorious Service Medal, Meritorious Service Medal, Navy and Marine Corps Commendation, Navy and Marine Corps Achievement Medal, and the Military Outstanding Volunteer Service Medal.

He retired on September 1, 2016 after serving nearly 31 years of honorable & faithful service. In the 2 ½ years since his retirement, Artie he has volunteered at 123 events totaling 439 hours not including the extraordinary amount of time spent at planning, coordinating and related support activities & tasks. He resides in Menifee, CA where he enjoys his volunteerism activities in veteran services and as a Docent for the Marine Corps Recruit Depot Museum Foundation, San Diego, CA.

Artie's presentation will include origins of Flag Day and the significance of our flag's symbolism.

When:

Wednesday, June 14, 2023 at 11:00am

Lunch at approximately 12:00 pm



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Monday, May 29th

RESDC and SDCERA Offices will be closed.

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May Calendar of Events

- 4—(Thurs.) RESDC Board of Directors Meeting**
9:30 a.m., at RESDC Office
- 18—(Thurs.) SDCERA Board of Retirement Meeting**
9:00 a.m.
- 24—(Wed.) RESDC Roundup**
Buffalo Wild Wings, Mission Valley,
1640 Camino Del Rio N., 3:00 p.m.
- 29—(Mon.) Memorial Day**, RESDC and SDCERA are closed in observance of the holiday.

PRESIDENT'S MESSAGE

By *Chris Heiserman*



I thought the general membership meeting at SDCERA on April 12th taking a close look at how our retirement fund is performing and how it is administered was very informative. We got to meet the key professionals taking care of our pensions, and we heard them answer many good questions posed by curious RESDC members. It was impossible to come away with any other feeling than we are fortunate to be county retirees with a defined benefit (DB) pension.

defined benefit (DB) pension.

Still, there are powerful forces and groups who would erase traditional retirement plans for public employees if they could. These pension naysayers include conservative think-tank analysts and some major newspaper editorial boards. They argue public worker pension systems are too costly, not sustainable, and will draw taxpayers' dollars away from basic community services. They haven't been able to successfully challenge the contractual nature of retirement promises made to public employees when they are hired, so their fallback strategy is to advocate closing pension systems and to offer all future hires 401(k)-style (Defined Contribution) savings plans instead.

This approach is short-sighted and hasn't turned out so well where it's been implemented. It has been proven to be more costly as well as produce much less satisfactory pension benefits for retirees. A unique local example was the City of San Diego's 2012 voter-approved Proposition B, which eliminated pensions for most new city hires (not police), set them up instead with 401(k)-style savings accounts, and froze pay for all city workers for five years. The measure was found defective after a year's-long legal battle and the city was on the hook for unwinding the change and restoring benefits to more than 2000 employees. In recent (Union Tribune November 2022) media coverage of protracted negotiations with labor unions and former workers, the price tag for this unfortunate gamble by a former Mayor and City Council was reported to have climbed to more than \$200 million.

In the June 2019 NETWORK's "Pension Facts" column entitled, "Reducing Retirement Benefits to Save Money? Not so Fast...", a 2015 report from the National Institute on Retirement Security (NIRS) was highlighted describing three case studies of states that switched to defined contribution

plans from defined benefit plans. The states were West Virginia, Michigan, and Alaska.

West Virginia closed its Teachers Retirement System (TRS) DB plan in 1991 and moved newly hired teachers into a DC plan. The state later realized it had created a problem. Unfunded obligations for the DB plan remained but there were fewer members contributing with the plan closed. By 2005 TRS paid pension benefits to nearly 27,000 retired teachers, but less than 18,000 active teachers still contributed to the fund. The plan's funding level was only 25%.

In addition, the DC plan was not performing well and that was exacerbated by a stock market downturn in 2000-2002. They found that the average investment return for the DB plan was 1.6% higher than the DC plan over a 10-year period. The state reexamined its decision to switch to a DC plan and beginning in 2005 (15 years after the move to a DC plan) all new hires went back into the DB plan. In 2008 the state allowed teachers who had been hired into the DC plan to switch over to the TRS DB plan and almost 79% (some 15,000 members) opted in. The large influx of new members improved the fiscal viability of the DB plan, with its funded level at 58% by July 2013. In July 2022 there were 37,097 retirees in TRS and the funded ratio was 78.4%.

Michigan closed its traditional pension plan for state workers in 1997. Like the West Virginia experience, the cost of the DB plan went up significantly. Even though the state thought it would benefit because the employer contribution would be capped at 7%, the real cost savings realized by Michigan in the DC plan resulted from the much lower income benefit projected for future retirees. Twenty years after Michigan switched to a 401(k) plan, the state Office of Retirement Services reported that the average account balance was just \$77,000. When Michigan closed its DB plan, it had 109% of assets to cover all benefit liabilities. Fifteen years later, after freezing new hires out, the plan was seriously underfunded, with a funded ratio of just 60.3%.

In 2011 legislation granted workers a choice of their future retirement plan with the options being a Classified DB plan with a set percentage of salary contribution, a DB 30 plan with a set salary percentage for 30 years, or a DB/DC blended plan. Today Michigan is one of the most tax friendly states for retirees. It doesn't tax Social Security benefits and provides tax deductions for other types of retirement income.

In the case of Alaska, in 2005 all new hires after July 1, 2006, went into a DC plan. At the time the state's two pension plans (state government workers and teachers) already faced a combined unfunded liability of \$5.7 billion. The switch was proposed to slow down the increasing unfunded status. Workers were offered a 401(k)-style plan that allows them to invest in the stock market but gives less stability — and less of an incentive for workers to remain in Alaska. In the ensuing years the state had problems with recruitment of new employees and retention of existing workers, who were sometimes lured away by more generous benefit plans in other states.

Some lawmakers, union leaders and worker advocates have raised alarms about the state's inability to get and keep good public employees. In the 2022 legislative session, a bill to recreate a defined benefits pension plan for public safety workers came close to passage. In the new 2023 session a bill has been introduced in the Senate to create a new DB plan. □

(Continued from page 1)

RESDC ROUNDUP CENTRAL SAN DIEGO

Where:

Ronald Reagan Community Center
195 E Douglas Ave, El Cajon, CA 92020

Menu:

Buffet style lunch with ham, roast turkey, rosemary potatoes, green beans almondine, salad, desserts, and beverages.

Cost:

\$16 per person

Directions:

The Ronald Reagan Community Center is located one block south of E. Main Street, El Cajon, directly off Magnolia Ave. Take I-8 to Magnolia off-ramp, go south to E. Douglas and turn left.

Registration:

The registration deadline is Wednesday, June 7, 2023. Name badges and opportunity drawing tickets should be picked up at the check-in table at the luncheon. They will not be mailed.

Online: Register online by going to www.resdc.net/events

Phone: Register by phone by calling (619) 688-9229, Monday - Friday, 9am - 2pm.

Mail: Register by mail by filling out the registration form below, make a check payable to RESDC for \$16 per person, and mail both to RESDC, 8825 Aero Dr., Suite 205, San Diego, CA 92123.

For questions or assistance registering, contact us at (619) 688-9229 or resdc@resdc.net. □

Date: Wednesday, May 24, 2023
Time: 3:00—5:00 pm
Location: Buffalo Wild Wings
1640 Camino Del Rio N., Ste 1376
San Diego, CA 92108

We are pleased to announce we will be heading to central San Diego this month, visiting Buffalo Wild Wings at Mission Valley Center. The Roundup provides an opportunity to catch up over libations and appetizers with RESDC leadership and fellow members. No reservation required (no host bar, no host food). Come meet with old friends and makes some new ones! Hope to see you there. □



**Happy Mother's Day!
May 14th**

✂

Flag Day Luncheon—General Membership Meeting	June 14, 2023, 11:00am
Name of Member: _____	Phone #: _____
Email Address: _____	
Department: _____	Year Retired: _____
Name of Guest(s): _____	
# of Reservations: _____ x \$16.00 each = \$ _____ (Total Enclosed)	

RECENT EVENTS

National Public Pension Coalition Launches New Blog: The State Of Pensions, State By State.

The National Public Pension Coalition (NPPC) believes every American should be able to retire with dignity. Across the country, millions of public employees rely on their defined benefit pensions to ensure they can retire with security. It is NPPC's mission to protect and advance the benefits of America's hard-working public employees who deliver the services our communities rely on.

NPPC launched a new blog dedicated to reviewing the state of public pensions state by state. While NPPC talks a lot about the states where pensions are in imminent danger, today we're going to look at what retirement benefits are available to public workers nationwide.

What do the states offer their public employees? NPPC is facing a few tough pension battles in various states across the country. They work with in-state coalitions to advocate for public employees' retirement security.

To access the blog, visit: www.protectpensions.org/blog/

A Vanishing Benefit: Why Social Security's Special Minimum Benefit is Fading Away.

The National Institute on Retirement Security recently released new research on an alternative Social Security formula that sets a benefit "floor" to protect workers from poverty in retirement. Fixing the minimum benefit would help reduce financial insecurity among seniors.

This research provides an overview of the special minimum benefit, an alternative Social Security formula that was initially passed by Congress in 1972 to set a benefit "floor" and protect workers from experiencing severe poverty in retirement. To be eligible, workers must have a record of 11 years or more of covered employment and must not be qualified for another Social Security benefit of a higher value.

Over time, indexing of the special minimum benefit formula, combined with economic changes has made the policy ineffective at reducing poverty as intended. Because the indexing was based on prices instead of wages, participation in the program has diminished. Soon no new retirees will qualify for the benefit.

This research indicates that fixing the minimum benefit would help to reduce financial insecurity among seniors by providing adequate benefits for workers with lifetime low income who may not otherwise be able to continue employment past the standard retirement age.

To access the research, visit: www.nirsonline.org/research/



PURCHASE SEE'S CANDIES GIFT CARDS ONLINE

You can now purchase See's Candies gift cards in our Online Store using your RESDC discount!

RESDC members are offered \$25 gift cards for \$22, a savings of \$3. Gift cards are redeemable at any See's Candies location or online.

To purchase gift cards online, go to: resdc.wildapricot.org/online-store. We can only accept credit cards to purchase gift cards online. You may not purchase more than ten gift cards in one transaction.

Note: You need a RESDC member self-service login in order to access the online store. If you need one, please email resdc@resdc.net.

RESDC members are entitled to a **10% group discount on selected items** at the two **See's Discount Stores: 3751 Rosecrans Street, San Diego, 92110; and 1830 Marron Road, Carlsbad, 92008**. You must ask the See's sales team which items are selected. You need to 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.

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 through the mail 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 postage stamp if purchasing less than five gift cards. If purchasing over five gift cards enclose 78 cents of postage. If purchasing over nine gift cards enclose 98 cents of postage. See the postage chart at:

www.resdc.net/sees-candies-discount. We will supply the return envelope to put the gift cards into. □

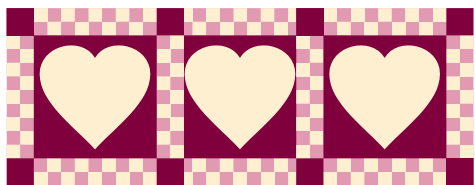


SDCERA

NEW SDCERA WEBSITE IMPROVES MEMBER EXPERIENCE

SDCERA is making it easier to find information about your pension. The www.sdcer.org website has a new look and new features to help answer your pension questions on your desktop, tablet or phone.

You can also find your personal retirement information in the SDCERA Member Portal. Get your earnings statement, download your 1099 or change your address quickly and easily. Register or login at memberportal.sdcer.org. □



BITS & PIECES

RESDC Member **John Cantor** is the USS Midway's oldest living veteran!

Mr. Cantor was honored on board his old ship in front of several friends and relatives with a WWII Victory Medal by Midway's President & CEO Mac McLaughlin. Mr. Cantor first joined the Navy in 1936 and served on the USS Midway from 1951-1953. He will be turning 106 years old in April 2023. □



INTRODUCE YOUR FELLOW RETIREES TO RESDC

Contact a fellow retiree or an active employee to tell them about the perks of membership and to encourage them to join the RESDC family. Give this RESDC membership enrollment form to your County retiree friends. □

Join Retired Employees Today!

Retired Employee Membership

I, the undersigned, receive a retirement and/or survivors allowance from the San Diego County Employees Retirement Association. I hereby authorize SDCERA to deduct from my monthly retirement benefit \$5 per month for my membership in the Retired Employees of San Diego County, Inc. and to pay such deductions monthly to RESDC. This authorization shall continue until revoked by me.

Associate Membership

I am an active or deferred San Diego County or Superior Court employee, or a non-County-affiliated spouse of a current RESDC member, and I have enclosed a check made out to RESDC for \$60 annual Associate Membership.

Name*: _____
First MI

_____ Last

Last Four of Soc. Sec. #**: □ □ □ □

Email: _____

Phone*: (____) _____
 Cell Home Work Other

Address*: _____

Department: _____

Retirement Date: _____

Signature*: _____
SDCERA-3350

*Required

**Required for deduction of dues

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



BOARD MEMBER PROFILE BRUCE SILVA

Bruce joined RESDC a few months after retiring from San Diego County in 2016. He had been a Deputy District Attorney with the San Diego District Attorney's Office for nearly 30 years before retiring. During his time as a prosecutor, Bruce handled hundreds of criminal cases while assigned to many of the divisions in the office, including the Superior Court, Family Protection, North County, South Bay, Drug Court, and Economic Crimes Divisions. He spent the last 11 years of his career in the DA's Office in Economic Crimes prosecuting white collar criminal cases such as auto insurance fraud, identity theft, credit card and check fraud, and embezzlement.

Bruce has a BA in Political Science from Fordham University (New York) and Juris Doctor (JD) from the University of San Diego School of Law. Before joining the DA's Office in 1986 he was an attorney with a small private law firm that specialized in family law matters.

Since retiring, Bruce has become a volunteer at the Vista Public Library and has become involved in supporting the non-profit jazz radio station, KSDS Jazz 88.3, at San Diego City College. In addition, he has become a member of the Senior Volunteer Patrol at the Vista Sheriff's Department.

Bruce enjoys daily walks with the family dog, Ella, attending as many jazz concerts as possible, reading, cooking, and spending time with family and friends. He and his wife, Jane, who is a teacher in the Vista Unified School District, have been married for 22 years. Between them they have four children, the youngest of which is in her last year of high school. □

QUOTE OF THE MONTH

Never give up on what you really want to do. The person with big dreams is more powerful than the one with all the facts.

▪ Albert Einstein



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 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. □



RESDC's April 12th General Membership Meeting with SDCCERA leadership presenting was a huge success with over 50 members in attendance!



In Memoriam

Theodore Abbond	
Mercedes Ang	Public Works
Jerry Bennett	HHSA
Charles Bolton	Medical Examiner
Janet Bruner	Superior Court
Nancy Castiglione	General Services
Michael Chillinsky	Planning & Land Use
Thomas Courtney	HHSA
Vera Dague	
Sandra Day	
Linda Ellis	Sheriff
Jayana Emery	HHSA
Theodore Epler	General Services
John Fondo	Sheriff
Judith Fraser	
Josephine Froehlich	
Rita Hardesty	Sheriff
Lydia Heise	
Beth Hodgson	Sheriff
Estelle Hoffman	
Lillian Jacobs	HHSA
Patricia Jacobs	
Floy Jones	
Jo Jordan	
Marilyn Katz	
John Knadle	HHSA
Chris Lelevier	Sheriff
Diana Lobo	HHSA
Barbara Maccurry	Probation
Marie Madden	HHSA
Martha Madera	HHSA
Robert Manthey	Public Works
Margaret Marietta	HHSA
E. McDaniel	
Eugene Miller	
Leroy Miller	Agriculture, Wgths & Meas
Donald Nance	
Betty Oldham	
Charles Oneill	HHSA
Naomi Parker	Superior Court
Doreen Pavay	
Dennis Peterson	Sheriff
Eugenie Racheeff	
Charles Reed	Planning & Land Use
Sara Renick	Sheriff
Susana Ruiz	HHSA
Thomas Sandmeyer	
Lois Shute	Sheriff
Carolyn Simmons	
Joel Tobiason	HHSA
James Tyberg	
Jerilyn Upson	Superior Court
Sharon Valdivia	HHSA
Lacie Watkins-Bush	Auditor & Controller
Helen Whalen	

*Active Employee

ASSOCIATION OFFICERS

President.....Chris Heiserman
 1st Vice Pres.....Dolores Diaz
 2nd Vice Pres....Janel Pehau
 Secretary.....Leila Attar
 Treasurer.....Carlos Gonzalez

ASSOCIATION DIRECTORS

Chuck Brown, Francine Howell,
 John McTighe, Merrill Roach,
 Maria Rubio-Lopez, Bruce Silva,
 Bob Summers

IMMEDIATE PAST PRESIDENT

Stan Coombs

EXECUTIVE DIRECTOR

Mark Nanzer

OFFICE STAFF....Marge Elmendorf

....Rosita Haro

....Andrew Steele

NETWORK EDITOR....Andrew Steele

RESDC Office Email Address:

resdc@resdc.net



Spring is here!

MEMBER PRIVACY

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



Office Hours: 9 a.m. to 2 p.m. Monday through Friday.

Telephone: (866) 688-9229 Toll Free

Fax: (619) 688-0766

Email: resdc@resdc.net

Website: www.resdc.net

@RetiredEmployeesofSanDiegoCounty
 @RESDC

THE NETWORK is the official monthly newsletter of the Retired Employees of San Diego County, Inc. (RESDC), a private non-profit organization.

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

The information printed in *THE NETWORK* is believed to be from reliable sources. However, no responsibility is assumed by *THE NETWORK* for inaccuracies contained herein.

Retired Employees of San Diego County, Inc.
8825 Aero Drive, Suite 205
San Diego, CA 92123

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WELCOME NEW MEMBERS

Paula Bourgeois	Superior Court
JoAnn Coates	Superior Court
Julia Cortez	District Attorney
Katherine Derengowski	
Nuria Fernandez	HHSA
Christine Hall	District Attorney
Berdine Heckmann	Air Pollution Control
Sandra Hendron	District Attorney
Dan Hildebrand	General Services
Sharyl Hunt	Treasurer/Tax Collector
David Johnson	
Lydia Ketcham	Library
Candace Kienitz	Public Health
Pamela Moore	
Brent Neck	District Attorney
Traci Polidor-Tar	Sheriff
Dede Reimer	Child Welfare Services
Lonnie Simmons	Probation
Sally Smith	Health Dept
Kathleen Sorahan	HHSA
Mark Strauss	Sheriff
Christine Thompson	Probation
Ching Tso	SDCERA
Dennis Villarino	
Rosey Weber	

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



NEW COLLABORATIVE PROJECT ADDS 1,400+ NEW RESDC MEMBERS!

We are excited to report to our members on a collaboration between the Retired Employees of San Diego County (RESDC), Pacific Group Agencies (RESDC Benefits Plan Administrator) and the San Diego County Employees Retirement Association (SDCERA).

Referred to as the Dental Insurance Transition Project, it began in early 2022. SDCERA leadership made an organizational decision to no longer offer dental insurance plans effective January 1, 2023. They reached out to RESDC on the possibility of RESDC taking over sponsorship of these dental insurance plans. SDCERA made this change to eliminate confusion and duplication between SDCERA and RESDC dental plans.

Over the course of 2022, all parties worked to plan and execute the transition project.

Of the more than 4,600 participants which had previously been enrolled in an SDCERA sponsored dental insurance, approximately 4,000, or 85%, are now enrolled in a plan offered by RESDC and PGA. SDCERA worked with RESDC and PGA for almost a year to ensure a smooth transition for participants.

While the majority of these participants were already RESDC members, we are pleased to report that over 1,400 of the participants are new members. It would have been a difficult undertaking to print all 1,400 + new members in THE NETWORK, but we have created a website where you can see the newest members of the RESDC family!

To see the list go to www.resdc.net/new-members-2023

We are grateful to PGA & SDCERA for their hard work on this partnership effort! □