



THE NETWORK

November 2021

Honoring Yesterday—Protecting Tomorrow

Vol. 52, No. 11



SAVE THE DATE
RESDC VIRTUAL HOLIDAY FEST 2021
WEDNESDAY, DECEMBER 8, 2021 AT 11 A.M.

Where: Virtual - Via Zoom Conferencing

Due to ongoing issues surrounding the COVID-19 pandemic, we will not be hosting our normal Annual Holiday Luncheon. But as we have successfully “Zoomed” into the virtual presentation world, we are excited to be hosting a virtual holiday fest via Zoom.

We have put together a great program that can be seen by RESDC members nationwide. You must register in advance and you must attend the Zoom event to be eligible to win a variety of \$25 and \$50 gift cards as opportunity drawings.

For more details on how to access Zoom and to register for this great event, visit us at: www.resdc.net/events.

Program:

- Opportunities to win several \$25 and \$50 gift cards (must register and be present at Zoom event to win)
- President’s Welcome
- Entertainment
- Approval of the 2022 budget
- Ratification and oath of office for RESDC Board of Directors
- RESDC 2021 highlights
- A special keynote address from new SDCERA Board of Retirement Chair & RESDC Member Skip Murphy

We hope to see you there! □



NOVEMBER HOLIDAYS SCHEDULE

The Retired Employees of San Diego County will be closed on Wednesday, November 11 in observance of Veterans Day. RESDC will also be closed on Thursday and Friday, November 25 and 26 for the Thanksgiving holiday. □

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NOVEMBER CALENDAR OF EVENTS

- 4—(Thurs.) RESDC Board of Directors Meeting**
Via Zoom Web Conferencing, 9:30 a.m.
- 11—(Thurs.) Veterans Day**
RESDC and SDCERA closed for holiday
- 18—(Thurs.) SDCERA Board of Retirement Meeting**
9:00 a.m.
- 25-26—(Thurs.-Fri.) Thanksgiving Holidays**
RESDC and SDCERA closed for holiday



PENSION FACTS

Is Social Security an Entitlement?

By Chris Heiserman, Director



The Social Security, Medicare and Medicaid programs have been generally viewed as “entitlements” since they were lumped together by the Bi-Partisan Commission on Entitlements and Tax Reform created in 1993 by President Bill Clinton. The commission report never produced any official recommendations but

drew popular attention to a looming “entitlement crisis.” Over the years this descriptive term for three very different federal benefit programs has acquired a negative connotation for some, used to suggest that government aid to Americans was not deserved and equated to a “something for nothing” hand-out.

In response to such claims, proponents argue that these programs provide earned benefits - wage insurance and health care services for older Americans - that workers have paid for over their entire workplace careers. Still, over the past few decades some conservative officeholders have called for “reforms” that would reduce the programs, and one former president, George W. Bush, floated a plan to privatize some Social Security accounts, saying the private sector could deliver better outcomes.

Efforts to demean and curtail these social safety net programs have always failed because the programs enjoy widespread popularity with all Americans regardless of political party affiliation. In an American Association of Retired Persons (AARP) survey of 1,441 respondents ages 18 and up in July 2020, more than 90% of Democrats, Republicans and independents expressed support for Social Security.

Critics of Social Security try to undermine it stealthily without incurring the wrath of its supporters, many of whom want it not only preserved with no benefit cuts but expanded significantly. The benefits of Social Security

are much broader than modest retirement income. Social Security replaces wages in the event of long-term disability, death, and old age. It pays survivor benefits to widows, widowers and to dependents of eligible workers. The Supplemental Security Income (SSI) program supports disabled adults and children with limited income and resources.

Nancy Altman, President of Social Security Works, who has authored and co-written books on the value of Social Security and the need to expand its benefits, published a commentary marking the 20th anniversary of the September 11, 2001 terror attacks in New York and Washington, D.C. She said in part: “Twenty years ago, we witnessed and gave thanks for the heroic bravery and sacrifices of police officers and firefighters, public servants who ran toward the danger as everyone else ran the other way.”

After the 9/11 catastrophe, millions of Americans donated to the Red Cross and other organizations to help the families of victims; however, Altman points out the most immediate and sustained relief came from Social Security. Every child who lost a parent received Social Security benefits every month until their late teens. Surviving spouses received benefits, as did those who were seriously disabled and their spouses and children.

“Social Security is often described as a retirement program for the aged,” Altman said. “The truth is that it provides security throughout our lives...”

In her book “*Social Security Works for Everyone!*”, Altman describes the strategy she says well-financed opponents of Social Security have employed for 30 years to dismantle it. She says the road map was to reassure older Americans that their benefits were safe, but to undermine the confidence of younger generations in the program by alleging it was financially unsustainable and they could do better investing on their own for retirement. These efforts have had some success; the AARP opinion poll reflected concerns about the future viability of the program.

Altman’s book includes a chapter dedicated to refuting misinformation about Social Security. Some examples:

Social Security is going bankrupt and young people will never see any benefits. According to its actuaries, the Social Security Trust Fund could be exhausted by 2034; however, the fund could then still pay about 76% of the benefits through ongoing payroll tax revenues collected.

Spending on entitlements – Social Security, Medicare, and Medicaid - is by far the major cause of federal deficits and debt. Social Security cannot add to the federal debt; it cannot pay benefits without income to cover the cost. It has no borrowing authority. Also, the biggest drivers of current deficits have been two wars, tax cuts and the Great Recession.

We should target benefits to those who truly need them. The rich should not get Social Security. One of the most important aspects of fairness in the program is everyone contributes to Social Security and receives benefits they have “earned.” It is insurance, not welfare. Benefits are not based on need, only on working long enough to qualify.

(Continued on Page 3)

Pension Facts (Continued from page 2)

For a majority of older American households, Social Security is the most important source of retirement income, even though the actual benefits are very modest. According to the Center on Budget and Policy Priorities, a progressive Washington D.C. think tank, Social Security provides the majority of retirement income for 61% of recipients, and for a third of these retired beneficiaries it amounts to 90% or more.

According to the Social Security Administration (SSA) more than 69 million people get Social Security benefits. The average monthly benefit is about \$1,503 (\$18,036 annually) and 65% of those polled by AARP felt that was too low.

Is Social Security an entitlement? Of course, it is.
Is that a bad thing? Of course not. □



WELCOME NEW MEMBERS

- | | |
|-------------------------|--------------------------|
| Jackson A. Alexander | Human Resources |
| Teresa L. Bakken | Parks & Recreation |
| Martha Baylon-Futterman | HHSA |
| Donna L. Carter | Public Health |
| Roy R. Castetter | Treasurer/Tax Collector |
| Gemma A. Custodio | |
| Michael W. Dobbins | Child Support Services |
| Theresa E. Hill | Sheriff |
| Alejandro Llamas | Assessor/Recorder/Co Clk |
| Maureen Loo-Martinez | HHSA |
| Elaine S. McFarland | Surveyor |
| Cathleen O'Connor* | Superior Court |
| Corinne B. Perry | District Attorney |
| Ronald D. Ramos | |
| Rex E. Ruffin | Social Services |
| Maria V. Santiago | Superior Court |
| Maria Nancy Valencia | HHSA |
| Steven J. Walter | District Attorney |
| Georgette E. Wilburn | Child Welfare Services |
| Barry C. Woods | Sheriff |

***Active Employee**

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



SIGN SDCERA DOCUMENTS ELECTRONICALLY

Submitting forms to SDCERA is getting easier. Electronic signature is now available on some forms. No printing. No mailing. You can electronically sign forms like address changes, direct deposit changes, and beneficiary designations.

Visit www.sdcera.org for a list of forms available to sign online. For more information, call the SDCERA Member Service Center at 619-515-6800 or email msc@sdcera.org. □



VETERANS DAY THURSDAY, NOVEMBER 11TH

PENSION FACTS AT A GLANCE

\$1,000,000,000,000

In 2021, an average of 65 million Americans per month will receive a Social Security benefit, totaling over \$1 trillion paid during the year.

RECENT EVENTS

❖ **Report/Infographic: The Top 10 Advantages of Maintaining Defined-Benefit (DB) Pension Plans: 2021 Update.** The National Council of Public Employee Retirement Systems (NCPERS) recently released their *The Top 10 Advantages of Maintaining Defined Benefit Pension Plans: 2021 Update*.

Here's a sample of the top ten:

- Retaining a DB plan is likely to cost state and local governments less over the short term. The long-term cost savings of switching to a Defined-Contribution (DC) plan are uncertain at best;
- Almost all state and local DB plans provide both disability and survivor benefits as well as retirement income. Switching to a DC plan would require employers to obtain those additional benefits from another source, likely at a higher cost;
- DB plans earn higher investment returns and pay lower investment management fees, on average, than DC plans. Switching to a DC plan would likely lower investment earnings and increase investment management costs, to the detriment of the plan participants;
- DB plans help sustain state and local economies by providing sufficient and steady retirement benefits for a significant portion of the workforce. Moving to a DC plan could slow state and local economies, since a large number of retirees would receive lower retirement benefits;
- DB plans provide benefits that help ensure an adequate standard of living throughout retirement. Substituting a DC plan would likely result in pressure on state and local governments to augment DC plan benefits and require increased financial assistance for retirees.

To access the report, visit:

https://www.ncpers.org/blog_home.asp.

❖ **County of San Diego Annual Report: New Challenges, Essential Services.** Excerpt from County of San Diego press release:

The County of San Diego's newly released 2020-21 Annual Report shows the County responding to new challenges while continuing to deliver its essential services.

Those challenges include acting to increase social justice, equity, reform, community engagement, transparency and sustainability across the breadth of County programs, to build a framework for the future and create a County that works for all people.

"We hope this Annual Report gives our residents a snapshot of all the things their County government is doing," said County Chief Administrative Officer Helen Robbins-Meyer. "Our top priority has always been, and remains, serving the residents of San Diego County."

The Annual Report breaks down County accomplishments over the past fiscal year into 10 categories: Behavioral Health, Climate Action and Sustainability, Community Investments, COVID-19 Response and Economic Recovery, Government Transparency, Health Equity, Homelessness, Housing Accessibility and Affordability, Public Safety and Justice Reform, and Racial Justice, Equity, Diversity & Inclusion.

To learn more, visit:

<https://www.sandiegocounty.gov/content/sdc/annualreport/en/home.html> .□

ASSOCIATION OFFICERS

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

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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

It is not what you do for your children, but what you have taught them to do for themselves, that will make them successful human beings.

• Ann Landers

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.

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



IN MEMORIAM

Marie Almodovar	
Vinita Belshaw	
Elizabeth Bourke	Surviving Spouse
James Bryson	
Elden Carl	
Bernardo Cota	Public Works
Donald Cunningham	
Jeannie Daily	Superior Court
Antonio Dajero	HHSA
William Davis	
Rodrigo Delgado*	Probation
Louis Deneau	Agriculture/Wts/Measures
Lyle Dobey	
George Fujioka	
Nancy Gerrish	
George Getz	
Lloyd Gibbons	
George Harris	
Carl Hebert	Planning & Land Use
Barbara Helms	HHSA
Cheryl Jones	Public Works
Robert Kusek	Probation
Joanne Limneos	HHSA
Ethelyn Loerke	Surviving Spouse
Laura Lowe	
Stephen Maier	Public Works
Laura Mendon	
Audrey Mudarri	HHSA
John Neal	Sheriff
Nancy Newport	Superior Court
John Norman	Fleet Maintenance
Kim Norton	HHSA
Henry Ossi	
Luz Palacios	Assessor/Records/Co Clerk
Kirk Peterson	Sheriff
Joann Price	Public Defender
Harry Richards	
Weldon Riley	
Edmund Rosales	Housing Comm Development
Margaret Rusby	HHSA
Teresa San Vicente	HHSA
Eugene Sergent Jr.	
Linda Simmons	County Counsel
George Sloan	District Attorney
Paul Smith	Air Pollution Control
Alice Staninger	Sheriff
Loretha Sutton	Sheriff
Lourdes Ticsay	Child Support
Gerald Tremper	Sheriff
Floyd Uybungco	Library
Barbara Walters*	Library
Lauren Wasserman	Planning & Land Use
Stella Wenderlich	Assessor/Recorder/Co Clerk
Ruth Williams	Assessor/Recorder/Co Clerk

*Active Employee



PURCHASE SEE'S CANDIES GIFT CARDS ONLINE

You can now purchase See's Candies gift cards in our new 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. □







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

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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.

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FREE SMOKE ALARMS FOR SENIORS

Smoke alarms are a critical part of a home fire escape plan. Are you prepared?

The majority of fatal home fires occur at night, and the smell of smoke won't always wake you up. Having a working smoke alarm in your home cuts your chances of perishing in a house fire by 50% because it alerts you to the danger in time to escape.

The Burn Institute will install FREE smoke alarms in your home!

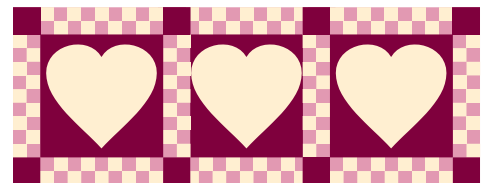
Qualifications: Must be age 62 years or older.
Must own your home.

To sign up for a FREE smoke alarm installation, visit: Burninstitute.org and complete the online form. Or you can call them at 858-541-2277 ext. #125.

The Burn Institute is a local non-profit serving the San Diego Community for over 45 years. Learn more at: Burninstitute.org. □



Daylight Saving Time ends on Sunday November 7, 2021!



BITS AND PIECES

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. □