



# THE NETWORK

April 2020

Honoring Yesterday—Protecting Tomorrow

Vol. 51, No. 4



A 1950s/1960s city scene at the Chula Vista Glenner Center site to stimulate memories.

## ADULT DAY CARE.... THE HIDDEN GEM IN THE SEARCH FOR ALZHEIMER'S CARE

Are you caring for a loved one with Alzheimer's or another form of dementia and need a break? With over 84,000 San Diegans affected by Alzheimer's and related dementias, the need for affordable resources is greater than ever. Many families try to go it alone, but caring for a loved one with Alzheimer's can be exhausting and can prove to be detrimental to the health of the caregiver.

When families do decide to seek professional care, they are often overwhelmed and don't know where to turn. Many consider hiring care within their home and others begin to debate whether residential placement has become necessary. There is another option, however, that can provide an excellent opportunity for affordable, specialized care. That option is Adult Day Care and an excellent provider in San Diego County is the George G. Glenner Alzheimer Family Center, Inc. RESDC members enjoyed an educational tour of Glenner Centers' Chula Vista facility last August.

Founded by Joy Glenner and the late Dr. George G. Glenner, the UCSD researcher that discovered the link

between beta-amyloid protein and Alzheimer's disease, the Glenner Centers provide specialized adult day care. With centers located in Encinitas, Hillcrest, and Chula Vista, the Glenner Centers can offer significant care and support. Many consider them a senior center with a special expertise.

Attending one of the Glenner Centers allows loved ones to continue to live at home longer while still receiving the expert care, supervision, and socialization needed during the daytime hours. It also allows the caregiver the opportunity to receive a much-needed break and time to tend to other duties or simply rest. Each center is staffed with an RN and all program aides are specially trained to care for individuals with dementia. Their rates are reasonable for a full eight hour day which includes a continental breakfast and lunch. They have a contract with the VA and accept Long-term Care Insurance as well.

In addition to day care services, the Glenner Centers offer several free professionally facilitated caregiver (Continued on Page 5)

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**The April RESDC Coming Home event at the Registrar of Voters has been cancelled due to issues surrounding the Coronavirus.** The County of San Diego Public Health Officer has announced restrictions prohibiting mass gatherings through March 31, 2020. We feel this cancellation is in the best interest of the health and well-being of our members. RESDC leadership will continue working on opportunities with the Registrar of Voters to offer this event at a later date. Stay tuned to future editions of *THE NETWORK* for more details.

### April Calendar of Events

**9—(Thurs.) RESDC Board of Directors Meeting**  
8825 Aero Dr., Suite 205, 9:30 a.m.

**14—(Tues.) Coming Home to The Registrar of Voters**  
**This event has been cancelled. (See Page 1.)**

**16—(Thurs.) SDCERA Board of Retirement Meeting**  
2275 Rio Bonito Way, Suite 200, 9:00 am

### PRESIDENT’S MESSAGE

*By Stan Coombs*



Several notable items since the last President’s Message. The Associated Press reports that the Inspector General of the U.S. Department of Health and Human Services is launching a nationwide probe into whether marketers are getting seniors’ personal information, by misusing an electronic system intended for verification of Medicare coverage. An earlier, narrower check

raised concerns when one pharmacy reportedly made 181,963 queries to the system that only resulted in 41 actual prescriptions (!)

The internet’s AXIOS newsletter tells us that medical costs are now so unaffordable that 18 million Americans have either started funding campaigns, such as GoFundMe, for themselves, or friends’ or family members’ medical expenses, and 50 million of us have donated to same.

And in our local retirement world, the San Diego County Board of Retirement unanimously approved the 2020 COLA increase for county retirees at their February 20th board meeting. Not unexpected, but it’s nice to hear it’s approved, and it’s appreciated. More details on that further into *THE NETWORK*.

This month, *THE NETWORK* provides more about the San Diego County retirement system’s 2020 COLA adjustment, in another article on the subject by Chris Heiserman, and we take a long look at an often ignored and moderately priced option for families with dementia laden members, adult day care centers...specifically the unique Glenner Center in Chula Vista, that depends on a replica of 1950 small town USA to trigger happy memories for patients. In the last month’s *NETWORK* we provided a snapshot of the retirement system during fiscal year 2018-19, as reported in the annual SDCERA “Valuation and Review” and “Comprehensive Annual Financial Report,” or CAFR. The editions both covered the period between July 1, 2018 and June 30, 2019, the last six months of Calendar 2018 and the first six months of Calendar year 2019.

Both describe a system continuing to grow, with over forty-four thousand members, reasonably well funded, and which, with 5.5% investment earnings, essentially met their one-year, investment earnings benchmark of 5.6%, but came short of their important 7.25% long-term assumption rate.

Expected investment earnings are important to the retirement program. The revenue is needed to provide about 60% of system funding.

SDCERA Chief Investment Officer Stephen Sexauer

points out in the CAFR that the 2018-19 investment climate wasn’t altogether friendly, markets falling over 13% at one point during the last quarter, due to an escalating U.S.-led trade war, uncertainties in Europe connected to Brexit, and interest rate increases by the U.S. Federal Reserve.

Now we have another report, SDCERA’s “4Q Quarterly Investment Review,” that narrowly focuses on SDCERA retirement fund investments during the last three months of Calendar 2019, a period shortly after the 12 months covered by the previously described Valuation and the CAFR. It gives another short glimpse of investment performance along the way. The three months covered runs from October 1, 2019 through December 31, 2019. The 4Q Quarterly Investment Review was developed and presented to the Board of Retirement by their general financial consultant, AON Hewitt, at the February 20, 2020 board meeting

Invested trust fund earnings totaled 4.9% between October 1, 2019 and December 31, 2019, says this Quarterly Investment Review, compared to a policy benchmark of 6.3%, and a now-reduced 7% 2019-20 long-term assumption rate.

Investment earnings are expected to vary, sometimes missing earnings goals and sometimes exceeding them. The Quarterly Investment Review notes that investment performance for trailing one-year, three-year and five-year periods behind December 31, 2019, were 16%, 8.9% and 6.5%, compared to applicable policy benchmarks of 19.8%, 9.4% and 6.9%, respectively.

As this is written, the New York Stock Exchange is down 3,500 points for the week due to specific risks, we are told; uncertainties related to the predictable spread and impacts of a feared coronavirus pandemic. Hopefully that won’t affect the market deeply or long-term, although commentators are noting how much the economy could be disturbed by health threats requiring changes in social behavior and markets. The immediate question remains, “How severely will the next quarterly earnings report be effected?”

Late Note on March 13th: Circumstances have changed so suddenly and dramatically that even before this edition of *THE NETWORK* could be locked up for publication, the feared coronavirus pandemic is upon us in a way that has to be noted. I’m tardily writing four days after submitting the article for publication. Coronavirus infections are now reported at 156,000 globally, with almost 6,000 dead, one U.S. governor after another, plus the President, has declared state and national medical emergencies, Congress has approved \$8 billion to fight the scourge, school districts and universities are closed across the board, and the stock exchange dropped another 2,000 points. □



**Spring is here!**



## PENSION FACTS

### No Kidding, COLAs Started April 1st



My guess is most of us don't spend much time examining the legal basis and calculation for that annual cost of living adjustment (COLA) bump added to our monthly pension checks this month. Still, just in case you were wondering, there was a brief background report on the San Diego County Employees Retirement Association (SDCERA) Board's agenda February 20, 2020. At that meeting the Board of Retirement approved the basic 2020 COLA amount of 2.5% in accordance with the County Employees Retirement Law of 1937 (CERL). That law governs operations of 20 pension system operations of 20 California counties, including San Diego.

Following the COLA process in that legislation, it was determined that the cost of living indicated by the Bureau of Labor Statistics Consumer Price Index (CPI) for All Urban Consumers for the San Diego region was 2.35%. By law this must be rounded to the nearest one-half percent, thus 2.5%. However, this still isn't the final determination of your 2020 COLA increase. As I explained in last month's newsletter the maximum COLA is 3.0% for Tier 1, 2, and Tier A SDCERA members and is 2.0% for Tier B, C, and D members. When the annual CPI change is more than the maximum permitted, the extra percentage is set aside (banked) and available in future years when the CPI is less than the ceiling.

For example, this year Tier 1, 2, and A members that retired between April 1, 2000 and March 31, 2001 will receive a 2.63% COLA because last year's CPI was slightly more than 3% and the percentage exceeding 3% is added to this year's base 2.5% COLA. There is a chart in the February 20, 2020 SDCERA Agenda COLA report that lists numerous bands of retirement dates for those who retired before March 31<sup>st</sup>, 1982 to those who retired between April 1, 2019 and March 31, 2020. All of the retirees in each grouping are treated equally in terms of COLA banking scenarios.

Unfortunately, I mistakenly said in the March *NET-WORK* that "...by now you know what increase will be added to your pension check." In fact, since the COLA amount isn't effective until April 1 each year, the actual increase won't appear on your earnings statement until the April 30 disbursement. Total COLA dollars are separated from your basic monthly benefit level on your statement and listed as "COLA Taxable." The calculation performed to derive your new COLA increase is to apply the percentage for your group based upon your retirement date to the "Total Payments" on your earnings statement for March 31, 2020; then the increase is added to your "COLA Taxable" line for the next 12 months. This means

our COLA hikes are compounded each year, giving us the best chance of keeping up with inflation.

If you would like to find your specific COLA percentage, the chart of retirement date groupings is available in the SDCERA agenda report. It can be downloaded by going to their website at [www.sdccera.org](http://www.sdccera.org) selecting "Board of Retirement" from the navigation menu, then going to "Meeting Agendas and Minutes" and finding the agenda for the Board Meeting of February 20, 2020. Item 9 on the agenda has a link to the six-page "2020 COLA Adjustment Memo." You can also contact SDCERA by phone at: (619) 515-6800 or by email at: [msc@sdccera.org](mailto:msc@sdccera.org) for more information regarding COLAs.

The largest group of county retirees is obviously in Tiers 1 and A. For those in that category that retired before March 31, 1988 they will get the maximum 3% COLA this year. COLAs for groupings that retired after that range from 2.85% down to the basic 2.5% for new retirees. It is interesting and logical to note that there are variations in the COLA amounts among the retirement date bands because of volatility in economic conditions and the CPI from year to year. □

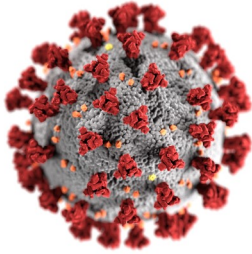


## EARTH DAY APRIL 22, 2020

## PENSION FACTS AT A GLANCE

**2.9%**

Average annual rate of inflation over 25 years (1995-2019), according to data from the Bureau of Labor Statistics.



## RESPONDING TO THE NOVEL CORONAVIRUS

The Centers for Disease Control and Prevention (CDC) and the County of San Diego are responding to an outbreak of respiratory disease caused by a novel (new) coronavirus that was first detected in China and which has now been detected in almost 90 locations internationally, including in the United States. The virus has been named "SARS-CoV-2" and the disease it causes has been named "coronavirus disease 2019" (abbreviated "COVID-19").

Early information out of China, where COVID-19 first started, shows that some people are at higher risk of getting very sick from this illness. This includes:

- Older adults
- People who have serious chronic medical conditions like:
  - Heart disease
  - Diabetes
  - Lung disease

If a COVID-19 outbreak happens in your community, it could last for a long time. (An outbreak is when many people suddenly get sick.) Depending on how severe the outbreak is, public health officials may recommend community actions to reduce people's risk of being exposed to COVID-19. These actions can slow the spread and reduce the impact of disease.

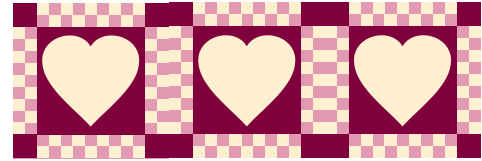
For more information, visit: <https://www.cdc.gov/> .

At the time of publishing and per the County of San Diego, the risk of Coronavirus disease 2019 (COVID-19) for the general San Diego County population remains low. The County is working to protect the public's health and prevent the disease from spreading locally. The following are steps you can take to protect yourself and prepare in the event of a local outbreak:

- Washing your hands often with soap and water for at least 20 seconds—If soap and water are not available, use an alcohol-based hand sanitizer that contains at least 60% alcohol.
- Avoid touching your eyes, nose, and mouth (especially with unwashed hands).
- Avoiding close contact with people who are sick.
- Staying home when you are sick.
- Covering your cough or sneeze, with a tissue if possible, then throwing the tissue in the trash.
- Cleaning and disinfecting frequently touched objects and surfaces.

This is an emerging situation. The County will provide updated information as it becomes available. For up-to-date information, visit:

<https://www.sandiegocounty.gov/coronavirus.html> . □



## BITS AND PIECES

**Robert (R.T.) Denny** celebrated his 92nd birthday in March. Robert retired from The Registrar of Voters in 1978 after 29 years with the county. He and his wife, Ina, have been married for 62 years. Robert enjoys singing Karaoke at the V.F.W. in Alpine.

**Evelyn George** celebrated her 100th birthday in December at Sycuan Casino! She retired in 1982 from Probation. She also worked at Las Colinas Jail. Evelyn lives in La Mesa.

**Carolyn Miller** retired from Health and Human Services in 1987 after 11 years with the county. After retiring, she moved to Salt Lake City, Utah and spent many years hiking and camping in "God's Country." She and her husband, Mark, recently celebrated their 40th wedding anniversary by going on an Alaskan Cruise.

**Editor's note:** 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](mailto:resdc@resdc.net) . □



## WELCOME NEW MEMBERS

- |                          |                    |
|--------------------------|--------------------|
| Emalee A. Bowles         | District Attorney  |
| Mary Lynn de Crevecoeur* | Superior Court     |
| Susan E. Dickinson*      | Emergency Services |
| Janet A. Frazer          |                    |
| Dorothy A. Walden        |                    |

### \*Associate Member

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



All upcoming RESDC membership gatherings may be rescheduled due to increasing coronavirus constraints. We'll keep you posted!

## SAVE THE DATE! MAY GENERAL MEMBERSHIP MEETING

**When:** Tuesday, May 12, 2020  
**Time:** Beverages and light refreshments will be available at 9:30 am. Speakers will begin at 10:00 am.  
**Place:** San Diego Workforce Partnership, 9246 Lightwave Ave, 1<sup>st</sup> floor meeting room, San Diego, CA 92123

Our program will include presentations from two great RESDC partners, **County Employees Charitable Organization (CECO)** and **Larisa Wilmert of Lopez & Wilmert, LLP**.

The **San Diego County Employees' Charitable Organization (CECO)** was founded in 1956 and is the charitable arm of the County of San Diego. They support local non-profit agencies that strive to implement programs to meet the needs of our diverse communities so that San Diego is a safe and livable community where all of its residents can thrive.



**Nadia Moshirian Binderup** joined the County of San Diego in 2010 where she worked for former Supervisor Pam Slater-Price as a Policy Aide. Nadia went on to hold positions with the County of San Diego's Office of Strategy and Intergovernmental Affairs, Community Services Group Executive Office, and now Sheriff's Department as the Community Relations Director. Nadia joined the San Diego County Employees' Charitable Organization (CECO) in 2011 as a Board Member and served in the roles of co-chair of Breakfast Awards Committee, Allocations Committee, Vice President, and in 2020, President.

**Carra Lassman Rhamy** retired from the Office of County Counsel in 2016. She worked for the County for over 10 years as trial attorney defending the County and employees in areas of employment and Civil Rights. Contributing member of CECO since 2006. Member of CECO Allocation Committee for six years. Currently working part time as a litigation consultant for the San Diego City Attorney's Office. Current volunteer work includes being a board member and grant review committee member of Chula Vista Charitable Foundation and grant review committee member of the Lawyers' Club Fund for Justice.



**Larisa Wilmert** will speak about the benefits of a living trust estate plan. Estate planning is not just for the people you will one day leave behind, but is also to make sure that if you are ever unable to make decisions for yourself, the people whom you designate to take care of you have the legal authority to do so without long and expensive court proceedings.

**RSVP requested but not required. Please visit: [www.resdc.net/events](http://www.resdc.net/events) or call 619-688-9229.** □

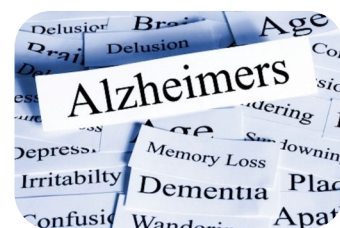
### Adult Day Care (Continued from page 1)

support groups throughout San Diego with free respite care provided at most groups. They have also just opened the nations' first immersive reminiscence therapy day center for the memory impaired. This new center, located in Chula Vista, is called Town Square® and has been designed to replicate a 1950's/1960s city in order to facilitate reminiscence.

Whether it be through their specialized day programs, their professionally facilitated support groups or via their innovative Town Square® Reminiscence Therapy Day Center, the Glenner Centers can be of vital help in managing the difficult disease of dementia. In the words of their co-founder, Joy Glenner, they are "Sharing the Caring!"

For more information or to schedule a visit please contact the Glenner Center at: (619) 543-4700 or email [information@glenner.org](mailto:information@glenner.org).

For other referrals for adult day care, please contact: 2-1-1 San Diego. 2-1-1 San Diego is a free, 24 hour confidential phone service and searchable online database: [www.211sandiego.org](http://www.211sandiego.org). □







**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](mailto:resdc@resdc.net)

**Website:** [www.resdc.net](http://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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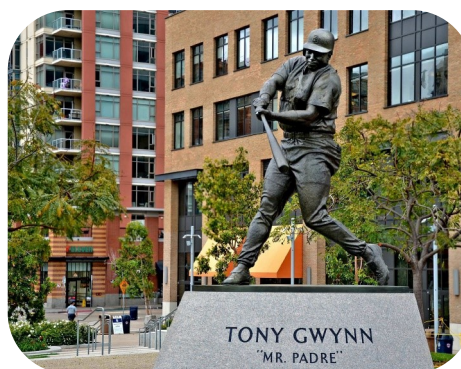
**SAVE THE DATE!  
FLAG DAY/INDEPENDENCE DAY  
LUNCHEON**

**Tuesday, June 16th, 11:00am  
Ronald Reagan Community Center  
195 E. Douglas Ave.,  
El Cajon, CA 92020**

We are pleased to invite you to our new joint celebration of two historic days in American history. In addition to our normal commemoration of the adoption of the flag of the United States, we will also be recognizing the day in which 13 colonies claimed their independence from England, an event which eventually led to the formation of the United States.

Join us on Tuesday, June 16th for the Flag Day/ Independence Day Luncheon at the Ronald Reagan Community Center in El Cajon.

Stay tuned to the May & June *NETWORKS* for more details on our program, entertainment, and lunch menu. □



**SAVE THE DATE!  
RESDC DAY AT THE PADRES**

**Cleveland Indians vs.  
San Diego Padres  
Wednesday, June 24, 2020, 12:40 pm**

Stayed tuned to future *NETWORKS* for detailed ticket and game information! □



**QUOTE OF THE MONTH**

*Today is the only day.  
Yesterday is gone.*

▪ John Wooden