



# THE NETWORK

November 2024

Honoring Yesterday—Protecting Tomorrow

Vol. 55, No. 11

## 2024 RESDC HOLIDAY LUNCHEON DOUBLETREE HOTEL MISSION VALLEY HAZARD CENTER

**When:** Thursday, December 12, 2024  
11:00 am – 2:00 pm. Lunch is served at 11:30 am.

**Where:** DoubleTree Hotel (*Directions on Page 6*)  
Mission Valley Hazard Center  
7450 Hazard Center Dr., San Diego, CA 92108

**Menu:** Roast Turkey or Vegetarian Lunch

**Cost:** \$30 per person

**Program:** President’s Welcome, introduction of guests, approval of the 2025 budget.



**Registration:**

**Please ensure that registration forms and payments are submitted to the RESDC office by Monday, December 2nd.** Kindly note that cancellations made after this date will not be eligible for refunds. Spaces may fill up before December 2nd, so we encourage you to register early to secure your spot.

**Reserved tables will be provided only for groups of ten who pay for the entire group with one check or one credit card. No exceptions.** If wheelchair seating is required, please call our office at (619) 688-9229, or you may inform us on your registration form. Name badges and opportunity ticket packets should be picked up at the check-in table at the event. They will not be mailed.

**Register Online:** Go to [www.resdc.net/events](http://www.resdc.net/events) and click the green “Register” button. Use the email associated with your member account. Click “Add guest” to add additional registrants for \$30 each. To pay for yourself and guests, click “Pay Online” and pay with credit card.

**Register by Phone:** Call the RESDC Office at (619) 688-9229 during our hours of 9:00am—2:00pm, Monday—Friday.

**Register by Mail:** Fill out the Registration Form. Make a check payable to RESDC for \$30 per person. Mail registration form, along with check to RESDC, 8825 Aero Dr., Suite 205, San Diego, CA 92123. □

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### Holiday Luncheon Registration Form

RESDC Member Name(s): \_\_\_\_\_

Phone: \_\_\_\_\_ Email Address: \_\_\_\_\_

Guest Name(s): \_\_\_\_\_

# of Roast Turkey Meals: \_\_\_\_\_ # of Vegetarian Meals: \_\_\_\_\_ x\$30 each = \$ \_\_\_\_\_ (Total Enclosed)

## NOVEMBER CALENDAR OF EVENTS

### 7—(Thurs) RESDC Roundup

Karl Strauss Brewing, Temecula,  
3:00p.m.- 5:00p.m.

### 11—(Mon) Veterans Day

RESDC and SDCERA closed for holiday

### 14—(Thurs) RESDC Board of Directors Meeting

RESDC Office, 9:30 a.m.

### 21—(Thurs) SDCERA Board of Retirement Meeting

9:00 a.m.

### 28-29—(Thurs-Fri) Thanksgiving Holidays

RESDC and SDCERA closed for holiday

## PRESIDENT'S MESSAGE

By *Chris Heiserman*



California State Treasurer Fiona Ma recently announced that the state's retirement savings program for private sector workers (CalSavers) has achieved \$1 Billion in assets. That makes CalSavers the largest private-worker state-run retirement plan in the country. Legislation creating CalSavers passed in 2012,

leading to the launch of a pilot program in 2019. From its inception to July 2024 50,000 California private employers have registered for the savings program.

CalSavers assets are comprised of worker contributions and investment earnings. There are no employer matching contributions in this program. More than 25 states have considered state-mandated retirement plan legislation, and 10 states have active state-sponsored retirement savings programs.

Oregon was the first state to actually implement a private sector retirement savings plan. OregonSaves reportedly has \$301 million in assets; another program, Illinois Secure Choice, has \$200 million.

### WEP and GPO Fairness

You may have seen or heard of these acronyms in recent years. They are the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). These are Social Security rules that reduce benefits for millions of Americans who also get retirement income from public sector employment not covered by Social Security. The details are a bit confusing but apparently the WEP reduces benefits for around two million individuals, while the GPO affects approximately 800,000.

These rules impact about three percent of Social Security beneficiaries. The cost of changing these regulations is estimated at \$196 billion over 10 years and could shorten the deadline forecast for the Social Security Trust Fund to stop paying full benefits (now 2035)

by six months.

WEP and GPO were adopted more than 40 years ago. They were ostensibly to deal with the perception that some individuals were receiving benefits that amounted to "double-dipping" by people who earned pensions from work not covered by Social Security while still accruing Social Security credits through other jobs. Critics of the provisions characterize them as unfair or "penalties"; others describe them as "loopholes." The WEP primarily affects many teachers, firefighters and other public employees that did not have the option of participating in Social Security in their main careers, but still contributed Social Security taxes in other jobs.

There are formulas involved in calculating reductions, but according to the Congressional Research Service (CRS), which provides nonpartisan staff support to congressional committees and Members of Congress, the reduction in 2024 would be about \$587 a month. However, the reduction can never be more than half of the individual's non-covered pension.

The GPO reduces the Social Security spouse's benefit of most individuals who also receive a pension based on federal, state or local government employment not covered by Social Security. The program provides benefits to spouses of insured persons because immediate family members are presumed to be dependent on an insured worker and in need of support in the event of a loss of income due to retirement, disability or death. The Social Security spousal benefit is reduced by two-thirds of the noncovered government pension (a 67% off-set). For example, if a person receives \$900 monthly from a noncovered pension, \$600 would be deducted from his or her spousal benefit. While the rules were originally intended to level the retirement playing field, those affected have complained for decades that they are unfair.

The Social Security Fairness Act (HR 82) which addresses the WEP and GPO has strong bi-partisan support (329 co-sponsors in the House). A Senate repeal bill S 597 has 62 co-sponsors, according to recent news reports. HR 82 has been bottled up in the House Ways and Means Committee, largely over cost concerns. The fate of these WEP and GPO reform bills is uncertain despite the many co-sponsors. Typically, budget committees frown on proposed legislation with large price tags that have no specific provisions to cover the cost with other sources of revenues or budget cuts.

The many House co-sponsors of HR 82 were frustrated by months of inaction on the bill. The bill's key authors, Reps. Garret Graves (R-LA) and Abigail Spanberger (D-VA) decided to use House rules with a "discharge" petition signed by a majority of members to trigger expedited consideration by the full House. It appears a historic vote on this issue that has lingered for decades will occur when Congress returns after the November 5th election.

However, even if WEP and GPO reforms are successful in the House, they will face an uphill battle in the Senate. More likely than not the final result will not be a full repeal but a negotiated compromise; hopefully it will address the basic inequities for those millions of Americans subject to WEP and GPO. □

# SDCERA BY THE NUMBERS



**63**  
employees



**9** trustees and  
2 alternates on Board  
of Retirement



**\$17.69**  
billion in assets  
(as of 6/2024)

## 51,446 PARTICIPANTS

as of 9/2024, updated monthly from Participants Report

### Active:

**20,276**

Tier I:	11
Tier II:	—
Tier A:	5,376
Tier B:	1,597
Tier C:	4,640
Tier D:	8,652

### Retired:

**19,500**

Tier I:	3,399
Tier II:	974
Tier A:	14,571
Tier B:	285
Tier C:	255
Tier D:	16

**Deferred: 8,865**

**Beneficiaries: 2,805**

## BENEFITS

as of 6/2024 (updated yearly)

People paid monthly: **22,200**

Monthly payroll to members: **\$87 million**

Average monthly benefit: **\$3,904**

Average annual benefit: **\$46,848**

Annual benefit payments: **\$1 billion**

## Payee Facts

Fiscal Year 2024

- 5 – 107 years old
- 25 members over the age of 100
- 677 members over the age of 90
- 14 members under the age of 20
- Record duration in paid status: 51 years
- Monthly payments to individuals range from \$2.18 to \$33,456.21
- New monthly retirees: avg 57
- New monthly deaths: avg 46
- Live in all 50 states and 21 countries
- Some don't use a computer
- Some only use a smart phone







IN MEMORIAM

Wade Abbott	
Rose Bender	
Guy Blaisdell	
Charles Bleakney	HHSA
Loris Bragg	Registrar of Voters
Ernesto Cavero	Treasurer/Tax Collector
Consuelo Cervantes	District Attorney
Miriam Clark	
Cynthia Clasen	Superior Court
Billee Collins	
Jack Davidson	
Richard Dietz	
Edith Erdberg	HHSA
Alma Ewing	Superior Court
Rosalina Fabra	
Michael Fagan	Planning & Land Use
Thora Feely	Planning & Land Use
Arthur Goldberg	HHSA
Carol Gothberg	
Michael Harris	Fleet Maintenance Support
Bernice Harton	Assessor/Recorder/Cty Clerk
Laura Hattaway	HHSA
Nelson Hekel	Probation
Donald Kaniarz	Auditor & Controller
Edward Linares	HHSA
Lois Lindquist	Superior Court
Rafael Millan	HHSA
Lavina Muehlhauser	Assessor/Recorder/Cty Clerk
Kay Munduate	HHSA
Paul Murphy	Dept of Child Support
Eric Peterson	Sheriff
Gary Reece	Agriculture, Wgths & Meas
John Reinhardt	Marshal
Victoria Rivera	HHSA
Elizabeth Shearer	
Susan Sterner	HHSA
Wayne Vangaasbeck	Human Resources
Charles Vanwoert	HHSA
Laura Walsh-Evans	
Constance Williford	Probation
Bonnie Wilson	
Marilyn Wood	HHSA

\*Active Employee

**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. □

**RESDC ROUNDUP  
THURSDAY, NOVEMBER 7**



**What:** RESDC Roundup

**When:** Thursday, November 7 from 3:00pm-5:00pm

**Where:** Karl Strauss Brewing Company  
40868 Winchester Rd., Temecula, CA 92591

Guess what! It's time for the next RESDC Roundup get together and cocktail hour. Members of northern San Diego county and southern Riverside county, your voices have been heard and we are bringing the Roundup to you.

This iteration of the always fun and entertaining mini-event will be held **Thursday November 7 at Karl Strauss Brewing Company in Temecula from 3pm-5pm**. Please come and join us to reconnect with old friends and make some new ones too. As a way of saying thanks for your patience in holding a RESDC Roundup in your neck of the woods, we will be buying a drink for the first 30 registered attendees.

PLEASE REGISTER in advance so we can get accurate numbers to the good people at Karl Strauss. You may do so on the RESDC website ([www.resdc.net/events](http://www.resdc.net/events)) or by calling the office at 619-688-9229. More details including an appetizer menu and drink specials are forthcoming on the website. □

**RECIPE SHARE  
SEND US YOUR FAVORITE RECIPE!**

"Cooking is all about people. Food is maybe the only universal thing that really has the power to bring everyone together. No matter what culture, everywhere around the world, people eat together." – Guy Fieri

Do you have a go to recipe that everyone loves? Is there a dish that your friends and family always demand you bring to a gathering? Any new culinary pursuit you've undertaken that you would love to share?

Send us your favorite recipes to post in future issues of THE NETWORK!

Send recipes to [resdc@resdc.net](mailto:resdc@resdc.net). We can't wait to get cooking with you! □

## WRITTEN KNOWLEDGE TEST REQUIREMENT ELIMINATED

By *Chuck Brown, Director*



On September 30, The California Department of Motor Vehicles (DMV) announced that drivers 70-years-old and older in California whose licenses expire in 2024 and beyond will no longer be required to take a written knowledge test beginning October 1.

The testing requirement was a Department policy, not a law.

The DMV is reviewing procedures to improve service and decrease the amount of time spent (waiting?) at DMV offices. According to their press release, those renewing their license who are 70 and older, an office visit is still required for a vision exam and an updated photo. Some renewal notices for customers with licenses that expire in 2024 may indicate a knowledge test is required, but it will be waived during the in-office visit.

Customers with poor driving records who have points on their record will be eligible for the eLearning course, available in English, Spanish and Chinese. Drivers whose records meet any of the following conditions are still required to take the knowledge test:

- Two or more accidents during the two years immediately preceding the expiration of the license.
- Three or more accidents during the three years immediately preceding the expiration of the license.
- A DUI suspension during the two years immediately preceding the expiration date of the license.
- A violation point count greater than one within the two years immediately preceding the expiration date of the license.

Choosing the online option for testing significantly reduces the amount of time customers need to spend in an office. This improves DMV customer service by reducing office congestion and waiting times.

As part of its customer-focused digital transformation, the DMV is processing the following transactions through online, kiosk, phone, mail or business partner only:

- Simple vehicle registration renewals that are not past the due date nor require an address change.
- Driver's license renewals that do not require an in-person visit.
- Requests for copies of vehicle registration records, which show a vehicle's ownership history.
- Requests for copies of driver's license records, which show a driver's history.
- Replacing a lost or stolen driver's license card. □

### 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, Stephanie Saracco-Reed, Bruce Silva

### EXECUTIVE DIRECTOR

Steve Fisher

OFFICE MANAGER....Rosita Haro

OFFICE STAFF....Marge Elmendorf  
 ....Andrew Steele

NETWORK EDITOR....Andrew Steele

RESDC Office Email Address:

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

## QUOTE OF THE MONTH

*“There is a kind of invisible thread between the actor and the audience, and when it’s there it’s stunning, and there is nothing to match that.”*

▪ **Dame Maggie Smith**

## November 11 is Veteran’s Day



RESDC and SDCERA will be closed on Monday, November 11 in observance of the holiday. □





**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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San Diego, CA 92123

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Address Service Requested

## 2024 RESDC HOLIDAY LUNCHEON

**DoubleTree Mission Valley  
Hazard Center  
7450 Hazard Center Dr.  
San Diego, CA 92108**

From I-8 E or W, take Hwy 163 N, exit Friar's Road East and turn left; from Hwy 163 S, exit Friar's Road East and turn right. Turn right on Frazee Road. Turn right on Hazard Center Drive. Turn right at Hazard Center West Driveway (2nd light) and go straight back into the "Hotel Self Park" parking. Take a ticket, which you can get validated at the luncheon check-in table for free parking. □



## PENSION FACTS AT A GLANCE

**28%**

**About 28% of state and local government workers in the nation are not covered by Social Security.**

