



RETIRED PUBLIC EMPLOYEES' ASSOCIATION

Surf City—Santa Cruz Chapter 009

May 2018



We are retired California public employees working together to maintain and improve the quality of the lives of our members by protecting and improving our retirement and medical benefits.

General Membership Meeting

Tuesday May 1, 2018 — Time: 11:30

Topic: "Prepare Because You Care"

For reservations call **Pat @ 423-1239**

Reservations must be made by Thur., Apr. 26

***If you find at the last minute that you can't come,
please call Pat.***

We are charged for no-shows!

**First lunch
is free when
you join!**

**The Back Nine at
The Inn at Pasatiempo
555 Hwy 17, Santa Cruz
(take Pasatiempo exit)**

Sit-down lunch

\$15.00/person

*Roasted Chicken Breast
Seasonal Vegetables and Wild Rice
Dessert: Lemon Bars*

NOTES ON OUR SPEAKER by Dena Taylor, Newsletter Editor

Gine Johnson, an Analyst from Supervisor Bruce McPherson's office, gave us a very interesting update on Monterey Bay Community Power, a locally-controlled electric generation service provider for all customers in Santa Cruz, Monterey, and San Benito counties starting soon. Customers will be automatically enrolled in MBchoice, without seeing any change or interruption in their service. However, people can opt out if they wish. This program is a collaboration with PG&E.

The electricity you use as an MBCP customer will be generated with no greenhouse gas emissions, compared to the 40% of PG&E's electricity generation which comes from fossil fuel burning. MBCP's electricity will come from solar, wind and hydroelectric generation. Customers will receive a 3% rebate on their bill, which can be directed to local programs serving low-income ratepayers or local renewable energy resources.

Gine Johnson has been involved in environmental activism for years. Before working in Supervisor McPherson's office, she was Executive Director of Ecology Action in Santa Cruz. She answered several questions from our group and said to contact her with other questions we may have at Gine.Johnson@santacruzcounty.us or 831-454-2200. Her goal is green energy for our children and grandchildren. For more information, see Mbcommunitypower.org, and there's a link to the MBCP fact sheet on our website, rpeasantacruz.org.



RPEA CHAPTER 9**BOARD OF DIRECTORS****2018-2019****PRESIDENT**

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Director vacancy

Term 2018 -2019

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Sue Pierce 408-353-2832

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Director vacancy

COMMITTEE CHAIRS**MEMBERSHIP:** Bill Philipps**HISTORIAN:** vacant **CONSIDER VOLUNTEERING!****HOSPITALITY:** Pat Pimentel**HEALTH/INSURANCE:** Lynn McKibbin**LEGISLATION:** Jerry Bowles**NEWSLETTER EDITOR:** Dena Taylor**PROGRAM:** vacant **CONSIDER VOLUNTEERING!****OUTREACH:** Sue Pierce**SUNSHINE:** Mary Doherty**AREA III ASST. DIR.:** Bob Culbertson**RPEA Chapter 9 website:****www.rpeasantacruz.org****Webmistress: Becky Taylor 421-9284****beckytaylor@tutor.com****Treasurer's Report – Steve Redfield**

Beginning Balance: 3-1-18	\$8,598.22
Ending Balance 4-1-18	\$8,527.96

FUND BALANCES

General Fund	\$6,484.36
Investment Opportunities	\$2,043.60
TOTAL 4-1-18	\$8,527.96

Legislative Report — Jerry Bowles

The Legislative Committee is going over various bills including raffles (which the committee may not follow as it doesn't relate to pensions); medical sharps collection; Healthy California Act (still on hold; there is no real analysis on how the single payer program will be paid for); and is opposing Moorlach-sponsored bills on pension reform, termination procedures and cost-of-living adjustments.

FUNNY SENIOR MOMENTS

I didn't make it to the gym today. That makes five years in a row.

I decided to change calling the bathroom the John and renamed it the Jim. I feel so much better saying I went to the Jim this morning.



Last year I joined a support group for procrastinators. We haven't met yet...

I don't need anger management. I need people to stop irritating me!

When I was a child I thought Nap Time was a punishment. Now, as a grown up, it just feels like a small vacation....

My people skills are just fine. It's my tolerance of idiots that needs working on.

If God wanted me to touch my toes, he would've put them on my knees.

The kids text me "plz" which is shorter than please. I text back "no" which is shorter than "yes."

I'm going to retire and live off of my savings. Not sure what I'll do the second week.

Even duct tape can't fix stupid... but it can muffle the sound!

Early Intervention for Dementia – *Mary Doherty*

This morning's newspaper contained some very encouraging news to me. An article in *Parade Magazine* (insert in Sunday's paper - 4/8/18) talked about new research that identifies early signs and prevention breakthroughs for preventing/delaying dementia. The medical community is paying more attention to those of us who want to do the right thing now. I wish we could print the whole article in our newsletter. Here is one item among many mentioned.

"Take a cognitive test. It's useful to have a baseline of your current thinking skills, to compare over time. There's no single best test, though it ideally should be less simplistic than the basic mini-mental state exam (MMSE) used to screen for Alzheimer's. (My observation from observing this test when given to family members is that by the time one does poorly on this test, they will be deep into dementia). One you can try at home is the 15-minute SAGE test. The Self-Administered Geocognitive Exam can be downloaded from various websites. Type SAGE Cognitive Test into your search engine (google it) to find a source to download the test.

If you missed the article in the newspaper you can find it on our chapter website under Resources at www.rpeasantacruz.org, or at <https://parade.com/657576/paulaspencer/the-cheaters-guide-to-beating-alzheimers-new-research-and-prevention-breakthroughs/>

Dirty Dozen & Clean 15 (*Santa Cruz Sentinel* 4/11/2018)— **Tara Fatemi Walker**

Environmental Working Group's 2018 Dirty Dozen & Clean 15 was released at midnight Tuesday, April 10. Part of EWG's annual Shopper's Guide to Pesticides in Produce™, the organization analyzed the Department of Agriculture's most recent tests and discovered nearly 70 percent of samples of conventionally grown produce are contaminated with pesticide residues. The Shopper's Guide lists the Dirty Dozen™ fruits and vegetables with the most pesticide residues (many EWG fans use this as a guide for what organic items to buy), and the Clean Fifteen™ where few, if any, residues were detected.

The Clean 15's number one? Avocados: Less than 1 percent of conventional avocados tested positive for pesticides. Only one pesticide was found on any of the 360 avocados sampled. Sweet corn was an extremely close second, with less than two percent having pesticide residue.

The top culprit on the Dirty Dozen? Strawberries. One strawberry sample contained an alarming 22 pesticide residues, and 1/3 of all conventional strawberry samples contained 10 or more pesticides. Read more at ewg.org/foodnews



What do you see around you?

Members are invited to submit photos to our editor for display in the newsletter and on our website. Photos can be of anything as long as they are taken in Santa Cruz County.

Email your photos in jpeg format to detaylor@cabrillo.edu. *Please put "Newsletter Photo" in the subject line.* This month's picture of a coyote was taken by Bob Culbertson with a spy cam.



A Solid Foundation for the Future — A Message to Members from CalPERS

We have provided retirement security for California's public employees for more than 85 years. Through good times and bad, CalPERS has been a strong, reliable presence in our members' lives. Our \$21 billion in annual benefit payments help fuel economic activity across the Golden State.

How We've Strengthened the Fund - Over the past few years, we've adopted strong measures to ensure the long-term future of the CalPERS fund so that we can pay the benefits our members have earned after a career in public service. Acting on the discount rate, asset allocation, and amortization, CalPERS has built a solid path forward for the long-term future of the fund.

- *Lower discount Rate - Lowered the discount rate from 7.5% to 7% over three years (assumed rate of return)*
- *New Asset Allocation - Adopted new strategic asset allocation effective July 1, 2018*
- *Shorter Amortization - Shortened the amortization period for employers to pay their unfunded liability*

Our Members Tell the Story - They depend on us to help them achieve a measure of financial security in retirement after a career dedicated to public service. We partner with 2,945 employers to provide pension benefits for retirees and their beneficiaries on behalf of the state, public agencies, school districts, and special districts. Our members include public employees from across California, including peace officers, firefighters, secretaries, custodians, bus drivers, and their beneficiaries.

- *\$21.4 bil. paid in pension benefits annually (FY 2016-17)*
- *\$2,876 average monthly allowance for all retirees*
- *\$3,182 average monthly allowance for members retiring in FY 2016-17*
- *64% of all service retirees receive monthly allowance less than \$3,000*
- *3% only earn pensions greater than \$100,000, typically city leaders, physicians, and university employees*

Investing for the Future - Our bottom line is strong and getting stronger. The numbers that measure a pension plan's health have been on the rise, and recent investment returns and cash flow improvements only strengthen our position. Every dollar we save by reducing our operating or investments costs, or by developing simpler, more efficient processes, is another dollar we can invest toward our members' benefits.

- *\$350 billion in assets as of December 31, 2017*
- *15.7% investment returns in calendar year 2017; 11.2% in FY 2016-17*
- *\$47 billion increase in assets in calendar year 2017*
- *1.5-2% reduction in overhead costs each of the next 5 fiscal years*
- *300+ reduction in external managers*
- *\$170 million savings in reducing investment expenses in FY 2015-16*

We opened our doors in 1932 in the middle of the Great Depression, after California voters approved creating a plan to provide retirement security to the state's public employees. Over the decades we have faced challenges and made tough decisions in the best interest of our members and the fund. It will take time to increase our funded status, but lowering the discount rate, adopting a new strategic asset allocation, and shortening amortization period, as well as improving efficiency and reducing operational costs, will strengthen the sustainability of the CalPERS fund for decades to come.

Health & Insurance — Lynn McKibbin

MORE ABOUT MASA: I finally got my “welcome” packet from MASA (Medical Air Services Association) -- the world’s best prepaid emergency assistance company, they say. My coverage options were 1 year for \$425, 5 years for \$1,305 and lifetime coverage for \$2,900. I chose to buy the lifetime policy since I plan to travel well into my 80s and this world will be just as crazy (or crazier) than it is now if things with our world leaders continue on its current course. The extended plans included many benefits not listed in the initial mailer like world-wide “passport to excellence” benefits that are activated by contacting the MASA Assist Worldwide toll free number on my Gold elite lifetime member card carried in my wallet and contained on an ID bracelet (that I will set up over the internet – uh oh I gotta set this up myself soon#%\$+&). Anyway, this insurance coverage will be put in my “file of life” and the dandy little book “Putting Things in Order” that you will get to see in our May presentation, Prepare Because You Care.

AARP DOES IT AGAIN capturing my full attention with the April cover story: **MEDICARE UNDER ASSAULT**. Scammers have figured out how to bilk the system by charging for services never delivered, falsifying records, inflating claims, stealing your ID, filing duplicate claims, providing unneeded equipment, buying off doctors/patients and shortchanging your care. In 2017 Medicare cost \$591 billion, and \$60 billion was lost to fraud- WOW! Check out the full article and how YOU can help to protect the program at: AARP.ORG/bulletin April 2018.

Membership — Bill Philipps

We have 585 members. I want to thank all of our members who pay their dues by automatic deduction. I encourage every one of our members to use the automatic deduction option for dues to RPEA.

I hope to see more of you at our monthly luncheon meetings.



Book Exchange & Donation Program — Sue Pierce

I really appreciate the steady flow of a small number of books brought for the Book Exchange/Donation Program. When you have more than a few books you want to pass along, I suggest giving gently used books (i.e., books in good condition) to other organizations such as:



—Local libraries.

—Thrift shops operated by organizations like Goodwill and Grey Bears. Before taking books to most thrift shops, I suggest first calling to see if they are accepting books. Due to limited staff and space they may not be able to handle large numbers of books.

—There are many *Little Free Libraries* in our neighborhoods. These small libraries are put up by individuals on their property, usually near the street. Check out the website www.littlefreelibrary.org for information about the program and locations.

Please let me know of other groups that would accept books and I will share this with our members.

Retired Public Employees Association of California-CH 9
PO Box 413, Capitola, CA 95010

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RETURN SERVICE REQUESTED

Time Dated Material
Please Deliver by Apr. 21, 2018

 if you're not already receiving this newsletter via email, please consider doing so! It will save our chapter considerable money each month by reducing the printing and mailing costs. Just let me know. We want to hear from you! Please email your letters to the editor to me at detaylor@cabrillo.edu or send to RPEA, P.O. Box 413, Capitola CA 95010.

SUNSHINE — *Mary Doherty*

We send cards to members throughout the month. If you know someone who we should send a card to, please let me know at 831-423-3610

Happy Birthday to all Chapter 9 members with birthdays in May.



Upcoming General Membership & Board Meetings

June 5 — Bill Philipps: Sri Lanka Travels

The Chapter Board of Directors meets the last Tuesday of the month. Chapter members are invited to join us. Let a member of the Board know you would like to attend and get directions to the meeting. All the Directors' names, phone numbers and email addresses are located on page 2 of every newsletter.

We are looking for sponsors to assist the chapter in the cost of printing and mailing of our newsletters. The sponsorship will not only be printed in the newsletter, but would be on our chapter website which will reach over 700 persons. The cost of the sponsorship for a business-card size would be: \$25/1 month; \$60/3 months; \$100/6 months; \$180/1 year. Please contact Dena Taylor by email, detaylor@cabrillo.edu, or call (831) 462-5548 if you are interested or can direct us to an interested sponsor.

Tell your friends about RPEA! We are the voice of all CalPERS members, retired or still working. It is an organization that advocates for retirement security for all public employees. Anyone can join, and members receive discounts on various kinds of insurance and entertainment attractions. In our local Santa Cruz Chapter, members enjoy monthly luncheons, interesting speakers, and special BBQs and holiday parties. Get a friend or neighbor to join RPEA and you will get 10 free raffle tickets at the next meeting you come to. We have recruitment packets of information for you to give to anyone you think might like to join us.



Have something to say? Send a letter to the editor! Send to detaylor@cabrillo.edu or to the return address on this newsletter.

Important Message

From AARP: Scammers have already targeted Medicare recipients with various ploys about the new cards, such as calling beneficiaries and requesting payment for the replacement card. Centers for Medicare & Medicaid Services officials say they will never ask a beneficiary for personal or private information or for any money as a condition of getting a new Medicare number and card. For more tips and advice on avoiding frauds and scams, go to [AARP's Fraud Watch Network](#).