



## RETIRED PUBLIC EMPLOYEES' ASSOCIATION

### *Surf City—Santa Cruz Chapter 009*

*November 2017*



*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 November 7, 2017**

**Time: 11:30**

**Our speaker will be Assemblyman Mark Stone**

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

**Reservations must be made by Thur., Nov. 2**

***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**

*Penne Pasta Bolognese (Marinara Vegetarian Option)*  
*2 Pieces Garlic Bread      Dessert: Tiramisu*

#### **SPEAKERS' NOTES** by Dena Taylor, Newsletter Editor

Martha Nitzberg from California State Parks spoke to us mainly about Natural Bridges State Park, particularly about the Monarch butterflies that inhabit the area. This is the 37th year of Welcome Back Monarch Day, where attendees can enjoy arts and crafts, games for kids, music, and get information about butterfly gardens and planting milkweed to attract butterflies. Martha urged people to volunteer at Natural Bridges, leading tours, staffing the Visitor Center, and more.



Martha Nitzberg with Chapter 9 members Lynn McKibbin, Dena Taylor, and Dody Anderson outfitted as a caterpillar, pupa, and butterfly.

#### **Health and Insurance – Lynn McKibbin**

AARP BULLETIN's October 2017 cover story announces *MAKE MEDICARE WORK FOR YOU*.

It takes you “inside the plans” and charts the course of how to pick a plan. It announces that it is time for you to take charge: you have 54 days to choose your 2018 Medicare plan, and here is how to do it right. October 15 to December 7<sup>th</sup> is the time period for Americans 65 and older to make their choices for 2018. (If you are interested in finding out whether you can change your plan, call 800-835-8301.) This bulletin is available for anyone at [AARP.ORG/BULLETIN](http://AARP.ORG/BULLETIN). The featured article, “Getting the Best out of Medicare,” has a 2-page pull-out illustrating how to navigate Medicare in a “decision tree” format -- worth keeping with your other Medicare papers for reference. Unless, of course, the recent executive order from Mr. Trump is upheld in court and the decisions he made which would create higher health costs for older and sicker Americans will crumble the tree. More on this can be found at [aarp.org](http://aarp.org). AARP has strongly opposed any repeal of the health care law. AARP invites us all to **Be an E-Activist — Sign up for the AARP Advocate e-newsletter**. The website also has a good article on Nuedexta, “the little red pill” in questionable use in Nursing homes. CNN's investigation looks at Nuedexta's aggressive marketing to long-term care residents and is bringing in more than \$100 million a year in Medicare money for its manufacturer, even though it “may be unnecessary or even unsafe,” CNN is reporting. The full report, which also contains details about possible health risks of Nuedexta, can be found at [CNN.com](http://CNN.com).

*Continued on p. 6*

**RPEA CHAPTER 9****BOARD OF DIRECTORS****2016-2017****PRESIDENT**

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vacant

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

|                           |           |
|---------------------------|-----------|
| Beginning Balance: 9-1-17 | \$7729.11 |
| Ending Balance 10-1-17    | 7904.38   |

**FUND BALANCES**

|                          |           |
|--------------------------|-----------|
| General Fund             | \$6044.00 |
| Investment Opportunities | \$1790.38 |
| Adopt-a-Family           | \$70.00   |

|                      |                  |
|----------------------|------------------|
| <b>TOTAL</b> 10-1-17 | <b>\$7904.38</b> |
|----------------------|------------------|

**Legislation — Jerry Bowles**

CalPERS legislative advocate Aaron Read is currently tracking 68 bills. The RPEA State Legislative Committee is planning a Legislative Day for mid-spring; more information to come. In the recent CalPERS Board election, fewer than 10% of the membership voted, even though there were 3 ways to vote (mail, phone, internet).

**Election for CalPERS Board**

Last month, David Miller defeated Michael Flaherman, who was endorsed by RPEA, for one of the two Member-at-Large seats up for election to the Board of Administration of the California Public Employees' Retirement System. The unofficial election results indicate Miller received 77,316 votes for Position A, which represents 63.71 percent of the votes cast during the voting period of September 1 through October 2, 2017. Michael Flaherman received 44,041 votes, or 36.29 percent. The % of members of CalPERS, both active and retirees, who voted was very low.

In the vote for the other Member-at-Large seat, incumbent Michael Bilbrey and challenger Margaret Brown will face each other in a runoff election next month. The runoff between Bilbrey and Brown was triggered when none of the four candidates received a majority of votes cast. Miller and the winner of the runoff will each serve four-year terms beginning January 16, 2018.

The CalPERS Board oversees our retirement funds. Exercise your right to vote. Ballots for the runoff for Position B will be mailed on November 10, with voting concluding on December 11.

On October 13, 2017 the RPEA Board conducted a telephonic meeting to determine the candidate it would endorse in the runoff election for Seat B on the CalPERS Board of Administration. It was the Board's decision to endorse Margaret Brown for that position. We join California State Retirees (CSR) in endorsing Margaret.

She has a long track record in finance in public schools and has demonstrated her expertise in financial analysis in diverse public administration entities and projects. In her 30-year career in finance she has guided the Garden Grove School District, the San Ramon Valley School District and other private entities through difficult negotiations and project development with very positive results—on time and under budget.

CHAPTER 9 ELECTION TIME  
The Official Version

Our Chapter Bylaws allow us to have a Board of 12 composed of 4 elected Officers, 7 elected Directors, and 1 Immediate Past President. (See current Board list on page 2.) Directors serve 2-year terms with no term limits. This year the terms of 3 of our board members are up. So far 2 of the 3 have agreed to stand for re-election: Pat Pimentel and Sue Pierce. That leaves 1 Director position available. In addition, we are currently without a Vice-President and looking for someone to fill that vacancy, which would be for 1 year.

Elections will be held at the November General Meeting. Nominations can be made by contacting Mary Doherty (831-423-3610) before the General Meeting or at the General Meeting from the floor. If there are not more candidates than seats, the candidates are declared elected by acclamation.

CHAPTER 9 ELECTION TIME  
The Un-Official Version

I've been on the Chapter 9 Board of Directors for over 10 years now. I enjoy the company of fellow board members and the shared sense of purpose. As stated in our Bylaws:

The Purpose of this Chapter shall be to:

- A. Promote the betterment and welfare of all retired state, classified school and contracting agency employees, who are receiving benefits from the (CalPERS); and
- B. Foster acquaintances, cooperation, harmony and economic well-being among its members and thus assist in enjoyment of a healthy, active, interesting and useful life throughout their retirement; and
- C. Promote the welfare of said chapter members in all ways compatible with the public interest, including but not limited to the support of legislation deemed beneficial, and resistance to legislation deemed detrimental to the interest of said Chapter members.

I feel it is a serious purpose, yet we can have a good time doing it. If you think you might like to be part of this Board, contact me - Mary Doherty - at 423-3610.

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, [detaaylor@cabrillo.edu](mailto:detaaylor@cabrillo.edu), or call (831) 462-5548 if you are interested or can direct us to an interested sponsor.

This month's newsletter sponsored in part by:

*Thank you to an anonymous member of Chapter 9 for a generous donation in support of our newsletter!*

  
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**Support Us! Support our Sponsors!**

## President's Message — *Bob Culbertson*

Dear fellow retirees: As I smell the smoke from the fires burning in our state and see the pictures of burned out neighborhoods it reminds me of how quickly a lifetime of possessions can disappear. The hurricanes and floods have also produced the same effect for many in our nation. What would you take with you if you received an emergency call to evacuate your home in one hour? Do you have a water supply, food and emergency light source if your power and roads were cut and you were isolated like many in Puerto Rico? Here in Santa Cruz County this reminds me of the 1989 earthquake when my home was "red tagged" -- it went to a land fill and I started over. Retirement has many opportunities to reassess the priorities in our lives, downsizing homes, moving to assisted living, giving directives to children or trusted caregivers about legal or medical decisions. Life is good. We have all lived long enough to experience pain and despair but also hope and joy. Together we can try to be prepared for fire or earthquake or floods and landslides or illness. Wherever we find ourselves on our path of life it is good to have each other in relationship. Thanks for being involved in RPEA, celebrate the good and let's share what we can with those who are impacted by the woes in life. — Bob C.

## Membership— *Phil Pabich*

### **New Member Involvement in RPEA Offerings**

This has been a great year for membership growth for the local Retired Public Employees Association. Membership over the past few months with losses and gains has been holding steady at 590. And along with having new members the hope is to have more new members attend meetings and come forward to join in Chapter activities.

If the Chapter is going to remain vibrant, as is true for any organization, it is important that energy from new members is realized within the organization. It is understood that some new members will have joined to acquire benefits such as dental and vision coverage and to keep informed about pension and health benefits by reading the state and local newsletters which is excellent in its own right.

However, to hear from newcomers, efforts will be made to make contact to find out about how being a member of RPEA is progressing and to encourage new members to attend the Christmas Party the first week of December -- more details will be published in the Chapter newsletter.

If you are interested in finding out more about current RPEA offerings or if you would like to become involved in some short term or ongoing project/position, please email me at [p\\_pabich@sbcglobal.net](mailto:p_pabich@sbcglobal.net)

Congratulations and thank you for becoming a member of RPEA!!!!

P.F.P. 10/9/17

**Adopt-A-Family:** \$298 was collected at the October meeting for the Adopt-A-Family Program. What a great start! Money will also be collected at the November and December meetings. Depending on how much is collected, we may be able to adopt a third family. If it is easier for you to send in a check, make the check payable to "RPEA Chapter," on the memo line put "Adopt-A-Family," and mail to RPEA Chapter 9, P.O. Box 413, Capitola, CA 95010.

## The Equifax Data Breach: What to Do

September 8, 2017 — by Seena Gressin, Attorney, Division of Consumer & Business Education, FTC

If you have a credit report, there's a good chance that you're one of the 143 million American consumers whose sensitive personal information was exposed in a data breach at Equifax, one of the nation's three major credit reporting agencies. Here are the facts, according to Equifax. The breach lasted from mid-May through July. The hackers accessed people's names, Social Security numbers, birth dates, addresses and, in some instances, driver's license numbers. They also stole credit card numbers for about 209,000 people and dispute documents with personal identifying information for about 182,000 people.

There are steps to take to help protect your information from being misused.

**Find out if your information was exposed.** Visit Equifax's website, [www.equifaxsecurity2017.com](http://www.equifaxsecurity2017.com). Click on the "Potential Impact" tab and enter your last name and the last six digits of your Social Security number. Your Social Security number is sensitive information, so make sure you're on a secure computer and an encrypted network connection any time you enter it. The site will tell you if you've been affected by this breach.

Whether or not your information was exposed, U.S. consumers can get a year of free credit monitoring and other services. The site will give you a date when you can come back to enroll. Write down the date and come back to the site and click "Enroll" on that date. You have until November 21, 2017 to enroll.

You also can access frequently asked questions at the site.

No matter the answer you get from Equifax, here are other protective measures to take.

**Check your credit reports** from Equifax, Experian, and TransUnion — for free — by visiting [annualcreditreport.com](http://annualcreditreport.com). Accounts or activity that you don't recognize could indicate identity theft. Visit [IdentityTheft.gov](http://IdentityTheft.gov) to find out what to do.

**Consider placing a credit freeze on your files.** A credit freeze makes it harder for someone to open a new account in your name. Keep in mind that a credit freeze won't prevent a thief from making charges to your existing accounts.

**Monitor your existing credit card and bank accounts closely** for charges you don't recognize.

If you decide against a credit freeze, **consider placing a fraud alert on your files.** A fraud alert warns creditors that you may be an identity theft victim and that they should verify that anyone seeking credit in your name really is you.

**File your taxes early** — as soon as you have the tax information you need, before a scammer can. Tax identity theft happens when someone uses your Social Security number to get a tax refund or a job. Respond right away to letters from the IRS.

### **Contact information for credit rating agencies:**

Equifax: Call 1-800-349-9960 or visit [Freeze.equifax.com/](http://Freeze.equifax.com/).

Experian: Call 1-888-397-3742 or visit [Experian.com/news/security-freeze.html](http://Experian.com/news/security-freeze.html).

TransUnion — Call 1-888-909-8872 or visit [Transunion.com/credit-freeze/place-credit-freeze](http://Transunion.com/credit-freeze/place-credit-freeze).

Innovis — Call 1-800-540-2505 or visit [Innovis.com/personal/securityFreeze](http://Innovis.com/personal/securityFreeze).

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### **Added protections - Mary Doherty**

My homeowner's insurance includes Identity Theft Restoration coverage. It won't put the money back in my accounts, but will cover my costs getting things straightened out. It's about \$25/year.

I joined CreditKarma.com which will monitor my credit reports for me and alert me to unusual activity. This is a free service. They also give me my credit scores for free. ([www.CreditKarma.com](http://www.CreditKarma.com)). My AAA membership includes credit monitoring also.

Medicare will mail new Medicare cards between April 2018 and April 2019. Your new card will have a new Medicare Number that's unique to you, instead of your Social Security Number. This will help to protect your identity

At the Board meeting in September, your Board of Directors approved a letter to be sent to the State Attorney General and our Federal and State Representatives asking what they plan to do to hold credit reporting agencies to basic fiduciary standards.

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

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*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](mailto:detaylor@cabrillo.edu) or send to RPEA, P.O. Box 413, Capitola CA 95010.*

#### BOOK EXCHANGE — Sue Pierce



I plan to take a few books to the bookshelf in the County Government Center cafeteria and the Little Free Library at the Homeless Garden Project's Farm which is used by families picking produce at the Farm, neighbors, and folks working at the Farm.

#### Upcoming General Membership & Board Meetings

##### **Dec. 5 — Holiday party!**

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.

**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.**

Have something to say? Send a letter to the editor! Send to [detaylor@cabrillo.edu](mailto:detaylor@cabrillo.edu) or to return address on this newsletter.

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.

*Continued from p. 1* — "INOCULATING YOURSELF WITH KNOWLEDGE" is the title of an article in my October *Press Banner* (sent to thousands of residents in SLV and Scotts Valley) written by Terry Hollenbeck, MD, a retired urgent-care physician with PAMF. He reminds me to tell you again that now is time to get your flu shot (if you haven't yet this year). Vaccines for smallpox, polio, measles, mumps, diphtheria and influenza have saved millions of lives and prevented countless disabilities since they were first developed in the late 1700s. Readers can view his many health columns here: [valleydoctor.wordpress.com](http://valleydoctor.wordpress.com). The CDC says for those over 65, any age-appropriate formulation (standard-dose or high-dose, trivalent or quadrivalent, unadjuvanted or adjuvanted) or RIV are acceptable options. Older Americans do pretty well about getting flu shots. But nearly 1 in 3 between 65 and 74 skipped the shot during the last flu season. The data is worrisome because older adults are at increased risk of complications that can be prevented by vaccines, the CDC says. And adults age 65+ who skip immunizations drive up health care costs when they get sick — to the tune of \$4.8 billion a year, according to researchers' estimates.