



RETIRED PUBLIC EMPLOYEES' ASSOCIATION OF CALIFORNIA NEWSLETTER

Chapter # 106, San Benito County Area III Volume 2 Issue 6
November / December 2018

Happy Holidays



Margie Riopel

On behalf of Chapter #106, I wish you a wonderful Holiday Season and the very best in the New Year. As we welcome in 2019, my hope is that everyone can remember how fortunate we are and the blessings we have been given.

We are planning special Holiday treats for members that attend our next meeting. Don't miss out. The agenda and lunch menus are included with this newsletter. Please RSVP if you will be attending. Show up, bring a friend and share the opportunities we have as members of RPEA.

Mark your calendars. Our next General RPEA meeting is scheduled for Thursday, December 6, 2018 at 11:30 am at Valley Pizzeria, 551 McCray St., Hollister, California.

At our meeting, there will be a report on the RPEA General Assembly. We will also be considering nominations for office and electing officers, considering a seasonal donation to a local charity, and planning a membership drive.

Our General RPEA meetings are held quarterly on the first Thursday of the months of March, June, September and December. Board Meetings are scheduled in January, April, August and November. Anyone wishing to attend Board meetings are welcome. Contact any of the Board of Directors for days, times and locations of meetings.

Secretary Report

Denise Thome

September 6, 2018 – General Meeting

- Treasure Shaw reported a balance of \$1,609.13.
- Discussion was had re: health insurance increases.
- Kim Hawk reported there were currently 60 members (57 members and 3 beneficiaries)
- Moved to donate \$100 from Chapter 106 in honor of RPEA past president George Linn.
- President Riopel reported that she would be attending the General Assembly meeting in Southern California and discussed agenda items.
- The investment opportunity winners were Helen Barnes, Margie Riopel and Elsie Marshall.

Treasurer Report

Catherine Shaw

Continuing our series on Senior Scams: #6,7,9,10

Internet Fraud: Most seniors nowadays are fairly adept at computer skills, but some may be a little slower to adopt the whole internet thing, making us easier targets for internet and email scams. Pop-up browser windows that look like virus-scanning software will fool victims into either downloading a fake anti-virus program (at a cost) or will open an actual virus that will allow the scammer to access personal information from the infected computer. Email or phishing scam is where a message is received that looks like its official, asking to "update" or "verify" personal information. **Investment Schemes** have long been a favorite tool to be used against seniors. From pyramid schemes to Nigerian money laundering, these promise to "look after your money" for your later years.

Sweepstakes & Lottery scams send a letter saying "you've won" but in order to collect the prize, you must pay some kind of fee to "unlock" your winnings. Or there is a check that must be deposited in order collect the balance of the prize money. But after a few days the funds from the check and the cash balance of your account is gone.

Grandparent Scam is the most despicable as it pulls on your heartstrings. Someone will call saying, "Guess who Grandma?" And the unsuspecting senior gives up a grandchild's name without even realizing it. Then comes the ask for money, "please don't tell mom & dad..." I've had firsthand experience with this one. Someone tried to convince my dad that my son was in Mexico at a wedding, got into a jam and needed money right away. And my dad was going to send it, because "his grandson" needed help. Fortunately, a bank manager advised my dad to call me and make sure his grandson was indeed in Mexico.

Best rule of thumb: If it sounds too good to be true, it probably is! **Current Bank Balance: \$1,971.35**

ELECTION & HOLIDAY DONATION

Chapter Elections will take place on December 6th at our next meeting. Positions of President, Vice-President, Secretary, Treasurer and Committee Chairs are open for nominations. Nominations can be submitted to Catherine Shaw at her email listed below or at the next meeting. If you would like to be considered as a candidate or like to nominate a member, just submit the candidates name and position desired. Everyone is encouraged to participate.

Another item to be discussed at the next meeting will consideration of a recipient for our Chapter holiday donation. At Christmas time each year, we like to donate to a local charity. We have not selected any organization this year. All suggestions are welcomed. A discussion will be heard at the meeting. Bring your suggestions.

Legislative Report

Mandy Rose



The California Rule

The State Supreme Court yesterday announced oral arguments scheduled Dec. 5 in Los Angeles on a firefighter appeal to allow employees to continue boosting their pensions by purchasing up to five years of “airtime,” credit for years in which they did no work

If the court finds airtime is a vested right, the court could modify the “California rule” that prevents cuts in the pensions of current workers, limiting most cost-cutting reforms to new unvested hires, which can take decades to yield significant savings (Calpensions.com, 11/9/18)

According to an article by Scott Shepherd in October of this year (The California Rule and Its Potential Abolition), Shepherd states:

Putatively grounded in the federal Contract Clause, the California Rule is said to forbid the state to decrease any pension benefits for any government workers for any work they might perform at any time during their employment. However, three California courts and Governor Brown’s administration are now arguing that the government can, in some circumstances, reduce the pension benefits it promises to pay its employees.

This alternate interpretation of the California Rule presents the state supreme court with the opportunity to rule definitively on the question. Ruling in favor of, and rounding out, this alternate interpretation can help protect and do justice to California government workers while protecting taxpayers from being taken advantage of. It can also prevent California from driving out its productive privately employed taxpayers.

As we watch the drama unfold in each of these pension cases, it is important to keep in mind that they affect current and future public employees; NOT current retirees.

Merry Christmas Everyone!



Health Benefit Report

Elsie Marshall

Wishing you all a healthy holiday season

Flu season is here, and I would like to remind everyone that our insurance plans cover the flu shot. I went to Walgreen’s and did not have a co-pay. You might want to double check with your specific plan. There is the flu vaccine and the pneumonia vaccine and/or booster that is recommended by Center for Disease Control. For more information, go to <https://www.cdc.gov/flu/protect/keyfacts.htm> New to the plan is the Solera program which offers lifestyle changes for non-Medicare retirees who may be at risk for diabetes. There is a lot of information on the County’s website at <http://cosb.us/county-departments/2363-2/2018-health-care-open-enrollment/>

I encourage everyone to look at the different programs including our prescription coverage. Open enrollment has come and gone this past October and we will all be feeling the increases come January 2019. Our health plan costs continue to rise significantly, and as the County’s contributions do not increase, retirees absorb all increases.

Therefore, it is more important than ever to encourage retirees to join RPEA. San Benito County is becoming a strong group with over 60 local members. Talk to your fellow retirees about joining, share our newsletter, bring them to the next meeting!

Membership Report

Kim Hawk

We currently have 60 active members in our chapter. Our goal is to double our membership this year. Encourage friends to join RPEA at www.rpea.com. **Annual membership is \$60.**

Do you have any suggestions on how can we increase attendance at our meetings? What would you like us to cover? Maybe you would like to have a presentation about our pensions, how to volunteer in the community, find out about setting up a trust, traveling, discounts, insurance, issues affecting you personally? We want to represent you. What do you need? Are we missing something? We would like to hear from you.

Kindly forward your suggestions to one of the board or committee members by email or phone listed below. Attend the next RPEA Meeting on December 6, 2018.

CHAPTER BOARD OF DIRECTORS

President: Margie Riopel

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Vice President: Elsie Marshall

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Secretary: Denise Thome

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Treasurer: Catherine Shaw

catshaws@sbcglobal.net (408)804-2404

CHAPTER COMMITTEE CHAIRS

Membership Committee Chair: Kim Hawk

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Legislative Committee Chair: Mandy Rose

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