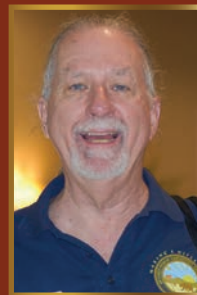
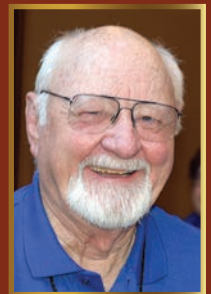




RETIRED PUBLIC EMPLOYEES' ASSOCIATION OF CALIFORNIA

CELEBRATING 60 YEARS OF SERVICE TO RPEA MEMBERS!



2018/2020 VOLUNTEER BOARD OF DIRECTORS

President's
Report

Page 2

Vice President's
Op/Ed

Page 3

Health Benefits
Update

Pages 4

Cover Photo
Captions

Page 10

Voting Results for
General Assembly
Resolutions

Page 11

General
Assembly
Photos

Pages 13/14

President's Report



Al Darby

RPEA PRESIDENT



RPEA

email

RPEAHQ@RPEA.COM

website

WWW.RPEA.COM

RPEA NEWSLETTER

Published 6 times a year by the
Retired Public Employees'
Association of California
300 T Street., Sacramento, CA 95811
1.800.443.7732

Opinions expressed in articles are
those of the writer and not necessarily
those of RPEA. Send suggestions and
comments to RPEA Headquarters,
Attention: Lorenzo Rios, Editor.

Send changes of address to:

RPEA HEADQUARTERS
300 T Street

Sacramento, CA 95811
Attention: Changes of Address

Published in Partnership with

Burks Printing & Promotions

By RPEA President Al Darby

First, I want to begin by thanking the Delegates at the recent RPEA General Assembly for their vote of confidence and for allowing me to continue as President for another two years. I shall work to achieve the goals I outlined in my campaign platform and any new challenges that are presented to us in the coming years. I'm sure that, hopefully, after a favorable "California Rule" decision comes down from the California Supreme Court this fall, new issues will emerge from public pension detractors. We, along with our coalition of public pension defenders, will then battle the next attacks on our pensions.

I want to thank Donna Snodgrass for her service to RPEA as Director of Health Benefits over the past two years and her prior service in other roles. She worked diligently on many different issues involving CalPERS health benefits to improve retiree and active member medical coverage. One notable situation was that of the OptumRx formulary issues. Her work here resulted in improved prescription delivery for many members.

We have gained an excellent new Vice President and highly-qualified Directors to serve in the statewide leadership group for the next two years. I expect that they will assume their new roles with very astute and energetic approaches to their positions and develop programs that will advance their directorship missions to even higher levels. Each new year produces legislation in the pension and health care arenas that we must address, formulate a position on and recommend actions to achieve our goals to our lobbyists. Our position on issues at CalPERS are developed in the same way, and we further our objectives at CalPERS through lobbying and public comment.

At General Assembly 2018, the resolution that authorizes Headquarters to withhold dues money from chapters who are delinquent in the annual reporting process was approved by the Delegates. This was necessary due to the need for complete reporting to the IRS to avoid penalties and retain our non-profit status. After six months of

non-compliance, dues money reverts to Headquarters, and the delinquent chapter loses that funding. This is a harsh but necessary measure to achieve full compliance from our chapters.

Resolutions related to video teleconferencing of statewide committee and Board meetings were referred to an ad hoc committee to determine the viability of this proposal at this time. If the new committee establishes that cost-effective and practical options are available, we then can explore a pilot program to test and implement a successful program to open statewide meetings to all chapters. A resolution regarding chapter web pages will be similarly examined after the new AMBIA website is completed and its chapters pages are evaluated for viability for chapter-specific information and news.

The resolutions to create VP positions and eliminate two directorships were withdrawn, along with a resolution to increase the length of time between General Assemblies. The resolution to increase dues contributions from Headquarters to chapters was defeated.

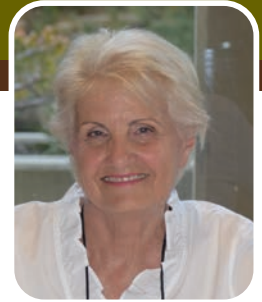
I am pleased to report that CalPERS completed its recalculation of the E. San Gabriel JPA termination fee and found that about 10% of the reduction in the pensions of the 60+ retirees could be restored. This is not anywhere near full restoration of their pensions, but it is evidence that the efforts of RPEA at CalPERS can result in a positive result for these retirees. RPEA will continue to explore ways to further assist them.

We wish to also express our thanks to Jeanie Coffey and Omarr Guerrero from AMBIA for their contribution to our General Assembly at their vendor table and the membership recruitment workshops that Jeanie conducted. We thank AMBIA for all ways they help us in addition to their excellent RPEA recruiting program.

I want to thank our office staff, the GA Committee and all of the volunteers who helped make this a very successful General Assembly. Thank you again for all of the hard work you did for RPEA.

Vice President's Op/Ed

By Rosemary Knox, Vice President



I am truly amazed by the energy and commitment our Delegates displayed at General Assembly 2018. You were fantastic! I want to take a moment to thank the GA Planning Committee members, Chair Julie Van Etten, Norma Rose, Nancy Santos, Sandie Seigler and the Headquarters Office staff for a well-organized event.

This year nine thought-provoking resolutions were presented. As Delegates, you carefully evaluated the viewpoints expressed on each matter under discussion and voted accordingly. Congratulations on a job well done! You worked and voted in the best interests of RPEA and the membership.

I also want to thank the Delegates for having the confidence to elect me to the position of Vice President. I will bring my extensive experience as a member of the RPEA Board of Directors to the position. For the past six years I held the position of Director of Membership and have worked tirelessly to maintain and increase our membership. We are now in a growth spurt due to the recent recruitment mailer to 64,000 prospective retirees which resulted in a significant increase in new RPEA members.

Many of you have represented RPEA at CalPERS Educational Events throughout the year and shared RPEA's goals and the importance of joining RPEA in order to protect the hard-earned and promised retirement benefits with those preparing for retirement. Membership is the heart of our organization. Our partnership with AMBIA has demonstrated their commitment to assist chapters with recruitment efforts and has provided exceptional member benefits. This year I hosted two sessions of a General Assembly workshop on Membership Recruitment. Both sessions were well-attended with standing room only. Jeanie Coffey, Vice Present of Association Relations for Association Members Benefits Insurance Agency (AMBIA), presented "A Roadmap To Growth" which was informative and provided new perspectives on where to recruit and hold chapter meetings. There is much still to be accomplished, and I welcome William Wallace to the position of Director of Membership.

Once again, I would like to thank everyone for the vote of confidence in electing me to the office of Vice President!



The Holiday Season is Rapidly Approaching...

See's Candy certificates make great gifts! Log on to www.rpea.com and order early to ensure you receive your certificates on time!

ORDER BY: Friday, November 30, 2018 for guaranteed Christmas delivery.

Health Benefits Update



By Harvey Robinson, Director of Health Benefits

RPEA represents not only retired CalPERS State members, but also retired CalPERS classified school and public agency employees. While RPEA members are primarily CalPERS PEMCHA annuitants, many are also Medicare recipients. Some are covered by Medical, Covered California or the Affordable Care Act (ACA). Your RPEA Health Benefits Committee will attempt to address all of your concerns and keep you informed about CalPERS health issues in a timely, accurate and equitable manner. In this issue I will introduce three of the RPEA Health Benefits Committee members, along with their health benefits backgrounds.

Harvey Robinson, Chair

I am a member of RPEA Chapter 004 – SACRAMENTO. One of my majors at UCD was microbiology. For several early years in my 29-year history with CalPERS, I was responsible for making disability determinations and became familiar with medical terminology. As legislative coordinator for the CalPERS Benefits Services Division, I was responsible for the integration of health and pension legislation. For six years prior to my retirement in 2001, I worked in the CalPERS Office of Long-Term Care (OLTC), where I gave over 100 long term care presentations. I have chaired my chapter's health benefits committee, served as a member of the RPEA Health Benefits Committee and served one term as RPEA Director of Health Benefits. I also served two terms as RPEA President.

Al Raitt, MD

Al is a member of RPEA Chapter 077 – CHICO. He holds a Bachelor's of Science degree in Chemistry from the University of the Pacific, a medical degree from the University of Southern California School of Medicine, then four years of specialty training in the San Francisco Bay Area, followed by two years of active duty in the United States Army from which he was honorably discharged with the rank of Major. Al relocated to Chico in 1972 and practiced until he fully retired in 2004 and joined RPEA. He served as chapter Vice President and has continued to serve as health benefits coordinator. Al has been a member of RPEA's Statewide Health Benefits Committee for 11 years.

Kathleen Collins

Kathleen is a member of Chapter 001 – MID CITIES. She has held several chapter offices—President, Vice President and Newsletter Editor. She produced the chapter's newsletter for 3½ years. Kathleen currently holds the position of RPEA Area Director VIII. She was employed by the State Compensation Insurance Fund (SCIF) through the State of California for 21 years. Her college background is in chemistry, marketing and management. She holds AS/AA degrees in all and a BA in business.

In the next issue I will highlight the backgrounds of committee members Joanne Hollender and Rosemary Knox.

HICAP (Health Insurance Counseling and Assistance Program) At our recent General Assembly an excellent presentation was made by HICAP of Orange County. I encourage members of each chapter who have not recently received a HICAP presentation to do so, particularly as it relates to Medicare. I would like to arrange a joint chapter meeting with HICAP, CalPERS Stakeholder Relations members, our Area Directors and Chapter Presidents. As part of this meeting I hope to include a joint presentation made by HICAP and CalPERS staff. I will provide you a status update of this initiative in our next issue.

In order to expand your health care awareness, I will make you aware of a couple of free websites:

■ Kaiser Health News <https://khn.org/>

■ Real Clear Health www.realclearhealth.com

At the September CalPERS Pension & Health Benefits Committee meeting I testified that if the class action suit against the CalPERS Long Term Care Program was successful, some 120,000 program members would not be pleased if that success resulted in higher premiums. A small partial settlement for the plaintiffs against the initial program actuary recently occurred.

Dr. Richard Sun, the primary CalPERS in-house consultant, has retired from CalPERS after 10 years of service. He will be going to work for Anthem Blue Cross.

Due to time and space constraints, I will be reporting on recently-chaptered, vetoed and "left to die in the dirt" legislation. In addition, I will provide an update on Medicare changes and health-related legislation.

Stay healthy.

RPEA's Endorsed Candidate Unseats CalPERS Board President

By Al Darby, President

In a stunning upset, Jason Perez, a Corona police officer and RPEA's endorsed candidate, won the CalPERS Board seat held by long-time Board member and current Board President, Priya Mathur. This places two members on the Board who are elected and represent active and retired CalPERS members who are committed to redirect CalPERS investment activities to more keenly focus on return on investment and less on divestment, environmental, social, and governance issues. At 71% funded, the pension fund is not as "healthy" as it needs to be in terms of overall value and must be further enriched to fully back its pension promises. An 80% funded level is considered healthy for a public pension fund.



Security allowance. The bill asks that the Social Security Administration work with non-social security public employers to enroll more of them in Social Security.

Study Shows US Public Pension Funds' "Funded Status" Slightly Lower Over Past Five Years

A recent study by the Pew Foundation finds that US public pension funds are slightly lower in overall value over the past five years. It states that the rate of return is about seven percent. Maturing populations of members are causing more payouts as retiree ranks grow. This plus market volatility adds pressure on these systems to seek more fruitful investments which can lead to unsafe risk tolerance and a greater decline in fund value in economic downturns.

New Rule Enlarges Public Pension Fund Unfunded Liability

The Federal Reserve System somehow got involved in public pension fund affairs, and it has now issued a rule on unfunded liability that doubles these liability numbers. It's as if "defined benefit" public pensions are a menace to society and must be curtailed at any cost. In a recent article in the San Jose Mercury News, public pensions were recognized as the reason people accept public employment. Without public pensions, the articles point out, most people would opt for higher-paying private sector jobs. Police and other safety-related jobs would go begging for employees if these types of pensions were not offered.

City of San Diego Employees May Get Defined Benefit Pension System Again

The recent State Supreme Court decision that voided an anti-public pension initiative in San Diego in 2012, could cause the city to reestablish the old defined benefit system for 4,000 new hires since 2012. If the city does not appeal the California Court decision to the US Supreme Court, it will spend \$100K to study how to implement the court-ordered defined benefit pension system again.

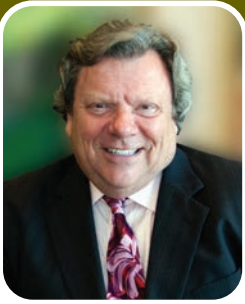
Windfall Elimination Bill Again Introduced in The US House of Representatives

Representative Brady, a long-time advocate of WEP reform, has introduced a new bill to relieve WEP victims of some of their loss of Social Security when employed by public agencies that do not participate in Social Security. The new bill is much different from the previous bill in that it simply adds \$100 a month to members who now receive a WEP-reduced Social



RPEA welcomes new Chapter 045 – SOUTH BAY Affiliate (still working) members, Carl & Yudith Schooss, who joined after attending the recent Garden Grove CalPERS Educational Event! (L-R) Donna Snodgrass, Yudith & Carl

Legislative Update



By Aaron Read and Pat Moran of Aaron Read & Associates

As previously reported, the 2017-18 legislative session officially adjourned on August 31st. Governor Brown then had until September 30th to sign or veto each of the bills that came across his desk. Below is his summary of 2018 Gubernatorial Bill Actions by Governor Jerry Brown, which is his final set of bill signatures and vetoes.

Total bills acted on: 1,217

Signed Bills: 1,016

83.5% of the bills were signed

65% of the signed bills were Assembly bills

79% Seventy-nine percent of the Assembly bills signed were authored by Democrats;

14% of the Assembly bills signed were authored by Republicans

7% of the Assembly bills signed were committee bills.

35% of the signed bills were Senate bills

77% of the Senate bills signed were authored by Democrats

13% of the Senate bills signed were authored by Republicans

10% of the Senate bills signed were committee bills

Vetoed Bills: 201

16.5% of the bills were vetoed

74% of the vetoed bills were ABs

84% of the Assembly bills vetoed were authored by Democrats

13% of the Assembly bills vetoed were authored by Republicans

3% of the Assembly bills vetoed were committee bills

26% of the vetoed bills were SBs

94% of the Senate bills vetoed were authored by Democrats

6% of the Senate bills vetoed were authored by Republicans

Support

AB 1912 (Rodriguez) When the East San Gabriel Valley Human Resources Consortium (ESGVHRC) - also known as LA Works - disbanded and left its

retirees in limbo, ultimately leading to a 63 percent reduction in retiree benefits, RPEA immediately began working on a solution to this problem.

RPEA actively supported and helped pass AB 1912 prohibiting member agencies of Joint Powers Authority (JPA) from disclaiming the retirement liability if the JPA's agreement with the CalPERS is terminated, or the JPA dissolves or ceases operations.

We are happy to announce that Governor Brown has signed AB 1912. It is a big win for public employees and especially public employee retirees.

Still more to do.

While AB 1912 addresses future JPA dissolutions, RPEA continues to be actively engaged with CalPERS in trying to get the benefit reductions fully restored for the retirees of the ESGVHRC.

It has just been announced by CalPERS that, as a result of a decrease in liabilities of the Miscellaneous Plan of the East San Gabriel Valley Human Services Consortium, the reduction of retirement benefits has been recalculated effective with the October 1, 2018 retirement check. CalPERS has decreased the original reduction to the monthly benefit amount from 63.15% to 58.12%.

RPEA welcomes the increase to the checks of the retirees of the ESGVHRC, however, this is not enough! RPEA will continue to work with CalPERS and the Legislature to fully restore the benefits that were so drastically cut as a result of the dissolution of the JPA.

AB 315 (Wood, D-Santa Rosa) – Requires pharmacy benefit managers (PBMs) to register with the Department of Managed Health Care (DMHC), to exercise good faith and fair dealing, and to disclose, upon a purchaser's request, information with respect to prescription product benefits, as specified. Requires DMHC to convene a Task Force on PBM Reporting to determine what information related to pharmaceutical costs, if any, it should require to be reported by health care service plans (health plan) or their contracted PBMs. Establishes a pilot project in Riverside and Sonoma Counties to assess the impact of health plan and PBM prohibitions that prohibit the dispensing of certain amounts of

Legislative Update



prescription drugs by network retail pharmacies.

AB 315 was signed by the governor on September 29th. RPEA was in support.

ACR 238 (Kalra, D-San Jose) – This bill proclaims and acknowledges the month of June 2018 as Elder and Dependent Adult Abuse Awareness Month in California and would reiterate the importance of annually recognizing Elder and Dependent Adult Abuse Awareness Month in the state.

ACR 238 was recorded by the chaptered on August 14th. RPEA was in support. As a reminder, resolutions such as these do not need to go to the governor. Once they have passed both houses of the Legislature, they are sent to the Secretary of State for recordation and deemed chaptered.

PENSION BILLS

Earlier this session, Senator John Moorlach (R-Costa Mesa) introduced a “**Legislative Pension Package**” to address what he calls a “failing fiscal infrastructure.” Senator Steve Glazer (D-Orinda) also introduced a pension bill of his own. These bills could have had a serious impact on retirees. We are pleased to report that each of them died in the Senate Public Employment & Retirement Committee.

Below are some of the major, potentially damaging measures:

SB 32 (Moorlach) – This bill would have mandated several changes to California public pension plans and would have created an oversight committee appointed jointly by CalPERS and CalSTRS to review and report on their pension costs and obligations. Additionally, SB 32 would have required CalPERS to reclassify some positions from the safety member classification to the state miscellaneous or state industrial classifications and to increase employer contribution rates by 10 percent any year in which CalPERS has an unfunded liability.

SB 681 (Moorlach) – This bill would have provided an alternative procedure for a public agency seeking to terminate its retirement benefits contract with CalPERS that would prevent CalPERS from collecting an actuarial determined amount sufficient

to ensure payment of future retirement benefits for members from the agency.

SB 1031 (Moorlach) – This bill would have prohibited a public retirement system from making a cost-of-living adjustment to any allowance payable to, or on behalf of, a person retired under the system who becomes a new member on or after January 1, 2019, or to any survivor or beneficiary of that member or person retired under the system, for any year in which the unfunded actuarial liability of the system is greater than 20 percent.

SB 1032 (Moorlach) – This bill would have eliminated the existing Terminating Agency Pool (TAP) process for a contracting agency that seeks to terminate its California Public Employees’ Retirement System (CalPERS) contract. The bill would have instead authorized the contracting agency to reduce its employees’ and retirees’ pension benefits to the amount of its attributable assets and accumulated contribution in CalPERS; terminate its contract without paying the actuarial required amount necessary to ensure the payment of pensions obligated to its employees and retirees under the plan; or transfer the funds, as specified, to a pension provider designated by the contracting agency.

SB 1149 (Glazer) – This bill would have allowed new state employees, as specified, to opt out of the existing California Public Employees’ Retirement System (CalPERS) defined benefit (DB) pension plan within 30 days of starting employment and instead divert the employee and employer contributions that would otherwise be made on their behalf for the DB plan’s normal cost to a new defined contribution (DC) retirement savings account developed and administered by CalHR.

SCA 8 (Moorlach) – This constitutional amendment would have revised the California Constitution to authorize government employers to eliminate promised retiree benefits to current employees.

SCA 10 (Moorlach) – This constitutional amendment would have prevented a government employer from increasing retirement benefits for public employees unless the proposed increase is approved by two-thirds of voters in the applicable jurisdiction and that vote is certified.

RPEA Legislative Update



By Randall Cheek, Director of Legislation

On November 6 Californians will go to the polls to vote on, not only our constitutional officers and congressional representatives, but also on a number of other issues. California's ballot contains eleven ballot measures, some straight forward and others not so much. I always like to see who opposes and supports these measures; so, not only will I give you a brief description of each one, but I will also tell you who supports or opposes them.

Propositions began in 1911 when Governor Hiram Johnson and the legislature put together a package of constitutional amendments that gave the people of California more control of government. The process is simple. Anyone with \$2,000 can submit an initiative proposal to the Secretary of State. They must gather enough signatures (Initiative Statute: 365,880 or Initiative Constitutional Amendment: 585,407) to put it on the ballot for the next general election. Submissions are sent to the Legislative Analyst's Office for analysis and then to the Attorney General for title and summary (the language that appears on the ballot).

Of the eleven ballot measures, a few are opposed, and you will see plenty of ads on both sides. I will list them in numerical order.

Proposition 1: Affordable Housing for Veterans, Families and Seniors. This was put on the ballot by the legislature. The measure would authorize \$4 billion in general obligation bonds for existing housing-related programs, loans, grants and projects and one-quarter of the bond monies for housing loans for veterans. In addition, it allows for infrastructure work and grants to match a local housing trust fund dollar-to-dollar. **Support:** Habitat for Humanity, veterans' groups, construction and trade unions, League of Women Voters, Congress of California Seniors, Coalition to End Domestic Violence, California Apartment Association and California Homeless and Housing Coalition. **Opposition:** None on record.

Proposition 2: The No Place Like Home Act of 2018. This was also put on the ballot by the legislature. It would authorize bonds to fund existing housing programs for individuals with mental illness. This would free up \$2 billion in bonds to pay for housing that includes mental health services for chronically homeless people. The original bonds were part of the Mental Health Services Act approved by voters in 2004. **Support:** Many of the same supporting Prop. 1. Largest contributor for support comes from Chan Zuckerberg Advocacy. Supporters point out that an estimated one in four homeless Americans suffers from a severe form of mental illness. Prop. 2 would make money available to move homeless and mentally ill people off of the streets and into housing where they have access to

supportive services. **Opposed:** National Alliance of Mental Illness who at this time is not mounting a campaign.

Proposition 3: California Water Bond. This proposition would authorize \$8.87 billion in state general obligation bonds to be sold for water infrastructure, groundwater supplies and storage, surface water storage and dam repairs, improvements to watersheds and fisheries and habitat protection and restoration. Priority will be given to disadvantaged communities and would require some projects to come up with matching funds. **Support:** Conservation groups, farmers, Duck Unlimited, California Wildlife Foundation, Western Growers, California Waterfowl Association, California Rice Industry and Northern California Water Association. **Opposed:** League of Women Voters oppose because they believe it shifts the cost for water from end users (farmers) to California Taxpayers. **Also opposed** are the Central Solano Citizen/Taxpayer Group. No major funds raised to oppose so far.

Proposition 4: Children's Hospitals. If passed, this proposition would authorize \$1.5 billion in bonds for construction, expansion, renovation and equipping of children's hospitals in California. The majority of the funds would go to private nonprofit hospitals that provide services to children who qualify for certain government programs. Funds would also be available to the University of California's acute care children's clinics. Repayment of the bond would come from the state's general fund at a cost to be estimated at \$80 million a year. **Support:** California Teachers Association (CTA), Children's Hospital of Los Angeles, Valley Children's Hospital, Children's Hospital of Orange County, Loma Linda University Children's Hospital, Rady Children's Hospital, Lucile Packard Children's Hospital and Children's Hospital and Research Center Oakland. **Oppose:** League of Women Voters oppose because they believe no public monies should be used to support private facilities.

Proposition 5: This is where the fun begins. This amends Proposition 13 by granting property tax breaks to home owners who are over 55 years old or severely disabled by allowing them to transfer their current property tax to a replacement property if the property value is equal to or less than the full cash value of the original property upon its sale. In other words, if you bought your home for \$35,000 and then sold it for \$135,000 your property tax on your new home, if it is \$135,000 or less, would be the same as if it was when you bought the original \$35,000 home. This applies even if you buy in another county. This initiative was put on the ballot by the California Association of Realtors. **Support:** California Chamber of Commerce, California Association of Realtors, and National Association of Realtors. **Opposed:** League of Women Voters, CTA, National Housing Law Project, California State Association of Counties, SEIU, California

RPEA Legislative Update

Federation of Teachers, and California Professional Firefighters. The opposition believes the initiative would cost local governments and schools \$2 billion annually, while realtors believe it will keep more seniors in California.

Proposition 6: This is a real fun one. This initiative would repeal the recent gas tax passed by the legislature and require voter approval for the legislature to impose, increase or extend fuel taxes or vehicle fees in the future. Supporters say gas and car taxes spike the cost of living and hurt family budgets. Those who oppose say it will curtail funding for making bridges and roads safer, eliminate funding for 6500 transportation projects already underway and eliminate thousands of jobs. **Support:** California Republican Party, John Cox (Republican candidate for Governor), Carl DeMaio (who has led campaigns against public pensions), Rep. Mimi Walters (who sponsored dozens of bills as a state senator curtailing public pensions and employee healthcare), Rep. Kevin McCarthy (Majority Whip in Congress), Rep. Devin Nunes, Rep. Tom McClintock, etc. You get the picture—"the who's who of California Republicans." Some say the initiative was designed to drive more Republicans to the polls to offset what **some** are saying maybe a Blue Wave. **Opposed:** State Building and Construction Trades Council, League of Women Voters, California Professional Firefighters, California Association of Highway Patrolmen, American Society of Civil Engineers, California Alliance for Jobs, Working for Working Americans, Northern Californian Carpenters Regionals Council, Congress of California Seniors, California Reliance for Retired Americans, a number of environmental groups and of course Governor Brown.

Proposition 7: To have Daylight Savings or to not have Daylight Savings—that is the question. This initiative was put on the ballot by the legislature. It repeals the 1949 voter-approved initiative that allowed for Daylight Savings time. It would allow the legislature, by a 2/3 vote and congressional approval, to allow year-round Daylight Savings. **Support:** The legislature. **Oppose:** Rural legislators. No formal campaigns on either side.

Proposition 8: Requires dialysis clinics to issue refunds to patients or patients' payers for revenue above 115% of the cost of direct patient care and healthcare improvements, thus putting a cap on how much the clinics can charge patients. It would also impose penalties for excessive bills. **Support:** SEIU United Healthcare Workers. **Opposed:** No surprise here—corporate owners of dialysis clinic chains, DaVita, Fresenius Medical Care North America, Dialysis Clinic, Inc., American Rental Management, US Rental Care. So far, corporate owners of dialysis clinics have raised over \$55,000,000 to defeat Prop 8. They are already running hit ads on TV.

Proposition 9 which would have divided California into 3 states was removed from the ballot by the California State

Supreme Court.

Proposition 10: Yet another fun initiative. This proposition repeals the Costa-Hawkins Rental Housing Act which banned certain types of rent control and lets local governments adopt rent control ordinances and regulations that govern how much landlords can charge tenants for renting apartments, condos and single-family houses built after 1995. **Support:** AIDS Healthcare Foundation, CTA, American Federation of State County and Municipal Employees (AFSCME), California Nurses Association, California Democratic Party, SEIU, League of Women Voters, and Alliance of Californians for Community Empowerment Action. **Opposed:** California Republican Party, California Apartment Association, Howard Jarvis Taxpayers Association, California Chamber of Commerce, California Business Roundtable, California Association of Realtors, and a number of property developers such as Equity Residential, Jackson Square Properties, Essex Property Trust, Anton Development Company. The opposition has raised over \$27,000,000. They claim it will actually raise rents. Support says the California rental market is out of reach for many workers, and that we should let local governments decide.

Proposition 11: Allows private ambulance companies to require workers to remain on-call during meal and coffee breaks so that they are reachable during emergencies. They would be paid at their regular rate during these breaks. It also requires companies to provide additional specialized training to ambulance workers and paid mental health service workers. This proposition was put on the ballot by the ambulance companies to overturn a recent court decision. **Support:** American Medical Response (the country's largest medical transportation firm) who has donated nearly \$12,000,000 to pass the initiative. **Oppose:** CTA.

Proposition 12: Last but not least, another fun initiative. This initiative bans the following: meat, eggs, calves raised for veal, breeding pigs and egg-laying hens that are confined in areas below specific square footage. In addition, by 2021 all eggs sold in California must be from hens raised according to the United Egg Producers' 2017 cage free guidelines. It expands the 2008 voter approved Proposition 2 guidelines. **Support:** The Humane Society, The American Society for the Prevention of Cruelty to Animals, Center for Food Safety, Farm Forward, National Consumers League, Organic Consumers Association, Center for Biological Diversity, Roots for Change, Animal Equity, Mercy for Animals and various individuals. **Oppose:** Association of California Egg Farmers, Friend of Animals, Humane Farming Association, National Pork Producers Council; and, surprisingly, People for the Ethical Treatment of Animals (PETA). Support has raised over \$4 million while opposed at this time \$550,000.

I hope this helps educate you on the propositions on the ballot. Please read your ballot pamphlet and always **VOTE**.

The Truth About Your Retirement Security



By Bill Wallace, Director of Membership

Retiring after a long career is like graduating from high school. You don't want to be anywhere or do anything that looks like work or controls your life. That is understandable, but the attack against the public pension system is relentless and requires strong action by all of us. These attacks, which take place on many fronts, should not go unchallenged. You have important knowledge that is vital in this fight, and you have a major stake in a favorable outcome.

Today, in the wealthiest county of the world, children are doing worse than their parents. An increasing number of people are falling to the poverty level of the Great Depression. Higher education, once the great equalizer and the vehicle to upward mobility, is now only for the wealthy. And retirement security for public employees, once thought an unassailable gold standard, could soon be a thing of the past.

The assault on public employees is at a dangerous precipice. If we do nothing, pensions could be lost. Without an abundance of involvement, your pension could vanish. So, I am urging you to get involved locally and at the state level. The truth needs to get out, and the strength of your presence is needed to stop this assault.

It is imperative that the truth be at the forefront of discussions regarding public employee pensions. You cannot allow your pension to be defined as a "benefit" or as an "unearned entitlement." You need to re-frame the discussion to accurately reflect the facts. In truth, a pension is created by the earned income you deferred from your hourly wages when you were working. It is pay for work you already performed. The income you receive from a pension is similar to the income that you receive from a personal IRA. Both are created when you set aside current income to provide money to live on when you retire. I am certain you would correct anyone who suggests that you did not earn your IRA. Your pension is no different. You earned your pension each day you worked. So, enjoy it and defend it with the truth. Gently explain to anyone that says otherwise, "I earned it one hour at a time."

In addition to saving public employee pensions, we must include all Californians in the discussion of retirement security. We must pull them up or they will pull us down.

I know you have looked forward to retirement and feel you don't have the energy to fight against the possible loss of public employee pensions. But remember, we didn't always have a pension. That's right. It was someone many years ago that made your retirement security possible. It was someone many years ago who invested the necessary energy to ensure that it was "inevitable" that you would have retirement security. It was someone many years ago who put aside their tiredness to fight for themselves, their brothers, their sisters, their children, their grandchildren and you. So please think about those future workers and enter the fight to ensure that you are not the last generation able to retire.

It is important to understand that the forces that are working to destroy public pensions have been active for many years and will continue unabated if we do nothing. You and I cannot allow this scenario to play out. We must stop it.

Organizations that are working to protect your pension include the Retired Public Employees' Association (RPEA) and the California Alliance for Retired Americans (CARA). Each are dedicated to the principle that everyone should have retirement security and guaranteed health care. But it won't happen without our involvement. You and I need to rededicate ourselves. Will you join with me to ensure that all future generations of public employees will be able to retire? Will you join with me to ensure that all Californians have retirement security? Will you join with me to ensure that all Californians have guaranteed healthcare? Together we can ensure that California continues to be the golden state for all retired workers.

On The Cover

TOP (L-R): Bill Wallace, Director of Membership; Harvey Robinson, Director of Health Benefits; Marie Reed, Secretary/Treasurer; Randall Cheek, Director of Legislation; Lorenzo Rios, Director of Public Relations; Rosemary Knox, Vice President; Al Darby, President; Ted Rose, Past President

MIDDLE ROW (L-R): Paul Tamboury, Area Director I; Abe Bailly, Area Director II; Bob Van Etten, Area Director III; Al Fillon, Area Director IV; Ellie Knapp, Area Director V; Jim Anderson, Area Director VI;

BOTTOM ROW (L-R): Dennis Cassella, Area Director VII; Kathleen Collins, Area Director VIII; Larry Sullivan, Area Director IX

Special Message to General Assembly 2018 Volunteers

From the General Assembly 2018 Planning Committee

From start to finish you were incredible volunteers! Because of your dedication and hard work, General Assembly 2018 was a great success. Thank you so much for your commitment of time and energy to this important event.

Leo Acenas, Chapter 007 - PASADENA
Violeta Comia, Chapter 044 - POMONA
Noel Clintons, Chapter 064 – NEWPORT BEACH
Loriece Cotton, Chapter 017 – LOS ANGELES
Sylvia Groh, Chapter 064 – NEWPORT BEACH
Leslie Kinney, Chapter 045 – SOUTH BAY
Richard Kurtz, Chapter 044 – POMONA
Patricia Macias-Najar, Chapter 004 - SACRAMENTO
Jeff Sumners, Chapter 064 – NEWPORT BEACH

Susan Tamboury, Chapter 032 – SANTA ROSA
Deborah Thomas, Chapter 017 – LOS ANGELES
Bill Todd, Chapter 040 – ORANGE COUNTY



Message from the Editor



By Lorenzo Rios, Director of Public Relations

As your new Director of Public Relations I look forward to working with all RPEA chapters to report any activities or events involving your chapter. At General Assembly one thing I heard were your concerns about recruiting new members. I plan to work with the new Director of Membership, Bill Wallace, to come up with new methods of recruiting members. Another goal of mine is to try to visit chapters in my area to hear your concerns first-hand. Here's to a new future for our Association.



RPEA endorses Vision Service Plan (VSP) for members to receive the eye care you need. VSP is not a traditional plan: no ID cards, no claim forms...just savings! Plus, you'll have access to a large network of thousands of doctors throughout the nation.

Benefits include:

- WellVision exam and glasses covered every 12 months after copay
- Contact lens exam every 12 months with no copay
- Up to \$170 allowance for new frames
- Extra discounts, and more!



**To find out more, visit
myAMBIA.com
or call 844-442-6242**

VSP MEMBERS: GET AN EXTRA
\$40
TO SPEND

Choose a frame from any of these brands, and \$40 will automatically be applied to your purchase when you use your benefits.

LACOSTE • NIKE • NINE WEST

Available only to VSP members with applicable plan benefits. Coupon not required to redeem offer. Void where prohibited. Offer good through April 30, 2018.
©2017 Vision Service Plan. All rights reserved.
VSP is a registered trademark of Vision Service Plan. All other brands or marks are the property of their respective owners. 13629 VCCM

vsp
EXCLUSIVE MEMBER EXTRAS

Benefits made available by:  **AMBIA**
ASSOCIATION MEMBER BENEFITS & INSURANCE AGENCY

This is a solicitation of insurance. A licensed insurance agent will contact you. Not available in all states.

CA: License # 0196562

General Assembly 2018 Photos



General Assembly 2018 Photos



Is your current Medicare health plan still right for you?




CalPERS retirees:

Open Enrollment is September 10 through October 5, 2018

Consider a Kaiser Permanente Medicare health plan for:

- **Affordable, high-quality care**
- **Your choice of great Kaiser Permanente doctors** and a wide range of specialists. And all of our available doctors welcome Kaiser Permanente Medicare health plan members.
- **The only 5 out of 5 Star rated Medicare health plan** in California, 7 years in a row - 2012-2018.*

To learn more and find out how to enroll through CalPERS, call us toll free:

 **1-877-619-7752** (TTY 711) 7 days a week, 8 a.m. to 8 p.m.

 Or go to kp.org/calpers

2019 Benefit Highlights

- **Silver&Fit®**
Exercise and
Healthy
Aging Program
- **Chiropractic/
Acupuncture**

*Every year, Medicare evaluates plans based on a 5-star rating system. Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll.

 **Please recycle.**

MRM 60967609 August 2018

This is a paid advertisement.



Retired Public Employees' Association of California (RPEA)
300 T Street, Sacramento, CA 95811-6912
Toll Free: (800) 443-7732 Phone: (916) 441-7732 Fax: (916) 441-7413
Website: www.rpea.com
Facebook www.facebook.com/RPEACalifornia • Twitter [@rpea_ca](https://twitter.com/rpea_ca)

NONPROFIT ORG
 US POSTAGE
 PAID
 SACRAMENTO CA
 PERMIT NO. 496

ROSTER OF 2018/2020 VOLUNTEER BOARD OF DIRECTORS

NAME	TITLE	HOME ADDRESS	PHONE	FAX	E-MAIL ADDRESS
Al Darby 8AM – 9PM	President	8968 Panamint Court Elk Grove, CA 95624	925 788 6068	NONE	aldarby9@hotmail.com
Rosemary Knox ANYTIME	Vice President	2215 Ladymuir Court San Jose, CA 95131	408 926 6664	NONE	rknox@sbcglobal.net
Marie Reed 8AM – 7PM	Secretary/Treasurer	6796 Pocket Road Sacramento, CA 95831	916 428 2090	NONE	marie.reed@comcast.net
Ted Rose 9AM – 5PM	Immediate Past President	2894 San Minete Dr. Livermore, CA 94550	925 292 9017	NONE	seniorsmokey@yahoo.com
Harvey Robinson ANY TIME	Dir. Health Benefits	1277 Ridgeway Dr. Sacramento, CA 95822	916 202 4871	NONE	hrobin6766@sbcglobal.net
Bill Wallace ANY TIME	Dir. of Membership	*****	408 265 0795 (H) 408 218 7494 (C)	NONE	takineasyst@sbcglobal.net
Lorenzo Rios ANY TIME	Dir. Public Relations	1302 N. Alameda Ave. Azusa, CA 91702	626 825 1422	NONE	lorenzorios026@gmail.com
Randall Cheek ANY TIME	Dir. Legislation	*****	916 541 8988 (H)	NONE	rchek1947@att.net
Paul Tamboury 8AM – 9PM	Area Director I	465 Stony Point Road, #130 Santa Rosa, CA 95401	707 573 1566	707 577 8827	pault@rpea32.org
Abe Bailly 9AM – 9PM	Area Director II	1073 San Ramon Dr. Chico, CA 95973	530 680 7883	530 895 8704	abailly@csuchico.edu
Bob Van Etten ANY TIME	Area Director III	4401 Clovewood Lane Pleasanton, CA 94588	925 846-6563	NONE	bobvanetten@comcast.net
Al Fillon 8AM – 5PM (M-F)	Area Director IV	2300 El Portal Dr., Unit 43 Bakersfield, CA 93309	661-619-6181	NONE	akfintl@msn.com
Ellen Knapp ANYTIME	Area Director V	28319 N. Azurite Pl. Valencia, CA 91354	661 607 2072 (C)	NONE	eknapp@roadrunner.com
Jim Anderson	Area Director VI	2960 Leotar Circle Santa Cruz, CA 95062	951 212 8281 (C)	NONE	waynesix@aol.com
Dennis Cassella 8AM – 5PM	Area Director VII	205 Cypress Hill Dr. Grass Valley, CA 95945	530 272 2130	SAME (CALL FIRST)	ncdennisc@aol.com
Kathleen Collins ANY TIME	Area Director VIII	*****	562-884 -8891	NONE	kcespresso@hotmail.com
Larry Sullivan ANYTIME	Area Director IX	1602 Sunset Gardens Rd. Albuquerque, NM 87105	505 242 4981	SAME (CALL FIRST)	houseofspirit@earthlink.net

HEADQUARTERS OFFICE STAFF

Tanya Rakestraw Radтана Lee Corey Saeteurn Teena Stone	Office Manager Accts. Payable Clerk Systems Administrator Mem. Svcs. Secretary	300 T Street Sacramento, CA 95811 8:00AM – 4:00PM	800 443 7732 916 441 7732	916 441 7413	tanya@rpea.com radтана@rpea.com corey@rpea.com teenastone@rpea.com
---	---	---	------------------------------	--------------	---