



# RETIRED PUBLIC EMPLOYEES' ASSOCIATION OF CALIFORNIA



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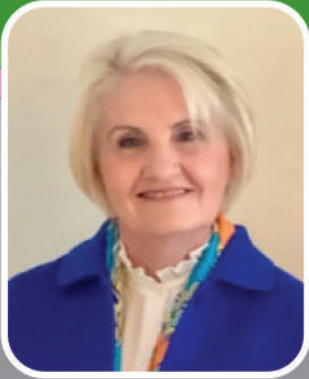
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# President's Report



**Rosemary Knox**

RPEA PRESIDENT



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## RPEA NEWSLETTER

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*By RPEA President Rosemary Knox*

**T**ake a moment to embrace the cover of this month's newsletter. "Cherry Blossoms" are a symbolic flower for the spring, a time of renewal, and the fleeting nature of life. As we slowly re-emerge from 2020 and the Covid-19 restrictions that were placed on us to stay safe, many of us have felt the symptoms of "Cabin Fever". If you haven't heard of the term "Cabin Fever," you are lucky. For those of us that have, don't worry! Cabin Fever doesn't mean being sick at home...it means being sick of home! We are not crazy; it is a psychological experience; it is the feeling of restlessness you get when you are isolated and confined for an extended period of time! As we venture out with the ever changing restrictions being lifted we must remember to keep safe; get vaccinated, continue to wear a mask, and follow our community recommendations when we are out in public.

Great things are happening at RPEA. I want to take the opportunity to congratulate Rادتانا Lee and Corey Saeteurn on their promotions! I have been working closely with Rادتانا Lee, Office Manager and Corey Saeteurn, Assistant Office Manager at headquarters on improving outreach to our members. Please take a moment to visit our Website at [www.rpea.com](http://www.rpea.com) to view exciting changes and updated news. We have added several features to the drop-down menu on the website and also updated the "News" section with CalPERS Long Term Care Class Action litigation. We have also enhanced our website by adding "Meet Your AMBA Representatives" in the Members Only section of the website. If you

have any questions regarding your RPEA benefits or inquiring on RPEA benefits, you will be able to see and contact a local AMBA Representative in your area at the Meet Your AMBA Representative page. An exciting project that has been dear to my heart is the production of a "Phone APP" for RPEA. This project will be released soon, so stay tuned in to the many changes that will enhance our communication and recruitment opportunities.

At the last RPEA Board meeting, we discussed the postponed General Assembly 2020 set for June 2022. After deliberating, the Board felt that it would be appropriate to move this event to September 2022 due to the Covid-19 restrictions and social distancing guidelines. This change will help ensure the safety and health for our delegates and the members who will be attending GA; and get us back on track to the biennially scheduled sessions during even years. *Save the Date*, GA 2022 is schedule for September 26-29, 2022.

Sadly, RPEA has lost one of our iconic past Presidents, Harvey Robinson. Harvey became President of RPEA in 2010 and served two terms and then ran for a seat on the CalPERS Board. Please see the tribute to Harvey on the following page 9.





# Vice President's Report



*By Al Darby, Vice President*

**W**hat a difference two months can make. The number of new COVID infections is now declining at a rapid rate, and the death rate is falling fast as well; the vaccine is finding its way into more and more vulnerable people. Herd immunity appears to be establishing itself and we appear to be less susceptible to acquiring the virus. This is attributed to continuing preventive measures (masks, social distancing, and avoiding gatherings), vaccination, and probable natural immunity created in people who probably were exposed to the virus but never developed symptoms. Let's hope this trend continues and the declining numbers of cases remains the true course of this terrible malady.

As expected, the legislation CalPERS proposed last year to permit secrecy in its distressed loan venture has been reintroduced in the legislature as AB 386 (Cooper). RPEA has marshalled its experts to get the bill modified to protect our CalPERS trust fund from unnecessary losses due to poor choices in lending by CalPERS investment staff and/or outside loan managers whose interests do not always align with CalPERS beneficiary interests. We believe that our ad hoc Committee re Expert CalPERS Issues, and our lobbyists will again employ their strong skills to defeat this gambit again.

Sadly, we won't have Harvey Robinson's wisdom to add to the fund of knowledge our experts possess and express often in their messages in this newsletter. Harvey became a victim of COVID just a few weeks before the vaccine would have been available to him. One of his favorite activities was scanning newspapers and pension and investment publications to find articles that informed our decisions about CalPERS actions and our public comment at CalPERS in support or opposition to CalPERS proposals. He served as director of health benefits for six years and two terms as president of RPEA. He will be greatly missed.

With COVID potentially behind us after a few more months, we must turn our attention to re-establishing normal RPEA operations again. We are continually looking at ways to communicate with our members through our newsletter, website, social media, and video conferencing. AMBIA has been very active in trying to get chapters involved in Zoom meetings to discuss some new benefits they offer for seniors related to long

term care, life insurance, annuities, student loan forgiveness, and other insurance plans that address common afflictions in older age.

COVID notwithstanding, CalPERS has survived pretty well in terms of its funded status at this point in time. The numbers issued at the February CalPERS Board meeting suggest the fund has grown to \$450 billion which raises its funded status to an estimated 78%. Financial rating agencies generally agree that 80% funded is a safe minimum level for public pension funds. The unfunded liability isn't eliminated until the fund reaches 100% funded but we have returned to a more comfortable point thanks to the strong stock market during the past year. Four years ago, there was a strong movement within the investment unit at CalPERS to de-risk (due to stock market volatility at that time) the fund's portfolio by severely reducing the equities allocation. It is the stock market that has sustained the fund through these lean years of investment return and had the allocation for stocks been reduced back in 2017, we would see our pension fund in a much weaker condition than it is today. Our Director of Health Benefits, JJ Jelincic, a CalPERS Board member at that time, has always been an outspoken advocate of the stock market and opposed the de-risking effort that was eventually defeated. Over the past ten years the annual return on investment (ROI) has averaged more than 7 percent – the target return on investment needed to maintain the pension fund in a healthy state. Over the past 20 years it has averaged 6.4% but the steep decline in the stock market in 2008/09 had a strong negative influence on that performance measurement.

It is a pleasure to finally write an article filled with positive events and good results for our members. We have spent the last year trying to do the right things to minimize the danger posed by COVID to our age group. With the vaccines available to us now, we can rest easier holding the belief that we have a stronger level of immunity. Until we see an even more dramatic decline in new infections, we must still employ the defenses we have become accustomed to over the past year. The variant strains of the virus are concerning but the vaccine developers are busy formulating a booster shot that should defeat those viruses if they are not contained by the current vaccines. Meanwhile, stay safe and continue to practice the COVID safety measures until public health officials give us the 'all clear' signal.



# CalPERS 2021 Election

## CalPERS 2021 Member-at-Large Election

Eligible active and retired members (excluding survivors and beneficiaries) of the California Public Employees' Retirement System (CalPERS) will have an opportunity this year to elect two (2) representatives for the CalPERS Board of Administration.

For more information go to [www.calpers.ca.gov/boardelection](http://www.calpers.ca.gov/boardelection).

### ELECTION SCHEDULE

August 27, 2021	Ballots mailed to eligible voters.
September 3, 2021	Eligible voters who have not received a ballot by this date should contact Customer Service at 1-877-610-8637 for a replacement ballot.
September 27, 2021	Voted ballots must be received by CalPERS on or before this date.

### RUNOFF SCHEDULE

November 5, 2021	Runoff ballots will be mailed to eligible voters.
November 12, 2021	Eligible voters who have not received a ballot by this date should contact Customer Service at 1-877-610-8637 for a replacement ballot.
December 6, 2021	Voted runoff ballots must be received by CalPERS on or before this date.



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RETIRED PUBLIC EMPLOYEES' ASSOCIATION OF CALIFORNIA



# Legislative Update



*By Aaron Read and Pat Moran of Aaron Read & Associates*

## **BUDGET UPDATE**

**S**ince our last article the Legislature has been very busy budget wise and passed three significant pieces of legislation; California Rent Relief, a COVID-19 Relief package and a school reopening budget package. Between the three, the state has spent close to \$18 billion dollars of the \$26 billion windfall the state has reaped over the last few months. Once tax receipts from April 15 are calculated and the federal stimulus money starts to flow, California will be looking forward to billions of dollars in addition revenue. Revenue previously thought to be an impossibility at the beginning of the pandemic.

## **LEGISLATIVE UPDATE**

The Legislature is back in full force and operating under the same COVID guidelines as they did for most of 2020. There is still limited access to the Capitol and hearings are being held in a limited number of rooms. We at Aaron Read & Associates continue to lobby via text, e-mail, phone, zoom and all other digital ways available to us.

Also, the Senate has waived the 30-day in print rule meaning that newly introduced bills can be heard immediately and do not have to be in print for 30-days prior to their first hearing. The Assembly did not waive the rule.

**SB 278 (Leyva)** Would protect the retirement security of CalPERS members by ensuring that any collectively bargained compensation agreed to by their employer cannot be subsequently and retroactively sought from the retired member's pension allowance, but instead paid for by the employer. This bill was heard in Senate PERS Committee where it passed. RPEA testified in support of the bill.

**AB 1133 (Chen)** Would state the intent of the Legislature to enact legislation that would create a hybrid retirement benefit within CalPERS, giving state employees the option to elect a defined benefit or a defined contribution program. This bill threatens the retirement security of employees, and undermines CalPERS for all employees and retirees.

We are happy to note that, after several conversations with Assembly Member Chen, he has decided not to move forward with the bill. Much to the consternation

of counties and cities that approached him to carry it. We thank Assembly Member Chen for listening to our concerns.

## **SB 411 (Cortese) The Working After Retirement**

**Act:** was introduced by Senator Cortese in response to the repeated violations of the 960-hour rule for retired annuitants. Under current law, some retirees in the CalPERS system are currently facing significant fines and penalties for inadvertently going over the statutory limitation of 960 hours per year if they want to work for a CalPERS agency after retirement. Many retirees were not aware of the limitation, while others may have been misinformed by their employers. SB 411 will simply provide the authority to the CalPERS Board the flexibility to waive or reduce fines based on the conditions and circumstances of the violation, without having to force a retiree to reinstate into the system.

RPEA legislative committee will be reviewing this bill at their upcoming meeting.

**AB 386 (Cooper)** RPEA continues to work on AB 386 (Cooper). This is similar to the bill RPEA killed last year AB 2473. Under the California Public Employees' Retirement System (CalPERS) would become an unregulated shadow bank. While CalPERS has plenary authority over many things and can do much of this without legislative oversight, the Legislature can determine how big the blanket of secrecy CalPERS should have as it pertains to the CPRA. RPEA believes the beneficiaries, the Legislature, the public and the press should be able to observe the actions of the Board.

RPEA has offered amendments to the sponsors of the bill (CalPERS) and we are waiting to hear back and talk to them again regarding our concerns with the bill.





# RPEA Legislative Analysis



*By Randall Cheek, Director of Legislation*

**T**here is a lot of buzz about the efforts to recall Governor Gavin Newsom. With this in mind, perhaps I should take the time and explain how recall of state elected officials work and what it COULD mean to RPEA members.

California is one of only 19 states that allow voters to remove state officials before the end of their term. Petitioners do not have to give a reason. Currently, the only requirement to put a recall on the ballot is getting enough voter signatures. The required number of signatures is 12% of voters in the last election for that office, and must include voters in at least five counties.

Recall election allows voters to remove elected officials before their terms expire. It has been a fundamental part of California's governmental system since 1911, and has been used by voters to express their dissatisfaction with their elected representatives. The recall process cannot remove members of Congress, which has the power to remove its own members.

California has had more recalls of elected state officials than any other state in the Union. According to the Secretary of State of California, there have been 179 attempted recalls of elected state elected officials since 1913. Ten recall efforts collected enough signatures to qualify for the ballot, and of those, the official was recalled in six instances; three Republicans and three Democrats.

The first successful recall was conducted in January 1913, against State Senator Marshall Black. He was a progressive Republican from Santa Clara who was indicted, (and later convicted), for embezzlement of funds.

The first successful recall of a California governor, (and only the second recall of a state governor in American history), was the recall of Governor Gray Davis, (a Democrat), in 2003. Davis was recalled 11 months after he was elected to a second four-year term in November, 2002. In that recall, voters were asked two questions:

1. Did they want to recall Davis?
2. If more than 50% of voters said, "Yes", who should replace him?

In Davis' case, 55.4% of voters said they did want to recall him.

In a recall election, whoever gets the most votes wins, even without a majority. For example, a candidate could be elected in a recall while winning less than half the votes. There is no limit on the number of candidates who can run to replace an official on a recall ballot.

The October, 2003 special election saw a total of

135 candidates on the ballot as replacement candidates. With more than 100 people running to replace Davis, it split the votes and allowed movie star Arnold Schwarzenegger to win with 48.6% of the vote.

In that election, other noteworthy candidates on the ballot included Lt. Gov. Cruz Bustamante (D), State Senator, and now Congressman, Tom McClintock (R), publisher Arianna Huffington (Huffington Report), former child actor Gary Coleman, and pornographer Larry Flynt (deceased).

The signature-gathering drive to qualify the Davis recall petition was conducted by Bader & Associates, Inc., a petition management company owned by Tom Bader and Joy Bader. Such companies pay folks by the signature. Ted Costa of People's Advocate, a champion of many conservative ballot propositions, asked the company to take on the Davis Recall signature-gathering effort when other petition management companies in California refused to work on the petition drive. Congressman Darrell Issa (R) eventually provided most of the funding for the Davis recall petition through a committee that paid Bader & Associates. It was believed that energy giant Enron Corporation, (which was later hit with an accounting scandal and went bankrupt), was also secretly behind the recall. At the time, California was going through an energy crisis which some say Enron manipulated after California's utility industry was deregulated.

The current recall effort is the sixth attempt to recall Governor Newsom. This began soon after he took office in January, 2019. The latest effort is being led by Orrin Heatlie, a retired deputy sheriff from Folsom, CA. The effort was given new life after a judge granted supporters extra time to collect signatures due to the stay-at-home order at the start of the Corona virus pandemic. Heatlie's petition uses common conservative criticisms of California such as high taxes, rampant homelessness, immigrant-friendly policies, and Newsom's halting executions despite voters' past support for the death penalty.

Newsom has been criticized for closing schools and businesses during the pandemic, and with the Employment Development Department's failure to get unemployment checks out in a timely matter. The Governor's supporters will point out that, due to the pandemic, the number of those unemployed at one time was the highest on record and that EDD has been plagued with computer issues for decades.

It didn't help that Newsom attended a birthday dinner for a lobbyist at the 4 star French Laundry restaurant in Napa without a mask after asking everyone in California to wear one.



# RPEA Legislative Analysis

The effort to recall Governor Newsom is being paid for with large donations by Republican conservatives and Trump supporters Geoff Palmer, Douglas and Patricia Leone, Susan and Howard Groff. John Cox, current candidate, and the Governor's former Republican opponent in 2016 (losing 62%-38%), is also a donor and recall supporter. Other declared candidates and supporters of the recall include former Republican Mayor of San Diego Kevin Faulconer, and venture capitalist Chamath Palihaptiya. Funding and support has also come from outside California, including former Republican leaders Newt Gingrich and Mike Huckabee. According to the LA Times and Newsweek, support is also coming from groups such as Proud Boys, (including one of the leaders who stormed the nation's capitol), Qanon, a conspiracy group, The Three Percenters militia movement, the American Guard, (a neo-Nazi group), and anti-vaxxers who oppose the COVID vaccine.

Newsom is receiving support from prominent California Democrats, and outside California from Senator Bernie Sanders. The California Democratic Party recently put up \$250,000 to help Newsom.

What happens next? California Proposition 183, a constitutional amendment approved by voters in 1994, requires that recall elections be held within 180 days of certifying the signatures on a recall petition, rather than within 60-80 days of certifying the signatures as it was prior to the amendment passing. This means the special

election could be held in the Fall of 2021 and will cost taxpayers additional millions of dollars, with the budgeted cost of the general election one year away in 2022.

Democrats are betting sentiment to recall will not be as great in the Fall. Most Californians should be vaccinated. Students are expected to be back in school, and the economy should be well on its way to recovery. Republicans who support the recall are betting that people will still be angry about the pandemic crisis lock downs and oust the Governor.

Two of the candidates supporting the recall and running against Newsom, Kevin Faulconer and John Cox, are calling for changes to public pensions. Voters should remember what happened the last time a governor was recalled in California. Former Governor Arnold Schwarzenegger (R), proposed the Proposition 74, Proposition 75, Proposition 76 and Proposition 77 ballot measures that Labor and other groups called regressive. They were the centerpiece of his reform plans for California at the expense of Labor. Two years into his governorship, he tried to cut pensions and supported constitutional changes to limit current and future public pensions.

I can't predict the outcome of the Newsom recall but as voters, we must all pay attention to the candidates who are running and what they are saying.

Be safe, and happy trails till we meet again.



## Remember:

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**By mail:** Send a note explaining your order, along with your check for the number of certificates you want to: RPEA, 300 T Street, Sacramento, CA, 95811

**By phone:** Use your **Visa** or **Mastercard**. Just call the Headquarters Office at 800-443-7732 to place your order

**Online:** Use your Visa or Mastercard in the RPEA Store at [www.rpea.com](http://www.rpea.com)

**Current Price (as of February 1, 2018):** \$18.50 each by mail



# Public Relations Update



*By Scott McGookin, Director of Public Relations*

## **H AS SPRING SPRUNG? LOOK FOR THE GREEN SPROUTS!**

All of a sudden, it has stopped snowing, the days are warmer, the grass is greener, the trees are blooming; and everything seems to have new life! This is the time I've been waiting for – a time of renewed hope – and if you are like me – I've been waiting to behold what will joyfully burst forth this Spring 2021.

There is talk by a few chapters of holding in-person meetings again soon. Most likely outdoor meetings on the patio of a restaurant, club house or recreation center. Boxed or plated meals for now (no buffets) and reminders to members to limit personal touch for the time being. Tap elbows; tap your toes; a little fist bump or even a giant air-hug coupled with a smile from your eyes can go a long way toward greeting each other and making everyone feel welcome.

I personally recommend that each chapter monitor their local and county health departments guidance and that of the CDC as chapters and members start to consider how to "RE-ENGAGE". Meetings may take a hybrid format with some members being physically present while others participating via Zoom or phone/conference call. We may want to consciously build some extra time into our meeting agenda for everyone to be able to reacclimate. Take the precaution of wearing your mask; washing your hands; and maintaining a physical distance of 6' as much as practical. As a society we have come this far, let's not waste all that we have done for a few moments of not being careful. We are all in this together. I believe glimmers of hope and green sprouts are among us. Stick to social distancing and mask wearing.

Having just spent 11-days in the hospital I have an incredibly fond appreciation of the multiple roles that our health care workers and professionals are playing in the lives of those in our community and their families. With no visitors allowed beyond the front door of the hospital these "Health Care Heroes" were my only connection to the outside except for the TV and my smart phone (each of which I kept turned off for the most part). From my 4th floor room overlooking the beautiful San Gabriel Valley mountains I had the birds eye vantage point of the staff parking structure. Like

clockwork I was a first-hand witness to the strong and resilient healthcare workers of each shift reporting to work each day, putting on the PPP and using hand sanitizer before and after each trip into and out of my hospital room and I'm sure the rooms that followed.

I couldn't help but talk to everyone I could to learn of what they have been experiencing both within their occupation as well as organizationally during the past 12+ months. From dietary to the RN's and CNA's; the physical therapists and the transporters; the maintenance staff, doctors, physician's assistants and even hospital executives. I got to know them each on the first name basis and each was a Health Care Hero to me. All the PPP and precautions taken were obviously for the safety of everyone ... but could frequently present barriers to communication. Face shields, masks, latex gloves and sanitizer is a bit offsetting to warm and friendly at first. Yet these health care heroes each found the ability to communicate with kind, simple and carefully chosen words; a warm and reassuring look into your eyes; or even a soft touch showing connectedness, support and calm. They brought down the physical barriers to communication and truly connected to me, the patient, one on one. Interpersonal communication at its finest!

I was hospitalized for a surgery to remove a small cancerous growth that was discovered in a routine colonoscopy. I had postponed the procedure a couple of weeks due to an uptick in persons needing to be in the hospital due to COVID-19. I waited until I could foresee a drop in the COVID hospitalization numbers to schedule the procedure which was to have only kept me there for 4-days. I'm glad to report I am on the mend. I no longer hear the Code Blue and Code Stroke announcements what seems like dozens of times each day – which gave me pause each time I heard them announced over the hospital public address system – until I would hear the "all clear" announcement. That "all clear" announcement brought about profound peace.

I can't wait to have a safe and fun brunch or dinner with other vaccinated friends. It will probably feel like we are doing something illegal.

Is this really happening? I sure hope so! Soon ... someday soon!



# Tribute to Harvey Robinson



## A SAD FAREWELL TO HARVEY ROBINSON

*By Al Darby, VP*

Sadly, Harvey Robinson, a giant in RPEA's recent past has become a victim of COVID and passed away on February 14, 2021. He served two terms as RPEA President and several terms as RPEA's Director of Health Benefits. He served on the RPEA Board of Directors almost continuously since 2006. A retiree from CalPERS after 29 years of service, he brought RPEA a wealth of information on CalPERS pensions and health care, in general, and long term care plans in particular. That background provided RPEA with a unique insight into all aspects of CalPERS health insurance and its LTC plans that many RPEA members have been covered under during retirement.

In 2013, while President of RPEA, Harvey ran for the retiree seat on the CalPERS Board. He had the full support of RPEA but lost to the candidate endorsed and supported by CSEA Schools. His experience at CalPERS would have made him a formidable CalPERS Board member given his intimate knowledge of all aspects of the CalPERS system.

Harvey and I served on the RPEA Board together since 2006. In 2010, I was VP of RPEA but when our President then, Ann McWherter, became disabled, I encouraged Harvey to run for President due to his vast CalPERS experience. He did and served two terms during a dark period for RPEA; a time when membership was declining and prior successful efforts at recruitment were failing to stem our membership losses. In 2013, I visited AMBIA in Austin, TX and

recognized that their recruiting system could greatly benefit RPEA. I made Harvey aware of the opportunity for recruiting through AMBIA. He fully supported contracting with AMBIA and worked with me to convince the RPEA Board of the potential for a turn-around in recruiting by employing the AMBIA program. RPEA ranks began to grow again.

While president, Harvey participated in several forums related to the 2012 pension reform effort that Governor Brown was engaged in at the time. His contributions made the final legislation more acceptable to retirees by moderating some of the more draconian elements in the early versions in the development process of the legislation.

After serving as Past President for a short time, Harvey became our Director of Health Benefits again. He served in that role until his health issues began to interfere with his mobility. Then, in January, he contracted COVID and that eventually led to his passing.

In addition to his loyalty to statewide RPEA affairs, he was a staunch member and supporter of his local Sacramento, RPEA chapter, Chapter 004. He seldom missed a chapter meeting over those many years and served on the chapter board for much of that time.

I know that he was very proud of his son who worked for Apple for many years and was able to retire at an early age from that great company. Harvey had a daughter as well but unfortunately she passed away at a young age about ten years ago. This was a difficult time for Harvey but he continued on with RPEA and his other activities which included dedication to his church. He supported the local food banks as well.

Harvey was a kind and good man who would help folks with their individual CalPERS problems and any other matters that he could assist with. He will be greatly missed by all of us at RPEA and, I'm sure, many more who knew him in other walks of life.



# Virtual Volunteerism



By Loran Vetter

## What is the Reward?

**F**or the last year or so, I have been cajoling, pleading, and downright begging you all to send in your volunteer hours. We were moving right along until the pandemic hit. It was like volunteer hours dried up overnight. The first couple of months were understandable while we all tried to adjust to a new and bizarre lifestyle. By the third month, the Governor had started his website and people were volunteering in different ways, but still volunteering. It did not make sense to me that I was not getting hours reported, even though I was reminding you all how important those hours are. Those hours and the participation of our members was part of our strategy to change the perception that retired public employees were sitting around all day eating bonbons at the expense of needed programs. The theory seems to be that if the state and local government do not have to pay such a substantial amount of money to cover our retirement packages, there would be money enough to do whatever needed to be done. Personally, I think that is a fantasy. When extra money becomes available, there will always be someone with a new way to spend it.

All of that is beside the point. The most important element of our association had been banned due to the pandemic and that was our ability to be in connection with each other. We sustain ourselves at Chapter meetings and share activities of our daily lives. There was another area that I missed in my quest to get people to send in their volunteer hours. It

was the acknowledgement of your efforts that was missing. I did send a note out to Chapter Presidents and Area Directors letting them know what a great job everyone was doing, but I did not follow up to determine if you were hearing the compliments. The more I thought about this, the more I was troubled because I did not feel that RPEA had shown its appreciation for your efforts. I started thinking about how we could highlight what you are all doing to compliment and thank you individually. I have come up with some ideas that I will share for your feedback.

My ideas: Each Chapter has a core of volunteers and I think they should be shown appreciation as a group. I would suggest that, these volunteers be treated to a luncheon once a year to honor their efforts. I would also suggest a Certificate of Appreciation and that volunteers should be honored in the RPEA newsletter and local media for their efforts. Finally, I think that developing a logo for our Gives Back Program would unite us across Chapters. Nothing comes for free and we would need to determine whether our funds can be expended for the Certificates and luncheons. I believe this cost would be more than offset by the potential for increased Chapter participation. We will also have an opportunity to educate each other and the public to the tremendous value received through our volunteer efforts.

As always, I will close with the quote from Erma Bombeck: ***"Volunteers are the only human beings on the face of the earth who reflect this nation's compassion, unselfish caring, patience, and just plain loving one another."***

## STAY CONNECTED

**RPEA MEMBERS!**  
**WE NEED TO STAY CONNECTED NOW MORE THAN EVER!**  
**PLEASE UPDATE US IF YOU HAVE CHANGED YOUR E-MAIL OR PHONE NUMBER OR HAVE MOVED.**

**TO UPDATE YOUR CONTACT INFORMATION, PLEASE EMAIL [RPEAHQ@RPEA.COM](mailto:RPEAHQ@RPEA.COM)**





## Volunteer Hours and the Bonus Generated to the Community

As many of you are aware, we have been looking for a way to counter the negative publicity that public employees get in the press, other media, and from some politicians.

RPEA has developed a form that will allow our Chapter members to list the hours they volunteer. Utilizing a grid found at [www.independentsector.org](http://www.independentsector.org), we based an hourly value of \$29.95 per hour for volunteering in CA.

This is a bonus to your community because those volunteer hours stimulate employment, assist agencies in applying for grants, generate new services and support existing services. We will calculate the value that our members are giving back to their communities and the state.

The RPEA Gives Back form is easy to fill out. It requires your Name, Chapter Number, Area, the State you reside in, the places you volunteer and a notation of whether your hours are monthly or quarterly. It is not necessary to fill out a new sheet unless something changes or your hours are not consistent each month or quarter. This information can then be used to trigger positive changes in public and political opinion.

Thank you,

Loran Vetter  
Chair, ad hoc Chapter Community  
Involvement Committee

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# RPEA



## RPEA Members Give Back to their Communities

### Fueling California's Economy by Volunteering



Roll Fold  
Up Here.  
Second Fold

Roll Fold  
Up Here.  
First Fold

## RPEA Gives Back



## RPEA-CA Gives Back

Volunteer organizations include (but not limited to): Hospitals, Law Enforcement, Churches, Unpaid Caregiving, Community Services, Meals on Wheels, Elks, etc.

Name of Volunteer: \_\_\_\_\_

Date: \_\_\_\_\_

Chapter: \_\_\_\_\_

Area: \_\_\_\_\_

State Residing: \_\_\_\_\_

Name of Organization Volunteered: \_\_\_\_\_

Hours Donated: \_\_\_\_\_

Frequency:

- ☐ Monthly  
☐ Quarterly  
☐ Monthly  
☐ Quarterly  
☐ Monthly  
☐ Quarterly  
☐ Monthly  
☐ Quarterly  
☐ Monthly  
☐ Quarterly  
☐ Monthly  
☐ Quarterly

## Five Simple Steps to Filling Out the Form

1. Enter your name, date, Chapter information, and the state of your residence.
2. List the places you volunteer at and the number of hours you donate.
3. If you donate a consistent amount of hours either monthly or quarterly, check the quarterly or monthly box.
4. If your volunteer hours are sporadic, just list the hours. The next meeting you attend, you can always fill out another form with updated hours. There is also a fillable PDF to use instead of the hard copy paper form that can be found online at [www.rpea.com](http://www.rpea.com) in the **Members Only** login portal under **Member Resources**.
5. Return this pre-addressed form to RPEA Headquarters by mail or through your Chapter President or Representative.

*\* If you have any questions regarding this program, please contact us at [glivesback@rpea.com](mailto:glivesback@rpea.com).  
\* If you need help logging in to [rpea.com](http://rpea.com), contact [rpeahq@rpea.com](mailto:rpeahq@rpea.com).*



Cut here, fill out, fold with the address out ward, tape shut, stamp and mail.



# Savvy Senior

*By Jim Miller of the Savvy Senior*

## How to Search for Senior Discounts in 2021

*Dear Savvy Senior,*

*I just turned 60 and would like to find out the best way to go about locating senior discounts.*

*Looking to Save*

Dear Looking,

One of the best, yet underutilized perks of growing older in the United States is the many discounts that are available to older adults.

There are literally thousands of discounts on a wide variety of products and services including restaurants, grocery stores, travel and lodging, entertainment, retail and apparel, health and beauty, automotive services and much more. These discounts – typically ranging between 5 and 25 percent off – can add up to save you hundreds of dollars each year.

So, if you don't mind admitting your age, here are some tips and tools to help you find the discounts you may be eligible for.

### Ask!

The first thing to know is that most businesses don't advertise them, but many give senior discounts just for the asking, so don't be shy.

You also need to know that while some discounts are available as soon as you turn 50, most don't kick in until you turn 55, 60, 62 or 65.

### Search Online

Because senior discounts frequently change and can vary depending on where you live and the time of the year, the internet is the easiest way to locate them.

A good place to start is at *TheSeniorList.com* (click on the "Senior Discounts" tab), which provides a large list of discounts in categories, i.e. restaurant dining, grocery stores, retail stores, prescription medications, travel discounts and more.

You can also search for discounts by provider. Go to a search engine like Google and Yahoo and type in the business or organization you're curious about, followed by "senior discount" or "senior discount tickets."

If you use a smartphone, there are also apps you can use like the "Senior Discounts & Coupons" app (available on the App Store and Google Play), which categorizes discounts by age and type.

### Join a Club

Another good avenue to senior discounts is through membership organizations like AARP, which offers its members age 50 and older a wide variety of

discounts through affiliate businesses (see *AARPdiscounts.com*).

If, however, you don't like or agree with AARP, there are other organizations you can join that also provide discounts like the American Seniors Association (*AmericanSeniors.org*), the American Automobile Association (*AAA.com*), or for retired federal workers, the National Active and Retired Federal Employees Association (*NARFE.org*).

### Types of Discounts

Here's an abbreviated rundown of some of the different types of discounts you can expect to find.

**Restaurants:** Senior discounts are common at restaurants and fast-food establishments – like Applebee's, Arby's, Burger King, Chili's, Denny's and IHOP – ranging from free/discounted drinks, to discounts off your total order.

**Retailers:** Many thrift stores like Goodwill and Salvation Army, and certain retailers like TJ Maxx, Banana Republic, Kohl's, Michaels, Ross and Walgreens stores offer a break to seniors on certain days of the week.

**Grocery stores:** Many locally owned grocery stores offer senior discount programs, as do some chains like BI-LO, Piggly-Wiggly, Fry's Food Stores, New Seasons, Fred Meyer, and Hy-Vee, which offer discounts on certain days of the week but they vary by location.

**Travel:** American, United and Southwest Airlines provide limited senior fares in the U.S. to passengers 65 and older, while British Airlines offers AARP members discounts of up to \$200. Amtrak provides a 15 percent discount to travelers over 62. Most car rental companies give discounts to 50-plus customers or those who belong to organizations like AARP. Royal Caribbean, Norwegian, Celebrity and Carnival cruise lines offer discount rates to cruisers 55 and over. And, most hotels offer senior discounts, usually ranging from 10 to 20 percent.

**Entertainment:** Most movie theaters, museums, golf courses, ski slopes and other public entertainment venues provide reduced admission to seniors over 60 or 65. And the National Park Service offers a lifetime senior pass for those 62 and older for \$80 (see *nps.gov/planyourvisit/passes.htm*).

**Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit *SavvySenior.org*. Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.**



# Savvy Senior

## How to Help Your Elderly Parent with Their Finances

Dear Savvy Senior,

*What tips can you offer on helping an elderly parent with their finances? My 84-year-old father is having trouble keeping up with his bills and insurance, and I just found out that he's been making contributions to a suspicious charity.*

Reluctant Daughter

Dear Reluctant,

Many adult children serve as financial helpers to their elderly or ill parents. They provide services like paying bills, handling deposits and investments, filing insurance claims, preparing taxes and more. Here are some tips and resources that can help you help your dad.

### Start with a Conversation

Taking on the task of helping an elderly parent with their finances can be a sensitive and difficult topic. The first step in helping your dad is to have a respectful talk with him expressing your concerns, as you stated in your question, and offering to help him with his financial chores. If you have siblings, it can be a good idea to get them involved too. This can help you head off any possible hard feelings, plus, with others involved, your dad will know everyone is concerned.

### Get Organized

If your dad is willing to let you help manage, monitor or take over his financial affairs your first order of business is to get organized by making a list of his financial accounts and other important information. Your list should include his:

- **Contact list:** Names and numbers of key contacts like insurance agents, financial advisor, tax preparer, family attorney, etc.
- **Monthly bills:** Phone, cable, water and trash, gas, electric, credit card accounts, etc.
- **Financial accounts:** Including bank accounts, brokerage and mutual fund accounts, safe-deposit boxes and any other financial assets he has. Also get usernames and passwords for financial accounts that are set up online.
- **Company benefits:** Any retirement plans, pensions or health benefits from his current or former employer.
- **Insurance policies:** Life, home, auto, long-term care, Medicare, etc.
- **Taxes:** Copies of your dad's income tax returns over the past few years.

## Locate Important Documents

This is also the ideal time to find out if your dad has the following essential legal documents: A will; an advance directive that includes a living will and health-care proxy, which allows you or another family member or friend to make medical decisions on his behalf if he becomes incapacitated; and a durable power of attorney, which gives you or a designated person similar legal authority for financial decisions, if needed.

If he doesn't have these important documents prepared, now is the time to do it. And if they are prepared, make sure they're updated, and you know where they're located.

### Simplify Financial Tasks

The quickest way to help your dad simplify his monthly financial chores is to set up automatic payments for his utilities and other routine bills and arrange for direct deposit of his income sources.

If your dad has savings and investments scattered in many different accounts, you should consider consolidating them. You can also set up your dad's bank system and investment accounts online, so you can pay bills and monitor his accounts anytime.

### Set Up Protections

To guard against scams and risky financial behaviors, consider getting your dad a True Link Visa Prepaid Card ([TrueLinkFinancial.com/card](http://TrueLinkFinancial.com/card)). Designed for older adults with cognitive issues this card would provide your dad access to his money but with restrictions that you set on how funds can be spent. Or check out EverSafe.com, a web-based service that will automatically monitor your dad's accounts, track suspicious activity and alert you when a problem is detected.

### Seek Help

If you need help or live far away, consider hiring a daily money manager (see [AADMM.com](http://AADMM.com)) who can come in once or twice a month to pay bills, make deposits, decipher health insurance statements and balance his checkbook. Fees range between \$60 and \$150 per hour.

**Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit [SavvySenior.org](http://SavvySenior.org). Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.**



# Joining RPEA Helps Us Support YOUR Retirement Security

RETIRED PUBLIC EMPLOYEES'

ASSOCIATION OF CALIFORNIA

## Membership Application



Have a scanner app  
on your smart phone?

Visit our website:  
[www.rpea.com](http://www.rpea.com)

Join online!



### Why Join RPEA?

RPEA protects the interests of retirees at the state level to ensure your retirement remains secure. We retain a professional lobbyist who represents our interests before the Governor, Legislators and CalPERS Board. We also have access to a federal lobbyist who keeps us informed on federal retiree issues.

RPEA continues an active and ongoing relationship with CalPERS by serving on their Advisory Committee concerning CalPERS plans and proposals. We also monitor every CalPERS committee and frequently testify at these meetings on behalf of our members.

Every RPEA member receives a bi-monthly statewide newsletter with general information as well as legislative and health care updates.

Members also gain access to numerous member-only benefits including dental and vision plans and a wide array of merchant discount programs. For only \$5.00 a month you get even more back in benefit savings!

## Become a Member in Three Easy Steps!

### STEP 1: Tell Us About Yourself

Your Name: \_\_\_\_\_ Date of Birth \_\_\_\_ / \_\_\_\_ / \_\_\_\_  
☐ M ☐ F  
Spouse Name: \_\_\_\_\_ ☐ M ☐ F Date of Birth \_\_\_\_ / \_\_\_\_ / \_\_\_\_  
Is your spouse an additional applicant? ☐ Y ☐ N  
Address: \_\_\_\_\_  
City/State/Zip: \_\_\_\_\_  
Phone: (\_\_\_\_) \_\_\_\_ - \_\_\_\_ Email: \_\_\_\_\_  
Retired From: \_\_\_\_\_ Retirement Date: \_\_\_\_\_  
RPEA Chapter Number or Name if Known: \_\_\_\_\_  
Referred By: \_\_\_\_\_

### STEP 2: Select One Membership Type

- ☐ Retiree (CalPERS Annuitant) ☐ Beneficiary (Beneficiary of a CalPERS retiree)  
☐ Affiliate (Still working for a Public Agency) ☐ Associate Member (Supporter of RPEA's goals)

### STEP 3: Select One Payment Method

- ☐ **Option 1: MONTHLY CALPERS DEDUCTION:** I authorize the California Public Employees Retirement System (CalPERS) to deduct for each applicant on this form \$5.00 per month from my retirement allowance until revoked by me in writing. **Only available if one applicant is receiving a CalPERS retirement payment.**  
\_\_\_\_\_  
Signature Social Security Number or CalPERS ID + Last 4 of SSN
- ☐ **Option 2: CHECK OR MONEY ORDER:** As payment for the first year's dues, I have attached a check or money order for \$60.00 (\$30.00 for affiliate membership) for each applicant on this form. I will be billed annually for subsequent renewals.
- ☐ **Option 3: CREDIT CARD AUTHORIZATION:** As payment for the first year's dues, I authorize \$60.00 for each applicant on this form (\$30.00 for affiliate membership) to be charged on my credit card. I will be billed annually for subsequent renewals.  
Card Number:     -     -     (MasterCard or Visa only)  
Expiration Date:   /   CVV/CVC: (3 Digit code on the back of card)     
\_\_\_\_\_  
Signature

RPEA/October/2017

## THANK YOU for Joining RPEA!

**RPEA**  
Headquarters Office:  
(800-443-7732)

**Return your completed application to:**  
RPEA • 300 T Street • Sacramento, CA 95811-6912







**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](http://www.rpea.com)**

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### ROSTER OF 2020/2022 VOLUNTEER BOARD OF DIRECTORS

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<b>Rosemary Knox</b> ANYTIME	President	2215 Ladymuir Court San Jose, CA 95131	408 926 6664	NONE	rpeahq@rpea.com
<b>Al Darby</b> 8AM – 9PM	Vice President	8968 Panamint Court Elk Grove, CA 95624	925 788 6068	NONE	rpeahq@rpea.com
<b>Abe Bailly</b> 9AM – 9PM	Secretary/Treasurer	1073 San Ramon Dr. Chico, CA 95973	530 680-7883	NONE	rpeahq@rpea.com
<b>Ted Rose</b> 9AM – 5PM	Immediate Past President	2894 San Minete Dr. Livermore, CA 94550	925 292 9017	NONE	rpeahq@rpea.com
<b>JJ Jelincic</b> 8AM – 8PM	Dir. Health Benefits	366 Jane Ct. Hayward, CA 94544	916 502-6181	NONE	rpeahq@rpea.com
<b>Michael Flaherman</b> ANY TIME	Dir. of Membership	3732 Sacramento St. San Francisco, CA 94118	415 652-4300	NONE	rpeahq@rpea.com
<b>Scott McGookin</b> ANY TIME	Dir. Public Relations	650 Farben Dr. Diamond Bar, CA 91765	909 568-6763	NONE	rpeahq@rpea.com
<b>Randall Cheek</b> ANY TIME	Dir. Legislation	5201 Adelaide Way Carmichael, CA 95608	916 541 8988 (H)	NONE	rpeahq@rpea.com
<b>Susan Tamboury</b> 8AM – 9PM	Area Director I	1145 Santa Ana Dr. Santa Rosa, CA 95404	707 573-1566	NONE	rpeahq@rpea.com
<b>Roger Klaves</b> 9AM – 9PM	Area Director II	2050 Springfield Dr. Ap 214 Chico, CA 95928	530 399-0614	NONE	rpeahq@rpea.com
<b>Bob Van Eften</b> ANY TIME	Area Director III	4401 Clovewood Lane Pleasanton, CA 94588	925 846-6563	NONE	rpeahq@rpea.com
<b>Al Fillon</b> 8AM – 5PM (M-F)	Area Director IV	2300 El Portal Dr., Unit 43 Bakersfield, CA 93309	661 619-6181	NONE	rpeahq@rpea.com
<b>Ellie Knapp</b> ANYTIME	Area Director V	28319 N. Azurite Pl. Valencia, CA 91354	661 607 2072 (C)	NONE	rpeahq@rpea.com
<b>Nelly Van Lommel</b> ANY TIME	Area Director VI	5227 W. Pinehurst Dr. Banning, CA 92220	909 519-7390	NONE	rpeahq@rpea.com
<b>Ken Brown</b> 8AM – 5PM	Area Director VII	3687 Wamego Rd. Placerville, CA 95667	530 240-5160	NONE	rpeahq@rpea.com
<b>Kathleen Collins</b> ANY TIME	Area Director VIII	11865 Susan Ave. Downey, CA 90241	562-884-8891	NONE	rpeahq@rpea.com
<b>Lucy Lopez</b> ANYTIME	Area Director IX	P.O. Box 72075 Albuquerque, NM 87195	505-831-5167	NONE	rpeahq@rpea.com

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 Corey Saeteurn  
 Teena Stone

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