



NEWSLETTER

Chapter # 106, San Benito County Area III Volume 10 Issue 5

September / October 2026

Dear Chapter Retirees,

Hope all of you are well and are enjoying these warm summer days. It's hard to believe that Summer is almost over. We are moving into Fall starting September 21, 2026.

A Special Thanks for those who attended our Summer Social at the Hideaway on Thursday July 16th. It was a lovely sunny day and visiting with friends over a glass of wine and appetizers made it perfect. We didn't have a large crowd, but I think it was well received and the people that attended had a good time. There are some photos in this newsletter of those who were in attendance. We are hoping to make this an annual event and anticipating a larger turnout next summer. Hope you will join us.

The RPEA General Assembly is taking place September 29 through October 1, in San Jose. I will be attending along with Denise Thome and Catherine Shaw. At the General Assembly we will learn about our pensions, health care, financial security and quality of life. We will also participate in activities focused on keeping our minds and bodies strong. Hope to bring back some information and tips. And the sessions are open to the public as well.

Our next RPEA Chapter 106 General Meeting is scheduled for Thursday September 3, 2026 at 11:30am at Paine's Restaurant, 421 East Street, Hollister, CA. 95023. Looking forward to seeing you. The meeting information will be sent out this week.

I am always looking for new members. If you know of anyone retiring from public service or has already retired, give them the RPEA web site at www.RPEA.com. You can also give them my information as well. Also, if there is a speaker you would like to hear from or a subject you would like to hear more about during our in-person meetings, give me a call, text or email. Just let me know.

Thank you,

Kathy Postigo, President
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CalPERS

"September 9th, 2026"

Join CalPERS - Open Enrollment Webinar

Webinar details:

Date: Wednesday, September 9, 2026

Time: 10:00 a.m. PT

Duration: One hour, 15 minutes

Location: [YouTube](#)

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Location: [YouTube](#)

Learn what's new for Open Enrollment and find out about online resources. Join us for an overview including:

- Information about CalPERS health plans and benefit changes for 2027
- Open Enrollment resources available on the CalPERS website and in myCalPERS
- Answers to your questions

To help you explore your options and find the plan that's right for you, we're providing you with the [agenda](#) in advance so you can review it. This webinar will be livestreamed on [YouTube](#). Mark your calendar!

Open Enrollment starts Monday, September 14, and ends Friday, October 9, 2026.

Need Open Enrollment information now? Get [Open Enrollment](#) information on the CalPERS website at www.calpers.com

Treasurer's Report By Catherine Shaw, Treasurer

As of July 31, 2026 the Bank Balance for RPEA Chapter 106 is \$4,849.52

*"A Summer Social" Hosted By Chapter 106 on July 16th
A Fun Day with Friends!!*



With the California Legislature frantically moving active bills through the Assembly and Senate, to meet the August 31, 2026 deadline, it seemed appropriate to turn to Federal legislation and a critical part of our retirement: Social Security. A lot has been said over the past few weeks about the potential demise of the system. Here is one expert's view of what is really going on and what can be done to shore up the Social Security fund:

Rutgers Law Expert Explains Social Security Funding Crisis
Date July 2, 2026

By: Shanida Carter



New projections warn that Social Security's primary trust fund could be depleted within the next decade. If no action is taken by Congress, beneficiaries could face automatic, across-the-board reductions in payments. This raises urgent legal, economic, and policy questions about the sustainability of one of the nation's most critical programs. To help unpack what these developments mean, we asked 10 questions to [Distinguished Professor Jon Dubin](#), director of the Economic Justice and Public Benefits Clinic and author of five books on Social Security, including *The Color of Social Security: Race, Retirement, Disability and Disparity* (Cambridge University Press) set for release this month. The following Q&A explores what is at stake for millions of Americans who rely on Social Security.

The latest reporting warns that Social Security could face across-the-board benefit cuts in the coming years. Is it accurate to describe Social Security as "running out of money?"

No (and yes to some degree). No, because as long as Americans keep working--and 184.7 million Americans worked and paid into the social security trust fund through payroll deductions in the form of Federal Insurance Contribution Act (FICA) taxes in 2025--there will be money coming into the trust fund. Yes, in the sense that as early as sometime in 2032, the fund will only have sufficient resources to pay somewhere in the

range of only 76-80% of benefits to social security beneficiaries.

How quickly would changes need to be implemented to avoid or minimize benefit cuts? What would happen, legally, if Congress takes no action before the projected depletion date?

In the absence of Congressional action in the next six years to solidify trust fund financing, social security recipients will suffer automatic 20-24% across-the-board reductions in benefits.

What would a reduction of roughly 20% in benefits mean for the average recipient's monthly income and financial security?

More than half (52-56%) of social security beneficiaries derive 50% or more of their total income from social security and approximately a quarter (24-27%) garner 90% or more from these benefits. A 20-24% cut would be quite significant for most and devastating for at least a quarter of all recipients.

Rutgers Law Distinguished Professor Jon Dubin
How might these cuts disproportionately affect low-income seniors, people with disabilities, women, or people of color?

It will hit Black and Latino/a recipients the hardest. The poverty rate for Black and Latino/a recipients is approximately twice that of white recipients and Black/Brown persons disproportionately possess less generational wealth, savings, pensions or 401(K)-type plans to fall back upon. Most all low-income recipients will suffer material hardships and women will experience greater than average hardship with poverty rates about 2% higher than male recipients. Because a somewhat greater percentage of persons with disabilities and receiving social security disability insurance benefits live in poverty than social security old age or other recipients, they too will suffer somewhat greater hardship. All recipients living in poverty, near poverty, or falling to those levels due to loss of crucial social security benefits will likely experience privations such as inability to pay rent or other housing or utility expenses and more limited access to food, clothing, and uncovered medical treatment and expenses.

Who would be most affected by potential benefit cuts—current retirees, future beneficiaries, or both?

Both will be affected with reduced benefits if Congress fails to act and the degree of hardships will vary based on their individual circumstances including their baseline benefit levels and access to alternative wealth/income.

Rutgers Law alumna Elizabeth Warren, a democratic senator, co-authored a New York Times op-ed with Republican Senator Bernie Moreno proposing that a common-sense solution would be to lift the Social Security payroll tax cap of \$184,500 so wealthier earners contribute the same percentage of their income as do lower wage workers. Why hasn't this been done yet?

There are a few likely reasons for inaction. A significant portion of Congressional and present Trump Administration officials have expressed general opposition (or reluctance) to enact measures that increase tax burdens on America's wealthier persons. Indeed, the Trump Administration (and several leaders of the present governing Republican majorities in both chambers of Congress) tout the large tax cuts inuring mostly to wealthy Americans in last year's "One Big Beautiful Bill Act (OBBBA) of 2025" as their signature achievement since the start of the second Trump presidency. While several proposals for solidifying the trust fund, including some predicated principally around lifting the social security payroll tax cap, emerged during the Obama and Biden administrations, the lack of perceived temporal urgency (and the unpopularity of either raising taxes or cutting benefits in some form or both), along with other initiatives deemed more urgent, likely contributed to proverbially "kicking the can down the road" until closer to 2032.

Other proposed reforms include raising the retirement age, reducing benefit amounts, and increasing payroll taxes. How do these differ in impact? What kinds of reforms are most realistic?

Raising revenues, if done through lifting or raising the payroll tax cap (or commencing social security taxes on investment and business pass-through income) will have the greatest impact on workers earning greater than \$184,500/year and those with investment and business pass-through income. Raising the tax rate will affect all but will be somewhat regressive since flat rate tax increases take a greater percentage of income, and needed income, from lower earners. Cutting benefits, either through raising the retirement age or reducing benefits by some percentage, will have the greatest impact on those most in need of the benefits based on financial circumstances. Raising the retirement age beyond the present age 67 will particularly harm Black workers since life expectancy is more than four years less for Blacks than all other Americans (age 74 vs 78.4), and the disparity is even more pronounced for Black Men (age 70). For example, if the retirement age were raised to 70 as some in Congress have proposed, the average Black man waiting for full retirement benefits might never receive a check or be encouraged to take early retirement with significantly reduced benefits at/after age 62.

What should individuals, especially younger workers or those nearing retirement—be thinking about or doing right now?

All concerned should urge their congressional representatives to take action as soon as possible to pass legislation to solidify the trust fund. While there are two ways lawmakers can do so--by increasing revenues into the trust fund, reducing benefits paid out from the fund, or some combination of both, in public polling--a significant majority of voters (republican, democrat and independent alike) prefer solutions that raise revenue without reducing benefits. There are several bills pending in Congress now (and presumably another soon when Senators Warren and Moreno submit a formal bill based on their proposal) that would secure the trust fund and payment of full benefits for decades without reducing benefits. Voters should implore their representatives to get behind and pass one of them. The delay in Congressional action reduces flexibility and available options to address the problem.

If you were advising lawmakers, what guiding principle(s) should shape the next major reform effort?

Broad Principles: Act promptly (although that might realistically mean January of 2029 at the start of a new Administration), retain social security's basic historical structure and character, and do no harm to those most in need. More specifically, in polling, most Americans seek not only trust fund solvency through lifting the FICA tax cap on high earners but also reforming the program to strengthen and improve it for persons less well-served such as: 1) low earners; 2) workers with earnings records diminished or interrupted with significant family caregiving (predominantly women); and 3) workers with long histories of physically demanding work who are at least 62 and are no longer capable of such arduous work. Measures discussed and present in various proposed reform legislation from 2020-present, which should be considered, include: 1) provisions to tweak the social security benefits calculation formula to return a greater percentage of earnings to lower earners; 2) raising the minimum social security benefit to, at least, the poverty line (or raising the Supplemental Security Income (SSI) floor for indigent elderly and disabled persons to the poverty line and modernizing SSI resource rules); 3) creating caretaker credits for workers who spent years out of the workforce for family caretaking; and 4) establishing "bridge" benefits to offset and bridge the lifetime reduction of benefits at early retirement for persons with long histories of arduous work who can no longer perform that work at age 62.

This is certainly something to pay attention to !

Flossing May Help Lower Stroke Risk

By Anna Lee Beyer,

AARP Updated August 20, 2026



Experts say removing plaque between teeth may support heart and brain health.

A surprisingly simple routine — flossing your teeth — may lower your risk of stroke, according to a new study reported at an international stroke meeting.

“A small daily habit like flossing could have significant long-term health benefits,” says lead researcher Dr. Souvik Sen, professor and chair of the neurology department at the University of South Carolina Floyd School of Medicine.

Although it just takes a couple of minutes, only about one-third of people 45 and older floss every day. The percentage of people who don't floss at all rises with age: almost 30 percent among people ages 45 to 64, 34 percent for those 65 to 74 and 44 percent of people 75 and older, according to a [2018 report](#) from researchers at the Centers for Disease Control and Prevention.

Stroke risk increases with age and with underlying health and lifestyle factors such as high blood pressure, diabetes and cigarette smoking. Each year, more than 795,000 people in the United States [experience a stroke](#).

The study by Sen and his colleagues at several other U.S. universities tracked the [oral care habits](#) and incidence of stroke among more than 6,200 people for 25 years taking part in the Atherosclerosis Risk in Communities (ARIC) study. They found that flossing was associated with a lower risk of strokes caused by blood clots from the heart (40 percent lower risk), blocked blood flow to the brain (23 percent) and irregular heart rhythm (12 percent), regardless of how often they brushed or went to the dentist. The [results were reported](#) in the journal *Stroke* in 2026.

“This research is extremely important for helping people understand what they can do with inexpensive tools daily at home that can significantly reduce their risk of stroke,” says Dr. Andrei Alexandrov, chair of the neurology department at the University of Arizona College of Medicine – Phoenix.

The link between oral health and stroke risk

This new research is consistent with what we know about the relationship between oral health and [cardiovascular disease](#), says Dr. Thomas E. Van Dyke, senior vice president for clinical and translational research at the American Dental Association Forsyth Institute and a professor of oral medicine, infection, and immunity at the Harvard School of Dental Medicine.

If plaque, the sticky film of bacteria that forms on your teeth, isn't removed, it can cause inflammation, which increases the risk for cardiovascular conditions, Van Dyke says. “The longer the plaque remains in place undisturbed, the more inflammatory it becomes.” Inflammation in the body is linked to hardening of blood vessels and irregular heart rate, Sen says. In other words, local inflammation in your mouth leads to systemic inflammation throughout the body.

Chapter Board of Directors

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Board Meetings are scheduled in the months of January, April, August & November. They are usually Zoom meetings that are announced by email.

General Luncheon Meetings are scheduled on the first Thursdays of the months of March, June, September and December at 11:30am, located at Paine's Restaurant, 421 East Street, Hollister, California Notices sent out by mail and/or email.

Chapter information is available on the RPEA of California website at www.rpea.com. You can also reach the chapter at RPEA106@gmail.com

