



# RETIRED PUBLIC EMPLOYEES' ASSOCIATION OF CALIFORNIA



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# President's Report



**Al Darby**

**RPEA PRESIDENT**



# RPEA

email

**RPEAHQ@RPEA.COM**

website

**WWW.RPEA.COM**

## RPEA NEWSLETTER

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Send change of address to:  
RPEA HEADQUARTERS  
300 T Street  
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Attention: Change of Address

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*By RPEA President Al Darby*

**I**n early November, I attended the AMBIA Conference in San Antonio, Texas along with Kathy Miller from San Jose, President of Chapter 31. It was fitting that Kathy join us, in view of the fact that she is a major contributor of new members to RPEA and many of these new members join RPEA to access the dental, vision and other benefits AMBIA offers. The meeting was very useful in that we learned about the expansion plans for AMBIA and its affiliated companies that support the multi-pronged approach to marketing the AMBIA brand and its efforts to reach younger workers and retirees through social media and ecommerce systems. AMBIA continues to build retiree association membership using its traditional direct-mail and email marketing which has been very successful up to this point.

The most important take-aways from this conference is the concentration of effort on ecommerce systems that reach younger potential members through the mediums younger folks receive communications. In addition, we communicated (Kathy and I) on issues related to increasing group dental plan premium cost and the serious need for a group health care plan for those who retire before age 65. AMBIA is listening and trying to satisfy these needs. Long term care modifications are being offered but they receive resistance in California by the Department of Insurance. AMBIA's Cancer, Heart and Stroke plan cannot be offered in CA to persons over age 65. Plans are in place by AMBIA to overcome these CA DOI objections. Hopefully, their plans will succeed in getting these programs approved in California.

We also learned that AMBIA's force sales in California will expand to 20 or more very soon. This can only help RPEA gain more new members as

these sales people sign up new members for our group dental and vision plans along with the many other group insurance plans that AMBIA offers. Branding of RPEA and AMBIA greatly benefits from this added visibility for our two organizations. Our chapters should welcome these AMBIA sales people to their meetings to support this new sales force in all of its activities.

The AMBIA conference included an extra day for non-teacher associations to meet and work to develop a national group to communicate important information and best practices for miscellaneous employee retiree associations such as RPEA. This can benefit all similar organizations whether they have a relationship with AMBIA or not. Support from AMBIA will be available on a limited scale but we expect they will play an important role in facilitating the efforts of this national group. The group named themselves the Council of Public Retirees Executives Association. A website called CRPEA.org will be created to exchange information and communicate its activities, information and best practices related to statewide associations around the country. Any statewide non-teacher retiree organization will be welcome to join us.

On the Public Relations front, we will continue to work with Vilocity, a PR firm associated with AMBIA, to formulate our social media and other ecommerce programs to strengthen our own communications and recruiting efforts. Vilocity built our new website and continues to support us other ways such as email campaigns that have varying objectives (candidate support, member communications and recruiting efforts).

While attending the AMBIA conference, I asked that RPEA be provided with a prospective new member list that AMBIA might be able to develop that doesn't interfere with their recruitment efforts. This list would augment our current list and thereby provide RPEA chapters with a fresher list of local retired public

**Continued on page 3**

# Attacks On Public Pensions Cite Extremes Not Norms

Some of you probably saw an article by a small business owner in Santa Clarita who ranted about public pensions and how unfair it is that a retired school teacher could receive a pension of \$84,000 a year. The author of the article failed to mention whether the teacher had an advanced degree, how many years he/she taught, age at retirement, and salary at retirement. The fact teachers do not receive social security is important to note as well. Forty years in a classroom could easily produce this pension scenario and in urban California this level of pension compensation is needed to cover the higher cost of living in our state.

One of the most egregious statements in this anti-pension article was regarding the source of pension funding; the author believes this is all taxpayer money when actually 63% of pension money is derived from investment gains (return on investments). Employers pay about 25% and employees contribute about 12%. As you can see, taxpayers are not paying anywhere near all of the cost of pensions – investments pay most of the cost.

What needs to be recognized by the general public is that public pensions are evolving into mature entities in which there will more retirees than active workers in pension systems soon, this mean that more investment returns are needed to cover the higher costs related to more payout to the higher number or retirees and lower employer and employee contributions due to public

employment losses related to government agency automation and contracting of work public workers once performed.

Another factor in the evolving public pension arena in California is the impact of the 2012 pension reform act (PEPRA). Actuarial predictions show that this reform legislation will begin to reverse the higher cost status of the current system and abuses related to pension spiking will further controls costs. After 2030, pension funds costs to employers will be significantly reduced. All of this assumes a relatively stable world economy. Hopefully, current regulations will prevent a calamity such as the financial crisis in 2007/8 from happening again.

Sadly, articles like this one from Santa Clarita get published all too often. There is a clear lack of knowledge reflected in this screed and an obvious negative bias toward public employee pensions. As I stated before, many public employees are not covered by social security. They are solely dependent on their pension from public employment. In CalPERS, the average pension is just under \$3,000 a month. Only about 5% receive a pension greater than \$100,000 per year, these pensioners were doctors, lawyers, top managers, scientists, professors, judges, school administrators etc.

## ***Continued from page 2***

employees to contact and recruit for membership in RPEA.

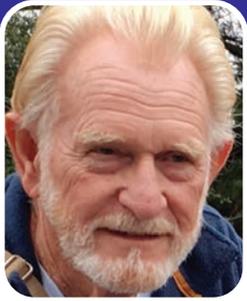
In mid-November, we will attend the CALPELRA Conference with hundreds of human resources professionals from California public agencies. This is one of the most important conferences we attend each year to promote the benefits of RPEA for their retiring employees. We have attended enough of these conferences to be well known to many of these HR people and we now enjoy their support in getting our marketing material into the hands of their retirees as they leave public employment. AMBIA provides a great deal of support for these annual conferences and will be doing even more for this one.

As you probably know from prior RPEA news magazines, we are exploring construction of a five-unit structure on the vacant lot that RPEA owns at 314 T Street. Funding

and architectural plans are in development and we expect to have final proposals ready for the RPEA Board to consider at the January Board meeting. This property is located three blocks from the CalPERS headquarters buildings. This suggests that many CalPERS folks would be tenant candidates. This part of Sacramento is witnessing a high level of redevelopment into modern-day housing that makes it possible to walk to downtown employment centers. As traffic problems mount during commute hours in Sacramento, downtown living quarters become more and more valuable.

A new Ad Hoc committee to analyze CalPERS governance and investment policies and recommend positions RPEA should take was formed as a result of Board action in September. This Committee met in October to establish guidelines to accomplish these goals. A white paper will be produced for the RPEA Board to express our vision of best practices for this activity.

# Membership Update



*By Bill Wallace, Director of Membership*

**M**embers are the heart of RPEA, its' greatest asset and the reason for RPEA's existence. The chapter is the vessel that coalesces these valuable assets. Chapter energy determines the quality of the overall membership and the ability to attract new members. The quality of RPEA members evolves within the chapter. How do the leaders of RPEA make the chapter a magnet for new members and support the chapter in the task of improving its health? One important element and the key to a chapter's success is the involvement and commitment of the state officers and members of the Board.

I believe that communicating directly with others is the most effective form of communication. This is referred to as 'One on One' communication and I would like to develop an Area workshop to teach this technique. Once learned it can be used by the chapter to reach out to individuals on the active membership list. This list represents individuals with a common bond and it is perfectly logical to engage these active members prior to reaching out to prospective members. This is where the 'one on one' technic can be developed and mastered.

The goal of this workshop would be to become more efficient in the process of increasing inactive member participation in chapter activities.

In a previous newsletter I wrote that volunteering is helpful in becoming acquainted with retired public employees. The volunteering your chapter does on a regular basis also has dollar and cents value. Loran Vetter of Chapter # 043 has written about the monetary value of RPEA retiree volunteers. The following is an excerpt from her article in a recent RPEA Newsletter.

Loran writes, I became curious about the value of volunteer hours some time ago. With the assistance of Tanya Rakestraw, late Office Manager for RPEA, I was

able to access some information. What I found was proof of the immense value of the volunteer activities by retired citizens. Those contributions are used in operating all kinds of agencies, have a value for grant writing and show community support for programs. I decided to categorize volunteer activities of Chapter 043 members using the data I found on the website Independent sector.org. I asked Executive Board members to report volunteer activities and where they took place. I received information from five (5) board members and valued those hours based on information from the website. The results were significant: The total hours volunteered was 1,417 for a value of \$41,220.53. We also had a list of 10 organizations to which these

hours were donated. RPEA retirees make a substantial contribution to the community contrary to what many people state in articles. We worked hard for our pensions and benefits and we make a major impact on the economy both by what we spend and the money saved by our volunteer efforts.

Loran's article is a strong illustration that volunteering is great for the community, it is certainly great for those of you that volunteer and it has a positive financial impact for the community where you live. Vice

President Rosemary Knox sent a letter to chapter Presidents asking if their chapter was involved in any charitable efforts. If you do charity work and have not responded, please do so now.

I am putting together ideas suggested by members with the goal of making the chapter a recruitment hub. I find that ideas from our members are very creative and I welcome your input. As a chapter officer or a member, what suggestions could you make to improve the chapter recruitment process. How can headquarter resources be directed more effectively towards enhancing chapter growth.

Bill Wallace, Membership Director



# Health Benefits Update



*By Harvey Robinson, Director of Health Benefits*

## **CalPERS Long Term Care Class Action Lawsuit Update.**

The trial date has been moved from October 30, 2019 to April 13, 2020 to allow time for additional

settlement talks. The judge has implied that CalPERS is at financial risk for some \$1.2 billion due to misleading some 100,000 plaintiffs as to premium increases. One major concern is where will payment come from, if the suit is successful. Will it come from the Public Employment Retirement Fund (PERF) or the CalPERS Long Term Care Trust Fund. If it comes from the latter it will probably kill the program.

## **Recently CalPERS Health Benefits Chaptered Legislation**

### **AB 731 (Kalra) Chapter 807, 10/12/2019**

CalPERS Position: Support

Health Plan Data and Rate Review. Currently, a health care service plan or health insurer offering a contract or policy in the individual or small group market is required to file specified rate information, including total earned premiums and total incurred claims for each contract or policy form, with the appropriate department at least 120 days before implementing a rate change. The bill applies this requirement to the large group market. It also requires health plan contracts and health insurers to provide additional information such as rate review data disaggregated by benefit category and region and a comparison to Medicare prices for the same service such as hospital inpatient care or laboratory tests. Makes integrated health care delivery systems to report rates based on spending and use by type of service. Finally, if a plan or insurer fails to provide all the information required, the bill would specify that the filing is an unjustified rate. The bill specifies that it does not impair CalPERS health plan negotiation and rate setting authority.

Action Taken: N/A

*Location: Chaptered by the Secretary of State, Chapter 807, Statutes of 2019*

### **AB 824 (Wood) Chapter 531, 10/7/2019**

CalPERS Position: Support

Preserving Access to Affordable Prescription Drugs. Creates a legal presumption that patent infringement settlement agreements between generic and brand-name drug manufacturers are anticompetitive. Moreover, the parties that enter these agreements are subject to a civil penalty unless they can prove by a preponderance of evidence that the agreements (1) are fair and reasonable compensation solely for goods and services the generic

manufacturer has agreed to provide, or (2) generate procompetitive effects.

Action Taken: N/A

*Location: Chaptered by the Secretary of State, Chapter 531, Statutes of 2019*

### **SB 343 (Pan) Chapter 247, 9/5/2019**

CalPERS Position: Support

Health Plan Data Disclosure. Removes an exemption from current law for health plan data disclosure, which has permitted Kaiser Permanente to disclose data differently than other health plans in California. As such, the bill subjects Kaiser Permanente to the same disclosure requirements as other health plans.

Action Taken: N/A

*Location: Chaptered by the Secretary of State, Chapter 247, Statutes of 2019*

These can be found on the CalPERS website at <https://www.calpers.ca.gov/page/about/laws-legislation-regulations/legislation>.

At the November 2019 Pension and Health Benefits Committee meeting, the committee heard

1) An overview of mental health issues that were provided by Don Moulds, the new CalPERS Chief Health Director and Julia Logan MD, Chief Medical Director. To meet the needs of people seeking emotional or mental assistance but are not in full crisis a toll free State Warm Line number was provided: 1-855-845-7415. The presentation from Kaiser Permanente responded to committee questions regarding the mental health services they provide. Kaiser has been widely criticized, particularly from their own staff, as to the adequacy of mental health services as to their timeliness and sufficiency. Also, they have been financially penalized as to their lack of a timely response. The full presentation should be available on the CalPERS website of this over one hour committee presentation.

2) Outpatient Prescription Drug Reference Pricing. In an effort to reduce the cost of prescription drugs, CalPERS will be using a three phase program with the new Blue Shield Trio plan.

**In Memorium** Bernard Tyson, the charismatic CEO of Kaiser Permanente has died unexpectedly at age 60. He was one of the most influential business leaders in the nation as to innovative health initiatives.

**A Thank You to our Veterans** RPEA would like to give a special thanks to our veterans, which includes me, who made our subsequent civil service possible.

# Tis The Season



*Intro by Rosemary Knox*

**A**t a recent RPEA Board meeting, there was discussion about a letter that had been sent to each chapter concerning volunteer activities in which each Chapter participates. We wanted to discover and highlight the charitable activities of each RPEA Chapter and how those activities contribute to the well-being of the local communities. Our contributions (in the form of volunteer activities) are an important way for us to stay engaged in the community while providing a tangible

service to our friends and neighbors. Our chapters have shared that they are donating time and money to Homeless Shelters, Food banks, Adopt-A-Family Program, Saint Jude's Ranch for Children and many more worthwhile volunteer opportunities. This article is just a beginning in discovering the many ways RPEA Members are contributing and "giving back" to their community and at this time I would like to take the opportunity to SPOTLIGHT..... Loran Vetter, Chapter 043 – Yolo County.

## RPEA Gives Back



**A**s you already know, I am Loran Vetter, Secretary for Chapter 043. I have been concerned for some time that Public Employment Retirees do not receive the respect and the credit they should in the local community and state. In the last several years, certain politicians have been working very hard to cut pensions and medical benefits for retired public employees. Too often, we have been portrayed by those politicians and the media as people who are milking the system to live a life of leisure and comfort. It really is past time that we let our neighbors and the politicians know the ways our community and our state benefits from the services of Retired Public Employees. I put the question of this research to our Executive Board and received approval to go forward. At that point, I also asked members of the Executive Board to give me a list of hours and places where they were volunteering. I wanted to use those numbers to develop a poster for our next General Meeting. Based on information from 5 Executive Board members, I was able to develop a poster documenting over \$40,000 in volunteer services. I was also asked to develop an article for our Quarterly Newsletter. In addition, our President, Don Ishikawa included information about our project and asked members to bring hours and names of places they volunteer to our next General Meeting in May.

At our next meeting, I took to the floor to talk about my

own personal feelings about the way we were being characterized in the media and asked the members of our Chapter to join me in this plan to change both public and politicians perceptions. We continued to request information through our newsletter and presentations. By the time the August Meeting rolled around, we had amassed about \$1,000,000 in Volunteer hours.

The information we received, illustrated the commitment of individual members of Chapter 43. This volunteer participation benefits the public in many ways. Volunteers answer the phones at the Woodland Senior Center, assist and operate specific programs within the Center, volunteer at the Homeless Shelters, drive veterans to medical appointments, mentor adults with Mental Health issues, and a myriad of other places. Many Private Non Profit Agencies depend on volunteers to survive. The survival is two fold. First they use the volunteers to keep things running smoothly. The second less obvious use of the volunteer time is as a demonstration of public support when they apply for grants and/or funding for special products. All of this free labor enables this great state to function as a compassionate and caring place in which people want to live. This aspect of our contribution to the well-being and smooth running of this state is usually overlooked. It is clear that this is merely the beginning of this project to change public and media perception of Public Employment retirees.

# January 2020 Board of Directors Meeting

## January 2020 Board of Directors Meeting

January 27-28, 2020

Hilton Arden Sacramento West Hotel

2200 Harvard Street

Sacramento, CA 95815

## April 2020 Board of Directors Meeting

April 27-28, 2020

Doubletree by Hilton Hotel Anaheim/Orange County

100 The City Drive

Orange, CA 92868

## RPEA General Assembly 2020

September 21-24, 2020

Hilton Arden Sacramento West Hotel

2200 Harvard Street

Sacramento, CA 95815

## Message from the Editor



*By Lorenzo Rios, Director of Public Relations*

First, I would like to wish everyone a very Merry Christmas and a Happy New Year. I want to thank the Presidents of two chapters for inviting me to speak at their October meetings, they are

Shirley Wofford, President of Chapter 044 Pomona, CA and Larry Sullivan, President of Chapter 096 Albuquerque, New Mexico and I would also like to give a special thank you to Lucy Lopez and her daughter for showing me their city, picking me up and returning me back to the airport.

I have been working with RPEA staff, Sean Decker, on how to improve our newsletter and to use social media like Facebook, Twitter and Instagram to keep up with the new

generation of retirees. Using social media will, hopefully, encourage new retirees to join RPEA and attend the meetings of their local chapter. Now as we enter a new year, 2020, chapters too, have to do their part in recruiting new members by going out to different events in their areas with information about what the RPEA is doing to protect our pensions and benefits.

Every month articles appear in newspapers of how our pension and benefits are affecting some agencies ability to cover unfunded liabilities and implying that the employees are to blame but what isn't mentioned is that employees pay their fair share before they get their checks and that the agencies are having trouble paying theirs.



*L to R: Chapter 016 - San Fernando Valley Officers meet with Ellie Knapp, Area Director V, Jim Mc Christian, Past President, Linda Blakely, Legislative Committee Chair, Sigrid Ramos, VP & Treasurer, Joseph Aparicio, President, Ralph Delgado, Secretary.*

*Chapter 044-Pomona meeting at Golden Corral in Ontario, October 09, 2019. L. to R.: Albert Jones; Lorenzo Rios; Shirley Wofford; Yvonne Smith.*



*Chapter 068-Westside Holiday Meeting at Tony P's. From left to right: Alice Roberts, Patsy Herschberger, Patricia Bruno, Martin Conwell, Janet Gilbert, Toni Kopek, Rosemary O'Rourke, Gail Ybarra, Bennie Scott & Dolan Bradley.*

# RPEA Cruises To Mexico



*Nellie Mastre, San Jose Chapter, Kaye and Jim Rankin, Tom and Gloria Robello, originally from the Oakland area now living in Sparks, Nevada, Ellie Knapp, Doug Craig, Ron Esparza, Al Darby, RPEA President, and Joan Decker at one of the group lunches on the Royal Princess during their cruise to the Mexican Riviera.*

## CalPELRA

*Al Darby, President RPEA, Ron Rosborough, Executive Vice President AMBIA, Rosemary Knox, RPEA Vice President, Robert Lee, National Vice President AMBIA, Jack Danielson, California Vice President AMBIA, enjoy a glass of wine a CalPELRA during a wine tasting event sponsored by AMBIA at the conference in Monterey.*



# Legislative Update



By Aaron Read and Pat Moran of Aaron Read & Associates

## LEGISLATIVE UPDATE

On Friday, September 13th, the Legislature adjourned the first half of the 2019-20 legislative session. Governor Newsom had until midnight

on October 13th to sign or veto the multitude of bills that were sent to him. If he did not take action on a bill, it automatically became law without his signature.

This year, 3,033 bills were introduced, of which 1,169 have been chaptered (signed by the Governor) and 172 were vetoed. The remaining 1,692 bills are either inactive, dead, made into two-year bills, or are resolutions that, by law, do not have to go to the Governor. If a bill was made into a two-year bill, it means the measure is taken out of consideration during the first year of a regular session with the intent of taking it up again during the second year.

Below is a final update for this year on all of the major bills RPEA had a position on:

### Support

**AB 33 (Bonta, D-Alameda)** – This bill would prohibit the boards of PERS and STRS from making new investments or renewing existing investments of public employee retirement funds in a private prison company. It would require the boards to liquidate investments in private prison companies on or before July 1, 2020, and would require the boards, in making a determination to liquidate investments, to constructively engage with private prison companies to establish whether the companies are transitioning their business models to another industry. AB 33 was set for a hearing in the Assembly Public, Employment and Retirement Committee but the hearing was cancelled at the request of the author. The deadline has passed for the bill to be heard in committee; therefore, it has been made a **two-year bill** and will be dealt with next year. RPEA is in support.

**AB 367 (Flora, R-Ripon)** – Current law prohibits the State Department of Social Services from authorizing individuals who have been convicted of certain crimes from working or otherwise being present at a community care facility, a residential care facility for persons with a chronic, life-threatening illness, a residential care facility for the elderly, or a child daycare facility. This bill would enumerate additional crimes that prohibit the department from authorizing an individual from working or otherwise being present at these facilities, including, among other crimes, the willful and unlawful use of personal identifying information. AB 367 was set for a hearing in the Assembly Human Services Committee but the hearing was postponed. The deadline has passed for the bill to be heard in committee; therefore, it has been made a **two-year bill** and will be dealt with next year. RPEA is in support.

**AB 447 (Patterson, R-Fresno)** – Department of Social Services is required to investigate the criminal record of certain individuals who provide services to the residents and clients of a community care facility, a residential care facility for persons with chronic

life-threatening illness, a residential care facility for the elderly, or a child daycare facility. Violations of the licensing requirements for these different types of care facilities are crimes. This bill would expand who is required to comply with the requirement for obtaining a criminal record clearance by including individuals who are otherwise associated at the facility and would expand a requirement for the department to maintain criminal record clearances of individuals in its active files. AB 447 was held in the Senate Appropriations Committee and has been made a **two-year bill**. It will be dealt with next year. RPEA is in support.

**AB 731 (Kalra, D-San Jose)** – Current law requires a health care service plan or health insurer offering a contract or policy in the individual or small group market to file specified information, including total earned premiums and total incurred claims for each contract or policy form, with the appropriate department at least 120 days before implementing a rate change. Current law requires a health plan that exclusively contracts with no more than 2 medical groups in the state to disclose actual trend experience information in lieu of disclosing specified annual medical trend factor assumptions and projected trends. Current law requires the Department of Managed Health Care to conduct an annual public meeting regarding large group rates. This bill, commencing July 1, 2020, expands those requirements to also include large group health care service plan contracts and health insurance policies, and imposes additional rate filing requirements on large group contracts and policies. AB 731 was **chaptered on October 12th**. RPEA was in support.

**AB 797 (Grayson, D-Concord)** – This bill, in its original form, would have expanded the category of mandated reporters of suspected financial abuse to include the officers and employees of a business licensed under the Money Transmission Act. The bill was amended on March 26th and now requires a business that is licensed under the Money Transmission Act whose primary business function is transmitting money, that operates out of a physical storefront or location and that does not engage in other transactions, to provide notice to customers who are 65 years of age or older making the customer aware that fraud has been committed in recent years by means of money transmittals. AB 797 was set for a hearing in the Assembly Aging and Long Term Care Committee but the hearing was postponed. The deadline has passed for the bill to be heard in committee; therefore, it has been made a **two-year bill** and will be dealt with next year. RPEA was in support of the original version and remains in support of the bill, as amended.

**ACR 88 (Reyes, D-Grand Terrace)** – This bill recognized the month of May 2019 as Older Americans Month and encouraged all Californians to recognize and treat all older adults with compassion and respect, and to participate in services and activities that contribute to the health, welfare, and happiness of older adults. The measure passed both houses and was **chaptered on June 20th**. Since it is a resolution, it did not go to the Governor for signature; after it passed both houses, it simply went to the Secretary of State for recordation. RPEA was in support.

# Legislative Update



**AJR 15 (Bloom, D-Santa Monica)** – This was an intent bill that stated the Legislature’s support for federal funding of at least \$600 million per year to support the construction and operation of affordable housing through the Section 202 Supportive Housing for the Elderly Program and called on the President of the United States and the United States Secretary of Housing and Urban Development to support significantly increased funding for that program. The measure was **chaptered on September 5th**. RPEA was in support.

**SB 228 (Jackson, D-Santa Barbara)** – This bill related to a Master Plan on Aging. It was amended slightly, but requires the Governor to appoint an Aging Czar and a 13-member Aging Task Force to work with representatives from impacted state departments and with stakeholders to identify the policies and priorities that need to be implemented in California to prepare for the aging of its population and to develop a master plan for aging. The bill requires the master plan to address how the state should accomplish specified goals, including expanding access to coordinated, integrated systems of care, and also requires the Aging Task Force to solicit input from stakeholders and gather information on the impact of California’s aging population. SB 228 was **chaptered on October 11th**. RPEA was in support.

**SB 364 (Stone, R-La Quinta)** – The California Constitution generally limits ad valorem taxes on real property to 1% of the full cash value, as defined, of that property, and provides that the full cash value base may be adjusted each year by the inflationary rate not to exceed 2% for any given year. Current property tax law implementing this constitutional authority provides that the taxable value of real property is the lesser of its base year value compounded annually by an inflation factor not to exceed 2%, as provided, or its full cash value. Current property tax law also provides that the taxable value of a manufactured home is the lesser of its base year value compounded annually by an inflation factor not to exceed 2% or its full cash value. This bill, for any assessment year commencing on or after January 1, 2020, and before January 1, 2030, would provide that the inflation factor shall not apply to the principal place of residence, including a manufactured home, of a qualified veteran, who is 65 years of age or older on the lien date, was honorably discharged from military service, and meets specified requirements. The deadline has passed for the bill to be heard in committee; therefore, it has been made a **two-year bill** and will be dealt with next year. RPEA is in support.

**SB 512 (Pan, D-Sacramento)** – This bill would establish the California Long-Term Services and Supports Benefits Board (LTSS Board), to be composed of 9 specified members, including, among others, the Treasurer as chair, the Secretary of the California Health and Human Services Agency as vice chair, and 3 members to be appointed by the Governor. The bill would require the LTSS Board to manage and invest revenue deposited in the California Long-Term Services and Supports Benefits Trust Fund (LTSS Trust), which the bill would create in the State treasury, to, upon appropriation, finance long-term services and supports for eligible individuals. SB 512 was held in the Assembly Appropriations Committee and has been made a

**two-year bill**. It will be dealt with next year. RPEA is in support.

**SCR 49 (Dodd, D-Napa)** – This measure proclaimed and acknowledged the month of June 2019 as Elder and Dependent Adult Abuse Awareness Month in California and reiterated the importance of annually recognizing Elder and Dependent Adult Abuse Awareness Month in the state. The measure was **chaptered on June 13th**. RPEA was in support.

**SJR 3 (Wilk, R-Santa Clarita)** – This bill requested the Congress of the United States to enact, and the President to sign, legislation that would repeal the Government Pension Offset and the Windfall Elimination Provision from the Social Security Act. The bill was **chaptered on August 13th**. RPEA was in support.

**SR 39 (Jackson, D-Santa Barbara)** – This measure resolved that the Senate declared May 2019 as Older Americans Month to increase public awareness of the many contributions and positive impacts of older adults in the State of California. It was a single house resolution and therefore did not have to go through the Assembly. It was **adopted by the Senate on May 20th**. RPEA was in support.

## Oppose

**SB 341 (Morrell, R-Rancho Cucamonga)** – This bill would require the PERS Board to report a calculation of liabilities based on a discount rate equal to the yield on a 10-year United States Treasury note in the year prior to the report. The bill would require the STRS Board to provide a description of the discount rate the board uses for reporting liabilities, a calculation of liabilities based on a discount rate that is 2% below the long-term rate of return assumed by the board, and a calculation of liabilities based on a discount rate equal to the yield on a 10-year United States Treasury note in the year prior to the report. SB 341 failed passage in the Senate Public Employment and Retirement Committee but was granted reconsideration. Since the deadline has passed for the bill to be heard in committee, it has been made a two-year bill and will be dealt with next year. RPEA is opposed.

## Looking ahead

The Legislature returns to begin the second year of a two-year session on January 6, 2020. All the bills that are still in their house of origin must clear that house by January 31st or they are dead. In addition, new bills will be introduced in the second year, and the deadline to go to Legislative Counsel with new bill requests is likely late January. The final deadline for the introduction of bills is February 21st. After February 21st, the new bills have to sit in print for 30 days before they can be heard.

Next year, we will have a combination of bills left over from this year, as well as new bills introduced in 2020.

Lastly, the Governor will unveil his proposed 2019-20 budget on, or before, January 10th. He has already signaled, through press comments, that he believes there is a slowdown in the economy headed our way. Stay tuned...

# RPEA Legislative Update



*By Randall Cheek, Director of Legislation*

**A**t our last board meeting President Al Darby asked me to come up with an inspirational message. Scratching my head, I

decided to do a little research and came up with the following:

Our shared values define us more than our differences. And acknowledging those shared values can see us through our challenges today if we have the wisdom to trust in them again.

## **John McCain**

All of us might wish at times that we lived in a more tranquil world, but we don't. And if our times are difficult and perplexing, so are they challenging and filled with opportunity.

## **Robert Kennedy**

He that won't be counseled can't be helped.

## **Benjamin Franklin**

There are no problems we cannot solve together, and very few that we can solve by ourselves.

## **Lyndon B. Johnson**

I am a firm believer in the people. If given the truth, they can be depended upon to meet any national crisis. The great point is to bring them the real facts.

## **Abraham Lincoln**

As we express our gratitude, we must never forget that the highest appreciation is not to utter words, but to live by them.

## **John F. Kennedy**

A fool and his money are soon elected.

## **Will Rogers**

With these in mind we head into a busy year next year (the primary is March 3, 2020 and the general November 3, 2020), not only are there a lot of candidates to consider but a lot of issues. Added to the candidates on the ballot will be initiatives. Currently there is a school bond issue for the primary and so far only two that qualified for the ballot in November. There are 14 other initiatives or referendums trying to qualify for the ballot as of now and another 10 waiting for title and summary from the Attorney General's Office. That means a possible 26 measures to scour in November 2020.

Already cleared for the ballot is an initiative that restricts parole for non-violent offenders and authorizes felony sentences for certain offenses currently treated only as misdemeanors. The list is long and it is estimated it will cost the state and local governments tens of millions of dollars. It is supported by Crime Victims United of California. The second will require certain commercial and industrial real property to be taxed based on fair-market value and dedicates a portion of any increased revenue to education and local services. This is better known as a "split roll tax" which changes Proposition 13 to

tax corporations but not home owners.

Of interest of the measures trying to qualify are initiatives that:

Amends a new state law that allow local governments to establish rent control on residential properties over 15 years old. This initiative would negate the new law and allow rent increases on rent-controlled properties of up to 15 percent over three years from previous tenant's rent above any increase allowed by local ordinance.

Another initiative would allow electronic signature gathering for initiatives, referendums and recall petitions. In other words, would make it easier to put a lot more initiatives on the ballot.

Two initiatives to expand the legalization cannabis and hemp.

Two referendums to undo the recently passed vaccination laws of school children.

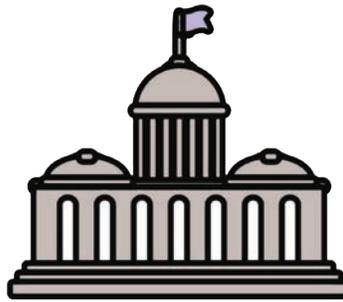
This one sounds interesting, it replaces current State Senate and Assembly of 40 Senators and 80 Assembly members with a nonpartisan single-house legislature starting in 2022, initially consisting of 250 legislators. Starting in 2024, the single-house legislature would have one legislator for every 80,000 to 100,000 persons in California. The number of legislators would be updated every ten years to reflect population changes as reported by the national Census. Legislators in the single-house legislature would serve four-year terms, and could serve for no more than twelve years. Estimated cost over 100 million dollars to initiate.

Another interesting idea being brought forth. Allows voters to rank all candidates in order of preference in Congressional, State Officer, and Presidential elections. If voter's highest-ranked candidate is eliminated, then the vote (or a portion of it, in some instances) is transferred to the next continuing candidate, as specified. Repeats rounds of counting, elimination, and reallocation until winners are determined. Changes composition of state Senate from forty single-member districts to eight five-member districts. Changes petition procedures and requires ranked-choice voting for recall elections. In other words, the person coming in second could be your new congressman, etc. Currently the cities of San Francisco and Oakland elect their mayors using this system.

Most of these measures require over 632,000 signatures which means they will have to gather over a million to have a chance for the ballot. Many have until April of next year to gather enough signatures.

Remember most signature gatherers are paid to get signatures and will say whatever it takes to get you to sign. READ all the fine print and if you don't want to sign just walk away.

Have a great holiday season.



# In Memoriam, Paul Tamboury



*Paul Tamboury, with his granddaughter, Katrina, in October of 2019.*

Paul was born on February 12, 1946, and passed away November 15, 2019.

Paul was born and raised in San Francisco, CA. He was passionate about what he believed in. He believed in the organization of RPEA and all of the things that the organization stands for.

Paul ran away and joined Ringling Brothers, blue unit, at the age of 16. When the circus stopped a few years ago, he was so sad. The circus had been his family for 1 ½ years. He left as he wanted to finish his education.

He was passionate about his faith. He was a Brother and stationed at St. Paul of the Shipwreck in San Francisco and Mission San Miguel. He stopped just short of taking his final vows, as he wanted a family.

Paul and Susan were married May 8, 1982. He was proud of his children, Michael and Elizabeth. But the greatest joy was his granddaughter, Katrina who was born in Hawaii on February 9, 2019.

He was diagnosed with Stage 4 Liver and Esophagus Cancer in mid-August 2019. He held on until mid-October so that he could meet Katrina. He slipped quickly after that.

Paul's career with RPEA:

Chapter 032-Santa Rosa: Treasurer, President, Newsletter Editor

RPEA Statewide: Area Director I (2015-2019), Assistant Area Director I (2013-2015)



*Paul Tamboury operating the Ringling Brothers, Barnum & Bailey Circus train in Tulsa, OK in 1964.*



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

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\_\_\_\_\_  
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Expiration Date:   /   CVV/CVC: (3 Digit code on the back of card)

\_\_\_\_\_  
 Signature

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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!

RPEA/October/2017

**THANK YOU for Joining RPEA!**

**RPEA  
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<b>Rosemary Knox</b> ANYTIME	Vice President	2215 Ladymuir Court San Jose, CA 95131	408 926 6664	NONE	rpeahq@rpea.com
<b>Marie Reed</b> 8AM – 7PM	Secretary/Treasurer	6796 Pocket Road Sacramento, CA 95831	916 428 2090	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>Harvey Robinson</b> ANY TIME	Dir. Health Benefits	1277 Ridgeway Dr. Sacramento, CA 95822	916 202 4871	NONE	rpeahq@rpea.com
<b>Bill Wallace</b> 9AM – 6PM	Dir. of Membership	4219 Linwood Dr. San Jose, CA 95124	408 265 0795 (H) 408 218 7494 (C)	NONE	rpeahq@rpea.com
<b>Lorenzo Rios</b> ANY TIME	Dir. Public Relations	1302 N. Alameda Ave. Azusa, CA 91702	626 825 1422	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>VACANT</b>	Area Director I				rpeahq@rpea.com
<b>Abe Bailly</b> 9AM – 9PM	Area Director II	1073 San Ramon Dr. Chico, CA 95973	530 680 7883	NONE	rpeahq@rpea.com
<b>Bob Van Etten</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>Ellen Knapp</b> ANYTIME	Area Director V	28319 N. Azurite Pl. Valencia, CA 91354	661 607 2072 (C)	NONE	rpeahq@rpea.com
<b>Susan Nelson</b> 1PM-5PM (M/TH/F)	Area Director VI	P.O. Box 113 Forest Falls, CA 92339	909 794-2017 (H)	NONE	rpeahq@rpea.com
<b>Ken Brown</b> 8AM – 5PM	Area Director VII	5967 Heath Ct. Pollock Pines, CA 95726	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>Larry Sullivan</b> ANYTIME	Area Director IX	1602 Sunset Gardens Rd. Albuquerque, NM 87105	505 242 4981	SAME (CALL FIRST)	rpeahq@rpea.com

**HEADQUARTERS OFFICE STAFF**

Radtana Lee	Asst. Office Manager	300 T Street			radtana@rpea.com
Corey Saeteurn	Systems Administrator	Sacramento, CA 95811	800 443 7732	916 441 7413	corey@rpea.com
Sean Decker	Asst. Systems Admin	8:00AM – 4:00PM	916 441 7732		sean@rpea.com
Teena Stone	Mem. Svcs. Secretary				teenastone@rpea.com