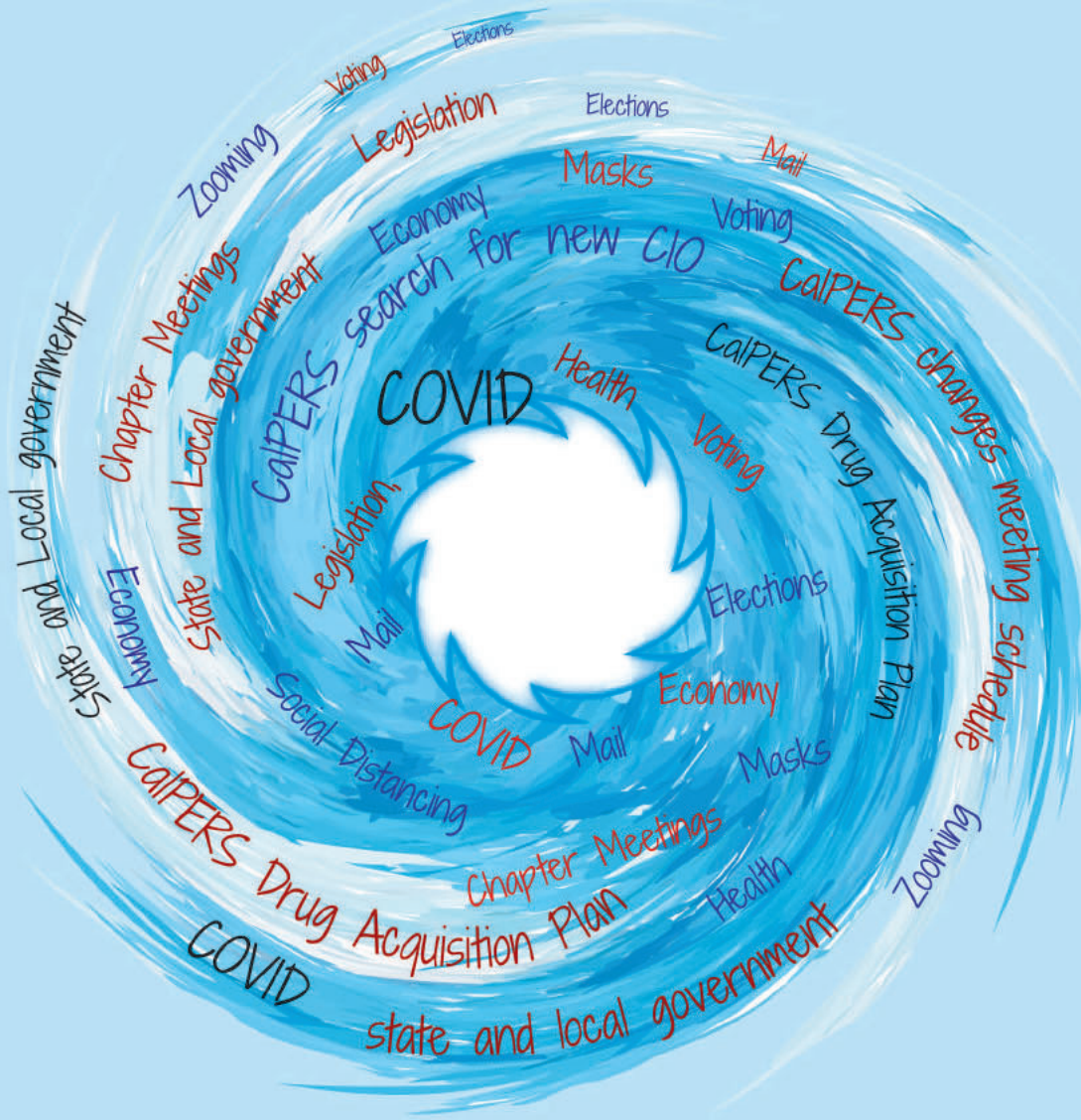




## RETIRED PUBLIC EMPLOYEES' ASSOCIATION OF CALIFORNIA



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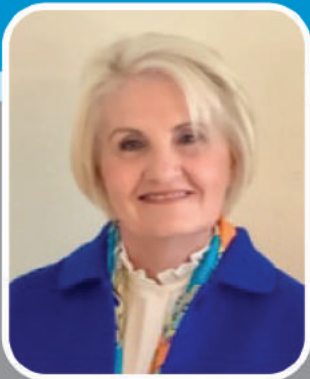
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# President's Report



**Rosemary Knox**

RPEA PRESIDENT



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## RPEA NEWSLETTER

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*By RPEA President Rosemary Knox*

**D**ear Members,  
I would like to take the opportunity to send a big "Thank You" to our delegates for taking the time to participate in moving the leadership of RPEA forward with the election of officers. Even with the challenges that all associations are faced with COVID19, I was thankful and amazed that three RPEA members took a great interest in submitting their intent to run for the position to serve RPEA in a very important position, that of "Director of Public Relations." Even though we may be half way through 2020 and hope that the new year will bring relief from the virus that has stalled our lives, we at the RPEA headquarters, Area Directors and Chapter Presidents realize the importance of staying connected with our members.

Good news, California Assembly Bill 2473 sponsored by Elk Grove Assemblyman Jim Cooper was in the final stages of being heard in the Senate Labor, Public Employment and Retirement Committee the bill was pulled by the author! In other words, **"WE WON!"** In a true testament RPEA lived up to our mission.

***"We are Active and retired California public employees working together to maintain and improve the quality of the lives of our members by protecting and improving retirement, medical and other benefits."***

The ad hoc Committee re Expert CalPERS Issues, chaired by David Soares took the lead in defeating this bill, thank you David Soares, and committee members!

As you read through this and past Newsletters, RPEA continues to meet the challenges of forces that wish to affect a change to public employee pensions. With the rapid exit of CalPERS CIO Ben Meng, and the questionable leadership of CalPERS under

CEO Marci Frost, we have a lot of work ahead of us. Most importantly, our current challenge is with the CalPERS Board of Administration, under the leadership of Henry Jones, President, who demonstrate an indifference in the importance of oversight and their fiduciary duty to the members and beneficiaries.

Thank you all for communicating and sharing your concerns with the leadership of RPEA regarding the current events at CalPERS. Please know that we count on and need your support as we move through these challenging times.





# Vice President's Report



*By Al Darby, Vice President*

**I**t's September already in a year that has upset almost everyone's life in mostly negative ways health-wise and relationship-wise when you consider the way we interact with people in the COVID environment. Fortunately, for RPEA members, our pension money keeps coming and the pension fund is surviving well due to the strange phenomenon known as the stock market which has behaved in a contrarian manner in this economic downturn generated by COVID. It is said that with interest rates so low, the stock market is the only place where your money can grow. That is a scary condition considering that stock market corrections do occur and sometimes they take prices much lower - we saw that in 2008/9 and more recently in Feb/Mar this year. Let's hope we don't get a repeat of that scenario and let's also hope that a vaccine and effective treatment for COVID is available soon which will get us back closer to normal. All of us appear to agree that it will be new normal in which far more people will work from home and commerce will be forever altered i.e. many more meetings will be by internet connection and product delivery, food delivery, family relations, medical care, travel and vacations, etc. will be different.

A disturbing aspect of the COVID pandemic is the displacement of so many people from their jobs and the uncertainty of whether supplemental income will continue and for how long. Some will have jobs to go back to when COVID allows that to happen but others will be unemployed due to the permanent closure of many businesses. This problem is compounded by the change in buying habits of people epitomized by the rise of Amazon, Target and Walmart on-line shopping that has concentrated so much business in these retail outlets. This further limits the capability of smaller retailers to compete and become factors again in the economic life of the country. Automation (electronic devices that replace humans) is constantly being introduced to handle business transactions and further reduce the need for people in the workforce. This is highlighted by the Nasdaq stock market, where most high-tech companies reside and has reached new highs during the pandemic. We must hope that family income will be retained in some fashion; there are experiments with guaranteed income as an adjunct to income from work. Sadly, the owners and shareholders of

the flourishing companies are the only ones (there are few of them) enjoying huge increases in personal wealth.

Turning to CalPERS activities; we are still awaiting a report from the Board President or the CEO regarding the special closed meeting of the Board in August to explain the abrupt resignation of the Chief Investment Officer (CIO) after allegations of conflicts of interest in his personal investment holdings. The CEO did state that the new private loan investment program is still being pursued despite the CIO's departure and controversy regarding the risk related to these loans. Some have been made already. These loans will continue to be made but AB 2473 (a CalPERS bill designed to keep loan information secret) has been withdrawn after robust opposition from RPEA and few supporters of our lobbying effort. This means that Public Record Act (PRA) requests about these loans must be honored by CalPERS until a new secrecy bill is enacted. RPEA has been the leader in opposing the lack of transparency that CalPERS is trying impose in this investment arena – a policy that does not serve the best interest of CalPERS beneficiaries.

## State Supreme Court Saves the California Rule

The State Supreme Court has finally ruled on the Marin County pension case by sending this case back to the appellate court for final disposition because the ruling in the Alameda case, that was just decided by this court, was the same as the Marin case; anti-spiking practices curtailed by the 2012 pension reform act (PEPRA). The 'California Rule' remains intact as a result of this decision. Had the supreme court found in favor of Marin County's pension system, pension provisions could have been reduced for working public employees because the law would have been changed to allow pensions to only be "reasonable." This would permit public agencies to change pension provisions which could reduce pension value over time – a reversal of the "California Rule." This means the 'California Rule' has prevailed again.

RPEA supported 'amicus briefs' submitted to the supreme court that urged the court to retain the California Rule."



# Membership Update



*By Bill Wallace, Director of Membership*



**C**urrent membership:  
September 1st 23976

I hope everyone is practicing safe living with this pandemic and retaining your sanity at the same time. I, like many of you, want it to go away, but for now we must not let our guard down.

Chapter Zoom meetings are a way to visit with friends for reassurance during these troubling times. With the assistance of AMBIA, more chapters are using Zoom to conduct chapter business. If your chapter has not had a Zoom meeting and you would like more information, please give me a call.

RPEA has developed a Spanish language insert for the agency recruitment package. This enhancement was suggested by members of the Surf City Chapter 009 and Rosemary Knox made it happen. If your area has a need for a Spanish language insert, let headquarters know and these special packages will be sent to the agencies you specify.

The RPEA Board of Directors recently voted to send a letter to Henry Jones, President of the CalPERS Board of Directors asking for his resignation. The reasons are succinctly listed in the letter. Your chapter officers will receive a copy of this letter, or you can contact headquarters for a copy. Please share this letter with all your local groups and media outlets. It is important for people to know and understand the facts. If you would like a board member at your chapter Zoom meeting to discuss this letter and answer questions, let me know?

The following excerpts from the letter list six reasons:

- *Your failure to publicly support an investigation into the false statements about current CEO Marcie Frost's educational background and achievement.*
- *Your failure to publicly support an investigation into the similarly false credentials of former CalPERS CFO Charles Asubonten.*

- *Your failure to object to CalPERS labeling every internal audit since 2016 as "attorney-client privileged," which appears to be motivated by a fundamentally anti-transparency agenda.*

- *Your failure to prevent monthly board member briefings on board agenda matters from taking on the character of serial meetings.*

- *Your failure to support free and fair CalPERS board elections.*

- *Your failure to properly investigate the resignations of other CalPERS executives.*

The RPEA Board has been aware of Henry Jones shifting loyalties for some time and this change in his priorities is the reason the Board supported J.J. Jelincic over Jones in the last CalPERS Board election. How can we prevent this from happening in the future? We have to do a better job of educating our members when a CalPERS board member is not representing the best interests of retirees.

A secure retirement is like "Happy Days". It leaves us with a feeling of wellbeing since we don't have to worry about our financial security. It took many years for the efforts of many to bring about our pension and many years of hard work on our part. Those that would deny you what you earned are stronger and more sophisticated than ever. For over 60 years RPEA has been the retirement security custodian, ensuring that the promise is kept. As an individual you do make a difference. Together, you and RPEA will ensure that the promise is kept. Attending a Chapter meeting on Zoom is the first step in protecting your retirement security. It will take the participation of all of us to prevail.

Take care and stay safe.

Bill Wallace, Director  
Membership



# Health Benefits Update



*By JJ Jelincic, Director of Health Benefits*

**L**et me start by saying this has gotten old. Nevertheless, face coverings, hand washing and social distancing are

a must. They are the easiest and most effective way to control this pandemic.

We all want to get back to normal as soon as possible. It is important "to follow the science." That is not always easy. This is a new disease. It sometimes seems that every time the scientists learn something new, they unlearn something they thought they knew. One of the fears is that when they develop a vaccine will anyone believe them? There is already a lot of vaccine skepticism.

## Questions Raised and Lessons Learned (I hope)

Be careful, be safe. People need social contact even if physical contact is risky or impossible. Reach out and contact friends and family: phone, FaceTime, Zoom, Duo, Skype, Tango, Hangouts, Viber. (If you don't know what that means, don't ask me, ask your or your friends' grandkids. They may actually be helpful unlike me.)

The last issue was my first column. It answered some questions and raised other. The questions reminded me of the need to be more sensitive to the fact that not all our members get health insurance through CalPERS. The rates published were for the CalPERS health benefits. If your agency does not use CalPERS for healthcare you will have to reach out to your ex-employer. The rates that were published were MONTHLY rates before any employer contributions. Yes, health insurance is expensive which is why we, as a country, need to get control of healthcare costs.

The state's maximum contribution towards retire health insurance is \$798 single, \$1,519 two party or \$1,937 family coverage. Your contribution from the state may be less depending on when you got hired and years of service. If you did not retire from the state you will again need to get contribution information from your ex-employer. I know that public agencies and schools have a wide range of contributions from zero to 100%.

## Open Enrollment

CalPERS 2020 Open Enrollment starts September 21 and ends October 16. Changes made during Open Enrollment will take effect January 1, 2021. If you are not making any changes you do not need to take any actions. I encourage you to review the various plans to make sure your needs are best being met. Some plans have changed the areas they serve or the benefits they offer. Like auto insurance you should look around periodically.

## Long Term Care

At the September 15 Pension and Health Benefits Committee staff will be presenting some options related to the Long-Term Care program. The published agenda does not indicate that the Board will take action or what options are under consideration. The Board has had a number of closed session discussions of the program. It is not clear to me how secrecy is in the best interest of the members unless it tied to litigation but that was not the government code used to justify closed session. CalPERS has played it very close to the vest but I expect design changes with benefit cuts and/or premium increases. As this is being written I just don't know. I encourage you to watch and participate in the meeting. Information on accessing the meeting and making public comment is available on the CalPERS website under Board Meetings.

## Long Term Care Litigation

July 27, 2020, the Hon. William F. Highberger entered his Statement of Decision Re Bifurcated Court Trial. As described by the plaintiff attorneys:

- The court found that CalPERS could increase premiums on different "risk pools". However, any rate increase would still be prohibited if it was "as a result" of increasing liabilities caused by policies with inflation protection.
- Relative to California's 4-year statute of limitations, the court, as a matter of law, found that as long as the plaintiffs were only seeking damages related to the 85% rate increase announced in 2013, (and not earlier rate increases) their lawsuit, which was filed less than a year later, was timely.
- Finally, the Court set March 29, 2021 as the date for the Phase 3 jury trial. In the Phase 3 trial, the jury will be asked to determine whether CalPERS breached the insurance contract by raising rates "as a result" of policyholders who purchased inflation protection benefits and, if so, the amount of damages to be awarded to the class.

## Finally

While this is not directly related to health care, this is the last issue before the election. For better or worse politicians have a lot to do with health care and insurance so study the issues and candidates. VOTE, by mail or in person, but VOTE.

Again, be careful, be safe.



# Legislative Update



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

## **LEGISLATIVE UPDATE**

The Legislature adjourned the 2019-20 legislative session on August 31st; however, this was no ordinary session. Not only was the summer break extended due to COVID-19, but when they returned, certain legislators became infected and all those who came into contact with them had to be quarantined and were therefore participating via remote session. Because of these extenuating circumstances and readjustments at the last minute, the Legislature ran out of time to hear all the bills before them. Therefore, many bills died that otherwise would have passed.

As a result of the last minute difficulties, several legislators have requested the governor call a special session to deal with some outstanding issues left unfinished as a result, i.e., homelessness/housing, public safety, fire and other COVID related issues. Since the request did not come from legislative leaders, it is unlikely any special sessions will be called. However, if they do, we will let you know.

Governor Newsom now has until September 30th to sign or veto all the bills before him. If no action is taken, the bill automatically becomes law.

Below is an update on the list of bills RPEA has been tracking, along with their position and current status:

**AB 2365 (Rodriguez, D-Pomona)** – PERL requires a person who is employed in violation of its reinstatement requirements to be reinstated in the member category previously held and on the date on which the unlawful employment occurred. In these circumstances, PERL requires that a retired member reimburse the system for the person's allowance received during the periods of the unlawful employment, to pay to the system employee contributions that otherwise should have been paid, and to contribute for associated administrative expenses, as specified. PERL requires employers in these circumstances to pay to the system the employer contributions that otherwise should have been paid and to contribute for associated administrative expenses, as specified. This bill would eliminate the above-described requirement that a

person employed without reinstatement in a manner other than authorized by PERL be reinstated, instead providing that reinstatement permissive.

The bill would make conforming changes and make specific reference to the duties of employees and employers regarding reinstatement after retirement in violation of PEPRA. AB 2365 was scheduled to be heard in the Senate Labor, Public Employment and Retirement Committee; however, a hearing did not take place. The bill is now dead. RPEA was in support.

**AB 2473 (Cooper)** – This bill would exempt from disclosure under the California Public Records specified records regarding an internally managed private loan made directly by a public investment fund, including quarterly and annual financial statements of the borrower or its constituent owners, unless the information has already been publicly released by the keeper of the information. AB 2473 was scheduled to be heard in the Senate Labor, Public Employment and Retirement Committee; however, after opposition from RPEA, the author decided not to move the bill this year. It is now dead.

**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 California Health and Human Services 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. The bill would also create, until January 1, 2025, the Long-Term Services and Supports Advisory Committee for the purpose of providing ongoing advice and recommendations to the LTSS Board. SB 512 failed to pass out of the Assembly and is now dead. RPEA was in support.





# Know your CalPERS Board Members



**MARGARET E. BROWN**  
*Member, CalPERS Board of Administration*

## **How did you become a CalPERS Board Member?**

I needed to retire in 2009 for serious health reasons. The assistance I received from CalPERS during this difficult time was less than helpful. I told myself that if I got better, I would fix CalPERS. I did survive and tried to retire in 2016. CalPERS' response was again less than adequate. I started reading about CalPERS and discovered horrific investment returns and the former CEO was in prison for bribery. The board had also cut pensions for 200 employees by up to 70%. I needed my pension to survive. Something had to be done. I contacted board member JJ Jelincic about the ongoing issues and he said "if you want to make a difference you could run for the board." And I did.

## **What makes you uniquely qualified for this position? Describe the key points of your background, experience or skillset that makes you an asset to the association?**

My career has been in Capital Outlay for California's public school districts. I was responsible for planning, design, and construction of new schools and modernization of existing schools. My experience included land use planning, property and asset management, and development of properties including public/private partnerships. Throughout my career I analyzed proposals and recommend contracts with consultants including negotiations with developers, land owners, and the City and/or County to build out projects. My analytical abilities and attention to detail made me a quick study. I reached out to colleagues/experts to get answers to my questions.

I'm an asset to RPEA because I truly care about retiree issues and needs. I'm an asset to the CalPERS board because I ask probing questions to better understand staff's recommendation. I do my own research and read emails, articles, and papers sent to me. Some on the board simply nod and agree with staff. As a Fiduciary I have the duty of care, skill, prudence, and diligence. CalPERS staff must show their research, identify risks, and explain their reasoning.

## **What makes CalPERS mission meaningful to you?**

Many of us served in government all our lives and all we ask for in return is our promised pension and health care benefits. By serving on the Board I'm able to ask the tough questions of staff, investment managers and consultants. I speak up when CalPERS is wasteful and I shout out when there is a political decision instead of an investment decision as in "The Hole in the Ground" project. More

importantly, I am a strong voice for individuals who need the board to listen. A CHP Officer was initially denied Industrial Disability Retirement or when a retiree finds out they owe money back due to an arcane rule that staff could waive, that's where I press hard for the staff and the board to do what is right.

## **What are the investment strategies you are trying to implement to secure and grow the CalPERS pension fund?**

CalPERS has the size to manage most private investments in-house. We should not give billions in fees and carry to real estate managers and private equity barbarians that underperform the benchmark. CalPERS can hire and develop the talent needed to manage most investments in-house. After all, CalSTRS is doing exactly this.

## **Why do you believe these strategies will meet our goals for investment returns?**

These strategies will do a much better job of meeting CalPERS goals by saving billions on fees and carry that can be reinvested back into the fund. Just as important, there is complete alignment of interests using our own employees to source and recommend investment opportunities.

## **Do you have any worries or concerns about California retirees' pensions or health benefits?**

I worry about state and school district employees as the State must pay more when investments fall short. I'm especially worried about the local agencies facing financial stress. In the recent past, the board cut local agency pensions for lack of payment and with this economy some agencies could falter.

Health benefits are negotiated and therefore different for many of the 1.5 million covered lives. One consistent theme for all lives is that premiums keep going up while health care corporations rake in record profits. CalPERS should lobby for legislation at the State and Federal level for transparency on costs and then ask for limits on profits.

## **Beyond CalPERS, what other activities do you participate in?**

I have 3 adult children and 3 granddaughters ages 16, 2 & 1. I spend what free time I have visiting with and now shopping for my family. Before COVID-19 I was active with the Assistance League. I hope to volunteer again, once a vaccine is developed.



# Ballot Proposition Analysis



*By Randall Cheek, Director of Legislation*

**O**n November 3 Californians will go to the polls to vote not only for president and congressional representatives but also on a number of issues.

There are twelve ballot measures for voters to consider on the 2020 general election ballot in California. Four were placed on the ballot by the legislature, the rest via signature gatherers (mostly) paid for groups with an interest in shaping the legal and political landscape.

Some California's ballot measures are fairly straight forward and others not so much. I always like to see who opposes and supports these measures, not only will I give you a brief description but also who backs or opposes them.

But first a refresher course on propositions. Propositions began in 1911 when Governor Hiram Johnson and the legislature put together a package of constitutional amendments that gave the people of California more control of government.

The process is simple. Anyone with \$2000 can submit an initiative proposal to the Secretary of State. They must gather enough signatures (Initiative Statute: 632,212 or Initiative Constitutional Amendment: 997,137 these figures are based on a percentage of those who voted in the last gubernatorial election) to put on the next general election. The legislature may also put measures on the ballot by a 2/3 vote of both houses that must be signed by the governor (this year the legislature passed legislation giving them more time to add measures to the ballot primarily because of COVID 19 session closures).

After all signatures are verified by the Secretary of State the proposition is sent to the Legislative Analyst Office for analysis and then to the Attorney General for title and summary (the language that appears on the ballot).

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

First on the ballot is **Prop. 14** which authorizes \$5.5 billion more sales of General Obligation bonds for stem cell research. In 2004, voters passed Proposition 71 to create the California Institute for Regenerative Medicine. The institute exists to channel state money toward stem cell research. Prop 71 also authorized the sale of \$3 billion in bonds for this purpose.

Most of that money has been used and Robert Klein, a Silicon Valley real estate developer who led the Prop. 71 effort and became the institute's first board chair, is leading the campaign for Prop 14.

**Proponents** say that more research will lead to treatments and cures for chronic, life-threatening diseases like Cancer, Alzheimer's, Heart Disease, Diabetes, Parkinson's, Kidney Disease. Builds on 2,900 medical discoveries; increases patient access & affordability; stimulates California's economy; ensures strict accountability.

**Opponents** led by John Seiler, considered an ultra right advocate say we cannot afford this kind of spending during this economic and budget crisis. He says it has had poor results after \$3 billion already being spent. The League of Women Voters (LWV) a non-partisan organization is neutral on this issue.

Next is **Prop. 15** is probably one of the more controversial issues on the ballot with lots of money being spent by both sides of this issue. Officially titled The Schools and Communities First initiative or better known as the split-roll initiative, is said to raise up to \$12 billion every year for California education and local governments. It does so by raising taxes on some commercial property based on its market value, rather than the price at which it was purchased thus it would raise property taxes on many large businesses across the state. It does not affect homeowners or small businesses, contrary to what opponents are saying on TV.

In 1978, California voters passed Proposition 13, placing a cap on property taxes assessed at 1976 values. This included homeowners who were the main target and large corporations, apartment owners, and shopping malls.

**Proponents** say 15 is a fair and balanced reform that closes property tax loopholes benefitting wealthy corporations, cuts taxes for small businesses, protects homeowners and renters. The California Teachers Association (CTA), Service Employees International Union California (SEIU) and Chan Zuckerberg put it on the ballot and are running Yes of 15 ads.

**Opponents** say it will raise our cost of living and makes everything we buy, including food, gas, utilities, day care and health care, more expensive. Opponents seem to be made up of mostly chambers of commerce across the state and of course Cal Chamber and Howard Jarvis Taxpayers Assoc. and other tax groups.

The LWV has a yes on this one.

**Prop. 16** was put on the ballot by the legislature. Its main author was San Diego Democrat Assemblymember Shirley Weber a former educator. Called the Opportunity for All initiative it would allow schools and public agencies to take into consideration race, sex, color, ethnicity, or national origin when making admission, hiring or contracting decisions in order to address diversity. In 1996 California voters passed Proposition 209, a constitutional amendment banning affirmative action at state institutions. The result was an immediate drop in Black and Latino enrollment at the state's elite public universities. Some civil rights organizations have been trying to repeal Prop. 209 ever since.

**Proponents** led by California Federation of Teachers and other educators say Prop. 16 expands equal opportunity to all Californians, increasing access to fair wages, good jobs, and quality schools for everyone. They say Prop. 16 fights wage discrimination and systemic racism, opening up opportunities for women and people of color.

**Opponents** led by Ward Connerly the original author of Prop.



# Ballot Proposition Analysis

209 say it will strip our Constitution of its prohibition on discrimination and preferential treatment based on race, sex, color, ethnicity or national origin. Chinese American activist have argued in the past that boosting enrollment of students from under represented racial groups would come at the expense of "overrepresented" Asian American students. LWV is a proponent and is asking for a yes vote.

**Prop. 17** or the Restore Voting Rights initiative was put on the ballot by the legislature with Sacramento Democrat Assembly member Kevin McCarty as the lead author.

This initiative would allow people on state parole who are U.S. citizens, residents of California, and at least 18 years of age to have their the right to vote restored if they register to vote. In 1974, California voters passed a ballot measure giving people who have committed felonies the right to vote once they complete their sentences and are no longer on parole.

Today there are 50,000 Californians who are not in prison but unable to legally cast a ballot. According to an estimate from 2016, two thirds of people on parole in the state are either Latino or Black.

**Proponents** say a recent parole commission report found that citizens who complete their prison terms and have their voting rights restored are less likely to commit future crimes and aligns California with other states that have already restored this right. Those in support include the ACLU, Californians for Safety and Justice and LWV.

**Opponents** led by Crime Victims United of California say this amends California's Constitution to grant violent criminals the right to vote before completing their sentence including parole. Prop. 17 would allow criminals convicted of murder, rape and child molestation to vote before paying their debt to society and denies justice to crime victims.

LWV is a yes.

**Prop. 18** known as Voting Rights for 17 Year Olds was authored by San Mateo Democrat Assembly member Kevin Mullin. It allows a 17 year old U.S. citizen to vote in a primary and special election as long as they will turn 18 by the subsequent general election.

**Proponents** believe that allowing first-time voters to participate in a full election cycle will boost youth civic engagement in our elections and help create more lifelong participants in the most fundamental process of democracy. Members of the California legislature are listed as proponents.

**Opponents** say California prohibits younger teens from smoking, drinking and even tanning because research shows the logic and reasoning area of their brains is not fully developed. Those abilities are vital to responsible voting. They say we must not lower the voting age. Listed opponents include the Howard Jarvis Taxpayers Association and Election Integrity Project of California.

LWV is asking for a yes vote.

**Prop. 19** Property Tax Breaks for Seniors would allow

homeowners who are over 55, disabled or victims of natural disaster to take a portion of their property tax base with them when they sell their home and buy a new one. It would also limit the ability of new homeowners who inherit properties to keep their parents' or grandparents' low property tax payments. Most of the additional money raised would go into a state fire response fund. This is another legislative add by Assembly member Mullin and has major support from the California Realtors Association which tried to do something similar in 2018 but failed.

**Proponents** say it limits taxes on seniors, severely disabled homeowners, and wildfire victims while closing unfair tax loopholes used by wealthy out-of-state investors. Supporters include Professional Firefighters and RPEA.

**Opponents** again led by Howard Jarvis Taxpayers Association claim it is a billion-dollar tax increase on families. It takes away one of the best tools parents have to help their children and the right, enshrined in California's Constitution since 1986, to pass their home and other property on without any increase in property taxes.

LWV is asking for a NO vote.

**Prop. 20** this measure changes sentencing laws by allowing people who commit certain theft-related crimes (such as repeat shoplifting) so that they could receive increased penalties (such as longer jail terms). Additional factors would be considered for the state's process for releasing certain inmates from prison early. Law enforcement would be required to collect DNA samples from adults convicted of certain misdemeanors. It would exclude those who have been convicted of domestic violence and certain nonviolent crimes from early parole consideration. In 2014, voters passed Proposition 47, recategorizing some non-violent crimes as misdemeanors. In 2016, voters passed Proposition 57, giving inmates convicted of certain non-violent offenses a shot at early release. This measure would undo some of these initiatives.

It was put on the ballot by crime victims groups.

**Proponents** say it closes a loophole in the law that now allows convicted child molesters, sexual predators and others convicted of violent crimes to be released from prison early. Proposition 20 also expands DNA collection to help solve rapes, murders and other serious crimes, and strengthens sanctions against habitual thieves who steal repeatedly.

**Opponents** say this is nothing more than a prison spending scam. California already has severe and lengthy sentences, including life in prison for serious and violent crimes. Prison special interests want to scare you into spending tens of millions on prisons which could force draconian cuts to rehabilitation, schools, mental health, and homelessness. LWV, unions, some police and DAs oppose. Chan Zuckerberg Initiative is major funding for the opposition.

**Prop. 21** This is another rent control initiative (similar initiative in 2018) again sponsored by AIDS Healthcare Foundation. This would allow local governments to



# Ballot Proposition Analysis

establish rent control on residential properties over 15 years old. Local limits on rate increases may differ from statewide limit.

**Proponents** say it will help fight homelessness and keep families in their homes.

**Opponents** say it will make California's housing crisis worse. Prop. 21 undermines the strongest statewide rent control law in the nation, costs jobs, reduces home values, stops new housing from being built, and eliminates homeowner protections. Major funding for the NO campaign is coming from the same folks who spent millions last time, the California Apartments Association, Essex Property Trust and Affiliated Entities, Equity Residential and Avalon Bay Community. LWV is neutral on this one.

**Prop. 22** Classifies app-based drivers as "independent contractors," instead of "employees," and provides independent-contractor drivers other compensation, unless certain criteria are met. This is to overturn legislation passed last year (AB 5) which codified a State Supreme Court ruling which makes it harder for companies to treat workers as "independent contractors" rather than employees.

**Proponents** led by Uber, Lyft, Postmates, InstaCart and Doordash (who have spent well over a \$110 million) say app-based drivers' choice to be independent contractors is by a 4:1 margin. They say it will save rideshare, delivery services & hundreds of thousands of jobs and provide drivers new benefits, and earnings guarantee.

**Opponents** say we should stop billion-dollar app companies like Uber, Lyft, and DoorDash from writing their own exemption to California law and profiting from it. 22 denies their drivers rights and safety protections they deserve: sick leave, healthcare and unemployment. The NO campaign is receiving major funding from SEIU Healthcare Workers West, International Brotherhood of Teamsters and State Building and Construction and Trades Council of California. LWV did not take a position on this one.

**Prop. 23** requires at least one physician, nurse practitioner or physician assistant on site during dialysis treatment. Prohibits clinics from reducing services without state approval and also prohibits clinics from refusing to treat patients based on payment source. A measure on the ballot in the last election to limit profits by clinics was defeated after Da Vita Kidney Care and Fresenius Medical Care (who own most of the for-profit clinics in California) spent over \$111 million.

**Proponents** led by SEIU Healthcare Workers West say it will help combat poor hygiene in dialysis clinics by requiring infection reporting and will improve staffing, including requiring a doctor in clinics during treatment. They say it will also stop discrimination based on patients' insurance.

**Opponents** again being led by Da Vita Kidney Care and Fresenius Medical Care, are using the same argument: Prop. 23 would force many community dialysis clinics to

shut down threatening the lives of 80,000 California patients who need dialysis to survive. LWV is neutral.

**Prop. 24** would permit consumers to prevent businesses from sharing personal information, correct inaccurate personal information, and limit businesses' use of "sensitive personal information," including precise geolocation, race, ethnicity, and health information. It also establishes the California Privacy Protection Agency.

**Proponents** led by San Francisco real estate developer Alastair and Celine Mactaggart say this expands consumer protection laws passed in 2018 by the legislature who passed the California Consumer Privacy Act. The Act which is the only one in the country gave consumers the right to find out what data companies are collecting about them, to opt out of having it collected and to have that data scrubbed.

**Opponents** who include the ACLU, LWV and the Consumer Federation of California say Proposition 24 allows "pay for privacy" schemes, makes workers wait years to learn what confidential information employers collect on them, and makes it harder to stop tech giants from selling your information. And they point out that Proposition 24 was written behind closed doors with input from social media corporations.

**Prop. 25** finally the last initiative on the ballot asks voters to either approve or strike down a state law that banished money bail from the state criminal justice system. In 2018, legislators passed a bill ending cash bail in California. Rather than letting people pay their way out of jail while they await trial, the law gives judges the right to determine whether someone who is arrested should be kept behind bars based on the risk they are deemed to pose to themselves or others.

**Proponents** say a Yes on 25 replaces money bail with a fairer, safer and less costly process. Currently, if a person can afford to pay a bail bond company, they go free until trial. If they can't afford to pay, even if they're innocent, they stay in jail. They point out it is estimated that almost 46,000 Californians, a disproportionate of whom are Black or Latinos are being held in jail waiting trial due to lack of funds.

**Opponents** led by the bail bond industry say Sacramento politicians eliminated the option to post bail for every Californian and replaced this right with a county-administered system of computer based profiling system to determine who goes free and who stays behind bars pending trial. By voting No some people would continue to pay bail to be released from jail before trial. Other people could continue to be released without paying bail. Fees may continue to be charged as a condition of release.

LWV is recommending a YES vote.

There you have it. Please vote and stay safe. If you vote by mail return your ballot as soon as possible.



# Is your current Medicare health plan still right for you?



Open enrollment is September 21 through October 16, 2020. CalPERS retirees, see what you get with a Kaiser Permanente Medicare health plan.

- Care from the comfort of home when you schedule a phone appointment with a Kaiser Permanente doctor.<sup>1</sup>
- Your choice of great Kaiser Permanente doctors and a wide range of specialists. And all our available doctors welcome Kaiser Permanente Medicare health plan members.
- Our Medicare health plan is rated 5 out of 5 stars in California for 2020, making it Medicare's longest-running, highest-rated plan in the nation (2012-2020).<sup>2</sup>



To learn more and find out how to enroll, call us toll-free: **1-877-619-7752 (TTY 711)**, 7 days a week, 8 a.m. to 8 p.m. Or go to **[kp.org/calpers](https://kp.org/calpers)**.

## 2021 benefit highlights



Rides to and from your doctor visits at no cost<sup>3</sup>



Meals delivered to your home after a hospital stay at no cost<sup>4</sup>

**1.** When appropriate and available. **2.** Every year, Medicare evaluates plans based on a 5-star rating system. **3.** If you have a medical emergency, call **911**. **4.** Meal service is for 4 weeks and is available only once per benefit year immediately following an inpatient stay at a hospital or nursing facility.

Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll.





# Virtual Volunteerism



By Loran Vetter

**E**verywhere you turn these days, you hear the term 'Virtual'. It is an unusual term-most people think it means that something is not real, but that is not the case. Webster's Dictionary defines 'virtual' as "being in essence or effect, not in fact; not actual but equivalent, so far as a result is concerned." You may be asking why I have gone to such lengths to explain the word and in your shoes I would ask the same question. With the advent of the COVID-19 pandemic, many of our volunteer spots have been closed down or because we are at the vulnerable age, we have chosen not to go out. How then you may ask yourself can you possibly report volunteer hours to support our Chapter Community Involvement Project. It is actually not that hard. I will explain.

On April 21, 2020, the Californian's For All Website was launched by Governor Newsome. It became clear early on in the pandemic that most volunteers were not able to provide the same type of physical assistance they had pre-pandemic. This resulted in millions of volunteers being taken out of the system and the inevitable result was a collapse of many programs and services. There had to be a way to utilize the interests, strengths, and experiences of this vast number of

volunteers. Many of our members embraced the opportunities eagerly and became Virtual Volunteers. They began making masks, becoming part of phone trees, making arrangements for people who needed specific assistance, organizing meal and food delivery, and becoming a social contact for the lonely and depressed. I know from my personal experience that I am as busy working from home as I was before. The committees that I participate in meet via Zoom. The Personal Care Pantry that I volunteer at has modified its distribution process to allow physical distancing and requires masks for all volunteers and participants. It is clear that there are still many ways to volunteer in your community and there is value in those activities. It is interesting that the Californians for All Website produced an article reporting on the economic value of Volunteer Work to the state. It looks like we were already valuing volunteer work and I hope this means they will continue to count the volunteer service that Retired Public Employees donate to the State of California when the crisis is over. As usual, I will close with a 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."*



## Remember:

- *We sell See's Candy Certificates all year long.*
- *Each certificate represents the equivalent of a 1 lb. box of See's Candy.*
- *As an RPEA member, you may order:*

**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



## 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

PLACE  
FIRST CLASS  
STAMP HERE



# RPEA

Retired Public Employees' Association of CA  
300 T Street  
Sacramento, CA 95811



## 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:**

- |                                    |       |
|------------------------------------|-------|
| <input type="checkbox"/> Monthly   | _____ |
| <input type="checkbox"/> Quarterly | _____ |
| <input type="checkbox"/> Monthly   | _____ |
| <input type="checkbox"/> Quarterly | _____ |
| <input type="checkbox"/> Monthly   | _____ |
| <input type="checkbox"/> Quarterly | _____ |
| <input type="checkbox"/> Monthly   | _____ |
| <input type="checkbox"/> Quarterly | _____ |
| <input type="checkbox"/> Monthly   | _____ |
| <input type="checkbox"/> 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 [givesback@rpea.com](mailto:givesback@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.



# 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!



## 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**



### 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!





**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**

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### ROSTER OF 2018/2020 VOLUNTEER BOARD OF DIRECTORS

Email address change is due to hacker activity. In your email, indicate the Board member your message is intended for.

NAME	TITLE	HOME ADDRESS	PHONE	FAX	E-MAIL ADDRESS
<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>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>JJ Jelincic</b> 8AM – 8PM	Dir. Health Benefits	366 Jane Ct. Hayward, CA 94544	916 502-6181	NONE	rpeahq@rpea.com
<b>Bill Wallace</b> ANY TIME	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>Susan Tamboury</b> 8AM – 9PM	Area Director I	1145 Santa Ana Dr. Santa Rosa, CA 95404	707 573-1566	NONE	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 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>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)	909 794-2017	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>Larry Sullivan</b> ANYTIME	Area Director IX	1602 Sunset Gardens Rd. Albuquerque, NM 87105	505 242 4981	SAME (CALL FIRST)	rpeahq@rpea.com

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