



**RPEA**  
Pamela Tull  
POB 30177  
Mesa, AZ 85275

MAR 29 2024



LUNAR NEW YEAR  
\*FOREVER USA\*

To:

RPEA HQ  
ATTN: Corey  
300 "T" Street  
Sacramento, CA 95811

### CALPERS & "DEFINED BENEFIT"

#### RETIREMENT

Pension benefits are a reliable component of the economy. Even when recessionary pressures rise, pension benefit spending can stimulate growth and provide several secondary benefits that support jobs.

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**JANUARY—MARCH  
2024**

**RPEA**  
► **AREA IX** ◀  
**ARIZONA & NEW MEXICO**

**RPEA CHAPTER 101**  
**Valley of the Sun**  
**CENTRAL East-West (METRO PHOENIX)**  
**and Northern ARIZONA**  
**(602) 625.0362 ~ Always leave a message!**  
**Pamela Tull, PRESIDENT**  
**RPEA Chapter 101**

**RPEA Membership Dues are a bargain; reasonable and affordable at \$60.00 a year (equal to \$5 a month)**

**RENEW New and Cash Payment Dues to RPEA HQ:**

**RPEA HEADQUARTERS    PHONE: 1-800-443-7732**  
**300 "T" STREET**  
**SACRAMENTO, CA 95811**

**FEBRUARY 3 — MARCH 31**  
**Annual Renaissance Festival**  
**&**  
**Artisan Marketplace**  
**Music - Comedy - Jousting - Feasting**  
**Games - Rides - Circus Entertainment**

**Arizona.RenFestInfo.com**

**"We the people (RPEA)  
have power!"**



**RPEA  
CHAPTER  
101**

# NEWS

## Valley of the Sun ~ Arizona

GREETINGS, Members of RPEA Chapter 101—Valley of the Sun, East-West (Metro Phoenix) and Northern ARIZONA . . . RPEA AREA IX:

We're in the most beautiful and comfortable time of the year here in ARIZONA [even if the Weatherman (woman) has forecast some very unusual weather for us], it continues to be one of the most enjoyable places and weather to be found in the U.S.A. at this time of year!

RPEA takes medical insurance seriously. We fight to keep costs down and benefits up, or at least unchanged. Costs keep going up for everything, including medical coverage and this is why we fight; RPEA Chapters up and down the State band together as a strong organization to fight and protect you. We have lobbyists in Sacramento to keep us informed and help us fight for our rights. We cannot do this without you. more →

**CHAPTER 101 BOARD MEETS**  
**RPEA Chapter 101 ~ Valley of the Sun**

**► 2ND SATURDAY every MONTH ◀**

**11:30 A.M.**

**► GECKO GRILL ◀**

**7777 E. McDowell Road**

**SCOTTSDALE, AZ 85257**

**ALL MEMBERS ARE WELCOME!**

**JAN. - MAR.  
2024  
Vol. 16  
No. 1**

## RPEA State Association Public Relations Director Scott McGookin

As we prepare to embark on the year 2024, it is beneficial to re-cap and reflect upon a significant event that occurred this past year that affected roughly 769,000 retirees within the CalPERS retirement system -- the PBI Data Breach. The following are notable facts and figures:

**PBI Breach Update:** As you will recall, CalPERS at their June 21st Board of Administration meeting, publicly announced that hackers had stolen the names, Social Security numbers, birth dates, and other confidential information of roughly 789,000 retirees and beneficiaries. This was the result of a cyber-criminal ring using Clop ransomware to take advantage of a vulnerability in the CalPERS vendor PBI Research Services ("PBI").

The incident involved PBI using MOVEit Transfer software, used by thousands of organizations worldwide to transfer and exchange data. A vulnerability in MOVEit software allowed an unauthorized third-party to access or acquire data from PBI servers containing information from many organizations.

As of November 21, 2023, organizations impacted by the MOVEit Transfer Software issue—both directly and indirectly—reached 2,620, with more than 22 Million individuals being affected, according to the cyber security firm Emsisoft—a global anti-malware company headquartered in New Zealand. The list of victims includes hundreds of US schools, state of Maine, US Department of Energy, and energy giants Siemens Energy, Schneider Electric, and Shell.

As RPEA starts a new year of legislative advocacy—possibly we should work to encourage our State and Federal officials to work on legislation and regulations that can protect individuals from having our personal information and data from being violated.

It is my opinion that 2 years of identity theft / credit monitoring protection does not provide adequate peace of mind nor compensation for senior citizens and retirees now needing to take multiple extra steps to monitor our credit, the dark web, and who knows what all . . . for the rest of our lives. Maybe in 2024 we can work to reduce the vulnerability created by organizations sharing our personal information and data.

*Scott McGookin, RPEA State Association  
RPEA Public Relations Director*

**RPEA CHAPTER 101 BOARD REPORTS  
MEMBERSHIP RENEWALS & NEW MEMBERS  
for JANUARY 2024 thru MARCH 2024**

**#THANKYOU** Cash-Paying RPEA Chapter 101 Members for renewing your yearly membership and paying dues in 2024.

**"WELCOME"** to our NEW RPEA Chapter 101 members who have joined RPEA Chapter 101—Valley of the Sun, this year as follows:

**JANUARY 2024 .....**

Robert Cox – Gilbert, AZ  
Mildred Dunn – Williams, AZ  
Silvo Gomez – Spring, TX  
Melody Grant – Prescott, AZ  
Paul Penny – Scottsdale, AZ  
Kate Smith – Payson, AZ

**FEBRUARY 2024 .....**

Mary Hansen – Mesa, AZ  
Leeann Knight – Wickenburg, AZ  
Jeanette Murphy – Prescott, AZ

**MARCH 2024 .....**

Mary Cassutt – San Tan Valley, AZ  
Mike Moran – Dewey, AZ  
Jenifer Tull-Gauger – Mesa, AZ



RPEA continues to represent all California public-service retirees, beneficiaries, family members as our retirement "watchdog" and State Association and continues to grow with 55 Local Chapters in the states of:

California  
Arizona  
New Mexico  
Nevada  
Oregon

GREETINGS... from Page 2 - CONT'D  
Chapter 43 President

We have to stay strong together. So remember to renew your membership and invite former co-workers and current friends, family members, and spouses to the next Chapter meeting.

source: excerpted from RPEA Chapter 043  
Chapter President Chuck Kolb  
**RPEA AREA VII (counties of  
Yolo, Sutter and Yuba),  
1st Quarter, 2024 Newsletter**

**SIDE NOTE:** With winter bringing rainy wet roads and snow in the mountains, the roads can be dangerous. Please Drive Safely—take wet-weather and warm clothing with you. Also, think about having food, snacks, water, and blankets in case of a breakdown.

**BE SMART, HAVE FUN, AND BE SAFE.**

Chuck Kolb  
President RPEA Chapter #43

**STOCK YOUR VEHICLE:** Carry items in your vehicle to handle common winter driving-related tasks, and supplies you might need in an emergency, including:

- A snow shovel, broom, and ice scraper
- Abrasive material (sand or kitty litter), in case your vehicle gets stuck in the snow
- Jumper cables, flashlight, and warning devices (flares and emergency markers)
- Blankets for protection from the cold and a cell phone and charger, water, food, and any necessary medicine.

**A GOVERNMENT  
LARGE ENOUGH  
TO SUPPLY WHAT YOU NEED,  
IS A GOVERNMENT  
LARGE ENOUGH  
TO TAKE EVERYTHING YOU HAVE!**

► *Wisdom from a Founding Father*

## VOLUNTEERING

Did you really enjoy what you spent your working years doing?

Would you enjoy a chance to explore a new direction?

You might find a new direction, right around the corner,  
one that makes your soul sing,

Brain storm what you enjoyed in your years of working or  
activities you sometimes dreamed about and yearned to do.

In retirement you can fulfill your dreams. Seek out volunteer  
activities that make you smile just thinking about them and  
take the time to look into volunteer opportunities that might  
fulfil your dreams. You may find a new direction that makes  
your soul sing.

Once you find that dream-fulfilling volunteer activity, you  
have an added bonus, keeping track of your hours and  
reporting them to Ms. Loran Vetter. Volunteering increases visibility  
as a retired public employee who continues to give to the community.  
We volunteers make a difference every day in many peoples'  
lives. Unfortunately, many of the people we help are not the  
voices that most people hear from; they hear from journalists,  
politicians, and media people who ignore the service that  
retired public employees make to their community. If we  
want to combat the negative media, we must be present and  
visible in our communities doing what we do best and that is  
caring and helping our neighbors.

source: excerpted from article by Secretary  
Loran Vetter, RPEA Chapter 43

.....  
**Wrinkles should merely indicate  
where smiles have been.**

..... -- Mark Twain

.....  
**We must stand strong in the courtroom in defense of  
our Constitutional freedoms, sound the alarm whenever  
the government oversteps its limits, we must train  
future freedom fighters for the battles to come, & make  
the government play by the rules of the Constitution.**

### LITTLE KNOWN FACT. . .

**Did you know that Line Dancing was started  
by women waiting to use the bathroom?**

source: [www.facebook.com/ShutUpImStillTalking](https://www.facebook.com/ShutUpImStillTalking)

## IS LONELINESS ONE OF YOUR EMOTIONS?

The newest loneliness epidemic has spurred governments across the  
world to take loneliness seriously and to take action against it.

In 2018 the UK appointed the world's first minister to address the  
issue of loneliness; Japan followed suit in 2021. The UK launched a  
national strategy geared to creating awareness and multi-sector  
partnerships and funding projects aimed at increasing meaningful  
connections within communities.

Japan established a task force to study the impact of loneliness and support  
non-profit organizations that are tracking the issue of loneliness.

source: from *Costco Connections*, January 2024

**SPRING is HERE!  
I'm so excited I  
wet my plants!**

## Health and Connecting With Other People

Research; consistently shows that people who walk regularly are  
more likely to be healthy, feel well emotionally, and experience  
even more creativity. Walking with a companion means sharing  
these positive effects with another person. New to an area or  
living alone? Make plans for a daily walk with a neighbor.

We spend many of our waking hours working, so why not try to  
build relationships with friends and co-workers who have the  
same hobbies and interests as yours?

Stay connected in healthy ways by making plans to hike, visit the  
Farmers Market or share a meal together. Take time to connect  
others every week, this will help to lessen stress and help you be  
More connected and engaged at work. No matter who we are,  
where we come from or what our daily experiences are, we all  
benefit from positive human connection. Find small, meaningful  
ways to stay connected.

source: *Costco Connections*, January 2024

## **RPEA Chapter 044–Pomona Valley Elects Alice Alexandre as President**

Alice Alexandre is not a "newby" for Chapter 044; she was elevated from her service of 12 years as Chapter Vice President to President. Alice is looking forward to being Chapter 044's Delegate at the RPEA Biennial General Assembly (GA), tentatively scheduled for September 9 thru 12, 2024, in Southern California in San Diego.

source: Pomona Valley Chapter 044  
*NEWS & VIEWS* Jan.-Feb., 2024  
Local RPEA Chapter Newsletter

**President's Day–February 19, 2024**, a Federal holiday in the United States, celebrated on the third Monday in February, originally established in the 1880s to honor George Washington, the first President of the United States.

In 1968, Congress passed the Uniform Monday Holiday Act which moved the holiday to the 3rd Monday of February and expanded it to include Abraham Lincoln's birthday which falls on February 12.

This holiday is sometimes understood as a celebration of the birthdays and lives of all U.S. residents.

source: "thankyou" to Microsoft Bing and  
RPEA Pomona Valley 044-*News & VIEWS* newsletter, Jan.-Feb., 2024

## **A Quote from Maxine, a cartoon star:**

**Freedom's never free...**

**Kinda like everything else.**

source: RPEA Chapter 43 - AREA VII  
(Yolo, Sutter, Yuba counties),  
1st Quarter Newsletter

**CalPERS (the largest "defined-Benefit" public service workers pension in the U.S.) manages a \$460 Billion retirement fund for over 2 million members and administers \$30 Billion in benefits for over 1.5 million members (and families).**

## **What is blood glucose and why does it matter?**

by Dr. Andrew Abraham  
An integrative medicine specialist.

The term Glucose is derived from the Greek word for sweet. Your body uses sugar for energy. As it travels through your bloodstream to your cells, it's called "blood glucose", also known as "blood sugar". It provides a source of energy for most cells; excessive levels can be damaging. Maintaining normal blood glucose levels is an important part of avoiding long-term health issues, managing weight, and supporting overall well-being. Big swings of blood glucose levels can make you feel fatigued.

### **What impacts blood glucose levels?**

Several factors can increase blood glucose levels, including low physical activity, stress, illness, and dehydration, but I'm going to home-in on one of the biggest culprits: sugar.

Sugar comes in various forms, including sucrose (table sugar), glucose and fructose, commonly found in fruits and vegetables, and lactose (milk sugar) which is in milk, cheese, and ice cream. Beverages like a latte or soda can easily contain more than 40 grams of sugar (nearly 10 teaspoons per serving) which can cause a rapid blood sugar spike - - even condiments like ketchup and barbecue sauce are often loaded with high-fructose corn syrup).

**Eating Right, in the right order:** Decreasing your sugar intake can have a positive impact on your blood glucose levels. Furthermore, it's not just the amount of sugar (and excess carbohydrates) you consume that matters, but the order in which you eat your food can also affect your health.

Starting the day with a Matcha latte with oat milk sounds like a healthy alternative, but the inherent sugar in oat milk spikes blood glucose.

Starting the day with half an avocado and 3 organic eggs, or a high-protein and fiber-rich smoothie filled with fruits and veggies instead, will stabilize blood sugar and provide sustained energy, as the body takes longer to break down the complex molecules of protein versus sugar or carbohydrates.

Fruit as a snack in the middle of the day also spikes sugar levels. Try a few almonds or a hard-boiled egg, followed by fruit, to keep blood sugar stable.

more →

Continued: What is blood glucose and why does it matter?  
by Dr. Andrew Abraham, an integrative medicine specialist

Starting a meal with potatoes (a starch-based carbohydrate), creates a huge blood sugar spike.

But eating a meat or protein first, followed by potatoes, noticeably lowers blood sugar response, according to research at Weill Cornell Medical College.

Similarly, a study published on *Pubmed.gov* showed that eating a salad with olive oil and vinegar before eating pasta caused a lower blood sugar spike. . . Adding a protein source to pasta can also help manage blood sugar response.

You will be surprised how good you may feel in just 6 to 8 weeks after implementing these few changes!

*Article excerpted and edited for your reading pleasure.*

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From: John W. Whitehead,  
Founder & President of The Rutherford Institute  
Charlottesville, VA 22906 ♦ [www.rutherford.org](http://www.rutherford.org)

We must keep our attorneys on the front lines of the many legal battles taking place across the Country and reinforce our efforts to shore up the Constitutional rights that have been battered by years of abuse, neglect, and attacks we must stand strong in the courtroom in defense of our Constitutional freedoms . . .

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**From RPEA Past President Mrs. Jo Paulson**

Mrs. Paulson wrote about our current "unique political moment in our history" it isn't - - (we are not living in a unique time).

Mrs. Paulson referred to inspiration from a book titled "Democracy Awakening" by Ms. Heather Cox Richardson (Ms. Richardson writes a daily Blog called "Letters from an American"); she is a political historian.

Mrs. Paulson writes: "I feel better about our current situation. We survived as a Nation before and we will again but we must remain vigilant and protect our democracy."

*Mrs. Jo Paulson, RPEA Past President*

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## MEDICARE BASICS

MEDICARE is the Federal senior health insurance program that serves Americans 65 and older that most citizens must pay into before they retire.

Traditional Medicare is composed of four parts:

- ♦ PART A covers in-patient hospital care, Hospice, and skilled nursing services.
- ♦ PART B covers out-patient services ranging from physician services to labs to home health to surgeries and imaging.
- ♦ PART C is Medicare Advantage.
- ♦ PART D is prescription drug coverage.

Medicare Advantage (Part C), is technically part of Medicare, also known as traditional or original Medicare.

One must be enrolled in Medicare Parts A and B to participate in Medicare Advantage.

Medicare Part A is free; Parts B and D require monthly fees.

Medicare has a limited initial enrollment period, with most seniors having a seven-month window surrounding and including the month the person turns 65.

There is a 10% Penalty per year for eligible annuitants not enrolling in Part B who later enroll.

### ♦ **RENAISSANCE FESTIVAL Artisan Marketplace**

**OPEN NOW THRU APRIL 2nd on SATURDAYS & SUNDAYS**  
10am - 6pm

**Featuring Jousting Music Comedy Rides Games & Much More**

**!!! OVER 2,000 costumed characters !!!**

**!! 200 Artisans & Crafters 50 acres to explore !!**

Get Directions and Festival Info [facebook](https://www.facebook.com/ArizonaRenFestInfo)

**[Arizona.RenFestInfo.com](http://Arizona.RenFestInfo.com)**





## RELATIONSHIP TIP FOR MEN:

**When a woman says,  
“Correct me if I’m wrong, but . . .”  
DON’T DO IT!! IT’S A TRAP!! Do NOT,  
I repeat, do NOT correct that woman!!!**

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Our RPEA State Association Director of Legislation, Randall Cheek, a couple years ago, formed an Ad Hoc Sub-Committee titled the “Committee on CalPERS Issues”, and this Ad Hoc Committee is currently chaired by one of our RPEA members and volunteer, Abe Bailey.

You may have read the article about the Ad Hoc Committee (the Committee on CalPERS Issues) and its Chairman Abe Bailey in the RPEA State Association September-October 2023 newsletter that Randall Cheek, our RPEA State Association Director of Legislation wrote. It bears repeating in the following “abbreviated form” . . .

The Committee on CalPERS Issues is composed of two former CalPERS Board members - JJ Jelincic and Margaret Brown, former PERS Staffer Devara Berger, and RPEA State Association Director of Legislation Randall Cheek, and our RPEA State Association President Rosemary Knox, the RPEA, RPEA State Association Vice-President Al Darby, and former RPEA State Association Board Secretary-Treasurer Abe Bailey (who is currently Chairman of the Ad Hoc “Committee on CalPERS Issues”).

The RPEA State Association Legislation Committee and the RPEA Board felt it was time we call-out the CalPERS Board of Administration and CalPERS management for recent events.

[Abe Bailey’s Remarks to the CalPERS Board members at their September 2024 meeting are included at the end of the RPEA Director of Legislation article . . . it is worth reading if you still have the September-October 2023 RPEA State Association Newsletter; it can also be accessed online: <https://www.rpea.org>

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## Letting the Seasons Enrich Us

By Marlaina Donato

For most of us, the first half of our lives is spent tilling the soil of our careers, nourishing family and investing in our dreams. Before we know it, time engraves its signature onto our skin and weaves strands of silver into our hair, and we are presented with the unexpected but inevitable question of what comes next.

The soil of Mother Earth is made fertile only by the debris of seasons. There would be no life without nature’s perpetual act of letting go and the sacred and inevitable growth that comes from decay. As we age, like trees in winter, our energy travels deep down into our roots—our bones. Only then can we stand sovereign, a stable foundation for others. Only when we are full of seasons can we offer the sweetest fruit in the form of shared knowledge, skills and hard-earned wisdom. Most of all, we become living examples of the Chinese proverb: “To know the road ahead, ask those coming back.”

Accepting the aging process can be challenging and sometimes frightening, but if we lean closer and listen to what the wisdom years have to offer, our journey can become more joyful. The stories of our seasons can be a wellspring bubbling to the surface in conversations, filling empty cups with empathy, hope and humor. We sit at a table called humanity. Let us create a feast of shared experience.

Here are a few ways to enjoy the riches of the journey:

- Instead of giving a loved one a store-bought gift to mark an important milestone, write a letter filled with practical and loving advice for the road ahead.
- Mentor a younger person or peer. Teach them how to make bread, paint a canvas, start a garden, fix a sink or make a quilt. Pay our passions forward.
- Visit a relative or a stranger at a retirement home and ask them to share their stories.

► Marlaina Donato is an author, wisewoman, mentor, and painter.

Source: natural awakenings magazine, January 2024

## MEDICARE UPDATES – 2024

**Medicare Part B**—Standard deduction for 2024 increases to \$k174.70 (an increase of \$9.80). Your annual deductible is rising to \$240.

**Medicare Part D**—Catastrophic Drug Coverage will begin if your out-of-pocket drug costs reach \$8,000 in the year. When this happens you will pay nothing more for drugs that year.

**Extra Help** for persons with limited incomes is being expanded to assist with the cost of drugs. The eligibility threshold for Extra Help is 150% of the Federal Poverty Level (currently set at \$21,870.00 for an individual).

**More information** is available from the Medicare Hotline at (800) 633-4227 or online at [medicare.gov](https://www.medicare.gov)

source: excerpted from RPEA Chapter 004  
**RPEA AREA VII (counties of  
Yolo, Sutter and Yuba),  
1st Quarter, 2024 Newsletter**

## ABOUT RPEA - Retired Public Employees Association THE RPEA 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 our earned retirement, medical and other benefits.

RPEA, A NOT-FOR-PROFIT 501(C)5 (NON TAX DEDUCTIBLE) ASSOCIATION, HAS BEEN AROUND A LONG TIME (FOUNDED IN 1958) AND IS THE ONLY STATEWIDE ORGANIZATION REPRESENTING ALL RETIRED AND ACTIVE CALPERS MEMBERS.

THE MORE MEMBERS WE HAVE, THE BIGGER OUR VOICES. YOU KNOW THE ADAGE, THEIR IS STRENGTH IN NUMBERS, AND THAT IS SO TRUE.

source: excerpted from RPEA Chapter 004  
Jan/Feb 2024 Newsletter article  
by Chapter 004 President  
Roxanne Woodward

## FACIAL MOISTURIZING

Facial skin is thinner than the rest of the body and thus the face is more exposed to weather . . . "It's the first place we see signs of aging," says Dermatologist Dr. Rosalyn George; "Facial moisturisers are lighter than body moisturizers because there are more oil glands in facial skin, and thicker moisturizers can cause breakouts for those with more oily skin. --DEBBIE L. MILLER

The best time to moisturize is just after bathing. Hot baths and showers dehydrate the skin, so use tepid water. "Pat dry, leave a little water behind and apply moisturizer. This holds in water. If you're using medications or anti-aging products, apply prior to moisturizing.

**The only wrong way to moisturize is not to moisturize at all!**

source: article by Debbie L. Miller,  
*Costco Connections*, January 2024

**In 1982 the value of a life was \$300,000; in 2020,  
Economists said a human life is worth \$10 Million.  
~ NPR 5.2.2020 radio broadcast**

**SOCIAL SECURITY** - Most of those who receive Social Security will receive a 3.2 % benefit increase effective January 1, 2024. A new year can also mean possible tax and healthcare plan premium changes to your benefits.

source: excerpted from RPEA Chapter 004,  
Jan/Feb 2024 Newsletter article by  
**RPEA Chapter 004 President  
Roxanne Woodward.**

**INCOME TAX** season is upon us and 1099-R and/or W-2 tax forms from CalPERS should have arrived at the end of January.

If you opted to go paperless, you will receive an eMail when your tax form is available. You can also log into your CalPERS account at <http://www.calpers.ca.gov>

source: excerpted from RPEA Chapter 004,  
Jan/Feb 2024 Newsletter article by  
**Chapter 004 President Roxanne Woodward.**

**PAMELA TULL**, Chapter 101 President 1-(602) 625.0362 –  
*Always leave a message!*