



RETIRED PUBLIC EMPLOYEES' ASSOCIATION OF CALIFORNIA

CELEBRATING 60 YEARS OF SERVICE TO RPEA MEMBERS!

Happy Holidays To Our RPEA Family!



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President's Report



Al Darby

RPEA PRESIDENT



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RPEA NEWSLETTER

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By RPEA President Al Darby

Great news! AMBIA delivered most of the 437 new members we received in October, this year. We are growing our ranks at an accelerated pace, and chapters now have more recruitment money for their efforts.

Following General Assembly, I immediately invited the new statewide Director of Public Relations, Lorenzo Rios, to come to Sacramento and meet the RPEA Headquarters Office staff and also meet with the staff of Marketplace Communications (MPC), our public relations firm. He quickly responded, and during his visit he became familiar with the statewide newsletter production process, reviewed the new website project and visited MPC with me to learn about the public relations activities on which RPEA and MPC collaborate. Bill Wallace, our new Director of Membership, was asked to schedule a meeting of the Membership Committee to introduce him to his new duties. The meeting was held on October 11 and covered a large number of issues ranging from our participation in the annual California Public Employers Labor Relations Association (CALPELRA) conference, member retention, marketing materials, affiliate member issues and CalPERS Benefits Education Events (CBEE's). RPEA Vice President and former Director of Membership, Rosemary Knox, will support and assist Bill with membership matters as he begins his term.

Our Legislative Committee met in mid-October to make decisions about financial support for various State Assembly and Senate candidates and hear an analysis of ballot propositions. Money was allocated from our Legislative Action Organization (LAO) to support these candidates. Our lobbyist, Pat Moran of Aaron Read & Associates, was present to give us insight into these candidates and provide his interpretation of the ballot initiatives. CalPERS legislation and legislation RPEA recently got passed were topics, and new legislation we might sponsor was also discussed. A follow-up meeting will be held to decide these issues. I met with Senator (Dr.) Richard Pan (one of the candidates we support) at a fundraiser in October.

We are engaged in several projects at the Headquarters Office, one of which will reduce the need for trips to the bank to make check deposits. A new in-house check depositing system is now in place. The new website developed by an AMBIA affiliate is in the final

testing stages. It appears to be capable of all of the requirements we have established for it and will fulfill our needs for the future, including digital recruitment support functions. Each week we continue to see membership grow with new AMBIA applications and through our own recruiting efforts. Our reserve fund continues to grow and should reach its goal by mid-2019. Strong budgetary control will continue to hold dues at the current level for as long as possible.

In late September, I attended CalPERS committee meetings and the Board meeting. At the Investment Committee meeting, I learned that the private equity allocation is fully invested in private equity except for .3% of the allocation. Until now, we have been told that it is difficult to find private equity opportunities. The fee problem with private equity is still an issue, but the new proposal for a "CalPERS Direct" private equity doesn't necessarily solve this problem due to the autonomy of the separate Board that would govern CalPERS Direct.

I will be attending an exploratory meeting with AMBIA in Indianapolis in November to potentially create a national association that will focus on internal AMBIA initiatives that affect the member group and possibly engage in external or national affairs that may be of concern. I will expand on this concept in much greater detail in the next issue. Again, credit goes to AMBIA for most of the 437-member increase in October.

In early October, I spoke at the Professional Engineers in California Government (PECG) meeting to update that association on RPEA activities related to our actions regarding pension and health care issues. A few members of PECG are RPEA members now. We expect to see a more of them in our ranks soon.

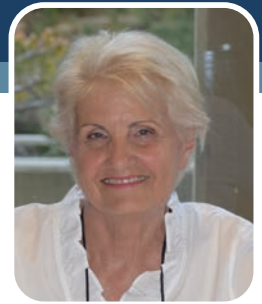
Our Headquarters Office is located in the newly-created Sacramento Historical District. RPEA Secretary/Treasurer, Marie Reed, has agreed to represent RPEA in the public meetings that will be held in the coming months. The first one is scheduled in December. We will keep you posted on developments around this initiative and its effect on our site.

CalPERS committees and the Board did not meet in October. A special meeting of stakeholders regarding the "CalPERS Direct" private equity initiative is scheduled for mid-November. More on this and the November CalPERS Board meeting on our website and the next newsletter.

I wish you peace, love, and joy this Holiday Season and throughout 2019!

Vice President's Op/Ed

By Rosemary Knox, Vice President



This year is the 60th anniversary of the Retired Public Employees' Association of California (RPEA)! For the past 60 years we have worked hard to fulfill our Mission Statement:

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.

RPEA has a major responsibility to advocate on behalf of active and retired public employees. In an effort to enhance this effort, we are in the process of building an exciting new website.

One of RPEA's greatest strengths is the commitment, depth of knowledge and experience of our members. We should all take pride in our achievements and the communities we have built here in California. However, we must continually reevaluate what we do in order to ensure retirement security.

It is important to stay informed of what our local elected leaders are doing. Being an informed citizen is always important so that we can make informed votes and keep track of the legislative process. Think about what is important to you. Find out what your elected officials are doing in response to your concerns. Read newspapers and listen to the local news programs. Attend meetings where local city, state or county officials speak, or visit the offices where they work. Attend school board and other meetings. Do they support their public employees or are they attempting to eliminate hard earned retirement benefits?

During the 2017-2018 legislative sessions there were seven (7) pension reforms submitted that would have had major implications for current and retired public employees (*RPEA September/October Newsletter*). One of the best ways to let your elected officials know what you think is to write a letter. Elected officials can be influenced by people's feelings, thoughts and stories. Be clear and to the point. State your feelings about the issue. Tell the elected official what you would like him or her to do. Keep it short, and stick to the point. A personal visit with an elected official is a good way to communicate on a personal level. It shows that real people like you are interested in the choices that are made about your city, state or county. Another way to communicate with elected officials is to invite

them to speak at your next chapter meeting.

In 2019 we will have a new Governor and new players in the legislature. Therefore, it is important for all of us to get involved and participate in what happens in the arena of public pensions. Your energy, commitment and feedback are a vital part of this process, and we invite you to share your thoughts.

Happy Holidays to you and your families!



Health Benefits Update



By Harvey Robinson, Director of Health Benefits

Well, the midterms have just concluded, and the U. S. House is now controlled by the Democrats. In California we have a new Governor, a new State Treasurer; and, as such, a new member of the CalPERS Board. We will be working with all CalPERS Board members and staff to get responses to our concerns.

Here is what is happening:

- Some 1.4 million CalPERS health benefit subscribers will have their premiums increased by an average of 1.16 % in 2019. This increase is the lowest in 21 years.
- In 2019 Social Security recipients will receive a 2.8% increase.
- The CalPERS Long-Term Care class action lawsuit regarding premium increases has a June 10, 2019 trial date in Los Angeles. CalPERS has indicated that if the suit is successful, it would be compelled to double premiums. It would appear that CalPERS is claiming no responsibility for creating the program and the inferences made in its' marketing actions.
- Several years ago, a self-funded vision care program for public agency members was enacted into law. Unfortunately, no recoverable startup costs were provided, and the chaptered legislation has been dormant since. It is

RPEA's intent that in working with a new Governor, a new Legislature, a new CalPERS Board and our lobbyist we will find a mechanism to implement this legislation.

- Governor Brown has signed the Patient Right to Know Act making California the first state in the nation to require physicians to inform patients when regulators put them on probation for harming those in their care.

2018 Midterm Propositions Related to Health Care

- Proposition 4 – Children Hospital Bonds: Passed 58% for 42% against
- Proposition 8 – Limits on Dialysis Charges: Failed 38% for and 62% against
- Proposition 11 – Ambulance Worker Breaks: Continuous on duty passed 62% for and 38% against

And in conclusion, don't be a statistic...



2019 Headquarters Office Building Renovation Project



By Al Darby, President

In early 2019, a plan is underway to renovate the exterior of the RPEA Headquarters Office building. This update will include painting the outside of the building and acquiring new signage. Chapter donations to the Building Maintenance Account specifically designated "in honor of deceased RPEA President, George Linn" will be applied to this effort. Here is a list of those donations, to date:

DONOR	AMOUNT
Chapter 004 – SACRAMENTO	\$500.00
Chapter 015 – RIVERSIDE	\$500.00
Chapter 016 – SAN FERNANDO VALLEY	\$150.00
Chapter 030 – AUBURN	\$100.00
Chapter 031 – SANTA CLARA	\$200.00
Chapter 033 – SAN BERNARDINO	\$100.00
Chapter 097 – LOS ALAMOS/NORTHERN NEW MEXICO	\$900.00
Chapter 098 – PRESCOTT	\$50.00

If your chapter would like to make a specific donation to this project, send your check payable to RPEA, and put Bldg. Maint. Acct. in Honor of George Linn on the memo line.

RPEA Legislative Update



By Randall Cheek, Director of Legislation

W

hat Can We Expect in 2019?

With the last legislative session over what can we expect from our state legislators, congress and those with pension envy?

What we do know is that we will have a totally new state government with a new Governor, Lieutenant Governor, Treasurer and a number of new legislators who we need to educate about our pensions and why they are important to California's economy. We also know we will have a new Congress with many new congressmen and Senators, who also need to be educated. But most of all, we can expect attempts to modify our pensions, either through propositions on the ballot or through legislation. In Congress there are rumors about changing Social Security and Medicare. We must stay diligent to protect our benefits, and RPEA is dedicated to doing just that.

The RPEA Legislative Committee met recently and is working with our lobbyist, Aaron Read & Associates, to develop new legislation that will benefit our members. The new state legislative session will hit the ground running in earnest come January 2019. We are looking at getting a head start on our legislation so that we can develop the best strategies for getting our bills passed and signed. We are interested in hearing your thoughts. Please send them to the committee using the RPEA Headquarters e-mail address (rpeahq@rpea.com) or e-mail me directly at rcheek1947@att.net.

You probably remember the recent Supreme Court Janus decision curtailing unions especially public employee unions by allowing workers to opt out of paying union dues. It is believed that this decision will embolden folks like Carl DeMaio and Chuck Reed who have in the past have helped pass local ballot initiatives to curtail public pensions and who have also tried to introduce statewide initiatives to do the same. They will most likely try again. Beware of those telling you it will save taxpayer dollars and help public schools and governments. Do not sign any petitions unless you check with RPEA first.

I have been asked by a number of members about the Social Security Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP). What are these?

The Government Pension Offset is applied to spousal or survivor Social Security benefits and reduces them if the

receiver of the benefits also receives funds from a government pension. For example, if one receives \$1,500 per month from Social Security and another \$1,500 from a government pension, your Social Security benefit would be reduced by two thirds. That is a reduction of \$1000 per month. This does not apply to money from a private company pension.

The Windfall Elimination Provision of Social Security applies to those with government pensions who worked for government agencies who did not pay Social Security withholding taxes. The Windfall Elimination Provision will make downward adjustments to benefits based on your work history if you worked in non government jobs in the past and had Social Security taxes paid into the system. The formula, based on years worked, is complicated and depends on how many years you worked under Social Security. It can be as much as half of whatever you get from your government pension.

I know legislation was considered in the past to correct the inequities with government and private pensions, but they did not go far under the current Congress. Who knows what the new Congress will do regarding these cuts to Social Security? RPEA plans to help in the fight to correct these injustices.

Know your legislators in the state and in Washington. We have the power of the vote, and we can send them letters to let them know how we feel about certain legislation.

In the next edition I plan to have a list of the new state legislators and statewide officers. Stay tuned.

Since this is the final issue before 2019, I wish you a happy holiday season and all the best in 2019 !



Legislative Update



By Aaron Read and Pat Moran of Aaron Read & Associates

A

As you know, the 2018 General Election took place on November 6th. As the dust began to settle, Democrats solidified control of the Legislature. It is expected that Democrats will hold 61 of the 80 Assembly seats and 29 of the 40 Senate seats, giving them a supermajority in each house.

Here are some statistics:

- Total spending for all Federal and State elections in California this year topped \$1 billion for the first time.

- Two Propositions (Props. 8 and 10) were among the most expensive in state history, topping \$100 million in total fundraising.

- Never before have women held more than two of California's Statewide Constitutional Offices at the same time...until now. Eleni Kounalakis won the race for Lieutenant Governor and Fiona Ma will be the State's next Treasurer. Both are Democrats. They join fellow Democrat Betty Yee who was re-elected as State Controller. Including California's two US Senators and California Supreme Court Chief Justice Tani Cantil-Sakauye, women hold some of the most powerful offices in California.

- This year, 78 percent of the 16.7 million registered voters in the state were sent a mail ballot, according to statistics from the California Secretary of State and Political Data, a statewide voter data company. We won't know the full turnout and breakdown for a while of those who chose to vote by mail, but the tally seems likely to top the 61 percent of voters who voted absentee in November 2014.

ELECTIONS

Governor: There were no surprises in the race for California Governor. Democrat Gavin Newsom was heavily favored to replace Jerry Brown and he did, defeating Republican Candidate John Cox by

19 percent.

Lieutenant Governor: This was a race where two Democrats faced off against each other. Eleni Kounalakis defeated State Senator Ed Hernandez to claim the Lieutenant Governor office.

Attorney General: Incumbent Democrat Xavier Becerra handily defeated Republican retired Judge Steven Bailey in his bid for re-election. As you may recall, Governor Jerry Brown appointed Becerra to the office following Kamala Harris' election to the U.S. Senate two years ago.

Insurance Commissioner: Initially, Democratic State Senator Ricardo Lara had a narrow lead over Independent Steve Poizner in their race to succeed Dave Jones as State Insurance Commissioner. Lara has now declared victory. You may recall, Steve Poizner was a Republican when he held the job from 2007 to 2011 and when he ran unsuccessfully for the California State Assembly, losing to Ira Ruskin.

Superintendent of Public Instruction: This race was initially too close to call. Marshall Tuck was leading Assemblyman Tony Thurmond in their contest for State Superintendent of Public Instruction. Tuck and his supporters raised more than \$35 million, compared to the \$15 million raised and spent by donors to support Assembly member Thurmond. Additional ballots were tallied and Thurmond took the lead and declared victory.

Controller: Incumbent Democrat Betty Yee won her bid for re-election as State Controller, defeating Republican Konstantinos Roditis. Controller Yee will keep her position overseeing the State's finances.

Treasurer: Former Democratic Assembly member and Board of Equalization Member Fiona Ma will succeed John Chiang as State Treasurer. Fiona Ma defeated Republican Greg Conlon, an accountant and former chairman of the Public Utilities Commission.

Secretary of State: Incumbent Democrat Alex

Legislative Update



Padilla was easily re-elected as Secretary of State, defeating Republican attorney Mark Meuser.

State Senate and State Assembly: Democrats in both the Assembly and Senate won a two-thirds supermajority; their third supermajority since 2012. Why is this important? The California Constitution requires a two-thirds vote in both houses to raise taxes and put measures on the statewide ballot. It also takes a two-thirds vote to pass bills with urgency clauses thereby allowing them to take effect immediately. Since a supermajority is reached, Republican votes are not required.

In the Senate, Democratic Assembly woman Anna Caballero defeated Republican Rob Poythress in their contest to succeed outgoing Republican Senator Anthony Cannella in SD 12.

Further south, Democratic challenger Melissa Hurtado declared victory over incumbent Republican Senator Andy Vidak in SD 14.

In addition, former Democratic Assembly member Tom Umberg defeated Republican incumbent Janet Nguyen in SD 34.

Picking up these seats gives Democrats 29 seats in the Senate and restores the supermajority they lost in June when voters recalled Josh Newman. Republicans will now only have 11 seats.

In the Assembly, they also have a supermajority. There are currently 61 Democrats and 19 Republicans; however, according to the Secretary of State, AD 16, currently held by Republican Catherine Baker, and AD 77, currently held by Republican Brian Maienschein, are still too close to call. Democratic challenger Rebecca Bauer-Kahan is currently in the lead in AD 16 by 4,018 votes and incumbent Brian Maienschein is currently in the lead in AD 77 by 864 votes. Depending on the outcome of those races, the final registration numbers may change.

Republicans had hoped to flip seats held by Assemblymembers Sabrina Cervantes (AD 60) and

Rudy Salas (AD 32); however, they were unsuccessful.

In AD 38, Democratic challenger, Christy Smith, beat Republican incumbent Dante Acosta.

Ballot Measures

■ **Proposition 1:** The \$4 billion housing bond - **PASSED**

■ **Proposition 2:** \$2 billion on housing and services for the homeless. Funding for the measure would come from the "millionaires tax" that voters approved in 2004 for mental health services - **PASSED**

■ **Proposition 3:** The \$8.9 billion bond for water projects – **According to the Secretary of State, this is still close to call, but it looks as if it will fail. There are only 199,060 votes separating the two, but the no side is currently in the lead.**

■ **Proposition 4:** Children's Hospital Bond - **PASSED**

■ **Proposition 5:** Property tax break to residents who are older than 55 - **FAILED**

■ **Proposition 6:** Would have repealed the gas tax - **FAILED**

■ **Proposition 7:** Measure to give state lawmakers the authority to change daylight savings time if federal law allows them to do so. **PASSED**

■ **Proposition 8:** Regulates Kidney Dialysis Treatment Charges - **FAILED**

■ **Proposition 10:** Eliminated Costa-Hawkins Rent Control Measure - **FAILED**

■ **Proposition 11:** Emergency Ambulance Employees on-call - **FAILED**

■ **Proposition 12:** This measure requires ranchers to raise only cage-free hens by 2022 - **PASSED**

Spotlight On Chapter 043 – YOLO COUNTY

The Yolo County Senior Resource & Crime Prevention Fair was held on October 26, 2018 at the Woodland Community Center. This is the third year that Chapter 043 – YOLO COUNTY has participated, and each year the fair has expanded. This year there were over 50 agencies and vendors present. Ours was the only table dealing with the myriad of issues that public employee retirees face every day.



Chapter 043 – YOLO COUNTY table at the Yolo County Senior Resource & Crime Prevention Fair.

043 Secretary, Loran Vetter, says, "We had a steady stream of visitors who wanted to know what RPEA is all about. It gave us the opportunity both to recruit, and in some cases, influence public opinion. The handouts and materials received from the RPEA Headquarters Office were extremely helpful and generous."



(L-R) 043 – YOLO COUNTY Secretary, Loran Vetter; 043 member, Linda Koontz manning their table at the fair.

Spotlight On Chapter 015 – RIVERSIDE

Chapter 015 – RIVERSIDE held their holiday luncheon on Thursday, November 15 at the Goeske Center in Riverside, CA. They collected food items for their "Green Bags for Hunger" program. Professional vocalist and keyboardist, Ron Johnson, provided the

entertainment. Former RPEA Area VI Director, Wes Stonebreaker, was appointed as the chapter's new Vice President.



Entertainer, Ron Johnson



(L-R) Chapter Vice President, Wes Stonebreaker; Chapter President, Jim Anderson

CalPERS 2019 Pay Days



Benefits are paid at the beginning of the month for the previous month's benefits. For tax reasons, your December retirement

check is always dated the first day of the new year. The State

Controller's Office issues checks and determines mailing dates. If you have direct deposit, contact your financial institution to see when funds are placed in your account.

Benefit Month	Southern California/Out of State Mail Date	Northern California Mailing Date	Direct Deposit Date
January	January 29	January 30	February 1
February	February 26	February 27	March 1
March	March 26	March 27	March 29
April	April 26	April 29	May 1
May	May 28	May 29	May 31
June	June 26	June 27	July 1
July	July 29	July 30	August 1
August	August 27	August 28	August 30
September	September 26	September 27	October 1
October	October 29	October 30	November 1
November	November 22	November 25	November 27
December	December 27	December 30	January 2, 2020

The State Controller's Office distinguishes Northern and Southern California using ZIP codes:

- *Southern California is between 90000 through 93599*
- *Northern California is between 93600 through 96199*



Board of Directors

RPEA FEBRUARY 2019 BOARD OF DIRECTORS MEETING

Monday, February 11, 2019 thru Wednesday, February 13, 2019

Hilton Sacramento Arden West Hotel

**2200 Harvard Street
Sacramento, CA 95815**

Membership Update



By Bill Wallace, Director of Membership

I first want to wish you all Happy Holidays! Enjoy this special time with your family and friends.

Public employee pensions are perpetually being placed on the chopping block by those opposed to a secure retirement for working people. The California initiative system is the tool that will ultimately be used. For this reason, it is important that the voters of California see your service as a public employee in a positive light. It is essential that the people of California see retirement security as a human right. As a member of RPEA, you are the perfect mechanism for educating your neighbors that all pensions are pay for work already performed. The importance of a positive image never diminishes and chapter members can facilitate the creation of this image.

With that in mind, we must ask ourselves, what is our mindset regarding our pension? Is it secure or is it in jeopardy? If you feel it could be in jeopardy, what is the minimum you will do to protect it? What has to happen before you are willing to participate in the effort to protect what you earned over a lifetime of work? Your answer to this question is important for your retirement security. I am interested in your answer.

If you do not feel your pension is at risk, I understand. That was my belief until I began to observe the political realities changing around us such as, judicial rulings going against public pensions, the public response to negative editorials on the unfunded liability and the increasing percentage of public agency budgets dedicated to employee pensions. These are facts we must address. We must answer the editorial attacks on pensions with the truth. Those opposed to retirement security are patient, because they have time on their side. We don't.

The mission of a healthy chapter can be about more than camaraderie amongst its members. It should also be about members working together to defend their pensions. The mission of the chapter should be to broadcast the truth about pensions. All of our conversations must be wrapped in this truth. It is important we project a positive image within our

sphere of involvement. When our neighbors think well of us, they are less likely to vote against us.

Chapter community projects reflect well on its members. In every community there are social issues that are important to each of us, many of which affect the elderly. The senior population is becoming a larger percentage of the total community. Many of the problems of the overall community are having a greater effect on the elderly. A few examples of which are homelessness, affordable housing, the lack of health insurance, healthcare issues that are not being met by the community and the dwindling percentage of the elderly that have a secure retirement. The chapter project could be a focal point for discussion when you invite a prospective member to a meeting. The strength of this involvement adds immeasurable strength to the chapter.

If we face the dilemmas surrounding our pensions with an open mind and accept the truth of our vulnerability, we have a starting point. The outcome we bring about can have an influence on the dignity of our lives. Increased RPEA membership and increased involvement is in the forefront of our fight to save pensions. Your ideas are valuable, so please share your thoughts with me.

REMEMBER, A PENSION IS FOR WORK YOU HAVE ALREADY PERFORMED.



Special Message to Wildfire Victims



By Al Darby, President

Fire Storm. First, I want to express my deep sympathy for those who suffered the loss of their loved ones and homes in these devastating wildfires. I owned a home in Paradise that was newly-rented. It burned to the ground. Fortunately, the new tenants got out safely and did not lose their household goods due to a delay in the arrival of their moving van. Too many others weren't so lucky.

RPEA has reached out in many ways to try to direct fire victims to relief efforts and also keep them in touch with their chapter. All areas (Paradise and So. Cal.), will require a lot of effort and support for these folks to recover from this terrible tragedy. We urge all RPEA members to donate to the charities dedicated to providing aid to the fire victims. Please see the Recovery Information and tips below.

Join A New Association? Many RPEA members recently received an invitation to join a new retiree association that is connected to a public-employee labor union. Some RPEA members belong to other retiree organizations, but in this case, we would not recommend dual membership because labor unions are primarily focused on their active employees and negotiating contracts for them. Active union members pay much higher dues than retirees so actives will always get more attention from the union. There are times when active employees trade away retiree benefits in negotiations for a better deal for their still-working members. If an astute retiree is on the negotiating committee, it might help to mitigate this issue, but will there always be an astute retiree present? *I doubt it.* **RPEA is totally dedicated to retirees and their issues. We will always do a better job for retirees.**

Recovery Information: The following is testimony from a Santa Rosa fire victim about issues related to things you need to do to if you lost your home and possessions. The experiences expressed below should be helpful to renters and property owners in the burn zones.

1. Longer term rental search. Include insurance on it so they pay directly for rental. Find a nice place that you like don't settle. You should be able to get a "like

property" so insurance should cover a nice place for you to live while you work through all this. You might be living here for 2 years, so choose wisely.

2. Find a place to buy some sturdy boots and gloves. Get some shovels.

3. Start working on the personal property list. (This is not fun at all. Be prepared to cry; we sure did). Write down the moment you remember. Keep the list on your phone or on a pad of paper with you at all times.

4. Save receipts. Loss of use insurance will cover incidentals too hairbrush, phone chargers, etc.

5. As you buy things, tell the store owner your situation. Most stores will give you some level of discount as their way of helping you.

6. Let people do things for you. Do you have a friend that you can send to the store to buy you some basic clothes or comfort foods? Let them do it. They want to help, and you don't need to spend time doing these errands. (The "fun" of shopping is gone...it quickly becomes a chore because you don't want a new shirt. You want the one that you always liked to wear, but now it's gone and you are sad/mad.)

The Big List:

1. Register at the shelters, with Red Cross and any other agency there California FEMA, etc.

a. Most of the aid coming in will use these lists as a point of contact and will help to ensure that you don't get left out of anything.

b. This will be especially important should FEMA be activated, which in my opinion is very likely with the amount of devastation experienced.

2. Call Homeowners/Rental insurance to trigger "Loss of Use." This typically will allow you to be in a "like" property for x number of years and sometimes has a dollar limit attached and sometimes not. This is dependent on your policy.

a. This coverage should also give you some immediate access to funds for essentials, clothes, toothbrushes, food, etc.

Continued on Next Page

Special Message to Wildfire Victims

b. This will also get the ball rolling for the insurance claim on your home and rebuilding/personal property dollars.

3. Get a P.O. box and forward all mail to the box. Use this P.O. Box as the mailing address on all forms you begin to fill out.

4. Start Searching for a long-term rental. Coordinate with your insurance company so that payments can be made directly from them using your "Loss of Use" money.

a. Plan on renting 1-2 years, but do not necessarily sign a lease for a full two years as circumstances can change.

5. Itemized List of belongings. This is very hard but very necessary for your claim. I would organize by room and list everything that was there with a replacement cost. You will cry a lot doing this, and that is ok.

a. Replacement Cost should be what it would cost to replace, not on sale from Pottery Barn. It should not be the price you paid for it with that 50% off coupon.

b. Make sure you list everything, even if it is above and beyond your policy limit. This is very important because everything above and beyond the policy limit is considered a loss and can be claimed as such on your taxes (see #10).

6. Call all of your utilities and either freeze or cancel service electric, gas, TV, landline phone, newspaper delivery, either cancel or update to P.O. Box.

7. Call the rest of your insurance points as needed car insurance, any specialty insurance for unique items.

8. Permits - An unfortunate necessity.

9. Debris Removal - as things wind down it will be necessary to remove the debris. This usually requires a permit. (This should be covered by your insurance. We had to force the issue, but ask repeatedly.)

a. Erosion Control - If you are on any kind of hill or have sloped property, you will need to put some sort of erosion control measures in place. Again, this will require some sort of permit.

b. Temporary Power Pole/Trailer on site Permit - Getting this earlier on can prove helpful in both the rebuilding process.

10. Taxes. You will be able to claim the monetary loss of the value of all your items minus what you receive from your insurance company. I'm unfamiliar with the exact laws, but I believe that we were able to carry our losses back 2-5 years and received most of the money that we had paid in taxes back in a nice large check.

11. Network with others. You will learn so much from others as you go through the rebuilding process. We all have our strengths so share yours and use others. The amount of time that you will spend on the rebuild and insurance, recovery process is staggering, so you need to use all your resources.



On October 24, RPEA President Al Darby attended a fundraiser for our candidate of choice for State Senator, Dr. Richard Pan, at the Yolo Brewing Company in West Sacramento. (L-R) President Darby; Keith Umemoto, CSR District E; Larry Woodson, CSR Health Benefits Committee Chair; Dr. Richard Pan; Lesleeann Reynoso, CSR; Joe Reynoso, CSR; Diane Buffington, RPEA Chapter 004-SACRAMENTO

Message from the Editor



By Lorenzo Rios, Director of Public Relations

Advocacy begins with informed citizens. All too often advocacy is associated with insiders or paid special interest lobbyists. Most advocacy, however, is done by average citizens. Today, that means we have a responsibility as citizens to sort through all the competing claims and forms of communication to understand the important issues that affect our lives. Being informed is essential when you begin to speak out on issues, because elected officials will quickly notice who is informed and who is not. "Rule Number One" is to get informed and stay informed about the big issues affecting your family, community, state and nation.

One of my goals as your new Director of Public Relations is to include more chapter highlights in our newsletter. In order to accomplish this, we need to know what special events, meetings, celebrations and community activities your chapter is participating in. I encourage you to send this information via to Office Manager Tanya (tanya@rpea.com). Include attached photos, captions identifying the people in the photos and a brief write-up about the event. Appropriate submissions will be considered for publication whenever possible. *Thank you to Chapter 043 -YOLO COUNTY and Chapter 015 - RIVERSIDE, which are spotlighted on page 8 of this issue.*



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Why Join RPEA?

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

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

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

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

Become a Member in Three Easy Steps!

STEP 1: Tell Us About Yourself

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

STEP 2: Select One Membership Type

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

STEP 3: Select One Payment Method

- ☐ **Option 1: MONTHLY CALPERS DEDUCTION:** I authorize the California Public Employees Retirement System (CalPERS) to deduct for each applicant on this form \$5.00 per month from my retirement allowance until revoked by me in writing. **Only available if one applicant is receiving a CalPERS retirement payment.**

Signature Social Security Number or CalPERS ID + Last 4 of SSN
- ☐ **Option 2: CHECK OR MONEY ORDER:** As payment for the first year's dues, I have attached a check or money order for \$60.00 (\$30.00 for affiliate membership) for each applicant on this form. I will be billed annually for subsequent renewals.
- ☐ **Option 3: CREDIT CARD AUTHORIZATION:** As payment for the first year's dues, I authorize \$60.00 for each applicant on this form (\$30.00 for affiliate membership) to be charged on my credit card. I will be billed annually for subsequent renewals.
Card Number: - - (MasterCard or Visa only)
Expiration Date: / CVV/CVC: (3 Digit code on the back of card)

Signature

RPEA/October/2017

THANK YOU for Joining RPEA!

RPEA
Headquarters Office:
(800-443-7732)

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





Retired Public Employees' Association of California (RPEA)
300 T Street, Sacramento, CA 95811-6912
Toll Free: (800) 443-7732 Phone: (916) 441-7732 Fax: (916) 441-7413
Website: www.rpea.com
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Jim Anderson	Area Director VI	2960 Leotar Circle Santa Cruz, CA 95062	951 212 8281 (C)	NONE	waynesix@aol.com
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Kathleen Collins ANY TIME	Area Director VIII	*****	562-884-8891	NONE	kcespresso@hotmail.com
Larry Sullivan ANYTIME	Area Director IX	1602 Sunset Gardens Rd. Albuquerque, NM 87105	505 242 4981	SAME (CALL FIRST)	houseofspirit@earthlink.net

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