

**RETIRED PUBLIC EMPLOYEES' ASSOCIATION**  
***Surf City—Santa Cruz Chapter 009***  
***March 2024***

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

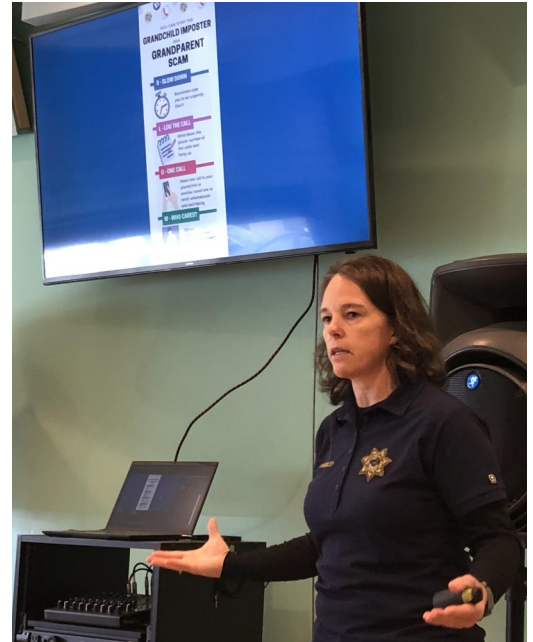


Shandra Handley and her assistant Gami Gutman from the Santa Cruz County Office of the District Attorney spoke to us on how to protect ourselves from scams. Some of their tips:

- Don't buy gift cards to pay bills!
- Text scams are often poorly written. Delete, block, and report the number.
- Don't click on links on suspicious looking, poorly written emails.
- Don't answer phone calls if you don't recognize the number.
- If you can, use the tap feature when using your credit card to avoid scimming. Credit cards are safer to use than debit cards.
- Act fast to report scams. The Federal Trade Commission has good info on their website.
- See [mediare.gov/scams](https://mediare.gov/scams) for information on Medicare scams.
- Don't use public wifi to pay bills.

Check regularly on the following websites to stay current on the latest scams, because they are ever evolving!

- Federal Trade Commission – [ftc.gov](https://ftc.gov)
- United States Postal Inspection Service -- [uspis.gov](https://uspis.gov)
- Fight Cyber Crime Website – [fightcybercrime.org](https://fightcybercrime.org)
- Medicare – [medicare.gov](https://medicare.gov)
- Federal Communications Commission -- [fcc.gov](https://fcc.gov)
- Consumer Financial Protection Bureau – [consumerfinance.gov](https://consumerfinance.gov)
- Social Security Administration – [ssa.gov](https://ssa.gov)
- Federal Bureau of Investigation – [fbi.gov](https://fbi.gov)
- California Attorney General – [oag.ca.gov](https://oag.ca.gov)
- Office of Inspector General for Health and Human Services – [oig.hhs.gov](https://oig.hhs.gov)



*Shandra Handley from the DA's office.*

More information inside  
on what to do if you get  
scammed.



*RPEA Chapter 9 members enjoying a catered lunch from Castelli's Deli.*

**RPEA CHAPTER 9  
BOARD OF DIRECTORS**

**2022-2023**

**PRESIDENT**

Bob Culbertson 724-0860

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Nancy Carr-Gordon 438-0108

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1 Director Vacancy

**Term 2022-2023**

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Alverda Orlando 291-2512

verda@cruzio.com

**COMMITTEE CHAIRS**

**MEMBERSHIP:** vacant **CONSIDER VOLUNTEERING!**

**HISTORIAN:** Alverda Orlando

**SUNSHINE:** Pat Jones

**HEALTH/INSURANCE:** Lynn McKibbin

**LEGISLATION:** Nancy Carr-Gordon

**NEWSLETTER EDITOR:** Dena Taylor

**PROGRAM:** vacant **CONSIDER VOLUNTEERING!**

**OUTREACH:** Sue Pierce

**AREA III ASST. DIR.:** Bob Culbertson

**RPEA Chapter 9 website:**

**[www.rpeasantacruz.org](http://www.rpeasantacruz.org)**

**Webmistress:** Becky Taylor 421-9284

**[beckytaylor@tutor@gmail.com](mailto:beckytaylor@tutor@gmail.com)**

**Treasurer's Report – Steve Redfield**

Beginning Balance: 2-1-2024 \$5,328.93

Ending Balance: 3-1-2024 \$5,587.84

**FUND BALANCES**

General Fund \$5,184.47

Investment Opportunities \$403.37

**TOTAL 3-1-2024 \$5,587.84**



**LEGISLATIVE REPORT**

*Nancy Carr-Gordon*

We are now tracking SB 1260 (Niello) that introduces a new Inspector General position to provide oversight of CalPERS, AB 1968 that would use data from the Franchise Tax Board to determine eligibility for CalFresh among seniors, and AB 1989 the Department of Aging study having a hotline for senior legal services in an attempt to ensure information uniformity.

Project SCOUT provides free tax assistance to seniors, individuals with a disability, low-income families, and other individuals in Santa Cruz County.

They do not accept walk-ins at this time. Call: 831-724-2606 or email: [projectscout@seniorscouncil.org](mailto:projectscout@seniorscouncil.org). Please tell Project SCOUT your full name, phone number, age, city or town where you live, and what sources of income you need to report in your taxes. You will be contacted to schedule an appointment.





President Bob Culbertson and Secretary Mary Doherty present a certificate of appreciation and a gift card to Lynn McKibbin for her many years of service to Chapter 009. Lynn is relocating to southern California and will be sorely missed. She most recently has been the Health Benefits & Insurance Director and Vice President of our chapter.



### RPEA Chapter 009 History – Part 2, as dictated by Alverda Orlando to Mary Doherty

By 1982 our chapter was very active. Members watched the CA State Senate very carefully. Speakers from the senate were invited to chapter meetings. Our local Senator was Henry Mello. By 1987 there was a move in Sacramento to invade our pension fund for other purposes.

A picture was painted that seniors were very wealthy, and they were cast as sacrificial lambs to provide funds to soothe the government's financial problems. Our chapter president, County Coroner, Larry Rawson, was very knowledgeable about state politics. He helped get our members and members of other chapters to write as well as meet with their senators. By that time, most areas of the state had RPEA associations. They all rose up against the governor. The pushback was enormous. And the governor backed down.

In 1995 workshops were again popular. As an example, a workshop was held at the cultural center in Palo Alto with sessions on recruiting volunteers and another on Long Term Health Care. Later Chapter 009 hosted an area workshop at the Elks Lodge. Presenters included RPEA state chairs Frances Guida (Health and Insurance), Morris Lewenstein (Legislation), and John Peggell (Membership). During this time, at the direction of Francis Guida, we were able to get new health plans including Empire Dental and prescription drug insurance.

Chapter 009 has been involved in community service and outreach. The officers of the Chapter Board of Directors expressed a desire to sponsor a scholarship for a student at Cabrillo College. This wasn't possible because of the rules governing how a non-profit can spend members' dues money. In February 1997, Harry Mayo, retired fireman and Chapter 009 Insurance chairman, organized for the purpose of staffing the Salvation Army Emergency Canteen. Members of Chapter 009 volunteered with the Salvation Army Canteen supporting emergency response crews in the county on calls for over 10 years.

*To Be Continued*





## **ALZHEIMER'S AND DEMENTIA**

### **What Is Dementia?**

Dementia is not a single disease. It's an overall term to describe a collection of symptoms that one may experience if they are living with a variety of diseases, including Alzheimer's disease. Diseases grouped under the general term "dementia" are caused by abnormal brain changes. Dementia symptoms trigger a decline in thinking skills, also known as cognitive abilities, severe enough to impair daily life and independent function. They also affect behavior, feelings, and relationships.

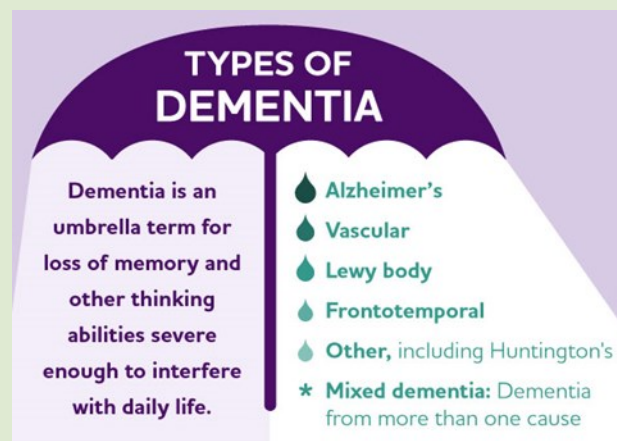
Alzheimer's disease accounts for 60-80% of cases. Vascular dementia, which occurs because of microscopic bleeding and blood vessel blockage in the brain, is the second most common cause of dementia. Those who experience the brain changes of multiple types of dementia simultaneously have mixed dementia. There are many other conditions that can cause symptoms of cognitive impairment but that aren't dementia, including some that are reversible, such as thyroid problems and vitamin deficiencies.

Dementia is often incorrectly referred to as "senility" or "senile dementia," which reflects the formerly widespread but incorrect belief that serious mental decline is a normal part of aging.

### **Symptoms and signs of dementia**

Signs of dementia can vary greatly. Examples include problems with:

- Short-term memory.
- Keeping track of a purse or wallet.
- Paying bills.
- Planning and preparing meals.
- Remembering appointments.
- Traveling out of the neighborhood.



Dementia symptoms are progressive, which means that the signs of cognitive impairment start out slowly and gradually get worse over time, leading to dementia. If you or someone you know is experiencing memory difficulties or other changes in thinking skills, don't ignore them. See a doctor soon to determine the cause. Professional evaluation may detect a treatable condition. And even if symptoms suggest dementia, early diagnosis allows a person to get the maximum benefit from available treatments and provides an opportunity to volunteer for clinical trials or studies. It also provides time to plan for the future.

For more information contact The Alzheimer's Association, 325 Soquel Ave. Santa Cruz, CA 95062. Phone: 831-464-9982; Toll Free: 800-272-3900. Website: <https://www.alz.org/norcal>

### **THE GORDON LAW GROUP** ATTORNEYS AT LAW



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*Chapter 9 member*  
*Linda Wilshusen*

This month's  
newsletter  
sponsored in  
part by:



## What To Do If You Get Scammed

### What to Do:

- Change your online passwords.
- Call your bank to notify them of the scam
- Make a report with the Federal Trade Commission – [ftc.gov](https://www.ftc.gov)
- Make a report with local law enforcement
- Make a report to the company and agency involved
- If you allowed the scammers access to your computer, update your anti-virus software or take your computer to a repair store to check for spyware



### How to Protect Yourself:

- Check bank statements regularly.
- Check in with friends and family
- STOP and THINK, don't let anyone pressure you
- Do your research before acting
- Don't answer unknown phone calls
- If you do, don't push any numbers, hang up
- Don't send cash or wire money to people you don't know
- Don't buy gift cards to pay for ANYTHING
- IF IT SOUNDS TOO GOOD TO BE TRUE, IT IS

### How to Protect Your Money:

1. Credit Freeze
  - a. Stops all access to your credit report
  - b. Stops any new accounts opening until freeze is lifted
  - c. Must freeze with all credit reporting agencies: Equifax, Transunion, Experian
  - d. Free!
2. Place fraud alerts and regularly review your credit reports

### HOW?

Contact all three credit bureaus online or by phone

Equifax –  
[Equifax.com/personal/credit-report-services](https://www.equifax.com/personal/credit-report-services)  
1-800-685-1111

Experian –  
[Experian.com/help](https://www.experian.com/help)  
1-888-397-3742

Transunion –  
[Transunion.com/credit-help](https://www.transunion.com/credit-help)  
1-888-909-8872

## **Santa Cruz County supervisors, rural residents sound off on AT&T proposal to eliminate land lines.** *Santa Cruz Sentinel* – 3/4/2024

Communication was key at the most recent Santa Cruz County Board of Supervisors meeting, especially when it came to a potential loss of landline services that has sparked a wave of community concern. At Tuesday's meeting (2/27/2024), the public again sounded off on a pending application from AT&T California with the state's Public Utilities Commission to remove itself as the designated carrier of last resort in the state. The title requires the telecommunication giant to provide basic telephone service, commonly copper landlines, to any customer that requests it within its service area as a way to guarantee access to safe, reliable, and affordable communications.

Though the board agreed at its previous meeting to send a letter to the commission — which is responsible for approving or denying the application — voicing its opposition to AT&T's withdrawal bid, it invited company representatives to appear before the board to make its case, answer questions and listen to feedback from dozens of concerned community members.

"Cell service in the mountains is unreliable, even when the power is on. We don't have broadband or fiber-optic and even if we did, in a power outage, natural disaster or extreme weather event, landlines are often our only way to call for help in an emergency," said Kristen Sandel, a 30-year San Lorenzo Valley resident. "The landline functions when nothing else works." Santa Cruz County has experienced seven federally declared disasters since 2017 and, according to local officials, more than half of the county's population lives in an area that is at high wildfire risk.

In a brief presentation to the board that transitioned into an extended question-and-answer period, Tedi Vriheas, AT&T external affairs vice president for California and Nevada, said that while she was sympathetic to the concerns she has heard, the reality is that the landline technology will soon be obsolete.

"Our copper network is going away someday. It's absolutely going away. There's 7% of our customer population left on that network," said Vriheas. "For every dollar we put in a copper network, we are not investing in advanced technologies of the future."

According to Vriheas, there are about 12,000 copper landlines in Santa Cruz County. Statewide, she said, AT&T has about 490,000 residential landline users, down from 12-15 million at one point. She also said if the state agency approves the application, the withdrawal process will take months, if not years. According to its application, AT&T pledged to continue plain old telephone service to existing customers for at least six months and for areas where no alternative service is available, the landline services would continue.

Some of the more pointed criticism and questioning of AT&T came from Supervisor Zach Friend, who agreed that landline technology is on its way out, but that the last resort provider shouldn't drop its obligations until a viable replacement technology is made widely available. Both Supervisor Bruce McPherson and board Chair Justin Cummings spoke to a lack of confidence and trust in AT&T from their constituents that no one will be left behind if and when a transition is approved.

Similarly, Supervisors Manu Koenig and Felipe Hernandez said they've heard confusion and concern regarding the proposed map, pulled using data from the utilities commission, for where the service obligation, if approved, will no longer be required. Territories where an alternative phone service is available are marked in blue, but community members have said that even though other services such as voice over internet or mobile wireless are technically available, they are often spotty and unreliable.

Koenig said the primary concern he's heard is that "the blue areas are not really blue. Just because you get cell service in an area doesn't mean people can actually access it," adding that this even extends to some urban areas in the county such as Pleasure Point.

According to Vriheas, evidentiary proceedings for AT&T's application will begin in April and the process will involve a deep dive into the accuracy of the maps and what viable alternatives may or may not be available, among other things.

U.S. Rep. Jimmy Panetta, who represents most of Santa Cruz County and its mountainous regions in Congress, announced his own opposition to AT&T's effort in a release Friday, adding that he helped steer an effort among 14 other members of the California delegation in sending a letter that called on the utilities commission to reject the application.

## **Community Bridges has put a purchase offer on table**

*Santa Cruz Sentinel* By PK Hattis

After years of back and forth, a local nonprofit said it has made an offer to purchase a senior center in Live Oak while a representative from the school district that owns the site says it isn't quite ready to make definitive moves.

Meals on Wheels for Santa Cruz County, a program from Watsonville-based nonprofit Community Bridges, announced in a recent release that it has submitted a letter of intent to the Live Oak School District to purchase the Elena Baskin Live Oak Senior Center at 1777 Capitola Road for \$2.4 million.

"School districts across California are facing severe budget crises as the birth rate continues to plummet and cost of living continues to skyrocket, forcing families to leave for more affordable enclaves," said Community Bridges CEO Raymon Cancino in the release. "This deal would not only preserve critical older adult services but allow the Live Oak School District to continue the development of its workforce housing project and stop planned layoffs that hurt local teachers, students, classified staff, schools, and, ultimately, the community."

Meals on Wheels and neighboring nonprofit Senior Network Services have operated out of the facility since the 1970s. Last year, Meals on Wheels distributed about 250,000 meals to older adults, many of whom were homebound, according to the release.

### **Balancing needs**

The property is currently owned by the school district, which has planned since at least 2018 to transform the 1.4-acre plot of land into workforce housing. Those plans have since ignited a lengthy and sometimes contentious negotiation, as the parties tried to balance the school district's need for housing with the unique facility features that have made it an ideal location for the nonprofits and their services to elderly and low-income residents for more than 45 years.

According to the release from Community Bridges, the offer includes an option for the district to purchase a nearby property the nonprofit believes would work for an affordable housing project. In a recent interview with the *Sentinel*, Live Oak School District Board President Kristin Pfotenhauer said the district is interested in a potential deal with Meals on Wheels, but also must first ensure it has secured another location that will meet the scope and scale of its workforce housing plans.

According to the release from Community Bridges, the two nonprofits have received eviction dates on three separate occasions from the district that were subsequently extended. Both now operate on month-to-month leases while working toward a two-year lease agreement.

### **Other options**

Pfotenhauer told the *Sentinel* last year that the district was pursuing a project to build at least 50 units for its employees with a goal for them to spend no more than 30% of their income on rent. The project emerged amid major concerns that the county's exceptionally high housing costs and low wages are making it impossible for teachers and other employees to live and work here. Corey Azevedo, the executive director for Senior Network Services, said in a statement to the *Sentinel* that the local community deserves both quality teachers and senior support services. He suggested the purchase could ease the district's financial struggles and recently announced plans for employee cuts and hopes it "agrees quickly to sell the property."



**Chapter 9 has 505 members!!**

Retired Public Employees Association of California-CH 9  
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*if you're not already receiving this newsletter via email, please consider doing so! It will save our chapter considerable money each month by reducing the printing and mailing costs. Just let me know. We want to hear from you! Please email your letters to the editor to me at [detaylor@cabrillo.edu](mailto:detaylor@cabrillo.edu) or send to RPEA, P.O. Box 413, Capitola CA 95010.*

All members are welcome to join our Board meetings via zoom! Meetings are held at 10am on the last Tuesday of the month.

Email Dena at [detaylor@cabrillo.edu](mailto:detaylor@cabrillo.edu) for the link. We encourage you to bring up issues of concern. In addition to joining our meetings, you can always contact us by emailing a Board member (see p. 2) or writing to us at RPEA, P.O. Box 413, Capitola CA 95010.

We are seeking sponsors to assist the chapter with the cost of printing and mailing our newsletters. The sponsorship will not only be printed in the newsletter, but will be on our chapter website, reaching over 700 people. The cost for a business-card size sponsorship is \$25 for 1 month, \$60 for 3 months, \$100 for 6 months, or \$180 for 1 year. Contact Dena Taylor by email, [detaylor@cabrillo.edu](mailto:detaylor@cabrillo.edu), or call (831) 588-0746 if you are interested or can direct us to an interested sponsor.



## MARCH SUNSHINE HAPPY SPRINGTIME ALL

Sympathy cards were sent this month for Jerry Bowles, Dennis Carter and Phil Scofield.

You may reach me at with requests to send cards at: [rcjians@gmail.com](mailto:rcjians@gmail.com) or by calling me at 831-688-3863.

Sincerely, Pat Jones

Need tech help? Our webmistress Becky Taylor is available for consultation and assistance to RPEA members with computer technical issues.

See page 2 for contact info.

