

RETIRED PUBLIC EMPLOYEES' ASSOCIATION  
*Surf City—Santa Cruz Chapter 009*  
*February 2020*



*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.*

## General Membership Meeting

**Tuesday Feb. 4, 2020 — Time: 11:30**

**A representative from the Santa Cruz County Elections Dept. will speak on various issues concerning our elections.**

For reservations call **Pat @ 423-1239**

**Reservations must be made by Thur., Jan. 30**

***If you find at the last minute that you can't come, please call Pat.***

***We are charged for no-shows!***

**First lunch  
is free when  
you join!**



**New location!  
Bruno's in Scotts  
Valley**

**Sit-down lunch  
\$15.00/person**

*Tilapia with lemon butter, rice,  
garlic bread & salad  
Dessert: peach bread pudding*

Bruno's is at the back of the Kings Village shopping center. There is plenty of parking in the lot near the Cinema. The meeting room is upstairs. Handicap accessible.

## Speaker Notes — Dena Taylor, newsletter editor

Tim Goncharoff, the Zero Waste Programs Manager for Santa Cruz County, treated us to a very informative talk on recycling in our county. It seems that Santa Cruz, the second-smallest county in the state, is a trend-setter on this issue. We don't always wait for state mandates to act, and some of our ideas have been adopted by other counties and even states.

We were the first in the nation to pass an ordinance requiring hotels and motels to switch to bulk dispensers of personal care products. This will go statewide next year, as will our takeback program for collecting drugs and needles. Coming in July will be a 25-cent charge for disposable cups (already in effect in Watsonville), and next year local governments will be required to offer food waste collection to all single-family homes. Organic waste in landfills is among the biggest contributor to greenhouse gas. Our county already has a ban on plastic bags and Styrofoam, and since 2017 all food service ware must be recyclable or compostable.

Tim cleared up the misconception that even though China has stopped taking our recyclables, they never did take it all; at most it was 30-40% of it. There is still a robust market for recyclables. However, the market is more demanding now. Recycled material must be clean, dry, and well-sorted. Although the city of SC does not have the capability to sort plastic at their Dimeo Lane site, GreenWaste, one of the world's largest and most sophisticated recycling facilities, does, and they serve the remainder of the county. GreenWaste has every kind of sorting technology that exists; they even invented some of it. The city is working on ways to collaborate with GreenWaste.

Tim also answered our questions. He said his office is assigned just about any issue related to the environment. He can be reached at [Tim.Goncharoff@santacruzcounty.us](mailto:Tim.Goncharoff@santacruzcounty.us)



## RPEA CHAPTER 9

### BOARD OF DIRECTORS

**2020-2021**

#### **PRESIDENT**

Bob Culbertson 724-0860  
bculb@sbcglobal.net

#### **IMMEDIATE PAST PRESIDENT**

Mary Doherty 423-3610  
maryatscruz@aol.com

#### **VICE-PRESIDENT**

Lynn McKibbin 338-7074  
lynnmckibbin@cruzio.com

#### **RECORDING SECRETARY**

Mary Doherty 423-3610  
maryatscruz@aol.com

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Steve Redfield 476-8120  
sredfi3717@aol.com

#### **DIRECTORS**

##### **Term 2019-2020**

Jo Paulson 916-677-7226  
cappyjo@kalenda.com  
Dena Taylor 462-5548  
detaylor@cabrillo.edu  
Director vacancies

##### **Term 2020-2021**

Bill Philipps 831-476-4584  
Philipps99@comcast.net  
Sue Pierce 408-353-2832  
sapierce48@gmail.com  
Director vacancy

### **COMMITTEE CHAIRS**

**MEMBERSHIP:** Bill Philipps

**HISTORIAN:** vacant **CONSIDER VOLUNTEERING!**

**HOSPITALITY:** Pat Pimentel

**HEALTH/INSURANCE:** Lynn McKibbin

**LEGISLATION:** Jerry Bowles

**NEWSLETTER EDITOR:** Dena Taylor

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

**OUTREACH:** Sue Pierce

**SUNSHINE:** Mary Doherty

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

**RPEA Chapter 9 website:**

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

**Webmistress:** Becky Taylor 421-9284  
beckytaylorlortutor@gmail.com

## **Treasurer's Report – Steve Redfield**

Beginning Balance: 12-1-19	\$7,041.35
Ending Balance: 1-1-20	\$7,106.21

### **FUND BALANCES**

General Fund	\$5,354.26
Investment Opportunities	\$1,751.95

<b>TOTAL</b> 1-1-20	\$7,106.95
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## **Legislative Report – Jerry Bowles**

The legislature is now back in session. The budget was delivered to the Governor on Jan. 10<sup>th</sup>.

California's primary election will be March 3. February 18 is the last day to register to vote. There will be 10 local measures on the ballot. These can be viewed at <https://www.votescount.com/Home/Elections/March2020PresidentialPrimary/March3localmeasures.aspx>

The U.S. census count starts in March and can now be done online. Each household will receive a notification by mail with information on how to do the census online. The Census Bureau will begin following up in May with people who haven't completed the survey online. Census data determines how federal dollars are distributed, so it is very important to do this!

**Remember, if you  
lose a sock in the  
dryer, it comes  
back as a  
Tupperware lid  
that doesn't fit any  
of your containers.**

## Benefit for our members

Emergency medical personnel call it the golden hour: the first 60 minutes following a trauma, when it's most possible to save your life. This explains why air ambulances aren't just for residents or visitors of remote areas. In cities where traffic jams are routine, it might take a chopper or plane to get you there within the golden hour.

According to a recent report from the U.S. Government Accountability Office, the average air ambulance bill is about \$36,400 by helicopter and \$40,600 by airplane. Typically, Medicare covers a relatively small percentage of medical emergency transport. Even a ground ambulance could cost you thousands out of pocket.

You may receive a surprise medical bill from the ambulance company. In a recent national study published in *Health Affairs*, 51% of ambulance rides were out of network, making ambulance bills the most common type of surprise medical bills.

Fortunately, there's a solution. Medical Air Services Association (MASA) covers best-in-class emergency air and ground transport 24/7 from home or anywhere in the world, plus transportation of vehicles, children, grandchildren, and even pets at no additional cost. Ask an AMBIA agent about [an emergency transport policy endorsed by your association](#). With MASA, there are no premiums, deductibles or other hassles. Pay once and you're covered.

AMBIA is the member benefits broker for RPEA members. To find out more about MASA coverage and other benefits available go to [www.rpea.com](http://www.rpea.com) and click on Benefits tab or call 1-877-810-6334

## **Toiletries Collection — Sue Pierce**

At the March and April meetings we will collect toiletries for programs that serve the homeless and shelters for people leaving domestic abuse situations.

We started collecting the toiletries a few years ago when a member suggested it was a way to pass along the small containers of toiletries from hotels and airlines that many of us had and never used after we returned home.

Needed items include: toothbrushes (including toothbrushes for children), tooth paste, bath/hand soap, shampoo, hair conditioner, hand/body lotions. Also welcomed is deodorant, razors, floss, combs. Please bring only unopened containers.

Call me at 408-353-2832 if you want more information.

This month's newsletter sponsored in part by:



**Will you get dementia? Many may not understand their risk**  
**By Lindsey Tanner** *The Associated Press 11/16/2019*

Many older American adults may inaccurately estimate their chances for developing dementia and do useless things to prevent it, new research suggests. Almost half of adults surveyed believed they were likely to develop dementia. The results suggest many didn't understand the connection between physical health and brain health and how racial differences can affect dementia risk. Substantial numbers of people who rated their health as fair or poor thought their dementia chances were low. At the same time, many who said they were in excellent health said they were likely to develop the memory robbing disease.

Many said they tried at least one of four unproven memory-protecting methods, including taking supplements like fish oil and ginkgo. The most popular strategy was doing crossword puzzles. Mental stimulation is thought to help, but there's stronger evidence for more challenging activities than puzzles — things like playing chess, taking a class, reading about unfamiliar topics, said Keith Fargo, who oversees research and outreach programs at the Alzheimer's Association. He was not involved in the study.

Research has shown that regular exercise, a good diet, limiting alcohol and not smoking make dementia less likely. Supplements have not been shown to help. "We really haven't done a good job of getting the word out that there really are things you can do to lower your risk," said Dr. Donovan Maust, the study's lead author and a geriatric psychiatrist at the University of Michigan.

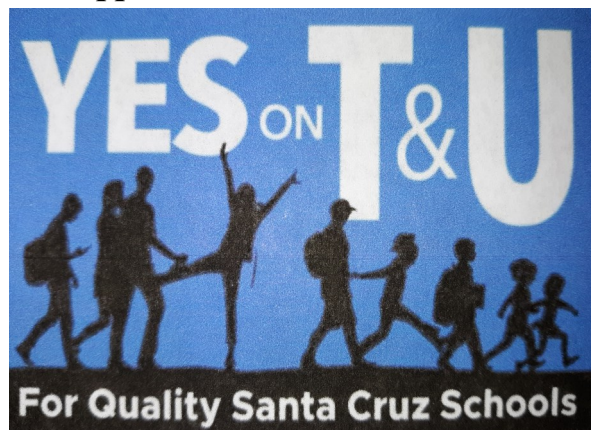
The study was published online in JAMA Neurology. It's based on a nationally representative health survey of 1,000 adults aged 50 to 64. The survey asked people to assess their likelihood of developing dementia and whether they had ever discussed ways to prevent it with their doctor. Few people said they had, regardless of their self-rated risk for dementia. The results raise concerns because doctors can help people manage conditions such as high blood pressure and diabetes that have been linked with dementia risk, Maust, said.

Among those who said their physical health was only fair or poor, a substantial 40% thought they were at low risk for Alzheimer's disease or other dementia. Almost the same portion rated their chances as likely even though they reported very good or excellent physical health. More whites than blacks or Hispanics surveyed believed they were likely to develop dementia and almost two-thirds of blacks said they were unlikely. Only 93 blacks were surveyed, making it difficult to generalize those results to all U.S. blacks. But U.S. minorities face higher risks for dementia than whites — blacks face double the risk — and the Alzheimer's group has programs in black and Hispanic communities. "There's lots of work to do ... to educate the public so they can take some actions to protect themselves," Fargo said.

One in three seniors die with Alzheimer's or other dementias, according to the Alzheimer's Association. While there are no medicines or medical treatments proven to prevent it, rigorous European studies have shown that healthy lifestyles may help prevent mental decline. The Alzheimer's Association is sponsoring similar U.S. research. The new study used data from the University of Michigan National Poll on Healthy Aging. Adults were surveyed online in October 2018. Funding came from AARP, the University of Michigan health system and U.S. government grants.

**Membership — Bill Philipps**

We have 576 members. If you live in City Schools District please consider supporting Santa Cruz City Schools on the March 3 ballot. These parcel taxes replace parcel taxes that are sunseting





## Health/Benefits — Lynn McKibbin

My friend gave me a great Christmas present this year – Night vision glasses – a great benefit of friendship not necessarily coming from my optometrist. Amazon has a large selection of these, and you can access and scroll the whole list by entering "**night vision glasses for driving**" in the search box and choose your favorite, most under \$20. Since I wear glasses, she gave me clip-ons that work really well for me! They do a great job of cutting the glare of the oncoming headlights, making night driving easier and safer!

Another great benefit I wanted to share with you all is United Health Care's (UHCs) program offered to me called "ABLE TO." They say that if you have a chronic health condition or have had a health issue and feel discouraged or stressed, you may qualify for an easy, flexible counseling program at no cost to you! It provides: 1) One-on-one support and therapy; 2) Short counseling sessions with a licensed therapist and behavior coach; 3) Personalized coping tools and techniques designed to improve day-to-day life; 4) Flexible scheduling (by phone, by appointment); and 5) Sessions exclusively available via phone or video chat at no additional cost to you. Just another good reason to have CalPERS-sponsored Medicare UHC!

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Special report on the MASTER PLAN ON AGING for California. It is proceeding along the implementation highway and all have been invited to participate in their WEBINAR WEDNESDAYS, Healthy Aging, which will address a variety of aging-related topics that will inform the development of the Master Plan! Information to join the webinars is listed below via ZOOM.

### HEALTHY AGING

Tune in every Wednesday from 9:30 a.m. to 11:00 a.m.

Click the link to join via Zoom: <https://zoom.us/j/109242877>

Access and participate in webinars by phone, tablet, or computer.

Download the Zoom app/desktop program. [https://zoom.us/download#client\\_4meeting](https://zoom.us/download#client_4meeting) We encourage all users to familiarize themselves with the system requirements before the webinar.

Learn more about joining a Zoom meeting/webinar here: [https://www.youtube.com/embed/vFhAEoCF7jg?rel=0&autoplay=1&cc\\_load\\_policy=1](https://www.youtube.com/embed/vFhAEoCF7jg?rel=0&autoplay=1&cc_load_policy=1)

## Words that are their own opposites!

A contronym is a word that is its own antonym. Sound unusual? You probably use contronyms every day...

*Oversight* can mean both "watchful supervision" and "an inadvertent omission." *Left* means both "departed" and "remaining." *Dust* can mean "to add dust" (to crops) or "to remove dust" (from furniture). *Cleave* means either "to cling/adhere" or "to split/sever." *Off* means both "deactivated" (turn that off) and "activated" (the alarm went off). *Sanction* can mean both "a penalty for disobeying a law" and "official permission or approval for an action."

Retired Public Employees Association of California-CH 9  
PO Box 413, Capitola, CA 95010

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U.S. POSTAGE PAID  
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Time Dated Material  
Please Deliver by Jan. 25, 2020

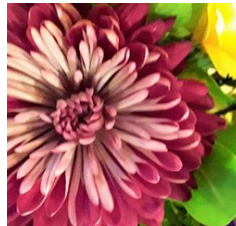


*if you're not already receiving this newsletter via email, please consider doing so! It will save our chapter considerable money each month by reducing the printing and mailing costs. Just let me know. We want to hear from you! Please email your letters to the editor to me at [detaylor@cabrillo.edu](mailto:detaylor@cabrillo.edu)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

### **SUNSHINE Mary Doherty**

Happy Birthday to all  
Chapter 9 members with  
birthdays in February!

*We send cards to members  
throughout the month. If you  
know someone who we should  
send a card to, please let me  
know at 831-423-3610*



*We are saddened by the passing of several of our  
members during the second 6 months of 2019. Our  
condolences to the family and friends of: Jean  
Bowles, Frances Klisch, John Ritchey, Diane  
Rutledge, and Leonard Negro.*

### **Board Meetings**

The Chapter Board of Directors meets the last Tuesday of the month. Chapter members are invited to join us. Let a member of the Board know you would like to attend and get directions to the meeting. All the Directors' names, phone numbers and email addresses are located on page 2 of every newsletter.

Tell your friends about RPEA! We are the voice of all CalPERS members, retired or still working. It is an organization that advocates for retirement security for all public employees. Anyone can join, and members receive discounts on various kinds of insurance and entertainment attractions. In our local Santa Cruz Chapter, members enjoy monthly luncheons, interesting speakers, and special BBQs and holiday parties. Get a friend or neighbor to join RPEA and you will get 10 free raffle tickets at the next meeting you come to. We have recruitment packets of information for you to give to anyone you think might like to join us.

We are looking for sponsors to assist the chapter in the cost of printing and mailing of our newsletters. The sponsorship will not only be printed in the newsletter, but would be on our chapter website which will reach over 700 persons. The cost of the sponsorship for a business-card size would be: \$25/1 month; \$60/3 months; \$100/6 months; \$180/1 year. Contact Dena Taylor by email, [detaylor@cabrillo.edu](mailto:detaylor@cabrillo.edu), or call (831) 462-5548 if you are interested or can direct us to an interested sponsor.



Have something to say? Send a letter to the editor! Send to [detaylor@cabrillo.edu](mailto:detaylor@cabrillo.edu) or to the return address on this newsletter.