

RETIRED PUBLIC EMPLOYEES' ASSOCIATION

Surf City—Santa Cruz Chapter 009

June 2019

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 June 4, 2019 — Time: 11:30

**John Kegebein from the Agricultural History Project
will be our speaker**

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

Reservations must be made by Thur., May 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!**

**The Back Nine at
The Inn at Pasatiempo
555 Hwy 17, Santa Cruz
(take Pasatiempo exit)**

Sit-down lunch

\$15.00/person

Roasted Chicken Breast, Seasonal Vegetables and Wild Rice

Dessert ~ Lemon Bars

Standard alternative for lunch: salad w/chicken. Need to tell Pat when you RSVP.

SPEAKER'S NOTES by Dena Taylor

Bruce Campiano, Vice President of the Swanton Pacific Railroad Society, spoke to us and showed films about this 19" gauge railroad, the only one in the world. Located north of Davenport on Swanton Road, work is currently underway to repair the mile-long track, some of which was washed out during recent storms. Campiano said they've been working on it for three years, and are hoping to have it rebuilt by this summer.

The three steam locomotives were built in 1915 as part of the Panama Pacific International Exposition in San Francisco. In 1979, Al Smith, former president of Orchard Supply Hardware who was involved with Roaring Camp Railroad in Felton, bought the trains and, with the help of many volunteers, built the Swanton Pacific Railroad on his ranch. An alumnus of Cal Poly in San Luis Obispo, he gifted the railroad and his 3,200-acre ranch to that institution in 1993.

The Swanton Pacific RR can always use more volunteers! Opportunities are available to do landscaping and gardening, caring for the Christmas tree farm, restoring and maintaining the railroad, and working on actual railroad operations. There are work weekends on the 2nd and 4th Saturdays from April through September, and the 2nd Saturdays from October through March. And when the track is repaired, the public can ride the trains for free on these days. For a complete list of events and volunteer opportunities, go to sprr.calpoly.edu.



Bruce Campiano stands in front of a film clip of one of the steam engines owned by the Swanton Pacific Railroad Society.

RPEA CHAPTER 9**BOARD OF DIRECTORS****2018-2019****PRESIDENT**

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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

TREASURER

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 2018 -2019

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****Webmistress:** Becky Taylor 421-9284**beckytaylor@tutor@gmail.com****Treasurer's Report – *Steve Redfield***

Beginning Balance: 4-1-19 \$7,559.14

Ending Balance 5-1-19 \$7,812.64

FUND BALANCES

General Fund \$6,372.14

Investment Opportunities \$1,440.50

TOTAL 5-1-19 \$7,812.64**Legislative Report — *Jerry Bowles***

The Legislature is back in session, and the RPEA Legislative Committee is following 29 bills. There is nothing major in the state bills regarding retirement, but there are two federal bills that could reduce Social Security benefits. More information to come on this. All the bills are on our chapter's website — **www.rpeasantacruz.org**. Go to "Legislation," click on a bill, and get full information. And speaking of websites, the state RPEA site has been re-vamped.

Give and Receive with TimeBank Santa Cruz!

Can you can sew, mend, cut hair, do minor home repairs, help with light gardening, run errands, or cook or bake to help others? OR... do you need help with similar chores and errands in your life? One hour of giving is worth one hour of receiving. Check out **<https://timebanksantacruz.org>** for more information.

Here's how to join: a) Read the Handbook online; b) Fill out the Application online; c) Attend an Orientation to enroll; d) Pay Member Dues of \$25 to \$50, sliding scale.

This month's newsletter sponsored in part by:



Courtesy of former Regional Transportation Commission executive director and RPEA member Linda Wilshusen, **everydayprimate.org**

More tips for staying safe/secure online

Malwarebytes Newsletter February 21, 2019 by [Pieter Arntz](#)

Don't download programs that call themselves system optimizers. We consider these types of software, including [driver updaters](#) and [registry cleaners](#), potentially unwanted programs. Why? They do nothing helpful—instead, they often take over browser home pages, redirect to strange landing pages, add unnecessary toolbars, and even serve up a bunch of pop-up ads. While not technically dangerous themselves, they let a lot of riff raff in the door.

Use a designated browser you trust. This needn't be for all surfing, but for purchasing especially, research the [different browsers](#) and see which one you feel safest with, whether that's because they have few vulnerabilities, don't track your surfing behavior, or encrypt all communication. Major browsers such as Firefox, Safari, and Chrome have strengths and weaknesses they bring to the game, so it's a matter a personal preference. We do suggest staying away from older browsers rife with security holes, such as Internet Explorer.

Look for HTTPS and the green padlock. No, it's no longer a guarantee that the site is safe just because it has a [green padlock](#), but it does mean the communication is encrypted. If you combine that with being on the true website of a trusted vendor, you can breathe easier knowing your payment details cannot be intercepted in transit.

Use a password manager. Simple as that. Passwords are a real problem, as users tend to re-use the same ones across multiple accounts, keep old ones laying around because they're the only ones they can remember, or write them down somewhere they can be easily found. No need for [27 different passwords](#). Just one manager, preferably with [multi-factor authentication](#). (Bonus points for healthcare or bank organizations with logins that use physical or [behavioral biometrics](#).)

Don't fall for too-good-to-be-true schemes. If you get offered a service, product, game, or other tantalizing option for free, and it is unclear how the producers of said service or item are making money, don't take it. Chances are, you will pay in ways that are not disclosed with the bargain, including sitting through overly-obnoxious ads, paying for in-game or in-product purchases, or being bombarded with marketing emails or otherwise awful user experiences.

President's Message — *Bob Culbertson*

Dear Fellow Retirees,

Hope you had a pleasant Mother's Day! My mom was wonderful! When my dad died at age 34, my grandmother moved in to help care for my three sisters and myself. At age seven my grandmother told me, "You are now the man of the house and you need to take care of your mom and your sisters!" My mom went back to working outside the home and still had a lot of responsibility for the kids. After a couple of years, some friends of hers at the YMCA introduced her to a young bachelor who liked her so much that he took on three teenage girls and a nine-year-old boy, and traded in his convertible for a station wagon. My mom always had my back. She gave me lots of love and good advice. I miss her a lot. Talking together and caring for each other made our family a safe harbor to weather storms. RPEA is like a second family. The more we talk with each other and share our concerns the better off we all are. I am grateful for the many great moms of our world and I am grateful for the members of RPEA who together make our life a safer place.

Health/Benefits — Lynn McKibbin

Medicare's Wellness visit is not the same as an Annual Physical exam (PE) says the headlines in *Kaiser Health News*. Let the patient beware, since a woman scheduled her annual check-up with her new primary care doctor, received a routine physical and was billed \$400 (by Kaiser). WOW! **Kaiser** Medicare does not cover an annual PE and the "annual wellness visit" does not include a physical exam except to check routine measurements such as height, weight and blood pressure. Poor Kaiser patient was stuck with a large bill for an exam that should be routinely covered by our insurance. This coverage is negotiated by the employer who covers the patient. CalPERS **has** included this coverage for us who join the United Health Care Advantage program here in Santa Cruz – I know, I called my customer service (CS) rep at UHC and clarified that they covered both the Wellness visit and the Annual exam visit at no charge to the patient (except for \$10 copay). We should always check with CS about coverage and also insist that our primary care MD knows about coverage and does the proper exam – mine did not touch me (but did provide appropriate referrals and counseling) and I plan to go back and get a REAL annual exam!

Consumer Reports on Health ran a great article in their June issue about "8 Foods that Seem Healthier Than They Really Are" – here is one: [Veggie Sticks](#). These are made with potato flour and starch, oil, salt and some vegetable powder for color – nutrition not much better than potato chips! Better choice they say is air-popped popcorn. It is a whole grain and a 4-cup serving has about 120 calories and 5 grams of fiber. Try sprinkling with herbs instead of salt. Go online (cr.org/Health) to read about the 7 other foods, Rice Cakes, Spinach Wraps, Protein Powder, Ground Turkey, Bran Muffins, Granola and Instant Oatmeal.

CalPERS news

Pension & Health Benefits Committee — Rob Feckner, Chair; Ramón Rubalcava, Vice Chair.

Feckner is serving his sixth term on the CalPERS Board of Administration. He served as president of the board from 2005 through 2017. He has worked for the Napa Valley Unified School District for the past 42 years, where he is currently employed as a glazing specialist. Rubalcava is serving his first appointment to the CalPERS Board of Administration. He has worked for SEIU Local 721, the public-sector union serving workers in Southern California, for over 30 years, initially as a researcher, and currently as the director of Member Benefits and Employer Relations. Other Pension & Health Benefits Committee members are: Margaret Brown, Henry Jones, David Miller, Eraina Ortega, Mona Pasquil Rogers, Theresa Taylor, and Betty Yee.

Santa Cruz Museum of Art and History Exhibit

Have you ever felt invisible?

There are thousands of local seniors who can relate. That's why we (the MAH) created a one-of-a-kind exhibition with 186 seniors calling the shots. Hear their stories and leave empowered to take action.



We're Still Here

Stories of Seniors & Social Isolation

New exhibition on view
from April 5 - September 22, 2019



Social Security is Here for the Long Haul ~ Don't Believe the Myths
Posted by Karen Fletcher on April 25, 2019 in "News, Professionals, Resources" section of the newsletter from California Health Advocates.

With news headlines expounding on the doom of Social Security and Medicare, many people believe that Social Security will not be there when they retire. This is not true. Yes, Social Security has some financial challenges, as seen in the recent [annual report from the Social Security Board of Trustees](#), but when the headlines say "Trust fund to run dry in 2035," or "Social Security Trust fund set to go bust," what does that really mean? Many people believe this means that, if Congress takes no action (which is highly unlikely), all benefits will stop and go to \$0 as of 2035. Again, this isn't true. While current projections show the trust fund will be depleted by 2035 (which is one year later than last year's report predicted), all beneficiaries would still receive 80% of their scheduled benefits paid for by incoming taxes, according to the trustee report released on April 22, 2019.

Another way to read the report, which doesn't make the numbers appear so dire, is to see that for the next 16 years Social Security is 100% funded, 93% funded for the next 25 years, 87% funded for the next 50 years and 84% funded for the next 3/4 of a century. Indeed, the report also shows that Social Security has an accumulated surplus of about \$2.9 trillion, and that by the end of the century, it will only cost 6.07% of the GDP. This is a far smaller fraction of the GDP than many other industrialized nations, such as Germany and France, pay for their retirement, survivors, and disability benefits programs.

So with the myth of Social Security being extinct by 2035 cleared up, the trustee's report does show us that action is needed to correct this deficit and strengthen Social Security. This program is too important, as it not only provides economic security for our country's retirees, widows, children whose parents have died and people living with disabilities, it also provides the promise to age and live in dignity to all of us and our children as we get older.

Some options to fix the impending deficit are: Congress could wait and then pass a law to keep benefits at the same level, which would increase the country's deficit; Congress could raise the age that Americans get benefits; or Congress could increase payroll taxes. Earlier this year, Representative John Larsen (D-CT) introduced the [Social Security 2100 Act \(H.R. 860\)](#) with 200 original co-sponsors, which would strengthen and enhance Social Security. It would slightly increase benefits and substantially increase income.

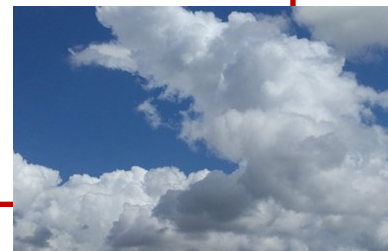
Help Wanted

Our Chapter is looking for someone to be a coordinator for the General Meeting programs. Each Board Director is responsible for setting up one program a year, but it still takes someone to oversee the year and help with communication and set-up. Estimated time is about an hour a week. If you can help, contact Mary Doherty at 831-331-7965.

SUNSHINE — *Mary Doherty*

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

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



Book Exchange & Donation Project — *Sue Pierce*

Have books to donate? Besides bringing a few (6 or less) for our Book Exchange, consider giving some to a local Thrift shop. Books past their prime can be recycled at Grey Bears Recycle site, 2710 Chanticleer.



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

NON-PROFIT ORG.

U.S. POSTAGE PAID

SANTA CRUZ, CA

PERMIT # 200

RETURN SERVICE REQUESTED

Time Dated Material
Please Deliver by May 25, 2019



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 or send to RPEA, P.O. Box 413, Capitola CA 95010.

Toiletries Collection — *Sue Pierce*

The toiletries collected at the March & April meetings were distributed between Monarch Services, the Homeless Service Center, and the Homeless Garden Project.

MY ABILITY TO
REMEMBER SONG
LYRICS FROM THE
80S FAR EXCEEDS
MY ABILITY TO
REMEMBER WHY I
WALKED INTO THE
KITCHEN.

Membership — *Bill Philipps*

I hope everyone is enjoying this beautiful Spring weather. I loved seeing so many new faces at the May meeting. We have 579 members.

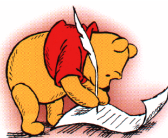


Upcoming General Membership & Board Meetings

July 2 — Allie Wilson, Habitat for Humanity Monterey Bay.
Aug. 6 — Annual picnic. Details to come.

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.



Have something to say? Send a letter to the editor! Send to detaylor@cabrillo.edu or to the return address on this newsletter.