

RETIRED PUBLIC EMPLOYEES' ASSOCIATION
Surf City—Santa Cruz Chapter 009
November 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 Nov. 5, 2019 — Time: 11:30

Santa Cruz artist Jane Gregorius will talk about what's happening at the Tannery

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

Reservations must be made by Thur., Oct. 31

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**

*Veggie Lasagna & 2 pieces of garlic bread
Dessert: Cannoli*

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

Speakers' Notes by Dena Taylor, Newsletter Editor

Doug Allen (on the left) and Bill Atkinson from the District Attorney's office gave a very useful talk on how to protect ourselves from fraud. Scammers, they said, think and act like "normal" people, and are very skilled at what they do. They try to build your trust. Our info is online to scammers all over the world. They know the names of our relatives and our likes and dislikes. "The best lie is one that's laced with a little bit of truth." Don't beat yourself up if you've been a victim! It can happen to any of us.

Some advice regarding phone calls: Don't answer unknown calls. Never give out personal information. Don't press "1" when prompted on your phone. Don't respond to someone you don't know. Don't call back on the number they give you; instead, if you want to call back, find the actual number of the company they say they're calling from. No one is coming to arrest you if you didn't show up for jury duty! The IRS won't visit you either. You didn't just win the lottery, and your granddaughter is not in jail! Don't give donations online; they are probably going to a scammer.

Protect your mail. Get a locked box. Don't leave mail in the mailbox. Get "informed delivery" (see last month's newsletter). Be aware that a lot of information is on your checks. Don't purchase gift cards to pay for anything. Be careful of what you put in the trash.

There are three credit report agencies where you can get free reports: Equifax (888-548-7878); Experian (888-397-3742); TransUnion (800-916-8800). Get them annually! You can freeze your credit if necessary so no one has access to your accounts. You have 90 days to get your money back if you've been scammed. Check bank statements! A 2-cent deposit can be a sign of a future withdrawal. Call your bank if statement looks suspicious.

For more information, go to dao@santacruzcounty.us or call 831-454-2050.



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

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**beckytaylortutor@gmail.com**

We need volunteers to help
with our monthly “investment
opportunities”!!!

Treasurer’s Report – *Steve Redfield*

Beginning Balance: 9-1-19	\$7,012.40
Ending Balance: 10-1-19	\$6,602.74

FUND BALANCES

General Fund	\$4,959.76
Investment Opportunities	\$1,642.98
TOTAL 10-1-19	\$6,602.74

CHAPTER 9 ELECTION TIME -- The Official Version

By Mary Doherty

Our Chapter Bylaws allow us to have a Board of 12 composed of 4 elected Officers, 7 elected Directors, and one Immediate Past President. (See current Board list on page 2.) Directors serve 2-year terms with no term limits. This year the terms of the 4 Directors who are officers and 2 other Directors are up. So far, all 6 of these Directors have agreed to stand for re-election: Bob Culbertson for president, Lynn McKibbin for Vice-President, Steve Redfield for Treasurer, Mary Doherty for Secretary, Bill Philipps for Director, and Sue Pierce for Director. That leaves 3 Director positions available. Elections will be held at the November General Meeting. Nominations can be made by contacting Mary Doherty (831-423-3610) before the General Meeting or at the General Meeting from the floor. If there are not more candidates than seats, the candidates are declared elected by acclamation.

CHAPTER 9 ELECTION TIME -- The Unofficial Version

I've been on the Chapter 9 Board of Directors for over 10 years now. I enjoy the company of fellow board members and the shared sense of purpose. As stated in our Bylaws: The Purpose of this Chapter shall be to:

- Promote the betterment and welfare of all retired state, classified school and contracting agency employees, who are receiving benefits from the (CalPERS); and
- Foster acquaintances, cooperation, harmony and economic well-being among its members and thus assist in enjoyment of a healthy, active, interesting and useful life throughout their retirement; and
- Promote the welfare of said chapter members in all ways compatible with the public interest, including but not limited to the support of legislation deemed beneficial, and resistance to legislation deemed detrimental to the interest of said Chapter members.

I feel it is a serious purpose, yet we can have a good time doing it. If you think you might like to be part of this Board, contact me - Mary Doherty - at 423-3610.

Health/Benefits — *Lynn McKibbin*

ARM YOURSELF AGAINST THE FLU. Get your vaccinations to fight seasonal viruses! Influenza cases start to rise in October, which is when CDC recommends getting vaccinated. At our RPEA October meeting only a handful of people said they had gotten their FLU shot (FLUZONE HD for those seniors 65+). The rest of us are due asap and so two days ago I showed up at Walgreen's in Scotts Valley to get mine! There was no waiting line and plenty of vaccine and the entire process took about 30 minutes from registration to the red band aid on my arm. The drug information sheet they gave me thoroughly explained that "this drug may not protect all people who use it and that it is a vaccine with a virus that is not active – It cannot cause the disease." Call your doctor for medical advice about side effects and you may report side effects to FDA at 1-800-FDA-1088. Pharmacies at Costco, CVS, Rite Aid, Walgreens and Safeway have this FREE vaccine available for Seniors – call before you go to make sure they have a supply on hand.

GOT POWER? How did we all do with the 48-hour PG&E power outage? It was very stressful for me as it disrupted my usual routine of self-care but at least it was not cold! Not windy either, just a severe (heat) weather alert that prompted the PG&E exercise. I found myself using my stress relief deep breathing exercise *frequently* throughout the 2 days to calm and center myself and a drive into Santa Cruz each day to power up (they had full power there), attend a volunteer luncheon at the Cocoanut Grove for 400+ volunteers being honored for their service, exercise at Curves and keep a doctor's appointment. Sounds like business as usual except that I had to negotiate all the traffic-lights-out along Hwy 9 which slowed things down to a parking lot pace at 2 or 3 places. By the way my stress relief breathing is a simple deep breath in through the nose and out the mouth accompanied by any visualization of a peaceful place (like the forest or the ocean for me). Try it sometime, it is also good for lowering your blood pressure!

SB-228 "Master Plan on Aging" was enrolled to add Chapter 14 to the CA Welfare and Institutions Code, relating to aging. By executive order, the Governor ordered that a master plan for aging be developed and issued to serve as a blueprint to implement strategies and partnerships that promote healthy aging and prepare the state for upcoming demographic changes (CA's older population will nearly double by 2030, bringing an increase of 4 million people over age 65 years of age). Plan on hearing much more about this important plan as it rolls out over the next year in our State!

Legislative Report — *Jerry Bowles*

Of the 39 bills RPEA was following, six were passed to the Governor. He has signed SB 228, the Master Plan on Aging, which addresses the needs of an aging society. A committee is being formed regarding this bill. SB 228 builds on actions the Governor has taken on this issue in his first nine months in office to not only promote healthy aging in the state, but also ensure protections for senior citizens.

This month's newsletter sponsored in part by:



In Memoriam

Clinton A. Paulson

June 12, 1919 - July 7, 2019

Technical Difficulties by *Mary Doherty*

Yikes! I'm getting shorter; I used to be 5' 8 ½ " and now I am 5' 8". I need to not make things worse by bending my head to look at my phone. I found several articles this topic. Here is one:

Cell Phone Ergonomics: How to Avoid The "Smart Phone Slump"

By Maryann Berry, Coach - Strength and Conditioning, Mobility & Recovery San Diego, California

If you are one out of the every five people on this planet who own a smart phone, now is the time to start thinking twice about looking down at your phone to check email or Facebook. By the time you are done reading this article (and, please, no slouching while reading) you will be clued in on some actionable tips you can put into practice right now to combat "the smart phone slump," and eliminate or greatly reduce the pain and problems that come along with it.

What You Can Do to Avoid the Slump

The following are my simple and easy tips for eliminating the smart phone slump and avoiding these negative side effects:

1. Hold Your Phone at Eye Level. Hold your phone at eye level when typing on your phone. This may look funny, but it will force you to hold your head, neck, and shoulders in a better position. My favorite thing about holding the phone at eye level is that it has a built-in time restricting feature, and not to mention a slight embarrassment factor. As in: you will notice when you hold your phone at eye level your shoulder muscles tire quickly, and it just looks funny. This will force you to only use your phone for short periods of time, whereas when you sit and comfortably look down at your phone, you may be able to use your phone for long periods without experiencing any form of discomfort (physical or social).

2. Lie on the Floor. If you are at home or in a setting where you feel comfortable being on the floor, lie down on your back with your knees bent and your feet flat on the floor. Hold your phone over your face to text and surf the Internet. This position will put your head in the same plane as your shoulders, and will allow the muscles of your neck and upper back to relax. Just like tip number one, your shoulder muscles will quickly begin to fatigue in this position -- which is a good thing! This will heighten your awareness of the amount of time you are spending using your phone.

3. Voice to Text. If your phone has a voice transcription feature, learn how to use it and talk your text messages, social media posts, and emails. This may take a little time to get accustomed to, but your neck, shoulders, and back will thank you.

4. Remove the Distractions from Your Phone. The most drastic, highly recommended, and by far most effective of all my tips: remove social media, email, and games from your phone. I know this might sound crazy, but think about it -- there was a time in your life when you didn't have social media, much less even a portable cell phone. Instead, try scheduling designated time to handle your emails and social media from your computer where you can set up your ergonomics to support good body positioning as you type.

It's Worth the Change. Avoiding the cell phone slump is simple and anyone can do it. It just requires a little self-discipline and awareness. But it's worth doing for the difference it will make in your neck, back, and the rest of your body, too!

Adopt-A-Family Christmas Gift Program — Sue Pierce

Adopt-A-Family Christmas Gift Program: \$193 was collected at the October meeting for the Adopt-A-Family program. Last year \$869 was collected. I hope we can collect a similar amount this year.

Adopt-A-Family provides gifts to low income families. The program is managed by the Santa Cruz County Resource Center. Other community programs/agencies submit names of families who need the extra help.

We will collect money at the November and December meetings. Want to donate but won't attend any of the meetings? Send a check made payable to "RPEA Chapter 9" and on the memo line put "Adopt-A-Family," Mail to RPEA Chapter 9, P.O. Box 413, Capitola, CA 95010.

I can use one or two helpers to help with buying and wrapping the gifts. If you can help, please call me at 408 -353-2832 or email sapierce48@gmail.com



Membership — Bill Philipps

We have 579 members as of Sept. 30, 2019. Please help get the word out to your former co-workers, friends, etc. that we exist. Perhaps forward them this newsletter.

Please enjoy the picture of the Philipps' front porch...



Henry Jones Wins CalPERS Board Seat

SACRAMENTO, Calif. – Henry Jones was declared the unofficial election winner to represent retired members on the CalPERS Board of Administration.

Election results are considered unofficial until formal certification by the California Secretary of State.

The unofficial results indicate Jones received 76,570 votes, which represents 65.82 percent of the ballots cast during the voting period of August 30 through September 30, 2019. Challenger Joseph "JJ" Jelincic received 39,495 votes, or 34.18 percent. Only about 17% of eligible voters cast their ballots.

Henry Jones is currently the board's president and is completing his third four-year term as a member. He retired from the Los Angeles Unified School District as its chief financial officer.

The four-year term of office begins January 16, 2020, and concludes on January 15, 2024.

The 13-member CalPERS Board of Administration sets policy for retirement and health benefits on behalf of California public employers, and their active and retired employees. The board also oversees asset allocation of the pension fund's investments. Under the California Constitution, the CalPERS Board has exclusive authority to administer the CalPERS Fund.

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

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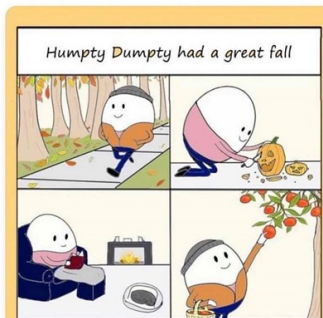


if you're not already receiving this newsletter via email, please consider doing so! It will save our chapter considerable money each month by reducing the printing and mailing costs. Just let me know. We want to hear from you! Please email your letters to the editor to me at detaylor@cabrillo.edu or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

SUNSHINE Mary Doherty

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

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



Upcoming General Membership & Board Meetings

Dec. 3— Holiday party! Entertainment by Innisfree

Jan. 7— Tim Goncharoff from the County Public Works Department will talk about recycling, the county waste management program, and the latest efforts to curb plastics pollution.

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.

PRESIDENT'S MESSAGE — Bob Culbertson

Dear Fellow Retirees,

As we enter into the Trick or Treat season, I am very worried about the political tricks and favors that are impacting our country. Battles between the Feds and California, trade wars that affect many of our citizens, and business fluctuations that may affect the income of PERS. I know there are many things that I have no control over. We do live in a democracy and if we stay involved, I believe we can make a difference. We have members in our chapter who are giving us good information. Let's stay connected, informed and active!

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, or call (831) 462-5548 if you are interested or can direct us to an interested sponsor.