



RETIRED PUBLIC EMPLOYEES' ASSOCIATION
Surf City—Santa Cruz Chapter 009
October 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 Oct. 1, 2019 — Time: 11:30

Representatives from the District Attorney's office
will talk about scams

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

Reservations must be made by Thur., Sept. 26
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**

*Chicken Breast Sandwich with Shoestring Fries
Dessert: Lemon Bars*

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

Speaker's Notes by Dena Taylor, Newsletter Editor

Lynn Knudsen, Director of Next Stage Productions, showed us a video and gave an update on the activities of this active and interesting organization whose mission is "To Engage, Educate and Enrich the lives of Active Adults 50+ and their communities through Creative Arts Experiences."

Lynn, who co-founded NSP in 2014 and is herself a professional performer, says her passion is to give people an opportunity to express themselves. NSP can transform lives through creative expression for self-discovery, connection, and empowerment. By offering easily accessible learning programs they provide opportunities for community engagement and a legacy of improved health and happiness.

Check out Next Stage's website (<https://www.nextstagesantacruz.org>) or call 831-316-4833 to find out about their upcoming events and classes. Some of them are Comedy Improv (Saturdays October 19, 26, November 2, 9, 16 1:30-3:30pm); Broadway Musical Pieces (All skill levels welcome, Mondays Oct 7- Nov. 11, 2019, 10:15-11:45am); and Synergy Dance Fitness Tai Chi, 9055 Soquel Dr, Aptos, CA. Auditions for the Holiday Show are Sept. 21 and 22, 11-2pm, Brookvale Terrace Clubhouse, 300 Plum St, Capitola. Call Risa at 831-612-6426.

There is also a new program, partnered with Watsonville Taiko Drumming, for people with Parkinson's. And a Summer Camp through Cabrillo Extension.

Next Stage, which operates on donations, brings performances into the community. On September 29 they'll perform at the Santa Cruz Museum of Art and History from 12:30-2:30 as part of the "We're Still Here" exhibit. "We always have fun!" Knudsen said, smiling broadly.



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

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bculb@sbcglobal.net

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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 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: 8-1-19 \$7,008.00

Ending Balance 9-1-19 \$7,012.40

FUND BALANCES

General Fund \$5,420.42

Investment Opportunities \$1,591.98

TOTAL 9-1-19 \$7,012.40**Legislative Report — *Jerry Bowles***

When the Legislative Committee met recently, Jerry Bowles participated via Zoom, a telecommuting device. CalPERS did an audit on the 960 rule and found several employers out of compliance. This is about the number of days a retiree can work. Legislation may be forthcoming on this.

The Legislature will soon be handing off 36 bills for the Governor to finalize or carry over to next year. Legislative Analyst Aaron Reed says as yet none of the bills are of critical importance to RPEA.

Most members of RPEA get their health insurance through CalPERS. Open enrollment to change plans within the choices offered by CalPERS is Sept 9th to Oct 4th. The CalPERS Medicare Enrollment Guide provides information about how Medicare works with your CalPERS health benefits and is available on the CalPERS website (www.calpers.ca.gov) or can be ordered by calling CalPERS. (Phone: 888-CalPERS or 888-225-7377.)

Some members of RPEA purchase a supplement to Medicare or a Medicare Advantage Plan separate from CalPERS. The open enrollment period for making changes to this kind of coverage is Oct 15th to Dec 7th.

PRESIDENT'S MESSAGE — *Bob Culbertson*

Dear fellow retirees,

Thanks for taking the time to vote for our CalPERS representative. \$3 billion in assets are managed to pay our retirement. It does make a difference who we vote for.

CalPERS gets candid about 'critical' decade ahead

Adapted from CalPensions.com. By Ed Mendel, August 26, 2019

CalPERS is still only about 70% funded after a record decade-long bull market. And as recession looms after years of growth, the failure of funding to recover to the traditional 80% or better leaves CalPERS more vulnerable to a big investment loss that drops funding below 50%, a red line experts say makes recovery unlikely.

CalPERS is hearing from workers worried about whether their pensions are secure. CalPERS members may be reassured by the prompter payment of new debt, a drive for higher investment returns led by a new chief investment officer, Ben Meng, with new private equity models, other examples of action, and a new attitude.

As for any worry that CalPERS may soon run out of money, total employer and member contributions last year, \$24.3 billion, exceeded pension payments, \$22.7 billion, thanks to the big employer contribution increase.

The positive cash flow means CalPERS at this point does not, as it has in the past, need to dip into its giant investment portfolio to make annual pension payments, reducing the holdings that can yield earnings.

Member contributions to CalPERS are usually set by union contract bargaining and statute. Current rates paid by employees can be as high as 15.5% of their pay. But most rates are about 8 to 10% of pay.

Importantly, only employers are required to pay off pension debt or the "unfunded liability," which for CalPERS was \$139 billion last year. Paying off the debt is the reason that employer contributions soared during the last decade and member contributions did not.

Debt can result from several things, such as expecting longer average life spans that increase total pension costs. But the big one is changes in the investment earnings expected to pay most of the pension costs.

A series of state court rulings known as the California Rule prevent cuts in the pension offered at hire unless offset by a new benefit. The state Supreme Court, avoiding the issue in a ruling earlier this year, may address the California Rule in a pending case. Even if the California Rule is modified, it's not clear any local governments will rush to cut pensions. Stockton and San Bernardino did not try to cut pensions in bankruptcy, saying they are needed to be competitive in the job market.

This month's newsletter sponsored in part by:



In Memoriam

Clinton A. Paulson

June 12, 1919 - July 7, 2019

Habitat for Humanity Monterey Bay

Volunteer Recruitment 2019

Habitat for Humanity Monterey Bay builds affordable homes for qualified, low income families in Santa Cruz and Monterey Counties. We are currently recruiting volunteers for our active build sites in Santa Cruz County. We are under construction on home #6 and #7 of a seven-home development on Los Esteros Ct., in the Live Oak area. We also have a construction project, an ADU (Accessory Dwelling Unit), in the mid-town area of Santa Cruz, on Fairmount Ave. This unit is the 3rd project for our "My House My Home," a program that allows senior homeowners to age in place. In the fall of 2019 we will begin an 11-home build in the Live Oak area of Santa Cruz.

Volunteers advance our mission by assisting at local building sites. This is an opportunity to support your community, learn new skills, and work with a dedicated team of Habitat for Humanity advocates.

VOLUNTEERS of ALL skill levels are welcome! We are particularly looking for skilled volunteers or handy-men and women for our home build projects, but unskilled volunteers are encouraged to assist, as our regular experienced volunteers act as mentors and guides for newcomers.

Volunteer opportunities are available Tues-Sat. A typical work day is 8:00 am to 2:30 pm. The Volunteer Coordinator will provide a Safety Orientation the first day of your service. Volunteers are required to complete a Liability Waiver.

We are seeking volunteers with skills in:

- carpentry
- construction
- plumbing
- electrical
- landscaping
- misc. home repair



Opportunities are available at our ReStores (discount retail home improvement stores), as well. ReStore Santa Cruz, located on the Westside, and ReStore MB, located on Gigling Rd, at Ft. Ord.

To VOLUNTEER, or for further information, please use the following link:

<http://www.habitatmontereybay.org/volunteer>

Or call 831-469-4663

Community Service, University Students, Faith-Based, Business Groups, Military, and Service Groups are encouraged to VOLUNTEER for our organization.

With Gratitude!

Allie Wilson

Volunteer Coordinator

volunteer@habitatmontereybay.org

Adopt-A-Family Christmas Gift Program *Sue Pierce*

With the Christmas Holidays not too far off, it is time to start collecting money for the Adopt-A-Family program that is managed by the Santa Cruz County Resource Center. We will collect money at the October, 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. In the past few years, your generous donations have provided gifts for over 2 families. I can use one or two helpers to help with buying and wrapping the gifts. If you can help, call me at 408-353-2832 or email sapierce48@gmail.com



Membership — *Bill Philipps*



Let us all take time to enjoy the natural beauty around us. Our chapter is 582 strong.

Informed delivery

Cost: Free

The U.S. Postal Service is now offering a terrific service: Each delivery day, it will send an email to you containing digital scans of the letter-size mail that will soon arrive at your box or door. The email also details packages that will arrive that day or soon. Now you can cross-check for mail theft or ask someone to pick up a package if you're away.

How to start: Sign up at informedelivery.usps.com.

BOOK EXCHANGE —

Sue Pierce

I want to thank Jerry Bowles for taking the books to the September 3rd meeting.



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

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RETURN SERVICE REQUESTED

Time Dated Material
Please Deliver by Sept. 21, 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.

SUNSHINE
Mary Doherty

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

*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*



Upcoming General Membership & Board Meetings

**Nov. 5 — Local artist Jane Gregorius will talk about the
Tannery and Pajaro Valley Arts**
Dec. 3— Holiday party!

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, 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 or to the return address on this newsletter.