



Retired Public Employees' Association of California

NEWSLETTER

Modesto Vintage Chapter 023

March/April 2021 - Issue No. 38

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MAR./APR. DATES

- * Mar. 14 Daylight Savings Time Begins
- * Mar. 17 St. Patrick's Day
- * Mar. 20 First Day of Spring
- * Mar. 27 Passover Begins at Sunset
- * Mar. 28 Palm Sunday
- * Apr. 1 April Fool's Day
- * Apr. 2 Good Friday
- * Apr. 4 Easter (Passover Ends at Sunset)
- * Apr. 22 Earth Day

President's Message:

Hello, dear Modesto Vintage Chapter 023 Members --

I am sad to say, this will be my last message to you. As I have mentioned previously, I am moving to Tennessee. I will miss the friends I have made throughout my life in California, but an exciting new adventure awaits me.

I had hoped I would be able to see everyone at a luncheon prior to leaving, but alas this is not to be. Thank you to everyone who has attended our luncheons and I hope you continue to do so when things open back up.

As a last request, please support this little group. Be active. The Modesto Chapter is in need of a President, Vice President, and Newsletter Editor. Mary Kailes is resigning as editor of our newsletter, which I know everyone loves, so we need someone who will step up to do the newsletter.

Once again, I want to thank our Secretary/ Newsletter Editor, Mary Kailes, and our Treasurer, Ray Bingham, who both stepped up to take these positions and supported me as President.

I will truly miss everyone of you. Bless you all.

*Janet Harwood,
President,*

(Copied from the CalPERS website. More detailed information can be obtained by either going to their website, calling CalPERS, or logging into your "myCalPERS" account)

What Retirees Need to Know for 2021

Tax Withholding: Tax tables are revised annually by the Internal Revenue Service and the Franchise Tax Board. A tax advisor can help you decide if you should make any changes to your tax withholding elections for your 2021 benefits.

1099-R Tax Form: Use this form for reporting your retirement income from the previous year. This form is mailed annually by January 31 and is also available in your myCalPERS member account by February 1. You can switch to paperless tax statements if you opt out by December 31, 2020, or you will continue to receive your paper tax statements by mail.

Health Premium: The 2021 health plan premium rates went into effect on January 1. Log in to your myCalPERS account to view your specific health plan details.

Medicare Reimbursement: You may receive a Medicare Part B reimbursement if you are a State and/or California State University retiree enrolled in Medicare Part B and if your CalPERS health premium cost is less than the state's contribution. The reimbursement may increase or decrease due to changes in the 2021 health plan premiums, Medicare Part B premiums, and the state's contribution.

Direct Deposit Statements: Benefit statements can be viewed in myCalPERS. These statements will indicate the amount deposited in your account each month, along with any itemized reimbursements or deductions. Important note: Your January 2021 direct deposit posted on January 4, 2021, which is the first business day of the month.

Birthdays



Best wishes are sent to all members who will be celebrating March & April Birthdays!

Illnesses

Get well wishes are sent to all who are not feeling well at this time and those recovering from an illness, injury or surgery. We hope all members and their loved ones will be spared and/or have recovered from the Covid19 virus.



**DUE TO COVID19, ALL
LUNCHEONS ARE CANCELLED
UNTIL FURTHER NOTICE.**



VOLUNTEERS NEEDED!

PRESIDENT: As you are already aware, Janet Harwood, our current Chapter President, is moving out of state. Her position needs to be filled.

VICE PRESIDENT: The position of Vice President still remains unfilled.

NEWSLETTER EDITOR: As Janet mentioned in her message on page 1, I am retiring as Newsletter Editor after I do the May/June/July/August Newsletter, May 1st. I have been volunteering my services to the Newsletter since 2016. It is time for someone else to step in.

If our Chapter is going to continue after COVID-19, these positions need to be filled. Hopefully, by September, we may be able to meet again in person. But, to be successful, we need volunteers to step into these vacancies. Please give consideration to filling one of these open positions.

Thanks, Mary Kailes, Newsletter Editor

Two RPEA Sponsored Bills

"Assemblyman Jim Cooper is carrying two RPEA sponsored bills in the legislature for RPEA. One raises the CalPERS Death Benefit to \$5,000 and the other one calls for the 'CA Index' to be the Cost Of Living Allowance (COLA) determiner. We will keep you apprised of the progress of these bills. We hope to interject two other matters into the legislative process this year as well. Great thanks to our Legislative Committee and Aaron Read and Pat Moran, our lobbyists, and especially Assemblyman Jim Cooper."

FUN FACTS ABOUT SENIORS

There are 8,000 baby boomers in the United States turning 65 every day.

The baby boom generation is more racially and ethnically diverse than any previous generation. By 2050, 20 percent of seniors will be Hispanic, 12 percent black, and 9 percent Asian.

Women are a majority of seniors, accounting for 57 percent of the U.S. population today and a projected 55 percent of Americans over age 65 by 2050.

Currently people over 65 years number 483 million in the world and by 2030 the number will reach 974 million. By the year 2025 approximately 18 percent of the world population will be seniors.

There are 72 men for every 100 women in the age group 'above 65 years' and there are 45 men per 100 women in the age group 'above 85 years.'

Reducing the death rate from heart disease or cancer by 20 percent would be worth around \$10 trillion to Americans. This would be more than one year's U.S. Gross Domestic Product.

As per the Guinness Book of World Records - Jeanne Louise Calment was the oldest human who lived for 122 years and 164 days. She was born in France on February 21, 1875, and died at a nursing home in Arles, southern France, on August 4, 1997.

In the United States, seniors account for 40 percent of all prescriptions although they form only 15 percent of the population.

Older people are more prone to loneliness and depression and have a higher rate of suicide. In 1997, 20 percent of all U.S. suicide deaths were by individuals aged 65 and older.

Keeping physically active can slow the aging process. Exercise is the mantra to keep young and feel good. A study published in 1995 that tracked 9,777 men between 20 and 82 years found that physically unfit men who became fit had death rates 44 percent lower than those who remained unfit.

Regular exercise prevents bone loss and incidence of fractures; it increases the muscle strength and hence balance and co-ordination.

TAKE CARE OF YOUR EYES OR YOU MAY NOT SEE GLAUCOMA COMING

December 8, 2020

If you think glaucoma only affects seniors, think again. Currently, there are about 3 million people over the age of 40 in the U.S. who have glaucoma. There are estimates that by 2030, the number of people with the condition may surpass 4 million. That's especially concerning because 1) glaucoma is already the leading cause of irreversible blindness in the U.S., 2) many experts estimate that half of the people living with the disease aren't even aware they have it. Fortunately, preventing its onset could be as simple as regular eye exams.

Glaucoma is a disease of the optic nerve. Currently, there is nothing to restore vision loss from this disease. Glaucoma is asymptomatic, meaning by the time you may become aware of a vision issue, odds are there has already been significant irreversible damage, even as much as 60%. One reason why glaucoma is a major health issue is the majority of adults don't know you do not always experience symptoms before you lose vision to eye diseases.

Spending a lot of time in front of computers and handheld screens, or in-room or offices with modern LED lighting can contribute to significant eye strain. Digital devices and newer LED and fluorescent lights emit more wavelengths near the shorter, or bluer, part of the spectrum. High and continual exposure to these wavelengths can cause slow damage to the retina, which may result in problems like age-related macular degeneration later in life.

Once glaucoma has set in, the only way to control it and prevent further vision loss is to lower the pressure within the eye for extended periods of time. Along with limiting your exposure to things that contribute to eye strain (and the regular administration of eye drops)

There are two commonly accepted procedures to treat glaucoma:

A type of laser surgery called "Trabeculoplasty" where the eye's drainage system is changed in a way that fluid is able to pass more easily out of the eye. Two different types of laser applications. One is called Selective Laser Trabeculoplasty and the other is called Argon Laser Trabeculoplasty. These are newer laser procedures that use very low levels of energy. Laser energy is applied to the trabecular meshwork (a spongy tissue) which promotes drainage through tissue in the eye. This starts a chemical and biological change in the tissue that results in better drainage of fluid from the eye. The laser procedures can be as an outpatient surgery. Follow-up exams also are recommended, and patients often need to continue taking medicine after the surgery to keep down the pressure in their eyes.

One of the most important ways you can help take care of your eyes is to go for annual checkups with your eye doctor. Your doctor can run tests to detect the first signs of glaucoma and help you take measures on how to protect your eyes. Remember: you only get one pair and it's up to you take care of them!

Having an eye doctor monitor if you could be developing glaucoma is just one reason why having vision insurance is essential.

Learn More:

Sources: <https://www.medicinenet.com/glaucoma/article.htm>

<https://www.aao.org/eye-health/diseases/what-is-glaucoma>

A Little Laughter



MISSING WIFE

Husband: My wife is missing. She went shopping yesterday and has not come home!

Officer: Age?

Husband: I'm not sure. Somewhere between 50 and 60. We don't do birthdays.

Officer: Height?

Husband: I'm not sure. A little over five-feet tall.

OFFICER : Weight?

Husband: Don't know. Not slim, not really fat.

OFFICER : Color of eyes?

Husband: Sort of brown I think.

OFFICER : Color of hair?

Husband: Changes a couple times a year. Maybe dark brown now. I can't remember.

OFFICER : What was she wearing?

Husband: Could have been pants, or maybe a skirt or shorts. I don't know exactly.

OFFICER : What kind of car did she go in?

Husband: She went in my truck.

OFFICER : What kind of truck was it?

Husband : A 2017, manufactured September 16th, pearl white Ram Limited 4X4 .with 6.4l Hemi V8 engine ordered with the Ram Box bar and fridge option, led lighting, back up and front camera, Moose hide leather heated and cooled seats, climate controlled air conditioning. It has a custom matching white cover for the bed, Weather Tech floor mats. Trailer package with gold hitch, sunroof, DVD with full GPS navigation, satellite radio, Cobra 75 WX ST 40-channel CB radio, six cup holders, 3 USB ports, and 4 power outlets. I added special alloy wheels and off-road Toyo tires .It has custom retracting running boards and under-glow wheel well lighting. At this point the husband started choking up.

OFFICER: Take it easy sir, We'll find your truck.

Puns for Educated Minds

--The fattest knight at King Arthur's round table was Sir Cumference. He acquired his size from too much pi.

--I thought I saw an eye doctor on an Alaskan island, but it turned out to be an optical Aleutian .

--A rubber band pistol was confiscated from algebra class, because it was a weapon of math disruption.

--No matter how much you push the envelope, it'll still be stationery.

--A dog gave birth to puppies near the road and was cited for littering.

--Two silk worms had a race. They ended up in a tie.

--A hole has been found in the nudist camp wall. The police are looking into it.

--Two hats were hanging on a hat rack in the hallway. One hat said to the other: 'You stay here; I'll go on a head.'

--I wondered why the baseball kept getting bigger. Then it hit me.

--A sign on the lawn at a drug rehab center said: 'Keep off the Grass.'

--A backward poet writes inverse.

--When cannibals ate a missionary, they got a taste of religion.

--If you jumped off the bridge in Paris , you'd be in Seine .

--Two fish swim into a concrete wall. One turns to the other and says 'Dam!'

--Two Eskimos sitting in a kayak were chilly, so they lit a fire in the craft. Unsurprisingly it sank, proving once again that you can't have your kayak and heat it too.

--Two hydrogen atoms meet. One says, 'I've lost my electron.' The other says 'Are you sure?' The first replies, 'Yes, I'm positive.'