



Retired Public Employees' Association of California

NEWSLETTER

Modesto Vintage Chapter 023

May-September 2021 - Issue No. 39

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May - September Dates

* May 9	Mother's Day
* May 15	Armed Forces Day
* May 31	Memorial Day Observed
* June 14	Flag Day
* June 20	Father's Day & Summer Begins
* July 4	Independence Day
* July 25	Parents' Day
* Sept. 6	Labor Day
* Sept. 7	Rosh Hashanah
* Sept. 11	Patriot Day
* Sept. 12	Grandparent's Day
* Sept. 16	Yom Kippur
* Sept. 22	Autumn Begins

ANNUAL COLA

The Cost-of-Living Adjustment (COLA) is a benefit to ensure your value of money at retirement keeps up with the rate of inflation. Typically, this benefit begins the second calendar year of retirement, although the annual rate of inflation and retirement law could affect the onset of your COLA.

Under existing retirement law, retirees receive an annual COLA paid in the May 1 warrant each year. COLA is dependent on three factors:

- The [Consumer Price Index for All Urban Consumers](#) (CPI, 1967), published by the Bureau of Labor Statistics (BLS)
- Your employer contracted COLA provision
- The year you retired



THE MESSAGE IS PRETTY CLEAR.....OUR CHAPTER IS IN NEED OF MEMBERS WHO ARE WILLING AND ABLE TO STEP UP AND KEEP OUR CHAPTER ACTIVE.

WE ARE IN NEED OF A:

- (1) PRESIDENT
- (2) VICE PRESIDENT
- (3) NEWSLETTER EDITOR

Let's hope we can finally get back to holding our monthly lunch meetings come September!

(I received the following letter from Marcie Frost, CEO at CalPERS, in my email on Monday, April 19th. I am guessing all CalPERS members received it, but in case you didn't, I am sharing it with you in this Newsletter.)

Dear Valued CalPERS Member,

Transparency and openness are cornerstones of CalPERS' commitment to members. In that spirit, I am writing to share that we filed a lawsuit last Friday to protect member assets.

We discovered that a 25-year employee had illegally accessed 10 dormant retiree accounts and fraudulently directed approximately \$685,000 to bank accounts in the employee's control. We have notified the 10 affected members and will make their accounts whole, and, as a part of the investigative process, we are performing a forensic audit. Dormant accounts, which comprise a small fraction of all member accounts, are where benefit payments have been returned as undeliverable. CalPERS repeatedly attempts to locate these members or their beneficiaries. These accounts have been locked and a new policy was immediately implemented, requiring three levels of security.

The lawsuit seeks to recover the stolen funds, and we are continuing to work with law enforcement on potential prosecution of alleged criminal behavior. CalPERS will exhaust every legal opportunity to recover the money stolen from the victims. Our 2,800 professionals take pride in serving you with the highest degrees of professionalism, integrity, and accountability. That this could have happened in the first place is unacceptable, and the employee is no longer employed by CalPERS. The employee's actions were an abuse of access, breach of fiduciary responsibility, and betrayal of co-workers and all dedicated public employees. We are extremely disappointed, because we take our commitment to member security so seriously.

We are fully committed to the safety and protection of your retirement assets. If you have any questions, please contact us at **888 CalPERS (888-225-7377)**. Thank you for being a CalPERS member and for your commitment to public service.

Sincerely,

Marcie Frost
Chief Executive Officer



Birthdays

Best wishes are sent to all members who will be celebrating May—September 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.



WORDS OF WISDOM by Abraham Lincoln:

You cannot bring about prosperity by discouraging thrift.

You cannot strengthen the weak by weakening the strong.

You cannot help the wage earner by pulling down the wage payer.

You cannot further the brotherhood of man by encouraging class hatred.

You cannot help the poor by destroying the rich.

You cannot keep out of trouble by spending more than you earn.

You cannot build character and courage by taking away a man's initiative and independence.

You cannot help men permanently by doing for them what they could and should do for themselves.

TODAY'S **HOT FRAUDS**: Crooks swiftly adapt to the times. How to keep them at bay.

1. **Zoom Phishing:** Con artists registered over 2,449 fake Zoom-related internet domains in the early months of the pandemic, just so they could send out emails that look like they're from the popular video-conferencing website. *Never click on links in unsolicited emails, texts, or social media messages. If you think there's a problem with your account, visit Zoom's real website at Zoom.us and follow steps for customer support.*
2. **COVID-19 Vaccine Card Cons:** Many who got a COVID vaccine posted selfies on social media showing off their vaccine card. Scammers immediately pounced! *If you want to inform friends and family that you got your shots, a selfie with a generic vaccine sticker suffices.*
3. **Fake Online Shopping Sites:** Phony retail websites aren't new, but they look more real than ever before. Fake sites are using photos from real online retailers and mimicking their look and feel. *Never click on an ad to go to a retailer website. Instead, bookmark the URLs of trusted shopping websites you use frequently and use those.*
4. **Celebrity Impostor Jackpots:** Real celebs like Kim Kardashian and Justin Bieber grabbed headlines during the pandemic with social media money giveaways. Fans posted their cash-transfer app identifier (or \$Cashtag, in Cash App) for a chance at free money. Right away, scammers posing as celebrities started offering fake giveaways as a way to get your private information. *If you really win, you won't be asked to send money first. The easiest way to defeat this scam is to block incoming requests on your cash-transfer app. REMEMBER: If it sounds too good to be true, it probably is.*
5. **Online Romance Ambush:** They're not just lurking on dating sites. Romance scammers are getting close to unsuspecting women and men in online prayer groups and book groups, through online games like Words With Friends and other groups people are turning to during pandemic isolation. *Rule #1: Never send money to someone you've never met in person. Rule #2: Say no to requests for suggestive selfies and videos that a scammer can later use to blackmail you. It's flattering to be told you're attractive, but it will be used against you.*
6. **Medicare Card Come-Ons:** Scammers are sending emails, calling, and even knocking on doors, claiming to be from Medicare and offering all sorts of pandemic-related services if you "verify" your Medicare ID number. *Hang up the phone, shut the door, delete the emails. According to the Centers for Medicare & Medicaid Services, Medicare will never contact you for your Medicare number or personal information. And they'll never call to sell you anything. Guard your Medicare number and never pay for a COVID vaccine. They're free!*
7. **Cash Transfer App Swindles:** The rise of smart phone tools like CashApp, Venmo, Zelle and Pay-Pal, which lets you transfer money directly to another person, has led to a range of frauds. *Scrutinize money requests before hitting "accept." To be extra diligent, "disable (or block) incoming requests altogether on your app and only use it for sending money." Enable it when someone you trust is about to send you cash. And ignore a notice to return an accidental deposit. Report the incident to the app's support team to resolve the dispute.*
8. **New Social Security Scams:** Scammers are using "spoofed" phone numbers that look like they're coming from Washington, D.C., to appear credible. *Don't pick up the phone unless you absolutely know who's calling. If it's important, they'll leave a voicemail.*
9. **"Account Problem" Text:** Scammers are sending fake text messages alleging there's big trouble with your internet account, a credit card, bank account or shopping order on Amazon. They want you to click on links and provide personal info. *Remember, don't click on emails and texts that you haven't asked for. Call your bank or credit card company to check for a problem. Installing security software on your computer and keeping it updated is also crucial.*

INTERESTING TRIVIA: History of the \$1.00 Bill

Have you ever really looked at a \$1 bill? You may have to use a magnifying glass for the details, but I think you might enjoy the following information.

Take out a \$1 bill and look at it. The current Federal Reserve note was issued in 1963, and its design, featuring President George Washington and the Great Seal of the United States — remains unchanged. This so-called paper money is in fact a cotton and linen blend with red and blue silk fibers running through it, and is actually material. Maybe you've "accidentally" washed it, and it didn't fall apart. A special blend of ink is used, the contents we will never know. It is overprinted with symbols and then it is starched to make it water resistant and pressed to give it that nice crisp look.

Paper currency is printed on large sheets, either with 4 columns of 8 (total 32) or 5 columns of 10 (total 50). They are identified by a letter & number on the left top corner. If the letter is larger than the number, it was printed on the 4x8 column sheet; if the letter and number are the same, it was printed on the 5x10 column sheet.

If you look on the front of the bill, you will see the U.S. Treasury Seal. On the top you will see the scales for the balance, i.e., a balanced budget. In the center you have a carpenter's T-square, a tool used for an even cut. Underneath is the key to the U.S. Treasury. That's all pretty easy to figure out, but what is on the back of that \$1 bill is something we should all know.

If you turn the bill over, you will see 2 circles. Both circles together comprise the Great Seal of the United States. The First Continental Congress requested that Benjamin Franklin and a group of men come up with a seal. It took them 4 years to accomplish this task and another 2 years to get it approved. If you look at the left hand circle, you will see a pyramid. Notice the face is lighted and the western side is dark. This country was just beginning. We had not begun to explore the West or decided what we could do for Western Civilization. The pyramid is uncapped, again signifying that we were not even close to being finished. Inside the capstone you have the all-seeing eye, an ancient symbol for divinity. It was Franklin's belief that one man couldn't do it alone, but a group of men, with the help of God, could do anything.

"IN GOD WE TRUST" is on the currency. The Latin above the pyramid, ANNUIT COEPT, means "God has favored our undertaking." The Latin below the pyramid, NOVUS ORDO SECLORUM, means "a new order has begun." At the base of the pyramid is the Roman Numeral for 1776. If you look at the right-hand circle, and check it carefully, you will learn that it is on every National Cemetery in the United States. It is also on the Parade of Walkways at

the Bushnell, Florida, National Cemetery and is the centerpiece of most hero's monuments. Slightly modified, it is the seal of the President of the United States and it is always visible when he speaks, yet no one knows what the symbols mean. The Bald Eagle was selected as a symbol for victory for two reasons: first, he is not afraid of a storm; he is strong and he is smart enough to soar above it. Secondly, he wears no material crown. We had just broken from the King of England. Also, notice the shield is unsupported. This country can now stand on its own. At the top of that shield you have a white bar signifying congress, a unifying factor. We were coming together as one nation. In the Eagle's beak you will read, "E PLURIBUS UNUM," meaning "one nation from many people."

Above the Eagle are 13 stars representing the 13 original colonies, and any clouds of misunderstanding rolling away. Again, we were coming together as one. Notice what the Eagle holds in his talons. He holds an olive branch and arrows. The country wants peace, but we will never be afraid to fight to preserve peace. The Eagle always wants to face the olive branch, but in time of war, his gaze turns toward the arrows. They say the number 13 is an unlucky number. This is almost a world-wide belief. You will usually never see a room numbered 13, or any hotels or motels with a 13th floor. But, think about this: 13 original colonies, 13 stripes on our flag, 13 steps on the pyramid, 13 letters in the Latin "E Pluribus Unum," 13 stars above the Eagle, 13 plumes of feathers on each span of the Eagle's wings, 13 bars on that shield, 13 leaves on the olive branch, 13 fruits, and if you look closely, 13 arrows. And for the minorities, the 13th amendment.

Pass this on. If you didn't know this, your children probably don't know this. Their history teachers might not know this. Too many veterans have given up too much to ever let the meaning fade. Many veterans remember coming home to an America that didn't care. Too many veterans never came home at all. Tell everyone what is on the back of the \$1 bill and what it stands for.



A Little Laughter



Sherlock Holmes - Elementary Dear Watson: Sherlock Holmes and Dr. Watson go on a camping trip, set up their tent, and fall asleep. Some hours later, Holmes wakes his faithful friend. 'Watson, look up at the sky and tell me what you see.' Watson replies, 'I see millions of stars.' 'What does that tell you?' Watson ponders for a minute. 'Astronomically speaking, it tells me that there are millions of galaxies and potentially billions of planets. Astrologically, it tells me Saturn is in Leo. Time wise, it appears to be approximately a quarter past three. Theologically, it's evident the Lord is all-powerful and we are small and insignificant. Meteorologically, it seems we will have a beautiful day tomorrow. What does it tell you? Holmes is silent for a moment, then speaks. 'Watson, you idiot, someone has stolen our tent.'

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Windy Tale? Three retirees, each with a hearing loss, were playing golf one fine March day. One remarked to the other, 'Windy, isn't it?' 'No,' the second man replied, 'it's Thursday.' The third man chimed in, 'So am I. Let's go have a drink!'

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A blonde and a redhead have a ranch. They have just lost their bull. The women need to buy another, but only have \$500. The redhead tells the blonde, "I will go to the market and see if I can find one for under that amount. If I can, I will send you a telegram." She goes to the market and finds one for \$499. Having only one dollar left, she goes to the telegraph office and finds out that it costs one dollar per word. She is stumped on how to tell the blonde to bring the truck and trailer. Finally, she tells the telegraph operator to send the word "comfortable." Skeptical, the operator asks, "How will she know to come with the trailer from just that word?" The redhead replies, "She's a blonde so she reads slow: 'Come for ta bull.'"

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Oh Baby(ies)!!

4 men are in the hospital waiting rooms, because their wives are having babies.

A nurse goes up to the first guy and says, "Congratulations, you're a father of twins." The man says, "That's a crazy coincidence, because I work for the Minnesota Twins."

The nurse says to the second guy, "Congratulations, you're the father of triplets." The man says, "That's a crazy coincidence, I work for the 3M Company."

The nurse tells the third guy, "Congratulations, you're the father of quadruplets." The man says, "That's a crazy coincidence, I work for the Four Seasons Hotel."

The last man is freaking out and banging his head against the wall. The nurse asks him, "What's wrong? Are you okay?" He replies, "No, I work for 7UP!"