Retired Public Employees' Association of California

NEWSLETTER

Modesto Vintage Chapter 023 September/October 2020 - Issue No. 35

*CHAPTER OFFICERS

***President:**	**Janet Harwood**	
209-595-8060	jharw2305@gmail.com	
***Vice President:**	**Vacant**	
***Secretary:**	**Mary Kailes**	
209-529-9250	mckailes@yahoo.com	
***Treasurer:**	**Ray Bingham**	
209-402-2268	rrdcbingham@comcast.net	
***Sunshine:**	**Kathleen DuBose**	
209-324-2060	vkdu97@gmail.com	

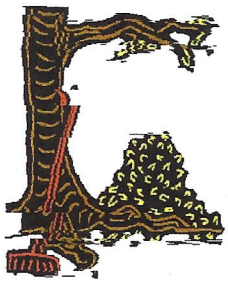
Monthly Callers:

Kathleen Dubose:	209-324-2060	A-C
Florence Cardenas:	209-613-4880	D-G & L-R
Dora Bingham:	209-523-3424	H-K
Lori Davidson:	209-524-6487	S-Z

Newsletter: **Mary Kailes**
209-529-9250 mckailes@yahoo.com

Area Director: **Al Fillon** akfintl@msn.com

Sept./Oct. Dates



* Sept. 7: Labor Day
* Sept. 11: Patriot Day
* Sept. 13: Grandparents' Day
* Sept..19: Rosh Hashanah
* Sept. 22: Autumn Begins
* Sept. 28: Yom Kippur
* Oct. 12: Columbus Day
* Oct. 16: Nat'l Bosses' Day
* Oct. 17: Sweetest Day
* Oct. 31: Halloween

President's Message

Hello to one and all,

It has been a tough couple of months for us all. I hope everyone is doing well.

If you have not read your RPEA news booklet, here are the highlights from the July/August issue:

✦ RPEA Board Elections are coming soon with mail-in ballots. The Statements of Candidacy, the positions, and the names of the candidates are included.

✦ The Legislative Update includes matters of the budget, CalPERS, CalSTRS, Employee Compensation, and future bills the Legislature is focusing on, as well as RPEA's position, and the current status of such bills.

✦ The 2021 CalPERS Health Insurance Charts for the vairous providers and their premiums. To find out what the State's contribution is for each retiree and their dependents, you can review the charts provided on the CalPERS.ca.gov website under "Retirees - Health & Medicare - Retiree Plans & Rates."

Please read through the RPEA Booklet and keep informed.

Thank you to everyone who had been coming to the monthly meetings prior to the lockdown. It is with prayer and hope we will be able to resume our lunch meetings again at the start of 2021.

Janet Harwood
President,

Welcome All New and Continuing Members

Every so often, I like to remind members of the benefits of belonging to RPEA.

RPEA is a non-profit association of retirees and active employees who are members of the **California Public Retirement System (CalPERS)**. Our mission is important:

- RPEA represents all public employees - classified schools, public agencies, and state.
- RPEA is the liaison between retirees and CalPERS.
- RPEA is a mutual protective association for all beneficiaries of CalPERS.
- RPEA fights to maintain our current pension and health care benefits and improve these benefits every year.
- RPEA has local chapters in your area - attend meetings to stay informed and hear interesting speakers.
- While we encourage participation in one of our 75 chapters, most of our members participate by reading our bi-monthly newsletter, giving us feedback on their needs and enrolling in one or more of our "members only" supplemental insurance programs.

At $5.00 per month, RPEA is a bargain that is hard to resist. You need us to fight to protect your earned pensions and benefits. We need you to support our fight to protect our pensions and benefits.

* * * * * * * * * * *

Chapter groups wouldn't be possible without members stepping up to volunteer for various positions in order to keep a chapter viable and alive. Please note on the cover page, we still have a need for a Vice President. It's not crucial we fill this position at this time, but if we are able to resume our lunch meetings after the first of the year, it would be great to have all our officer positions filled. Please share your interest in helping with our President, Janet Harwood.

Thanks!

7 TIPS FOR MANAGING CORONAVIRUS ANXIETY AND STRESS

This has truly been an interesting and heartbreaking year. Between the riots and the coronavirus, the news has been so negative. I read the following from a Kaiser E-mail, and wanted to share it with you. It has helped me.

As the situation around the coronavirus continues to evolve, we're living life differently and learning as we go. Stress levels were high before the COVID-19 pandemic, but now they've skyrocketed. We all need support. Now is a time to be kind to each other — and to ourselves. Practicing self-care is more important than ever — and so is focusing on things you can control while letting go of things you can't. Here are some simple things you can do to take good care of yourself right now.

- Eat as healthy as you can
- Get creative with exercise
- Stay socially connected
- Practice kindness
- Rest and relax
- Make time for mindfulness
- Ease anxiety about what the future holds by intentionally focusing on the present moment.

That's exactly what mindfulness is. Try this simple mindfulness exercise next time you feel stressed or anxious:

- Get comfortable. Relax your jaw and drop your shoulders.
- Breathe deeply and count your breaths. Inhale on 1, exhale on 2, inhale on 3. When you get to 10, start over.
- When your mind wanders, bring your focus back to your breathing.

Get things done—the main thing for me has been taking breaks from the news!

Your Chapter President, Janet Harwood

(Excerpts from the May/June RPEA Newsletter.)

RPEA LEGISLATIVE UPDATE/Attacks are coming:

- Due to the COVID19 virus, CalPERS has lost nearly $25 billion in assets. We should expect some cities to try and put initiatives on the ballot similar to what San Diego and San Jose did in recent years. There may even be an effort to gather signatures for a statewide constitutional initiative which could go on the ballot in 2022.
- The average CalPERS pension is not over a $100,000 a year like some will say, but only around $36,000.
- Taxpayers do not pay for the bulk of public employee pensions. Of every CalPERS pension dollar, 61 cents is from investments, 26 cents from employers, and 13 cents from employees.
- CalPERS provides retirement benefits to over 450,000 retirees and invests $20.7 billion throughout the state, serving as an economic multiplier as the money ripples through the State's economy.
- Those who are anti-public pensions or those with pension envy will argue that CalPERS has an unfunded liability.
- RPEA is prepared to fight for our pensions and is a full member of Californians for Retirement Security which is preparing today for the future attacks. We must all be diligent in our efforts to protect public pensions.

Birthdays

Best wishes are sent to all members who celebrated May, June, July, & August Birthdays and those who will be celebrating September & October 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 have been spared and/or recovered from the Covid19 virus.

(Excerpts from the 06/07/20 Parade Magazine.)

ALL ABOUT IMMUNOTHERAPY

In a perfect world, our immune system would work seamlessly—able to sense and recognize infectious organisms and foreign invaders (called antigens) and fight off disease with powerful and protective antibodies. But, sometimes it malfunctions.

HOW IMMUNOTHERAPY WORKS

Although immunotherapy is a relatively new therapy, the medical establishments has been working to fight diseases for years. Immunotherapy (also known as biologic therapy or immune-oncology), is a triple-whammy treatment: It trains the immune system to seek out and attack certain cancer cells, it boosts immune cells to eliminate cancer, and it boosts the body's immune response. Unlike chemotherapy, which is unable to distinguish between healthy cells and cancer cells, this revolutionary treatment spares healthy cells. However, it can't treat every single type of cancer (over 100), nor is it for everyone. Jimmy Carter has been a success story after undergoing surgery, radiation, and immunotherapy.

Scientists are working hard on the fight against Covid19, the greatest public health crisis many of us have ever witnessed. Vaccines are a form of immunotherapy, too, and the race is on to find potential treatments and a vaccine for the virus. The good news is that immunologists from around the world are developing tools to uncover this vital information.

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

(Your Newsletter Editor's Disclaimer: This "positive view" was shared to me in an e-mail from a family member. It is a clearly worded update from a professor of pharmacy at the University of Toronto which he sent to his own family. This is his perspective on the virus and what he feels has been learned to date.)

"For this pandemic, there's a greater chance of survival for those getting infected 3 months later like June 2020 than those who got infected 3 months earlier, say February 2020. The reason for this is that doctors and scientists know more about Covid-19 now than 3 months ago and hence are able to treat patients better. I will list *5 important things* that we know now that we didn't know in February 2020 for your understanding.

"1. COVID-19 was initially thought to cause deaths due to pneumonia - a lung infection - and so ventilators were thought to be the best way to treat sick patients who couldn't breathe. Now we are realizing that the virus causes blood clots in the blood vessels of the lungs and other parts of the body and this causes reduced oxygenation. Now we know that just providing oxygen by ventilators will not help, but we have to prevent and dissolve the micro clots in the lungs. This is why we are using drugs like Aspirin and Heparin (blood thinners that prevents clotting) as protocol in treatment regimens in June 2020.

"2. Previously patients used to drop dead on the road or even before reaching a hospital due to reduced oxygen in their blood - OXYGEN SATURATION. This was because of HAPPY HYPOXIA - where even though the oxygen saturation was gradually reducing, the COVID-19 patients did not have symptoms until it became critically less, like sometimes even 70%. Normally we become breathless if oxygen saturation reduces below 90%. This breathlessness is not triggered in COVID patients and so we were getting the sick patients very late to the hospitals in February 2020. Now ,since knowing about happy hypoxia, we are monitoring oxygen saturation of all COVID patients with a simple home use pulse oximeter and getting them to the hospital if their oxygen saturation drops to 93% or less. This gives more time for doctors to correct the oxygen deficiency in the blood and a better survival chance in June 2020.

"3. We did not have drugs to fight the coronavirus in February 2020. We were only treating the complications caused by it... hypoxia. Hence, most patients became severely infected. Now we have 2 important medicines — FAVIPIRAVIR & REMDESIVIR. These are ANTIVIRALS that can kill the coronavirus. By using these two medicines, we can prevent patients from becoming severely infected and, therefore, cure them BEFORE THEY GO TO HYPOXIA. This knowledge we now have in June 2020, but not in February 2020.

"4. Many Covid-19 patients die, not just because of the virus, but also due to the patient's own immune system responding In an exaggerated manner called CYTOKINE STORM. This stormy strong immune response not only kills the virus, but also kills the patient. In February 2020, we didn't know how to prevent it from happening. Now, in June 2020, we know that easily available medicines called Steroids, that doctors around the world have been using for almost 80 years, can be used to prevent the cytokine storm in some patients.

"5. Now, we also know that people with hypoxia became better just by making them lie down on their belly - known as prone position. Apart from this, a few days ago, Israeli scientists have discovered that a chemical known as Alpha Defensin, produced by the patient's white blood cells, can cause the micro clots in blood vessels of the lungs, and this could possibly be prevented by a drug called Colchicine, used over many decades in the treatment of Gout.

"So now we know for sure that patients have a better chance at surviving the COVID-19 infection in June 2020 than in February 2020, for sure.

"Going forward there's nothing to panic about Covid-19 if we remember that a person who gets infected later has a better chance at survival than one who got infected early.

"Let's continue to follow precautions, wear masks and practice social distancing Please distribute this message, as we all need some positive news..."

(Excerpts from an AARP magazine.)

SCAMS

PLEASE, DON'T GET EMOTIONAL…..to scam you, crooks have figured out how to bypass your thinking brain.

Here are their "Weapons of Mass Destruction:" Scammers use tactics such as the following to turn off your rational brain and to get you to act based on your emotions instead.

PHANTOM RICHES: Swindlers dangle an offer of something you deeply want, but rarely get — a sweepstakes win, for example, or a no-risk investment with HUGE returns.

FEAR: It's one of the strongest drivers of emotion. Threats of an IRS audit, a prison stay, a total computer meltdown, or a grandchild in trouble can spark instant, emotion-driven misjudgments.

INTIMIDATION: Dialing your number 50-60 times a day, claiming they know where you live, even threatening to do you bodily harm—scammers know no boundaries.

SCARCITY: This is the notion that if something is rare, it must be valuable. Con artists pitch three kinds of scarcity: product (only a few exist!), time (offer expires at midnight!), and winners (only 1 in 5 win this!).

SOURCE CREDIBILITY: Scammers will do all they can to convince you they are FBI agents, police, IRS agents, or representatives of well-known financial institutions to wrap the cloak of authority around their operation.

COMMITMENT: Most people have an innate desire to do what they say they will. So, swindlers get you to make a commitment, such as to follow instructions exactly. Later, when you resist, they will accuse you of going back on your word.

RECIPROCITY: If I do something for you, it is natural for you to return the favor. Scammers use this cultural norm by granting victims a small favor (often borrowed from the retail world, like free shipping or waived fees), and then asking for a much bigger one in return.

(Excerpts from an AARP magazine.)

2019's Top Movies for Grownups

The Irishman: In Martin Scorsese's fact-based epic, a hit man (Robert DeNiro), recalls killing his Teamsters boss, Jimmy Hoffa (Al Pacino) for his Mafia boss (Joe Pesci).

Bombshell: Charlize Theron and Nicole Kidman portray Megyn Kelly and Gretchen Carlson, newswomen who accused Fox CEO Roger Ailes (John Lithgow) of sexual harassment.

The Farewell: Few films capture grandmother-granddaughter love like this tale of an American (Awkwafina) and her ailing, indomitable grandma in China (Zhao Shuzhen).

Marriage Story: Scarlett Johansson and Adam Driver star in the smartest divorce drama since Kramer vs Kramer—and the funniest New York vs. L.A. comedy since Annie Hall.

The Two Popes: In a witty true story, traditionalist Pope Benedict (Anthony Hopkins) and progressive Pope Francis (Jonathan Pryce) debate the future of a billion Catholics.

A Beautiful Day in the Neighborhood: Tom Hanks aces the role of TV's nicest guy—children's entertainer Mister Rogers—in a movie that could melt the hardest of hearts.

Little Women: This fresh update of Louisa May Alcott's classic as Laura Dern as the at-times angry, not quite-saintly matriarch Marmee; Meryl Streep plays tart-tongued Aunt March.

Once Upon a Time in Hollywood: It's a fond fable about Tinseltown in 1969, with Leonardo DiCrapio as a sad midlife actor and Brad Pitt as his stuntman with age-proof abs.

TRIVIA

Why do men's clothes have buttons on the right while women's clothes have buttons on the left? BECAUSE: When buttons were invented, they were very expensive and worn primarily by the rich. Since most people are right-handed, it is easier to push buttons on the right through holes on the left. Because wealthy women were dressed by maids, dressmakers put the buttons on the maid's right! And that's where women's buttons have remained since.

Why do ships and aircraft use 'may-day' as their call for help? BECAUSE: This comes from the French word m'aidez - meaning 'help me' - and is pronounced, approximately, 'mayday.'

Why are zero scores in tennis called 'love'? BECAUSE: In France , where tennis became popular, the round zero on the scoreboard looked like an egg and was called 'l'oeuf,' which is French for 'the egg.' When tennis was introduced in the US, Americans (naturally), mispronounced it 'love.'

Why do X's at the end of a letter signify kisses? BECAUSE: In the Middle Ages, when many people were unable to read or write, documents were often signed using an X. Kissing the X represented an oath to fulfill obligations specified in the document. The X and the kiss eventually became synonymous.

Why is shifting responsibility to someone else called passing the buck'? BECAUSE: In card games, it was once customary to pass an item, called a buck, from player to player to indicate whose turn it was to deal. If a player did not wish to assume the responsibility of dealing, he would 'pass the buck' to the next player.

Why do people clink their glasses before drinking a toast? BECAUSE: In earlier times it used to be common for someone to try to kill an enemy by offering him a poisoned drink. To prove to a guest that a drink was safe, it became customary for a guest to pour a small amount of his drink into the glass of the host Both men would drink it simultaneously. When a guest trusted his host, he would only touch or clink the host's glass with his own.

Why are people in the public eye said to be 'in the limelight'? BECAUSE: Invented in 1825, limelight was used in lighthouses and theatres by burning a cylinder of lime which produced a brilliant light. In the theatre, a performer 'in the limelight' was the Centre of attention

Why is someone who is feeling great 'on cloud nine'? BECAUSE: Types of clouds are numbered according to the altitudes they attain, with nine being the highest cloud. If someone is said to be on cloud nine, that person is floating well above worldly cares.

In golf, where did the term 'Caddie' come from: BECAUSE: When Mary Queen of Scots went to France as a young girl, Louis, King of France, learned that she loved the Scots game 'golf.' He had the first course outside of Scotland built for her enjoyment. To make sure she was properly chaperoned (and guarded) while she played, Louis hired cadets from a military school to accompany her. Mary liked this a lot and when she returned to Scotland (not a very good idea in the long run), she took the practice with her. In French, the word cadet is pronounced 'ca-day' and the Scots changed it into caddie.

Why are many coin collection jar banks shaped like pigs? BECAUSE: Long ago, dishes and cookware in Europe were made of dense orange clay called 'pygg'. When people saved coins in jars made of this clay, the jars became known as 'pygg banks.' When an English potter misunderstood the word, he made a container that resembled a pig. And it caught on.

A LITTLE HUMOR

The NILE Virus (Types I & II):

I thought you would want to know about this virus. Even the most advanced computer programs from Norton, McAfee, and others cannot take care of this one.

It appears to target those who were born prior to 1948. The pandemic lockdown seems to be increasing the chances of being affected!

VIRUS SYMPTOMS:

1. Causes you to send the same e-mail twice (done that!)
2. Causes you to send a blank e-mail (done that too!)
3. Causes you to send an e-mail to the wrong person (yup!)
4. Causes you to send it back to the person who sent it to you (ah-ha)
5. Causes you to forget to attach the attachment (done that!)
6. Causes you to hit SEND before you've finished (oh no, not again!)
7. Causes you to hit SEND when you should DELETE (heck, now what!)

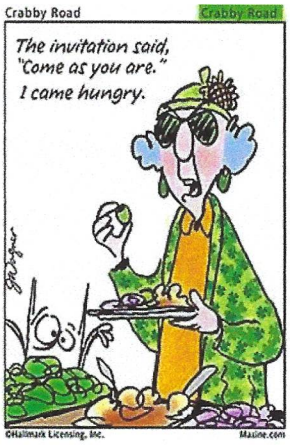
THIS VIRUS IS CALLED THE C-NILE VIRUS!

A lot of us have already been inflicted with this disease and unfortunately as we age it gets worse. And, if you can't admit to doing any of the above, you've obviously caught the other strain —
THE D-NILE VIRUS!

PANDEMIC HUMOR

- I did a big load of pajamas so I would have enough clean work clothes for the week!
- Another Saturday night in the house and I just realized, even the trash goes out more than me!

- A home schooling mom posted that her child called her on the phone from his room and told her he missed the bus and won't be in today!
- The amount of jokes about coronavirus has reached worrying numbers. Scientists claim we are in the middle of a pundemic!
- How did we ever survive? Our mothers used to wipe our faces with spit on a hankie, not with a anti-bacterial wipe!

CUTE QUIPS

- If your car is running, I'm voting for it!
- Frog parking only. All others will be toad!
- I want to grow my own food, but I can't find bacon seeds!
- What happens if you get scared half to death twice!
- This is my step ladder. I never knew my real one!
- My wife said I never listen to her, or something like that!
- I checked into the hokey pokey and turned myself around!
- Is there ever a day that a mattress isn't on sale?