



# RPEANews

Retired Public Employees Association of California  
Chapter 064 ■ Newport Beach, California

JUNE 2019



## PRESIDENT'S Message

I hope you're happy with our COLA raise in May (see story at right)!

Your association does its very best to advocate for you in the halls of Sacramento—and to preserve and improve the benefits for which you have worked so hard over the years.

We also strive to keep you informed. Thank you for reading (and supporting) the CalPERS Perspective and our very own RPEA Newsletter, mailed to every active member. It always has up-to-date information about pension, health, and other retirement benefits.

One of those benefits is "TICKETS AT WORK" ([www.ticketsatwork.com](http://www.ticketsatwork.com)) which features discounted tickets to amusement parks and concerts, as well as savings on hotels, traveling, and shopping.



**Dan Heredia**  
Chapter  
President



I'll be attending a "Santana with the Doobie Brothers" concert in Chula Vista, CA on June 23rd and my tickets were only \$30 each! My friend and I will indeed "Listen to the Music" at big savings! Only a "Fool Believes" in paying full price LOL.

Summer is just around the corner and I hope everyone is healthy and enjoying retirement. If there are concerns,

questions, or suggestions to improve our Chapter, please bring them to my attention.

## Cost-of-Living Allowance (COLA) Update

In your May CalPERS warrant, most of you will notice a Cost-of-Living Allowance (COLA) amount of 2%. This is the standard allowance for retired members of CalPERS.



However, if you retired between 2005 and 2015 you will receive 2.44%; those of you who retired in 2016 or 2017 will receive 2%. The COLA benefit amount changes from time to time, but the standard 2% still prevails for most members.



For those of you who are entitled to the 3% provision (retired in 1979 or earlier) you will receive 3%. Members who retired under the 3% provision after 1979 will receive 2.44%.

Some members are entitled to the 4% provision. If you retired in 1965 you get a 3.55% COLA. Those who retired in 1966 to 1971, you will receive 2.44%. If you retired in 1972 you will receive 2.77%.

Under the 5% provision, if you retired in 2017 or earlier you will receive 2.44%. If you just retired in 2018, you are not eligible for a COLA in 2019.

## Attend our brunch meeting June 8th

The guest speaker at our Saturday, June 8th membership meeting will be Vincent Delgado, who represents ADT Security Systems.

I'm also working on getting a local law enforcement representative to speak about property crimes in our area. I hope to see many of you, and if you know someone who is a retired public employee please invite them to the meeting.

**Saturday  
June 8, 2019  
10:30 a.m.  
Cost: Only \$5**

**THE CHICKEN COOP  
414 Old Newport  
Blvd.  
Newport Beach**

**Reservations are required.  
Please RSVP to Pat Jones at  
(949) 548 8987 by September 5,  
2018. Clearly state your name  
and number in your party.**

## HAPPY SUMMER!





## CHAPTER 064 BOARD OF DIRECTORS

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(949) 548-8987

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## SCIENCE FILE

# Want to learn a new skill? Take some short breaks

National Institutes of Health researchers found that our brains may solidify the memories of new skills we just practiced a few seconds earlier by taking a short rest. The results highlight the critically important role rest may play in learning.

"Everyone thinks you need to 'practice, practice, practice' when learning something new. Instead, we found that resting, early and often, may be just as critical to learning as practice," said Leonardo G. Cohen, M.D., Ph.D., senior investigator at NIH's National Institute of Neurological Disorders and Stroke and a senior author of the paper published in the journal *Current Biology*. "Our ultimate hope is that the results of our experiments will help patients recover from the paralyzing effects caused by strokes and other neurological injuries by informing the strategies they use to 'relearn' lost skills."

Study participants were shown a series of numbers on a computer screen and asked to type the numbers as many times as possible with their left hands for 10 seconds; take a 10 second break; and then repeat this trial cycle of alternating practice and rest 35 more times. This strategy is typically used to reduce any complications that could arise from fatigue or other factors.

Brain waves suggested the volunteers' brains were consolidating, or solidifying, memories during the rest periods.

## ESTATE PLANNING

# Remember to Update Beneficiaries for CalPERS Lump Sum Death Benefit

When you retired, you designated a beneficiary for a lump sum death benefit through CalPERS.



With life events like a marriage, death of your beneficiary, or a divorce, you will need to contact CalPERS to advise them of your new beneficiary. Check out **CalPERS Publication 98** "What You Need to Know About Changing Your Beneficiary or Monthly Benefit After Retirement." You can access it at the link below:

<http://www.calpers.ca.gov/docs/forms-publications/changing-beneficiary-after-retirement.pdf>

## Details & Other News INSIDE

- Updating Beneficiaries for CalPERS Lump Sum Death Benefit
- Cost-of-Living Allowance (COLA) Update

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