



# The Mountain Lines

## RPEA



## Chapter 078

15 October 2019 Volume 1, Issue 13

## What is 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 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.*

*Chapter 078 issues a newsletter twice a year in April and October. RPEA Headquarters issues one every other month listing member benefits, Health Insurance updates and important issues affecting retirees.*

*At \$5.00 per month, RPEA is a bargain hard to resist. We need you and you need us — to support our fight to protect our pensions and benefits.*

***RPEA Membership is \$60.00 per annum. Affiliate level is \$30.00 per year as of January 2017. Associate membership is \$24.00.***

*This organization is for your benefit. If you need help or have questions, there is a large pool of past officers and over 300 members from which to draw assistance or answers. Contact Paul Lastufka at 530-277-1701 or write [plastufka@yahoo.com](mailto:plastufka@yahoo.com) if you have questions or want to join.*

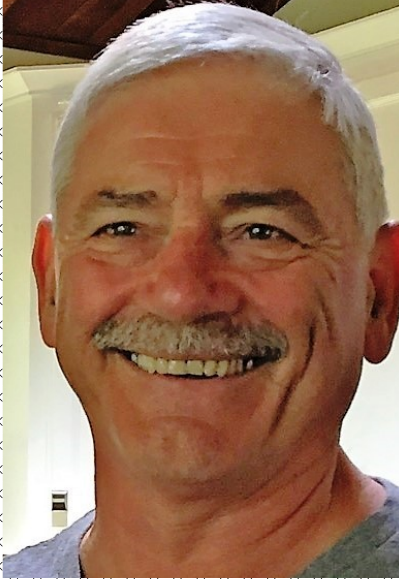
***RPEA MEMBER BENEFITS:*** Login to the RPEA website for more information for Discount Insurance Plans and Theme Park discounts: <http://www.rpea.com/memberbenefits> Or, contact RPEA Headquarters to obtain these benefits, at: 1-800-443-7732 or E-Mail at [rpeahq@rpea.co](mailto:rpeahq@rpea.co).



***“Courage is being scared to death - but saddling up anyway.”***

***John Wayne  
1907-1979***

## From the President's Desk by Paul Lastufka



In June our chapter celebrated its 35th anniversary. We were pleased to have RPEA President Al Darby as a guest to help us celebrate. Al brought us up to date on what was happening at RPEA and the State Legislature.

I have been noticing more and more articles in newspapers and on the internet about Cal Pers funding levels and the increasing pension contributions for employers, cities, counties, municipalities and the State. The articles point to an increasing amount of the employer's budget going to their share of employee's retirement contributions as Cal Pers increases the employer's contribution rate. The articles make the point that as the contribution rate increases this leaves less and less money for public safety, roads, schools etc. I have also seen articles about the increasing number of retirees that receive pensions above \$100,000 and the increasing number that receive pensions above the federal limit of \$225,000? What this means is that those jurisdictions that have employees receiving pensions above the federal limit of \$225,00 have to contribute the excess out of their regular budgets again leaving less money for essential services. I don't think any of

us are in that situation but what it points to is an increasing scrutiny of Cal Pers policies and public pensions as a whole.

Do you know that not too long ago, 1999, Calpers was funded at 128% and was funded at 101% as late as 2007? The current funding rate is about 70%. A combination of economic downturns, enhanced benefits, contribution holidays for employers and investment decisions impacted the lower funding percentage. Cal Pers has been trying different methods to increase the funding percentage. What these articles have in common is that they all point out the increasing amounts of the employer's budgets having to go fund pension costs. This is a concern because these articles no doubt affect the public's perception of public pensions. We have been fortunate to beat back ballot measures that would change the pension system but as public attitudes change, we may not be so fortunate in the future.

Personally, I think that political ideology or political correctness have no place in investment decision making. Cal Pers should be focused on maximizing investment returns, period! Hindsight is always 20/20 but past decisions to divest from certain legal businesses such as tobacco because of political correctness cost the fund billions of dollars. Billions of dollars that would not have to be made up from the budgets of Cal Pers contributors.

I believe that the tide of public opinion towards pensions could be changing especially with the increased number of articles pointing out the funding challenges of local governments and increasing pension costs. It is important that we all be vigilant, be an informed voter and remain active in organizations such as RPEA that watch over our pensions.

Remember that Cal Pers open enrollment is September 9th to October 4th.

There is an upcoming election to the Cal Pers board. JJ Jelcinic and Henry Jones are the candidates. JJ Jelcinic spoke to our group in August and Henry Jones will address us at our meeting on September 9th. Both of these speakers are in addition to our regularly scheduled speakers. I hope to see you at one of our meetings soon.

# **Our Plan to Protect Our Members' Retirement Security**

## ***By Marcie Frost, CalPERS Chief Executive Officer***

Twenty years ago, CalPERS was 128 percent funded. The strength of the system combined with the strong economy led to changes in retirement benefits and lower contributions for new members and retroactively for existing members.

Then the unexpected happened. The Great Recession hit and global financial markets nearly collapsed. The value of the CalPERS fund fell 24 percent in a single fiscal year, to about \$180 billion. Our funded status — back above 100 percent following the dot-com bust of the early 2000s — dropped to 61 percent. The road to recovery would be long but necessary to provide members with the retirement security they earned through a career of dedicated public service.

Fast forward to today. We've made strong progress. The fund has nearly \$375 billion in assets and is just over 70 percent funded. Yes, we're on the right track, but we aren't where we want or need to be. Earlier this month, CalPERS reported fiscal year investment returns of 6.7 percent, just shy of our 7 percent target. It's a signal that the financial world is changing, and we must change with it. What we've done over the last 20 years won't take us where we need to go in the future. New thinking and innovation are in order.

### **CalPERS' Long-Term Plan to Protect Retirement Security**

CalPERS management and our Board of Administration have worked closely to develop a plan to close the gap and improve our funded status. The focus is on sustainable growth, smart decisions, and maintaining the discipline to weather economic forces and global competition. To protect you, our members, employers and taxpayers, we took a hard look at how we do business, making important changes so that we can be even more efficient, effective, and successful.

#### **Strong Foundational Changes**

We lowered our target rate of return from 7.5 percent to 7 percent, changed our investment mix, and shortened the period in which employers pay their unfunded liability, enabling them to significantly save in the long term. This has greatly improved our financial position and given us new opportunities that can only be achieved by increasing the money coming into our system.

#### **Positioning the Portfolio for Growth**

To hit our investment targets, CalPERS must take informed risks and be disciplined in our decision-making. Ben Meng, our new chief investment officer, is a globally respected investor, and he's focused on driving the Investment Office to meet and beat our targets. He recognizes the opportunities CalPERS can seize in the private markets and is helping develop new private equity models that will allow us to capitalize when the right opportunities arise. Private equity can meaningfully strengthen the fund. As Ben says of private equity, "We need more of it, and we need more of it now." But we'll be prudent and patient, investing only when the opportunity properly aligns with our interests.

Ben's goals are big. He wants a CalPERS Investment Office that can compete with Wall Street's very best. Some may suggest that, as a public sector organization, this is a difficult task. We believe in CalPERS and know that we have strong competitive advantages that allow us to be among the top investors in the world.

# Our Plan to Protect Our Members' Retirement Security

*By Marcie Frost, CalPERS Chief Executive Officer CONTINUED...*

## Efficient and Effective Operations

To maximize the success of our investments, CalPERS must run the organization in the most cost-efficient manner possible.

Last year, we improved service to our members and employers. This included better and easier-to-use online services for our members, more customer service tools like our open enrollment app, and a new trust fund for our employers to pre-fund future pension costs.

Our leadership team also has been on the road sharing our commitment to our members, employers, and policymakers. We told the CalPERS story across the state, fiercely defending defined benefit

plans and highlighting their economic impact on local communities large and small. At every stop, we restated our opposition to divestment and voiced strong support for engaging with companies to change behavior that can harm their financial bottom line — and ours. To succeed, we need access to all investment opportunities across all asset classes. Divestment shrinks our investment universe and can seriously hinder our progress to hit our investment return targets.

## A Vote of Confidence

During his tenure, Governor Jerry Brown contributed an additional \$6 billion to the fund. In his first budget as California's chief executive, Governor Gavin Newsom and the Legislature appropriated about \$3 billion more to the system, reflecting their commitment to reducing unfunded liabilities and supporting our efforts moving forward. We appreciate these investments, but we cannot and do not expect it every year. But one thing is clear: The state has done its part, employers have done their part, and members have done theirs.

## Improving the Health of You and Your Family

It's sometimes overlooked that we're the second largest health care purchaser in the nation. With this strength, we're making health care more affordable. In 2019, we introduced a value-based insurance design for one of our PPO plans that gives members the opportunity to reduce their annual deductible by completing healthy activities, such as getting a flu shot or obtaining a non-smoking certification.

Through education, we worked to curb the use of opioids. Our efforts are working: Between 2017 and 2018 we saw a 15 percent decrease in opioid use among members and a 32 percent decrease in dosage.

## The Next Chapter

The benefits of the changes we've made are taking hold, but the next decade is critical. Pension costs are rising, and we must do all we can to control them. We remain laser-focused on our top priorities, and we're building the team to achieve our goals. At the same time, we're working to give the employers that contract with us to administer their pension plans more tools to budget for and address future costs. Benefits are only as secure as our employers' ability to pay them.

Our goals may be ambitious, but our commitment never wavers. We're all partners in this critically important effort to provide the retirement security that public employees have earned.



## Deer, Oh Dear! by Stephanie Wagner, Nevada County Master Gardener

In the foothills we live with the resident deer population. Deer are browsers and they can be a problem at any time in our gardens. They aren't cute when they're eating our prized roses or any other plant that isn't "deer-resistant." Their appetites depend upon the time of year and the availability of alternative food sources in the area. If hungry, they can strip the bark from trees, denude a vegetable garden, trample young plants and nip-ple stems, branches or flowers. They may devour a plant in your garden and walk right past the same plant in your neighbors' yard. In the fall they damage young trees or shrubs by rubbing their antlers to remove the coating of "velvet". Deer usually feed in the late evening or early morning, so if you are unsure who or what is damaging your plants, set up an overnight camera (an iphone will work) to find out. Or check out neighborhood plantings and note which are thriving even without fences.

Deer become adapted to almost anything we use to try to scare or repel them. Fawns are curious about any new plant. But once they've learned that something about the plant won't harm them, they generally ignore it.

What can you do? Deer will browse on most new plantings regardless of taste. We cannot change their patterns of behavior, so we need to adapt ours! The following methods have been used to discourage deer, most with limited success:

- Deterrents that include scare tactics, i.e., water sprays, lights, sound emitting devices, CD's or strips of mylar tape attached to a fence or branch to blow in the wind. Outdoor dogs can often be the most effective scare tactic.
- Chemical repellants can be effective because their intense smell may interfere with their ability to sense the approach of a predator. But sprinkling plants with dry blood meal, lion scent or other bad smelling materials works only for short periods and wash off with rain or sprinklers.
- Fencing as a physical barrier is a reliable way to protect your plantings, especially for vegetable gardens. Deer will usually jump a 6' fence but, if frightened, can clear an 8' fence from level ground. On sloping ground, a 10-11' fence may be required if they are jumping downhill. For a less expensive option, 4 -5' commercial mesh fencing can be stretched between posts, and then be topped by 9 or 10 gauge smooth wire strung at 6-8" intervals above the mesh fence, to add height. Posts should be 6-8' apart to keep fencing tight.

Outside of a fenced area, new plantings of individual shrubs or trees can be protected by a small, sturdy fence or cage that is partially buried underground to stabilize it, and tall enough to prevent deer from nibbling. Once plants are well established (typically 2 years), cages should be removed, in late summer.

- Deer Resistant Plants: The use of deer resistant plants is often the best way to deal with your deer problem. Deer often avoid:

- mature (2 years old) native plants, which might be nibbled but doesn't harm their growth),
- plants that are poisonous (foxglove, euphorbias), fuzzy (lambs ear), coarse (ornamental grasses, iris), spiny (hollies), bitter, or very aromatic (rosemary, lavender, many herbs).

For a list of Deer Resistant plants for the Sierra Foothills, Zone 7, email: [steph@sierraoe.com](mailto:steph@sierraoe.com) .



## Honus-a-Plenty in Maui by Paul Lastufka

“Honu” is the Hawaiian name for the green sea turtle. Hawaiians consider the green sea turtle as a symbol of good luck. I have seen many of them on our trips to Islands but have yet to win the lottery. Sea turtles have been around for more than 150 million years. They have been around long enough to outlast the dinosaurs. Just think of all the changes in the climate and weather that the sea turtles have survived through. The green sea turtle once in danger of extinction, has made a dramatic comeback since being put under the protection of the Endangered Species Act.

My wife and I have been going to Maui every year about 8 years. Maui is our favorite of all the Hawaiian Islands. We were surprised to see how plentiful green sea turtles are in the waters around Maui. We usually stay in the Maalaea area and many turtles can be seen daily in the waters feeding around the shoreline. If you are a snorkeler, it isn't unusual to see turtles while snorkeling. There are “cleaning stations” in many of the popular snorkeling areas. A cleaning station is an area where turtles come to have their shells cleaned of algae by smaller fish. If you are still you can actually witness a turtle's shell being cleaned by small fish. The turtle floats fairly still while smaller fish work on getting the turtles shell clean. I didn't believe it when I first heard this either, a sort of car wash for turtles but it is true. I have seen it with my own eyes while snorkeling.

If you aren't a snorkeler or if you just want to see plenty of turtles, there is a beach on Maui called Ko'okipa Beach Park where you can watch turtles come in and out of the water to rest and sleep in the sand on the shore. It is inspiring witness the effort the turtles must put out to make the transition from the water to the shore. We have



been to this beach every time we visit Maui and have never been disappointed. We usually see between 12 and 24 turtles sleeping on the beach. If you stay long enough you will also see turtles make their way in and out of the water. There are also many wind surfers and other surfers in the area. The beach is located on the north side of the island a few miles from the town of Paia'. Find time to visit Ko'okipa beach and you won't be disappointed.



## Bill Mullis and Carol Kendrick - The Brother/Sister Team

Bill and Carol were born at the Nevada City Sanitarium located in what is now the Nevada City Post Office parking lot 4½ years apart; Bill being the older sibling. They grew up in Nevada City when the City ended at the City Limits. Back then you were comfortable in letting your children walk home from the show at night. Most residents didn't lock their doors. Suffice to say, it was another time in history.

Bill and Carol are graduates of local schools Nevada City Elementary, Nevada Union Junior High School and Nevada Union Senior High School. Bill has an AA in Criminology from Sierra College. Carol has an AA from Sierra College in Personnel Management.

Bill worked for Aerojet 1958-1960 when he was drafted by the Army. He received an Honorable Discharge after serving in Korea and Fort Bliss, Texas. Bill married Margene Williams in 1964. He worked for the Nevada City Police Department from the time discharged from the Army until hired by Nevada County Sheriff's Office. There he served as Corporal, Sergeant, Lieutenant and Captain; retiring as Undersheriff thirty years later. Bill and Margene had one daughter, Vicki born in 1970. He was married to Margene for more than 50 years when she passed away recently. He has moved to an over 55 retirement park in Grass Valley where he stays busy with his two grandsons, Jake and Josh.

Carol attended business school, and went to work for Inter-County Title. She married Jim Kendrick in 1963. They had two daughters, Nancy born in 1971 and Elizabeth in 1973. Following Nancy's birth, Carol became a stay at home Mom until she went back to work for Jim in 1977. She was a Scout Leader for both of her daughters. She was a member of Soroptimist International, and served in various offices and as President in 1986. She worked for Jim until 1987 when they were



divorced. She went to work for Nevada County in the County Administrator's Office. She served in the CA office as an Office Assistant, Employee Benefits Technician and Secretary to the County Administrator. She transferred to the Community Development Department as Secretary to the Director and as a Administrative Assistant, retiring to care for their Mother in 2008. Following Bill and Carol's Mother's death at age 98, Carol built an "aging in place" Granny Unit attached to her daughter and son-in-law's home in Cameron Park and moved into the unit last August. We see her at meetings because she makes the trip up here from Cameron Park.

Their father, also named Bill Mullis, was our first RPEA 078 chapter President. Bill and Carol both served as Presidents.

# RPEA CHAPTER # 078

## CASH REPORT FOR THE PERIOD ENDING September 9, 2019

	Sept 2019	Fiscal Year to Date	Budget FY 2018-19	Over(Under) Budget	% of Budget
% of Budget - Nov					8.3%
Beginning Balance	\$4,300.28	\$ 4,749.60	\$ 4,749.60		
Deposits:					
Lunch Income		\$5,085.00	\$ 5,040.00	\$ 45.00	100.9%
RPEA Income		\$2,568.80	\$ 2,800.00	\$ (231.20)	91.7%
Associate Dues					
Reimbursement-New member lunch			\$ 102.00	\$ 102.00	0.0%
Scholarship donations		\$592.80 *	\$ 1,000.00	\$ (407.20)	59.3%
Total Deposits	\$ -	\$8,246.60	\$ 8,942.00	\$ (491.40)	92.2%
Paid Out:					
Lunch Expense		\$6,886.00	\$ 7,200.00	\$ (314.00)	95.6%
Raffle Expense	\$ 25.00	\$375.00	\$ 600.00	\$ (225.00)	62.5%
Petty Cash-December		\$150.00			
Newsletter		\$85.06	\$ 250.00	\$ (164.94)	34.0%
Postage	\$ 150.00		\$ 70.00	\$ 80.00	214.3%
Off. Exp/Cake/Napkins/Balloons		\$307.06	\$ 280.00	\$ 27.06	109.7%
Annual Mtg Entertainment		\$150.00	\$ 200.00	\$ (50.00)	75.0%
Scholarship \$ sent to Sierra College Foundation		\$592.80 *	\$ 1,000.00	\$ (407.20)	59.3%
RPEA-donation to Gen Assembly			\$ 200.00		
Total Paid Out	\$25.00	\$ 8,695.92	\$ 9,600.00	\$ (1,054.08)	90.6%
Net Income (Loss)	\$ (25.00)	\$ (449.32)	\$ (658.00)	\$ 208.68	68.3%
Ending Balance	\$ 4,275.28	\$ 4,300.28	\$ 4,091.60		

### Memo Only:

# of reservations	30 Ave./mo=30	Ave. 30/mo.
Net (Loss) - Lunch subsidy	\$0.00 \$ (1,801.00)	\$ (2,160.00)

### Scholarship Fund # 210179 Balance

Given to Date

Respectfully Submitted by:

Sandy Ameigeiras, Treasurer

September 9, 2019



# RPEA Chapter 078's Scholarship Report



The RPEA scholarship, first discussed in January 2015 has now awarded its 3rd \$1,000 full year scholarship, thanks to the ongoing generosity of Chapter members. This has benefited a total of four scholars due to the fact that the second half of the first year's scholarship had to be re-assigned to another student. The most recent recipient is Denise Vega-Zarate, a resident of Truckee who has been pursuing her Associate degree at Sierra College's Truckee satellite.

Denise is an immigrant from Mexico who entered the US about three years ago and has accomplished a lot since then including English language proficiency, high School graduation and nearly completing her AA requirements. She anticipates graduation from Sierra College at the end of the fall semester of academic year 2019-2020.

If she goes on to a 4 year college following this, as anticipated, our scholarship will follow her there for the next semester of her collegiate experience. Her goal is to become a teacher, giving back to the community. Denise has committed to attending our October meeting to introduce herself to attending members.

Robert Erickson, RPEA Chapter 78 Scholarship Chairman



Scholarship account number, 210179.

The Sierra College Foundation's mailing address is 5100 Sierra College Blvd., Rocklin, CA 95677.

Thank you so much for your interest in contributing to Chapter 78's Scholarship.

# Chapter 078 Notes:

## SUNSHINE COMMITTEE:

Our local chapter has a Sunshine Committee. The purpose of this team is to respond to news of illnesses or deaths among our members. Carol Jordan is the chair. If you know of anyone that should be sent a get well card or of any family that should be sent a sympathy card, please get in touch with Carol. Carol can be reached by emailing [rpea.chapter.78@gmail.com](mailto:rpea.chapter.78@gmail.com) or call 530-470-0575.

## EMAIL ADDRESSES:

Would you like to receive this newsletter in living color? We mail fewer than we email and those with email get to see the better looking chronicle. If you would like to join this group send us an email at [rpea.chapter.78@gmail.com](mailto:rpea.chapter.78@gmail.com). That way we can collect your email address and save money and time sending the semiannual newsletter to you. You will enjoy it a lot more that way.

**Newsletter Articles Wanted!** Share with us what you’ve been doing, your thoughts or reflections on retirement, any positive stories that might be of interest to our Chapter. Write for our newsletter. To get you started...

- ☞ Have you taken any interesting trips, foreign or domestic?
- ☞ How about hobbies...do you like to garden, Zumba, sing, write poems, fish, sail, practice yoga?
- ☞ Have you joined a club or organization that could be of interest to the rest of us?
- ☞ Have you participated/volunteered in a special event?
- ☞ How about books or films? Seen a good opera, play or concert?
- ☞ If you’ve moved out of state, has it been a good experience?

We have much in common. Just send us a letter or an email to the addresses on the next page and we can publish it in the next Newsletter.

---

## Upcoming Speakers:

October 14th	Richard Harris and Kimberly Martinez, Harris Insurance Services	Our Fire Insurance Crisis
November 11th	Richard Johnson	Nevada City Rancheria
December 9th	Elenor Kenizer	Christmas with the Choir

**Address:** P.O. Box 2086, Grass Valley, CA 95945

**Email:** [rpea.chapter.78@gmail.com](mailto:rpea.chapter.78@gmail.com)

### **Board of Directors**

Paul Lastufka	President	277-1701	<a href="mailto:plastufka@yahoo.com">plastufka@yahoo.com</a>
Kitty Vaars	Vice President	802-5063	<a href="mailto:kittyvaars@bellsouth.net">kittyvaars@bellsouth.net</a>
Sandy Ameigeiras	Treasurer	278-3480	<a href="mailto:andysandy76@yahoo.com">andysandy76@yahoo.com</a>
Evelyn Naake	Secretary	470-9141	<a href="mailto:evienaake@att.net">evienaake@att.net</a>
Mary Ann Trygg	Director at Large	263-9845	<a href="mailto:maryann80trygg@yahoo.com">maryann80trygg@yahoo.com</a>
Stephanie Wagner	Director at Large	273-2738	<a href="mailto:steph@sierraoe.com">steph@sierraoe.com</a>
Dennis Cassella	Past President	272-2130	<a href="mailto:henryv@nccn.net">henryv@nccn.net</a>

### **Appointed Committee Chairs**

Membership:	Paul Lastufka	277-1701	<a href="mailto:plastufka@yahoo.com">plastufka@yahoo.com</a>
Scholarship:	Bob Erickson	205-9751	<a href="mailto:titoerickson@hotmail.com">titoerickson@hotmail.com</a>
Publicity:	Stephanie Wagner	273-2738	<a href="mailto:steph@sierraoe.com">steph@sierraoe.com</a>
Legislative Liaison:	Evelyn Naake	470-9141	<a href="mailto:evienaake@att.net">evienaake@att.net</a>
Reservations:	Tess Andrews	470-0322	<a href="mailto:tess1188@gmail.com">tess1188@gmail.com</a>
Welfare/Sunshine:	Carol Jordan	470-0575	

### **Other Appointments:**

Newsletter Editor:	Louise Jones	265-3811	<a href="mailto:dreamtime@nccn.net">dreamtime@nccn.net</a>
Sargeant-at-Arms:			

**Visit our Chapter 078 File Cabinet at:**

**<https://www.dropbox.com/sh/7k4qxd8vn55oqj8/AABCoGvRhj3-YMMqsal-SMaZa?dl=0>**



**Chapter 078 By-Laws**



**Chapter 078 History**



**Minutes—Board Meetings**



**Minutes—Member Meetings**



**Newsletters**



**Scholarship Fund**



## **Local Chapter Luncheon and**

### **Meeting**

**Monday, October 14th at Noon**

### **Casa Las Katarinas**

**530-274-1447  
10100 Alta Sierra Drive  
Grass Valley, CA 95949**

### **October Meeting Menu Choices are:**

- 1. Enchilada Suisas**
- 2. Beef Stew**
- 3. Vegan Enchilada**

### **Dessert:**

**A surprise from the chef**

Retired Public Employees' Association  
P. O. Box 2086  
Grass Valley, CA 95945

ADDRESS SERVICE REQUESTED

