



MAR 22 2022

To:

RPEA HQ = TEENA  
300 "T" STREET  
SACRAMENTO, CA 95811-6912

RPEA  
Pamela Tull  
POB 30177  
Mesa, AZ 85275



45811 6912

**THE MISON OF RPEA**

We are retired California public-service [government] employees working together to maintain and improve the quality of the lives of our members by protecting and improving retirement and healthcare benefits.

OCTOBER—DECEMBER  
2021

**RPEA  
AREA IX**

ARIZONA, NEW MEXICO, NEVADA

**RPEA  
CHAPTER 101**

Valley of the Sun  
CENTRAL East-West ARIZONA  
(METRO PHOENIX)

Pamela Tull - Chapter 101 **PRESIDENT**  
Phone: (602) 625.0362 -  
*Always leave a Message!*

ARE YOU WEARING A MASK IN PUBLIC? STANDING 6' AWAY FROM OTHERS? IT ALL HELPS KEEPING WELL.

**The CoronaVirus PANDEMIC - COVID-19**

RPEA Membership Dues are a bargain; reasonable and affordable at \$60.00 a year ( \$ 5.00 a month ).

RENEW Cash Payment Dues to RPEA Headquarters:

RPEA Headquarters  
300 "T" STREET  
SACRAMENTO, CA 95811  
1-800-443-7732

To strengthen RPEA it is important each of our RPEA members actively supports our public-service community of workers.



**IMPORTANT NOTICE:**  
*Your Chapter 101 Executive Board has made the following decisions to accommodate the inconveniences and required COVID-19 PANDEMIC impacts and with membership communications:*

- ▶ Chapter 101 Executive Board Meetings  
 1st Saturday each Month at 11:30 a.m.  
 Gecko Grill AUTHENTIC MEXICAN FOOD  
 7707 E. McDowell Road – Scottsdale  
 Chapter Members invited to attend!
- ▶ Chapter Newsletter will be produced and mailed quarterly (once every 3 months) and by a mailinghouse to lower cost.
- ▶ Chapter 101 President is approved to go to the RPEA State Association Board of Directors meetings with travel expenses paid by the Chapter (as IRS authorized auto mileage), per diem, receipted transportation, and lodging, in accordance with RPEA State Association Bylaws.  
*(Policy File Section E—Travel (pg. PF E-1).*

**UPDATE**

**CalPERS LONG TERM CARE Class Action Settlement**

*“Wedding, et.al. v California Public Employees Retirement, et.al., Case No. BC517444”*

**CalPERS LTC SETTLEMENT  
of**

**JANUARY 28, 2022**

Settlement Administrator

1-(866) 217.8056 (Toll-Free).

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**A MESSAGE FROM Marcie Frost, CalPERS CEO:**

After an international search and extensive recruitment process, I am pleased to announce that **Nicole Musicco** will be joining CalPERS as our Chief Investment Officer.

Nicole comes to us from Canada. She joins us from RedBird Capital Partners in Canada and has more than two decades of extensive investment and leadership experience. At RedBird she led the firm's Canadian investment business.

She also has significant experience managing the investments of pension funds. Before RedBird, she served at the Ontario Teachers' Pension Plan for more than 16 years, where she led the private equity and co-investment investment teams and opened the fund's Asia Pacific office. She also led the private markets investment program at the Investment Management Corporation of Ontario.

Nicole's experience, vision, and skill as an investor in public and private markets will be an asset to our pension fund.

We're excited to welcome her to California and CalPERS.

**CalPERS ELECTION**

CalPERS will conduct an election in April in the Spring 2022 for the Public Agency Member Seat on the CalPERS Board of Administration; candidates for this Election are:

- ♦ Richard Fuentes, San Francisco Bay Area Rapid Transit District (BART), Manager - BART Executive Office of Budget and Performance, City of Santa Ana, Legislative Director - Oakland City Council, MTC; supports Defined Benefit pensions.
- ♦ Mullissa Willette, County of Santa Clara Assessor's Office, Tax Exemption Investigator, SEIU VP - Legislative Advocacy, Southern New Hampshire, Public Administration, Harvard Business School "Online" - Alternative Investment & UC Berkeley – Public Pension Investment Management.

source: Online Resources / Name Lookup 2022

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## Henry Jones Resigns - - continued

With Jones's resignation, Vice President Theresa Taylor will assume leadership of the CalPERS Board of Administration, which oversees the State Agency responsible for the public pensions of about 2.1 Million people.

Jones was Chief Financial Officer of the Los Angeles Unified School District until 1998, when he retired [from the School District]. He was elected by CalPERS retirees to represent them on the 13-member CalPERS Board in 2008."

Source: RPEA Chapter 004 Jan/Feb 2022 Newsletter

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**RPEA members (CalPERS retirees) serve California in their public-service careers and provide vital services that keep California cities and counties running.**

More from Anti-Public-Pension Columnist Daniel Borenstein Our CalPERS "defined benefit" retirement fund contributes \$28 Billion to the California economy each year. But don't count on this fact of retirement security. Many anti-public worker db (database) retirement attacks fail to mention in their printed media attacks, the facts of manageability of the attackers' doomsday scenarios. However retired public workers must curb their self-satisfying gloating with their retirement security facts because of the Machiavellian impact and untruths either mis-quoted or simply left unidentified by the public-worker attackers. Part of RPEA member Local Chapter meetings is for the opportunity for RPEA members to learn about the mis-leading, mis-stated facts by public workers' critics and the printed, skewed untruths. RPEA Chapter 101 gatherings uncover the untruths and strengthens RPEA's ability to support our defensive measures for public-workers retirement.

**Note from Editor: I am adding my take after reading Al Darby's RPEA State Association Newsletter article in the March/April 2020 issue.**

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## RPEA State Association

### Board of Directors

January 2022 - ZOOM Meeting

LongTerm Care (LTC) - The RPEA Ad Hoc Committee of CalPERS Experts reached consensus for RPEA to support CSU Emeritus & Retired Faculty Staff Association (ERFSA) in their requesting CalPERS LTC shortfall [Unfunded Liability Program] to come out from the State Budget (Legislative Budget) instead of the CalPERS Pension Funds [*PERS Pension money should not be raided for this purpose*].

FOCUS POINTS: Lack of Transparency by CalPERS.

Audits of CalPERS finances.

CalPERS Board of Administration  
President properly holding meetings.

[*RPEA is preparing a letter regarding some of the issues.*)]

RPEA's Vacant Lot Project Plans referred back to RPEA Committee for review: (5-unit structure) & other properties; New Hq. building? Could combine two properties to enlarge Building?

RPEA Local Chapter Bylaws continue to be reviewed for updating:

- o Surf City - Santa Cruz Chapter 009
- o San Bernardino Chapter No. 033

RPEA Hq. Staff Changes: RPEA State Association "Closed Meeting" reported by President Rosemary Knox - resignation of Mrs. Radtana Lee; acceptance of Office Manager position by Mr. Corey Saeteum; acceptance of IT position by Ms. Alyssa Rios; with the Accounts Payable Clerk position soon to be filled.

AMBIA/AMBA's contracted database online company, Vilocity Interactive, Inc., is located here near Phoenix, Arizona. AMBIA reported at the September 2021 RPEA State Association meeting that AMBIA brought RPEA 1,343 new members this past year.

RPEA State Association leadership: Several AREA Director positions (including Assistant Area Directors) have been filled as well as RPEA State Association Committee member positions.

*RPEA State Association Board of Directors Meeting Minutes for June 21, 2021 and August 31, 2021 were submitted for acceptance...excerpts and highlights for your information below:*

**RPEA State Association  
Board of Directors  
September 2021 - Meeting**

The RPEA Board of Directors replied to questions seeking guidance about COVID after COVID lockdowns end:

Since each [sic: California] County has their own guidelines for their County (sic: and/or) City, each RPEA Chapter should follow the CDC (Centers for Disease Control and Prevention) jurisdiction guidelines pertaining to their County [sic: and/or] City they live in. (sic: RPEA) Director of Membership Michael Flaherman informed, some (sic: RPEA) Chapters are meeting outside or utilizing ZOOM (sic: for meetings).

Mr. Pat Moran of Aaron Read & Associates (RPEA contracted Legislative Advocates) commented, the Legislature will return on January 3, 2022 to start the second year of the two-year California Legislative Session and added, reporting by Aaron Read & Associates to RPEA will continue as the Governor takes action on the Bills on his desk, to Sign and/or Veto. Mr. Moran reported SB 411, was passed; the Governor has signed it.

RPEA currently distributes 30,000 copies of the RPEA State Association bi-monthly Newsletter. The RPEA State Association Board of Directors is considering a lower production (sic: number) of the Newsletter to 4 or 5 times a year rather than 6.

THREE MORE RPEA LOCAL CHAPTERS ARE DISBANDING BECAUSE OF THE LACK OF OFFICERS STEPPING IN TO FILL CHAPTER OFFICER POSITIONS.

**REMINDER NOTICE**

**The State of California Controller's Office  
isn't mailing Retirement Pay Stubs  
"Until Further Notice"**

**QUESTIONS:** Call CalPERS Customer Contact Center

**PHONE: (888) 225.7377**

CalPERS News— What Retirees *Need to Know for 2022*  
. . . continued from prior page

**Direct Deposit Statements:** CalPERS benefit statements can be viewed online at [myCalPERS.ca.gov](http://myCalPERS.ca.gov) These Statements will indicate the amount deposited into your account each month, along with any itemized reimbursements or deductions. **IMPORTANT NOTE:** Your December 2021 Direct Deposit was posted on the first business day of the month, on January 3, 2022.

**Cost-of-Living Adjustment (COLA):** Typically, this CalPERS benefit begins the second Calendar Year of retirement, although the Annual Rate of Inflation and the Retirement Law could affect the onset of your COLA. Retirees receive an annual COLA paid in the May 1 Retirement Warrant of each year. More details will be available on the CalPERS website in Spring 2022.

**Medicare Reimbursement:** If you expect a Medicare Plan Reimbursement (California State and/or California State University retirees who are enrolled in Medicare Plan B AND if your CalPERS health premium cost is less than the California State's contribution, the reimbursement may increase or decrease due to changes in the 2022 Health Plan Premiums, Medicare Part B Premiums, and the amount of the State of California's contribution.

Source: RPEA Chapter 004 Jan/Feb 2022 Newsletter

**Henry Jones Resigns**

The *Sacramento Bee* newspaper printed an article on Thursday, January 20, 2022, "Resignation of Henry Jones": CalPERS Board of Administration President Henry Jones is resigning from the Board Friday [January 21, 2022] to focus on his recovery from cancer, he told the Board over the weekend.

Jones told the California Public Employees' Retirement System BoA in a Sunday resignation letter that he was diagnosed with prostate cancer in September. [sic: and] He said a surgery was largely successful but that he is not entirely cancer-free. "I have decided after much consideration and in consultation with my doctor over the past weeks, to limit the Statewide and International activities in which I am involved so that I may focus on a complete recovery." he said in the letter.

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**RPEA Chapter 101 BOARD WILL MEET  
EACH MONTH**

**1st SATURDAY ~ 11:30 a.m.**

**ALL Chapter 101 MEMBERS ARE INVITED to at-  
tend! Gecko Grill ~ AUTHENTIC MEXICAN FOOD**

**7707 E. McDowell Road – Scottsdale ZIP: 85257  
(East of 77th Street)**

**STAY INFORMED! REMAIN VIGILANT!**

**“ATTEND MEETINGS” ♦ “STAY INFORMED”**

**CalPERS News**

*What Retires Need to Know for 2022*

Tax and healthcare plan premium changes in your CalPERS retirement benefits can be made through [myCalPERS.ca.gov](http://myCalPERS.ca.gov) account online.

**Tax Withholding:** Tax Tables are revised annually by IRS and the California Franchise Tax Board. Consult your Tax Advisor to decide if you should make any changes to your withholding tax for any changes in your 2022 benefits, i.e.; Medicare changes, Healthcare and Medical Insurance plan changes, etc.

**Your 1099-R Tax Form:** If you opted to go paperless, CalPERS should have eMailed you in January, when your 1099-R and W-2 forms are ready. If you didn't Opt Out, you will receive your paper tax statements by Mail; go online to "Learn More" at [myCalPERS.ca.gov](http://myCalPERS.ca.gov)

**Health Plan Premiums:** Health Plan Premiums for 2022 with CalPERS will go into effect on January 1st. Go online to [myCalPERS.ca.gov](http://myCalPERS.ca.gov) account to view your specific CalPERS Health Plan details.

Source: RPEA Chapter 004 Jan/Feb 2022 Newsletter

**YOUR CHAPTER BOARD REPORTS MEMBERSHIP**

Our Chapter 101 increased membership continues to be close to 300 members. This increased membership has also doubled the preparation time for one person to complete the newsletter stamped mailing. Your Chapter Executive Board is looking at mailinghouse services to take on this task. Look for the change.

**#THANKYOU** Chapter 101 Members for renewing your yearly membership dues in October, November & December 2021:

**OCTOBER:** Rodney Anderson—Gold Canyon  
Stephen Barker—Prescott Valley  
Nancy Bang—EastSound, WA  
A. Ruth Brazelton—Chandler  
Nanette Costello—Mesa  
Evelyn Jaconette—Sun City  
Samuel Scott—Whitefish, MT  
Robert Sischka—Prescott  
Joyce Smith—Temple, TX  
Sharyn Strong—Chandler

**NOVEMBER:** Vance Antonowicz—Gilbert  
Richard Questel—Phoenix  
Barbara Scott—Westminster, CA  
Judith Segel—Tucson  
Carolyn Wade—Dewey  
Gregory Young—Mesa

**DECEMBER:** Sandra Clancy—Prescott  
Edith Clepper—Radford, VA  
Shirley Glickman—Phoenix  
Michael Handfield—Havasas City  
Joan Houser—Rockvale, TN  
Alfred Iannarilli—Surprise  
Lisa Morgan—Overgaard  
Phyllis Munson—Mesa  
William Pedrazzi—Livingston, TX  
Kee Song—Surprise  
SunKoo Song—Surprise  
Wesley Winger—Sun City

## So-o-o What is Phishing Anyway?

The recent rise in cyber crimes makes it more important than ever to protect your private information.

Phishing eMails is a common way hackers gain access to personal information. "Phishing" is defined as *"the practice of using fraudulent e-mails and copies of legitimate websites to induce individuals to reveal personal information, such as passwords and credit card numbers."* With messages that impersonate financial institutions and frequently appear to come from a valid email address or phone number. They often include an urgent request for your personal information:

- ~ to update your information
- ~ to secure your account
- ~ to verify your identity
- ~ to confirm a transaction

These scams may ask you to call a phone number, sign on to a fraudulent website, or respond with personal and/or account information.

### TIPS to Spot Phishing Messages:

- ♦ Is it an unexpected or unusual email, and is it from someone you have not communicated with recently?
- ♦ Is a message or request for something you would expect from this sender?
- ♦ Is the subject line irrelevant to the content of the email?
- ♦ Does the email ask for information such as "username" or "password"?
- ♦ Do you recognize the sender name?
- ♦ Does the website address seem off? Or changed from the address you are familiar with?

### HOW to Protect Your Password:

- ♦ Do not share with anyone your online banking password or
- ♦ Create a unique user ID and password for each financial account site. Use a combination of upper case letter(s), lower case letter(s), and special character(s) such as:  
! @ # \$ % ^ & \*
- ♦ Hesitate if a caller or email asks you to confirm your debit card account number or PIN number.

## So-o-o What is Phishing Anyway? - - cont'd.

### HOW to Protect Your Website:

Do not sign into your account from a link in a suspicious email or text message. Instead, access your account by typing the name you use into your browser directly or log-in through the account mobile app.

Search online for the contact information [name, email, phone number, addresses] and the proposed offer. Other people may have already received the same message and determined it is a scam.

Secure websites are encrypted and have a web address that starts with "https". Do not visit sites or enter personal information on a website that begins with "http" (without the "s" at the end, which means "secure").

Resist pressure to act quickly. Scammers often create a sense of urgency to scare victims into immediate action.

### HOW to Protect your Computer & Network:

Do not open an email attachment from someone you don't know and be wary of email attachments forwarded to you.

Do not click on links, open attachments, or respond to unexpected emails or text messages.

ENABLE POP-UP BLOCKERS: This avoids accidental clicking on a pop-up window . . . *perpetrators regularly use pop-ups to spread malicious software.*

Install anti-virus software that is trusted and keep it updated.

What to do if you believe a criminal has gained access to your device / account / or personal information?

1. Change your online credentials (including your username and password) immediately!
2. Have your computer/mobile device professionally scanned for malware.
3. Contact to notify your computer/mobile device/account/equipment companies immediately!