

JULY - AUGUST
2019

AREA IX

"3" RPEA LOCAL CHAPTERS IN ARIZONA

Chapter 101-Valley of the Sun **CENTRAL East-West ARIZONA** **(METRO PHOENIX)**

President – Pamela Tull

(480) 559.3112 – *Always leave a message!*

Meets 2ND Saturday each month.

LOCATION: Call President (above).

◆ **Prescott Chapter 098**

President – Jim Swank ~ (928) 708.0684

**Meets every other month on the
3rd Tuesday beginning January.**

◆ **Tucson-Southern Arizona Chapter 103**

President – Ken Burns ~ (520) 393.1855

**Meets quarterly on the 3rd Wednesday in
JANUARY/ APRIL/ JULY/ OCTOBER.**

ONGOING, PAID MEMBERSHIP HELPS KEEP RPEA STRONG!

**RPEA Membership Dues are reasonable, affordable
and a bargain at \$60.00 a year.**

RENEW RPEA Membership Dues with Headquarters:

**RPEA Headquarters
300 "T" STREET
SACRAMENTO, CA 95811**

RPEA HQ "Toll Free" Phone Number: 1-800-443-7732

Print Membership application online at rpea.com



Valley of the Sun ~ Arizona

RPEA
CHAPTER
101

"I just don't think about it much." I never thought I would have occasion, or feel any need to make such a comment about my CalPERS retirement income, but there it was, I said just that at my first meeting with an estate planner. You see, I have only 15 years in my CalPERS retirement fund--I started working in public-service at 19 and my secretarial career was interspersed with other types of administrative employment for more than 40 years.

Ah; What's the Big Deal? you may ask.

If you have paid your yearly RPEA/Chapter 101--Valley of the Sun, CENTRAL East-West ARIZONA (METRO Phoenix) RPEA membership dues for the past 5 years, you would have read in this Chapter newsletter, the editor/Chapter President column, a couple of times, a message about member apathy, complacency, and RPEA's successful achievement of your retirement security.

CalPERS "pensioners" feel assured of their earned, and promised pensions; however, our pensions are so desirable that envy by the rich and powerful would destroy retirement security for us who are less fortunate than they in order that they can take over the American retirement dream into their already full pockets. Continued attempts by the rich to "have it their way" would destroy the common-folk's "comfortable" income and welfare-free-elder-years of retirement living.

Keep strong and protect what you worked for . . . attend your RPEA Local Chapter meetings and get involved. Maintain, protect and improve the only Statewide Membership Association that represents you - - RPEA!

See you at the next meeting !

Pamela Tull, 2019 President - Chapter 101

JUL-AUG.
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No. 4

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ARIZONA ALLIANCE for RETIRED AMERICANS



In California it's called "CARA"

In Arizona it's called AZ-ARA

Okay, so sometimes my facts are not 100% accurate - - the Alliance for Retired Americans (which focuses on Medicare and Social Security) is one of the several coalition organizations standing side-by-side with RPEA to benefit the retired in America.

In our home State of California the Alliance is known as CARA and yes, CARA is a Federal-government-oriented organization and Medicare and Social Security are also important elements in our public-service worker retirements.

The 2019 Arizona Legislature has completed its Legislative Session for the year and Chapter 101 is continuing its path toward legislative eBlasts of Arizona legislative proposals, as new retirees join our Chapter membership. The Friday morning meetings in Phoenix will most likely continue next year. Make a mental note and plan to attend then to learn about the proposed laws before the Arizona Legislature. RPEA Chapter Members are welcome to attend; bring any questions to ask about the proposed Bills. The RPEA Board pays membership dues to the Alliance, thus Chapter 101 members are eligible to attend as paid members of CARA with focus on Medicare, Social Security, Veteran

issues, Medicaid, and other important retiree issues. Following are the issues for this Legislative year 2019:

INFRASTRUCTURE, a Bill that will cost multi-Trillion Dollars.

CLIMATE CHANGE, a crisis that is due to human activity.

HEALTH CARE, making it a Right; Medicare; repeal of the 40% "Cadillac TAX" on health benefits.

MULTI-EMPLOYER PENSION PLAN Crisis - Insolvency projected in 20 years (5,400 Employers); stricter funding rules for employers.

IMMIGRATION

HEALTH & SAFETY, workplace violence prevention, et. al.

ECONOMIC AGENDA: **Minimum Wage** (\$15.00)

Health Families Act (paid sick days)

Family Act (paid family and medical leave)

RPEA MISSION

We are retired California public employees working together to maintain and improve the quality of the lives of RPEA members by protecting and improving retirement and healthcare benefits.

PROXY SEASON - AGM (Annual General Meeting)

"Insolvency" of pension funds appears to be a growing issue these days. Several municipal employers who in the recent past have not paid their contribution into their employees' retirements is a lack of proper management of funds that they were to have held in trust for their employees. This is mis-management of funds - - a "promise" is very similar to a "contract".

When I learned of CalPERS' professional involvement, currently in "over 11,000 public companies", where "CalPERS has the right to cast a large number of votes" regarding an organization's operations, where CalPERS invests their (our) money, as a credible, honest, professional, and wise investor, I was elevated to a stronger opinion [*I will mention that until then I actually had no opinion about CalPERS except for being grateful that someone, i.e.; CalPERS, was investing and earning interest with the retirement contributions I paid from my paychecks*].

I am further captivated by their [CalPERS] Proxy Season article in the Spring 2019 issue of PERSpective; on "priorities during proxy season" (. . . AN EXCERPT):

We view our right to vote as a responsibility – one that we do not take lightly. As a long-term investor, having the ability to provide input to a company can help ensure that the company is run with a focus toward long-term sustainable returns."

/Pamela Tull



MORE Social Security NEWS

A March 2019 Alliance article, "Social Security Fairness Act" **S521** introduced by Senator Sherrod Brown and Rodney Davis repeals the Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP) which "claws back" workers and their spouses SS benefits, if they worked for a period of time in jobs not covered by SS; 25 percent of public employees nationwide, including millions of retired Federal, State, and local government employees who worked as teachers, police, firefighters, and general employees and their survivors, are affected by these provisions. The GPO has a particularly harsh affect on moderate-and-low-income pensioners, with women affected disproportionately and more likely to end life in poverty.

WE NEED YOUR “RSVP” for EACH Chapter MEETING!

No one from the Chapter replied to the inquiry article about our elected Federal Congressman speaking to Chapter 101, thus, we will not schedule-in this speaker. To appropriately honor and show respect and regard for our meeting speakers, we must have members at meetings where a speaker has been invited.

You Chapter members are making my position tasks very easy, but I am disappointed that we will not experience an update from our elected Congressman who represents Arizona and its citizens if not only to the other elected officials in Washington, D.C. nor will we hear what actually is being done and considered by our Country's elected law-makers.

We have 3 speakers scheduled at 3 of our 7 remaining meetings for this calendar year and if we are going to arrange meetings at restaurants, we must inform the owner/ manager of the number expected, at the least, so they can arrange the room to seat Chapter members together for a meeting--RSVP are needed.

Social Security NEWS

According to the Alliance May 2019 article, “Strengthening Social Security Act”, Federal Representative Sanchez has on May 9, 2019, introduced Strengthening Social Security Act, **HR 2654** – This legislation will strengthen the Social Security (SS) system while improving the economic and retirement security of millions of Americans .

For more than 80 years, SS has delivered its guaranteed benefits on time and without interruption. While SS's hard-earned benefits are modest, they are vitally important to all who rely on them, including seniors, people with disabilities, and families of deceased workers. Today over 62 million Americans (1 of every 4 households) rely on SS's lifetime guaranteed benefits.

One of several changes the Act includes is to delete the current cap on earnings subject to SS contributions which is \$132,900, over a 5-year period. This change alone extends the life of the SS Trust Fund through 2041.

Another -ensures widows/widowers 75% of the total household SS benefits they received prior to spouse's death.

NEW SOCIAL SECURITY CARDS

If you legally change your name because of marriage, divorce, court order or for any other reason, you must tell Social Security Administration so you can get a corrected card; no charge for this, but it's something you will have to do in-person or by mail. You cannot apply for a new card online. You will need proof of your identity. You may need to prove your current U.S. citizenship or lawful non-citizen status. The following webpage shows you a list of all required documents: www.ssa.gov/ssnumber/ss5doe You will also need to complete an application, which you can access at: www.ssa.gov/forms/ss-f.pdf Once your application is complete, take or mail it to your local Social Security office, along with the necessary documents. You can use the following weblink to search for an office in your area: <https://secure.ssa.gov/ICON/main.jsp>

source: narfe magazine - June 2019

10 TIPS FOR A SUCCESSFUL RETIREMENT

According to a Federal Reserve bank economist, 35% of all U.S. households had no money saved in any type of account. For the 35%, a recent TV commercial with 85-year-old firefighters, lifeguards, and club DJs is no joke. Most public-service workers don't have these concerns, they have a retirement pension, and with good health, they can look forward to long, productive retirement. We all have 24 hours each day; how do you fill yours? If you do nothing but watch TV or surf the Internet, there's no guarantee your financial security will translate into bliss. These 10 Tips will help you enjoy your retirement: 1. Travel; cruises are well-planned for you, 2. Purchase or Rent an RV; keep your home and travel part of the year, 3. Go back to school; continue your lifetime of learning - the Bernard Osher Fdn. sponsors classes for older adults without exams and grades, 4. Get involved in political a political campaign, an advocacy group for retirees, organizations that support a cause you believe in, run for an office yourself, 5. Learn a language, 6. Join a Fitness Group, 7. Take up a New Sport, 8. Learn to play an instrument, 9. Write a book about your life, 10. Get your affairs in order. planning helps in an emergency. Make retirement a joyful time of your life.

source: NARFE (The National Active and Retired Federal Employees Association) magazine, June 2019

CELEBRATE!
RPEA CHAPTER 101
20 YEARS in ARIZONA

JULY 13, 2019

11:30 AM

◆ Who will be there on SATURDAY?

- o Al Darby, President (from Sacramento, California)
RPEA State Association
- o Larry Sullivan, Area Director (from New Mexico)
RPEA AREA IX
- o ALL Members of Chapter 101 (from Metro PHX: the West Valley, East Valley, Scottsdale, the "Sun Cities", Peoria, Cave Creek, Surprise, Wittman, Avondale, Buckeye, Goodyear, Litchfield Park, Goodyear, Fountain Hills, San Tan Valley, Apache Junction, Glendale, Queen Creek, Chandler, Maricopa, Casa Grande, Lake Havasu City, Sun Lakes, Flagstaff, Mesa, Clarkdale, Gold Canyon, Payson, Prescott, Carefree, and all other Chapter 101 members who live in other States within the U.S. they will be with us in spirit, all celebrating our 20 years).

⇒ **LOC. - Steak and Stone Steakhouse**
2613 N. Thunderbird Circle
Mesa, AZ [Falcon Field Airport Area]

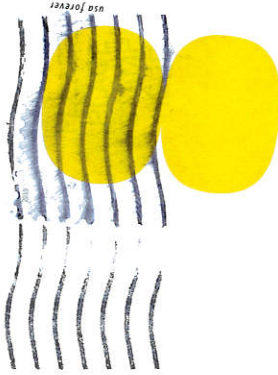
Directions: Higley Road (North of Fwy.60) between Greenfield Rd. (or Recker Rd.) on the East and Power Rd. on the West // Find McKellips Road (which is South of Fwy.202 and North of Fwy.60) Turn North on Higley, from McKellips Rd. drive North to 2613 N. Higley Road, Turn Left (West) at "E. Falcon Field Drive", Immediately Turn Right at the street sign that reads "Thunderbird" (parking lot on right) Turn Right into one of the parking lot 3 driveways. Park & Exit your car; the Entrance is right-ish as you walk toward the building with 2 doors.

RSVP by JULY 8th !

CALL: (480) 559.3112 - Always leave a Message!



RPEA
Pamela Tuill
POB 30177
Mesa, AZ
85275



ELLSWORTH KELLY

JUN 25 2019

To:

Freelance Artist will draw personalized 11x14" black & white, permanent ink Caricature Portraits at "20-year Chapter Celebration" on July 13. She also can draw a caricature portrait from a photo - by appointment. Arrive at 11:30 AM -

RPEA HQ
ATTN: TANYA
300 "T" STREET
SACRAMENTO, CA 95811

0300 2169110000





- Chapter 101-Valley of the Sun, CENTRAL East-West ARIZONA (METRO PHOENIX) “kick off” of Community Service Project with **AmericanCellPhoneDrive.org** at this July 13, 2019, Celebration of RPEA Chapter 101 chartering and meeting for the past 20 years is also a way to celebrate our Chapter’s halfway mark into the electronic age; half of our membership in Chapter 101 are linking onto their social media path using their own eMail Address.

The Community Service Project is “I-D’d”: **“Recycle Right”/“Re-Use”/Donate”** and is for cell phones that are obsolete, useless-to-its-owner, and along with its components, are disassembled or prepared for re-use in a proper and ecologically safe manner.

The donated cell phones will be de-activated after arriving at a proper deactivation destination. Cell Phones can be gathered by a Chapter 101 Member (you can personally bring phones to our 11:30AM Chapter 101 Meeting on the *2nd Saturday* of each month). We will forward phones to the proper de-activation destination..

The **AmericanCellPhoneDrive.org** will dispose of each cell phone by placing it into a donation box where it will be repaired and restored for additional use. If it is not then sellable, it will be broken down and recycled in accordance with State and Federal regulations which govern disposal of arsenic, lead, mercury, and other toxic cell-phone components.

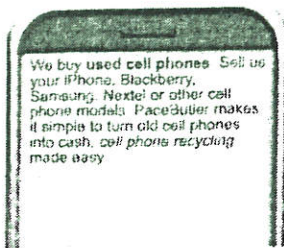
Cell phones can be brought to a local donation-station drop-box, or mailed directly to the American Cell Phone Drive in quantities of 3 or more per mailed package if that is more convenient to you.

Gather up your old phones and bring them to the Chapter 20 year Celebration to contribute it/them to this worthwhile community service project.

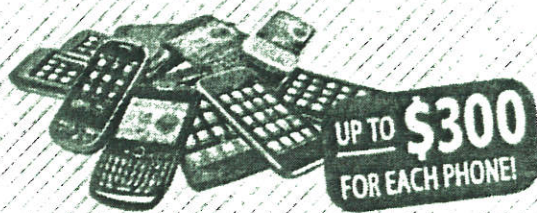
The **AmericanCellPhoneDrive.org** cell phone collection drives have also been used as school fundraisers to finance community recreation programs, and to provide working telephones and 911 service to At-Risk individuals such as indigent senior citizens who would otherwise be without phone service.

The organization raises funds for charitable organizations which provide scholarships for American children who have lost a parent to enemy or terrorist acts; feed malnourished children in Asia; build low-income housing; donate prepaid calling cards to military personnel; sponsor missionaries in China; and support many other good works.

Join the fight to recycle right by donating today, your obsolete, non-working cell phone through **AmericanCellPhoneDrive.org**



CASH IN YOUR USED CELL PHONES



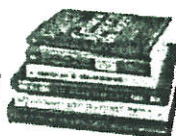
We Want to Buy Your Old Cell Phones!

Our used cell phone buyback program is *simple, fast, rewarding & SECURE*.
LET US HANDLE YOUR DATA ERASE!

Simple!

We make it simple to sell your used cell phones! Turn your old, used cell phones into cash by completing these 3 easy steps. Start this no-obligation process NOW by filling out the form to the right.

We donate an educational book!
for EVERY cell phone sold to PaceButler

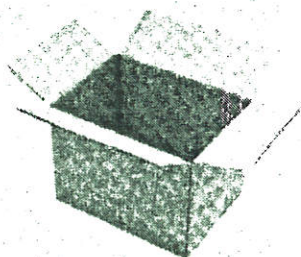


Get a Free
Pre-Paid
Shipping Label

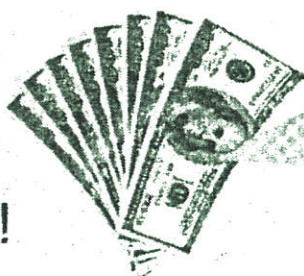
FedEx
OR



Box and
Send Your
Phones



Get
Cash!



Get Started
NOW!

Fast!

We offer the fastest payment anywhere, usually within 2 business days of receiving your used cell phones!

Rewarding!

By recycling your cell phone, you not only get paid*, but take a positive stand against the toxic chemical components in discarded phones that often end up in landfills, polluting our air and ground water. (*Some cell phones have no value and will not be returned.)