

# **Retired Public Employees of California Grants Pass Chapter #102 October 2022**

OCT 31 2022

## **Message from the President**

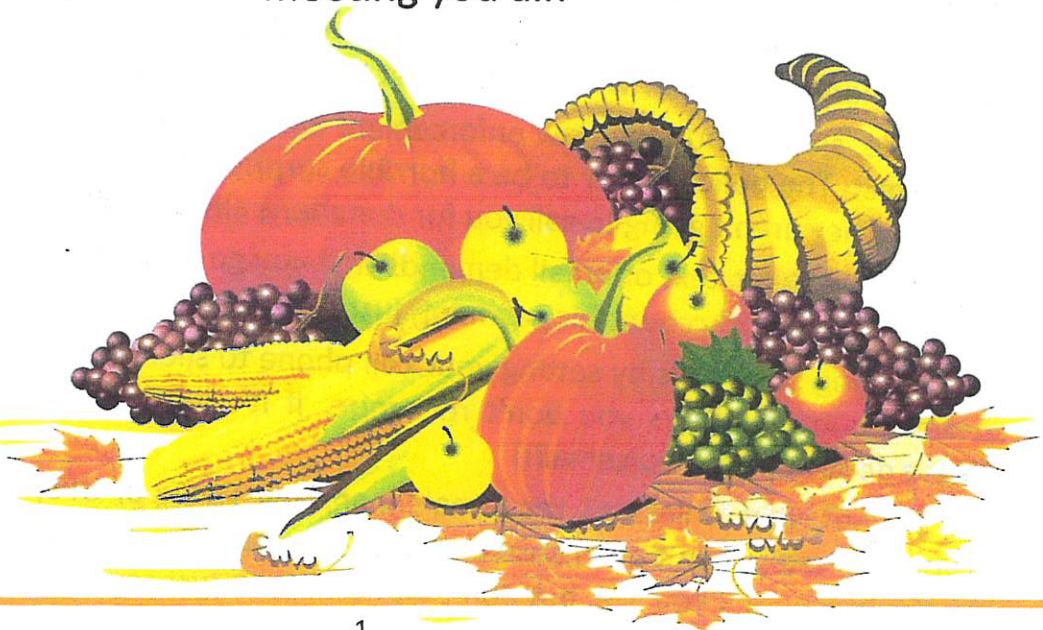
Good day all!

My name is Ruth de Jauregui and I am now serving as the interim President of our RPEA chapter. I retired from Solano County Health and Social Services in 2011 and live and work in Medford.

I'd like to invite you all to attend our next meeting on Wednesday, December 14th, at Debbie's Diner in Phoenix, OR.

Please RSVP to Hazel Griffith at 541-592-6433 or [gihed@frontier.com](mailto:gihed@frontier.com).

Thanks so much, I'm looking forward to meeting you all!



## Important Information for CalPERS Retirees

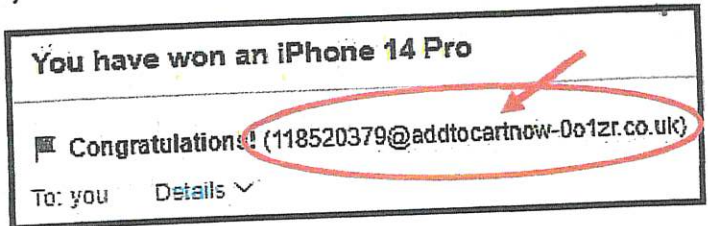
Enclosed in this newsletter is the paperwork for a Special Power of Attorney form for CalPERS. This is a voluntary form intended to assist you in managing your CalPERS retirement account. It is not mandatory. It is intended to help you and your trusted family member(s) should you become incapacitated or otherwise unable to manage your own affairs in the future.

### Scams Abound!

Oh my, the scammers are out in full force this year. My own credit union has had to post a warning on their website that some vile person or group is sending out text messages to members with a link to "update your information."

A few hints to avoid helping these criminals steal your money:

- 1) **Never**, ever, ever open the link or reply to a text message or email. Go to your computer and pull up the real website, or go in person or call your bank using the contact information on your statement. This also applies to your phone and utility bills, even if the message is threatening to cut off your service! When it comes to your money, don't trust anyone who just contacts you out of the blue, no matter how "real" they seem.
- 2) Check the email address. Ninety-nine times out of a hundred, it's clearly a scammer with a weird email address and not your bank, PayPal, Venmo, Cash App, utility company, employer, family member or friend. Also look for misspellings and poor grammar. Just mark it as "spam" and send it off to the graveyard of fake emails — the spam box.
- 3) The same applies to telephone calls. No matter how real they sound, or if they're demanding or yelling at you, tell them that you're in the middle of something and you'll call back in a few minutes. Again, use the contact information on your statement. Never use the phone number or web address that they so "helpfully" provide to you.
- 4) The police, sheriff and other law enforcement will never, ever call you about a warrant for your arrest. The police prefer to be a horrible surprise on your doorstep if there really is a warrant. They aren't going to call you for donations either — it's a scam!
- 5) Any time the caller, text or email demands that you go purchase gift cards, or asks for your credit card or bank account for payment, just stop. Again, it's a scam!
- 6) Avoid getting scam calls by setting your cell phone to silence all unknown numbers. Don't answer phone numbers you don't recognize. If it's important, they'll leave a message. (Please do set up your voicemail!)
- 7) Last, but not least, unless it's the tamale man/lady, FedEx or UPS, or you know the person on your doorstep, don't even answer the door to door-to-door salespeople. And if you do, take the brochure if you like, but don't let them in — Just say no and shut the door.





# Special Power of Attorney

888 CalPERS (or 888-225-7377) • TTY: (877) 249-7442

## Section 1

When completing this form, please be sure to print the requested information.

For the purpose of this form, a "principal" is defined as a person who empowers another to act as a representative on his or her behalf.

The "agent" is the attorney-in-fact.

## Creation of Durable Power of Attorney for Retirement-Related Business

Name of Principal (First Name, Middle Initial, Last Name) \_\_\_\_\_ Social Security Number or CalPERS ID \_\_\_\_\_  
Address \_\_\_\_\_ County \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Daytime Phone \_\_\_\_\_

By this document I intend to create a power of attorney by appointing the person(s) named below to make retirement-related decisions for me as allowed by the California Probate Code. The authority granted pursuant to this power of attorney is expressly limited to decisions relating to my financial and health benefits under the California Public Employees' Retirement System, the Judges' Retirement System I or the Judges' Retirement System II, and the Legislators' Retirement System, hereinafter CalPERS, JRS I, JRS II, and LRS, respectively. I give my agent, also called an attorney-in-fact, the powers specified herein with the understanding that these powers will be used for my benefit and will be exercised only in a fiduciary capacity. This power does not authorize the appointed agent to make any medical decisions for me.

## Section 2

If you appoint more than one attorney-in-fact and do not check a box, all of your attorneys-in-fact must act or sign together (jointly).

\*If you choose "Alternately," identify the order of your attorneys-in-fact in the boxes below.

## Designation of Attorney-in-Fact (Agent)

You have the option to designate one attorney-in-fact. Your attorney-in-fact must be at least 18 years old at the time this document is executed.

If you appoint more than one attorney-in-fact, choose the jointly, separately, or alternately check box below:

- ☐ **Jointly** – All designated attorneys-in-fact must sign for any action. Granting joint authority to two or more attorneys-in-fact means that the agents' authority is exercisable only by their unanimous action. If one is unavailable because of absence, illness, or other temporary incapacity, the other attorneys-in-fact may exercise their authority under the power of attorney.
- ☐ **Separately** – Any one designated attorney-in-fact may act without the other(s).
- ☐ **Alternately** – Your attorney-in-fact will act in the numerical order you assign in the boxes below.\* The successor attorney-in-fact will act if the person you originally appointed is unavailable because of absence, illness, or other temporary incapacity. Delegation of powers to any third party who is not named as an alternate attorney-in-fact is not permitted under this document.

1

Name of Attorney-in-Fact (First Name, Middle Initial, Last Name) \_\_\_\_\_ Birth Date (mm/dd/yyyy) \_\_\_\_\_ Relationship \_\_\_\_\_  
Address \_\_\_\_\_ Social Security Number or CalPERS ID \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Daytime Phone \_\_\_\_\_

2

Name of Attorney-in-Fact (First Name, Middle Initial, Last Name) \_\_\_\_\_ Birth Date (mm/dd/yyyy) \_\_\_\_\_ Relationship \_\_\_\_\_  
Address \_\_\_\_\_ Social Security Number or CalPERS ID \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Daytime Phone \_\_\_\_\_

3

Name of Attorney-in-Fact (First Name, Middle Initial, Last Name) \_\_\_\_\_ Birth Date (mm/dd/yyyy) \_\_\_\_\_ Relationship \_\_\_\_\_  
Address \_\_\_\_\_ Social Security Number or CalPERS ID \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Daytime Phone \_\_\_\_\_

### Section 3

You must check a box to indicate whether you are granting the specific authority to your attorney(s)-in-fact. If you do not check a box, your attorney(s)-in-fact will not be granted this specific authority.

See *A Guide to the CalPERS Special Power of Attorney* (PUB 30) for a detailed explanation of the authority you are granting.

## General Statement of Authority Granted

I hereby grant to my attorney-in-fact full power and authority to transact matters on my behalf relating to CalPERS, JRS I, JRS II, or LRS. I understand that I am granting authority to the attorney-in-fact regardless of whether that person is related to me by blood, marriage, or legal domestic partnership. By signing this *Special Power of Attorney* form I intend that:

- My attorney-in-fact (☐ is; ☐ is not) authorized to select any retirement payment option available under the retirement plan other than the Unmodified Allowance.  
**Note:** Allowing your attorney-in-fact to choose any retirement payment option available under the retirement plan other than the Unmodified Allowance may reduce the monthly allowance that would otherwise be paid to you during your lifetime.

- My attorney-in-fact (☐ is; ☐ is not) authorized to designate or change my beneficiary.  
**Note:** Allowing your attorney-in-fact to designate or change your beneficiary will also allow your attorney-in-fact to designate himself or herself as your beneficiary unless you specify otherwise below.

On the following lines you may give special instructions limiting the powers granted to your attorney(s)-in-fact.

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### Section 4

Please be careful in choosing when you want your power of attorney to commence and/or terminate.

Check one box to indicate your choice. Checking multiple boxes may invalidate this form.

The person that you authorize to make the determination of incapacity must be at least 18 years old at the time of designation. This person may be, but is not required to be, a licensed physician or attorney.

## Duration of Power of Attorney

Unless I indicate otherwise, this power of attorney shall be considered effective immediately and will continue for the duration specified below or, if no duration is specified, until my death. My attorney-in-fact is hereby instructed to notify CalPERS in writing of my disability, incapacity, or death immediately upon its occurrence. I understand that I may revoke this power of attorney at any time by providing CalPERS with a written statement of my intent to do so.

- ☐ This durable power of attorney is to commence immediately and to remain in effect for my lifetime, even if I become incapacitated, or until I specifically revoke it.

- ☐ This limited power of attorney is to commence on \_\_\_\_\_ and terminate on \_\_\_\_\_  
Date (mm/dd/yyyy) or Event

\_\_\_\_\_ Date (mm/dd/yyyy) or Event

- ☐ This contingent/springing power of attorney is to commence only upon a determination that I am incapacitated and/or unable to handle my own affairs. The determination of whether I am incapacitated and/or unable to handle my own affairs for the purpose of this instrument shall be made in a written statement signed by \_\_\_\_\_

\_\_\_\_\_ Name and Relationship or Title of Person Authorized to Make the Determination

- ☐ This general (non-durable) power of attorney is to terminate in its entirety if I become incapacitated. The determination that I am incapacitated and/or unable to handle my own affairs for the purpose of this instrument shall be made in a written statement signed by \_\_\_\_\_

\_\_\_\_\_ Name and Relationship or Title of Person Authorized to Make the Determination

Section 5

Attorney(s)-in-fact may not conduct business by accessing your online myiCalPERS account. All contact with CalPERS on your behalf must be made by telephone, by written correspondence, or by visiting a Regional Office.

The "agent" is the attorney-in-fact.

## Warning Statements

The authority granted by the CalPERS *Special Power of Attorney* form is limited to matters relating to CalPERS, JRS I, JRS II, and LRS. The person designated as your attorney-in-fact does not have any authority over your other real and/or personal property. If you wish that your attorney-in-fact have authority over your real and/or personal property, it is recommended that you seek legal counsel.

You may notice that the language contained in the following Warning Statements refers to more extensive authority than granted by the CalPERS *Special Power of Attorney* form. These Warning Statements are required by Probate Code section 4128 and must be included in all preprinted durable power of attorney forms even though the CalPERS *Special Power of Attorney* form does not authorize your attorney-in-fact to do many of the things mentioned in the Warning Statements. If you are concerned with the Warning Statements or the extent of the authority being granted by the CalPERS *Special Power of Attorney* form, we again recommend that you seek legal counsel.

### (Warning): Notice to Person Executing Durable Power of Attorney

A durable power of attorney is an important legal document. By signing a durable power of attorney, you are authorizing another person to act for you, the principal. Before you sign this durable power of attorney, you should know these important facts:

- Your agent (attorney-in-fact) has no duty to act unless you and your agent agree otherwise in writing.
- This document gives your agent the powers to manage, dispose of, sell, and convey your real and personal property, and to use your property as security if your agent borrows money on your behalf. This document does not give your agent the power to accept or receive any of your property, in trust or otherwise, as a gift, unless you specifically authorize the agent to accept or receive a gift.
- Your agent will have the right to receive reasonable payment for services provided under this durable power of attorney unless you state otherwise in this power of attorney.
- The powers you give your agent will continue to exist for your entire lifetime, unless you state that the durable power of attorney will last for a shorter period of time or unless you otherwise terminate the durable power of attorney. The powers you give your agent in this durable power of attorney will continue to exist even if you can no longer make your own decisions regarding the management of your property.
- You can amend or change this durable power of attorney only by executing a new durable power of attorney or by executing an amendment through the same formalities as an original. You have the right to revoke or terminate this power of attorney at any time as long as you are competent.
- This durable power of attorney must be dated and must be acknowledged before a notary public or signed by two witnesses. If it is signed by two witnesses, they must witness either (1) the principal's signing of the power of attorney or (2) the principal's acknowledgement of his or her signature. A durable power of attorney that may affect real property should be acknowledged before a notary public so that it can easily be recorded.
- You should read this durable power of attorney carefully. When effective, this durable power of attorney will give your agent the right to deal with property that you now have or might acquire in the future. This durable power of attorney is important to you. If you do not understand the durable power of attorney or any provision of it, you should obtain the assistance of an attorney or other qualified person.

# Privacy Notice

The privacy of personal information is of the utmost importance to CalPERS. The following information is provided to you in compliance with the Information Practices Act of 1977 and the Federal Privacy Act of 1974.

## Information Purpose

The information requested is collected pursuant to the Government Code (sections 20000 et seq.) and will be used for administration of Board duties under the Retirement Law, the Social Security Act, and the Public Employees' Medical and Hospital Care Act, as the case may be. Submission of the requested information is mandatory. Failure to comply may result in CalPERS being unable to perform its functions regarding your status.

Please do not include information that is not requested.

## Social Security Numbers

Social Security numbers are collected on a mandatory and voluntary basis. If this is CalPERS' first request for disclosure of your Social Security number, then disclosure is mandatory. If your Social Security number has already been provided, disclosure is voluntary. Due to the use of Social Security numbers by other agencies for identification purposes, we may be unable to verify eligibility for benefits without the number.

Social Security numbers are used for the following purposes:

1. Enrollee identification
2. Payroll deduction/state contributions
3. Billing of contracting agencies for employee/ employer contributions
4. Reports to CalPERS and other state agencies
5. Coordination of benefits among carriers
6. Resolving member appeals, complaints, or grievances with health plan carriers

## Information Disclosure

Portions of this information may be transferred to other state agencies (such as your employer), physicians, and insurance carriers, but only in strict accordance with current statutes regarding confidentiality.

## Your Rights

You have the right to review your membership files maintained by the System. For questions about this notice, our Privacy Policy, or your rights, please write to the CalPERS Privacy Officer at 400 Q Street, Sacramento, CA 95811 or call us at 888 CalPERS (or 888-225-7377).

**RPEA Chapter #102, Grants Pass, Oregon**  
**Minutes of the September Meeting**

***Happy holidays to all from the Chapter Officers and Board of Directors***

Bill Davidson, President, and Doris Davidson, Vice-President, have resigned as of December 1, 2021. Thank you two for your support and serving the Chapter these many years. The past #102 Chapter Officers are appreciated.

***Hazel Griffith, Secretary-Treasurer, and Frank Jones, Membership Chair***

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We, a quorum, met at The Black Forest in Grants Pass, Oregon on September 28, 2022 to discuss a new meeting place in Medford, meet our new interim president, replacing the signers on Retired Public Employees bank account at First Community Credit Union and discuss Chapter 102's future.

- Ruth de Jauregui is Don and Hazel Griffith's daughter. She volunteered to become the new interim President of Chapter 102.
- A motion was made by Bill Davidson and seconded regarding the savings and checking accounts, #10010000080741 at First Community Credit Union: Ruth de Jauregui, and Frank Jones, will be replacing account signer, William "Bill" Davidson, as signers for the account. Hazel I. Griffith, Treasurer, will remain as a signer. Motion carried.
- On a trial basis it was discussed and decided to meet at Debbie's Café in Phoenix, OR, for our next meeting, the Christmas Party, on December 14, 2022 at 10:30 a.m. Please RSVP so we have a head count.
- Going thru RPEA minutes for the past 20 years, I found the first minutes for Chapter #102. I have printed those minutes and included them in this newsletter along with the Social Security Scam information to supplement the Scams Abound article.
- This past year, there has been little news from California that the State Headquarters has not printed in the updates, which are so informative.
- Treasurer's report as of September 30, 2022:
  - ◊ Savings: \$1, 937.74 - Checking: \$21,841.88
  - ◊ Checks written after 2021:
    - \* # 152 donation for General Assembly expenses ..... \$300.00
    - \* # 153 donation for RPEA Building Fund..... \$300.00
    - \* # 154 Hazel Griffith, Printing ink for newsletter \$190.00 & Postage for newsletter \$180.00 ..... \$390.00
    - \* Total expenses ..... \$970.00
  - ◊ Current checking balance: \$20,871.88

**May we all be healthy and enjoy our holiday seasons.**

***Hazel Griffith, Secretary***

**Next RPEA Meeting**  
**Wednesday, December 14th**

**10:30 am**

**Debbie's Diner**

4149 South Pacific Hwy  
Phoenix, OR 97501-8916

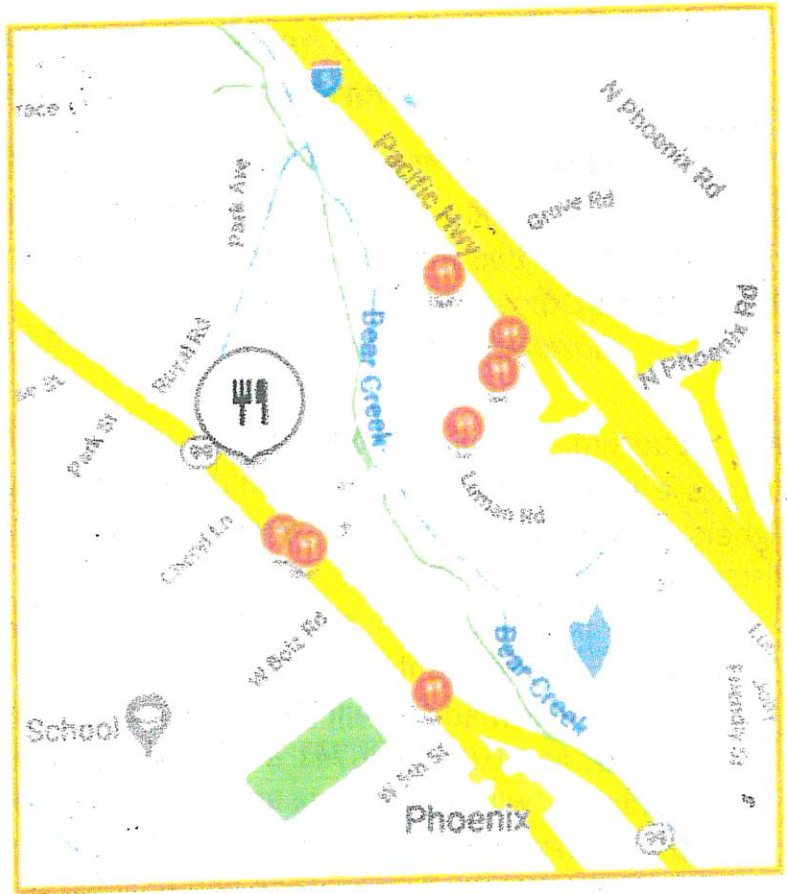
Members attending the  
December meeting will have  
their meal paid for by our RPEA  
chapter. Please RSVP so we  
know you're coming!

**Future Meetings**

**March 22, 2023**

**June 28, 2023**

**Sept 27, 2023**



Retired Public \_\_\_\_\_  
PO Box 1992  
Cave Junction, OR 97523-1992

Medford MPC 975

WED 26 OCT 2022 FN



*Retired Public Employees'*  
*Association of California*

*300 T Street*  
*Sacramento, CA 95811-6912*