



NEWSLETTER

Chapter # 106, San Benito County Area III Volume 6 Issue 2
March / April 2022

Hello

Margie Riopel, President

I hope this newsletter finds you happy and healthy. Springtime has always been a favorite time of year for me. The weather has been beautiful and now there is time for baseball, soccer, and trips to the beach. There is also time to reflect how fortunate we are and be thankful. Our thoughts and prayers are with the people of Ukraine and their fight for freedom.

At our last Zoom meeting held on March 17, 2022, we decided to plan a **May 4th in person Luncheon meeting** and invite candidates running in the upcoming election. A questionnaire was sent to all local candidates in a method to screen those running, in the June 7, 2022, Statewide Primary Election. Our intent is to invite those candidates who support the RPEA goals and objectives, to our Luncheon for a Meet and Greet.

The offices of Supervisor for Districts One, Three and Four, as well as the Sheriff and District Attorney are all on the Ballot: a total of 16 candidates! And we've just learned that two of our members are running for Supervisor in District One (Kim Hawk) and District Four (Angela Curro).

More information to follow, but keep the date of Wednesday May 4th, 2022, open for our Luncheon and the Meet and Greet!

Upcoming Appellate Court Hearing.



For those members interested in the ongoing lawsuit regarding 'promised' Retiree health benefits, the Sixth Appellate District will be hearing Oral Arguments in the Rose and Riopel vs County of San Benito case on April 12, 2022. Rose and Riopel won the Superior Court case, but the County of San Benito appealed that decision. The Oral Argument sessions in the Sixth District Court of Appeal are being conducted via video conferencing. The Court proceedings will be open to the Public and can be viewed on the live webcast on the day of the hearing or one can view a video recording at a later date. Oral Arguments begin at 9:30 am and this case, # H048681, is third on the docket for that date.

The link for the website of the Sixth Appellate District is <https://www.courts.ca.gov/6dca.htm>

Membership Chair Report

Jacki Credico

Membership Outreach

Our Chapter #106 was established in 2016 and is continuing to grow. One very important current goal of our group is to protect our vested benefit of county contributions to our Health Insurance Premiums after retirement. We believe there is power in numbers and believe that having a strong voice in the community will help to make a better impact with the San Benito County Board of Supervisors on retiree matters. We are reaching out to the San Benito County retirees who are not RPEA members and need your help! Please help us spread the word to your friends and acquaintances about our growing group and the advantages of staying connected and informed regarding your retiree benefits, both pension and health, by way of the RPEA membership. Again, please help us by asking anyone you know who is a retiree, "Are you a member of the Retired Public Employees' Association?" If their answer is no, please encourage them to join and point them in the right direction. Here are the following ways they can get more information and become a member:

Go to website:

www.rpea.com

(Please make sure to join **Chapter #106**)

Email Chapter #106 Membership Chair:

Jacki Credico, jy_credico@yahoo.com

Additionally, if any members have questions on renewal payment options, including monthly CalPERS deductions of only \$5 monthly, please email me anytime!

Treasurers Report

Catherine Shaw, Treasurer



The Bank balance as of March 1, 2022 is \$3,752.12.

10 Social Security Myths That Refuse to Die by Andy Markowitz, AARP, March 24, 2022

Myth #1: Social Security is going broke

The facts: As long as workers and employers pay [payroll taxes](#), Social Security will not run out of money. It's a pay-as-you-go system: Revenue coming in from FICA (Federal Insurance Contributions Act) and SECA (Self-Employed Contributions Act) taxes largely cover the benefits going out.

Myth #2: The Social Security retirement age is 65

The facts: Full retirement age, or FRA — the age when a worker qualifies to file for 100 percent of the benefit calculated from lifetime earnings history — is 66 and 2 months for people born in 1955 and 66 and 4 months for people born in 1956. Over the next several years it will increase by two months at a time, settling at 67 for those born in 1960 and after.

Myth #3: The annual COLA is guaranteed

The facts: [Since 1975](#), Social Security law has mandated that benefit amounts be adjusted annually to keep pace with inflation. But there is no requirement that this cost-of-living adjustment (COLA) produce a yearly increase

Myth #4: Members of Congress don't pay into Social Security

The facts: A common complaint about Social Security is that members of Congress don't bother fixing the program because it doesn't cover them. Actually, it does. Members of Congress came under the Social Security umbrella in 1984, along with the rest of the federal workforce, as part of the sweeping changes to the program enacted the previous year.

Myth #5: The government raids Social Security to pay for other programs

The facts: The two [trust funds that pay out Social Security benefits](#) — one for retirees and their survivors, the other for people with disabilities — have never been part of the federal government's general fund. Social Security is a separate, self-funded program. The federal government does, however, borrow from Social Security.

Myth #6: Undocumented immigrants drain Social Security

The facts: Some have blamed problems with Social Security's financial health on undocumented immigrants draining the system's resources. It's a popular complaint, but a false one. Noncitizens who live and work in the U.S.

legally can [qualify for Social Security](#) under the same terms as native-born and naturalized Americans, but undocumented people are not allowed to claim benefits.

Myth #7: Social Security is like a retirement savings account

The facts: The government does not stow your payroll tax contributions in a personal account for you, to be paid out with interest when you retire. Your benefit is based on how much money you earned over your working life, not on how much you paid into the system. As noted above, those contributions fund benefits for current retirees (and their survivors, and people with disabilities). When you retire, those still working will cover your benefits, and so on.

Myth #8: You don't pay taxes on Social Security benefits

The facts: This was true until 1984. The Social Security overhaul passed by Congress and signed by President Ronald Reagan the year before included a provision that made a portion of Social Security benefits taxable, depending on your income level.

Myth #9: An ex-spouse's benefits come out of your own

The facts: If you are divorced, your former spouse [may be eligible](#) to collect Social Security benefits on your earnings record (and vice versa). As with [benefits for a current spouse](#), these can be up to 50 percent of the benefit amount you are entitled to at full retirement age.

Myth #10: You lose benefits permanently if you keep working

The facts: Social Security does have a rule, called the ["earnings limit"](#) or "earnings test," that can temporarily reduce the benefits of people who still work. But it doesn't apply to all working beneficiaries and is not permanent.

Chapter Board of Directors

President: Margie Riopel mmriopel@aol.com (831)801-8306

Vice President: Martha Booker 4silvermoon@gmail.com (669)239-9104

Secretary: Mandy Rose, normandyannrose@gmail.com, (831)801-1254

Treasurer: Catherine Shaw catshaws@sbcglobal.net (408)804-2404

Board Meetings are scheduled in the months of January, April, August & November. Zoom meetings to be announced.

General Meetings are scheduled on the first Thursdays of the months of January, March, June, September, and December. Zoom meetings to be announced.

Chapter Committee Chairs

Membership Committee Chair: Jacki Credico

jv_credico@yahoo.com (408)499-0482

Legislative Committee Chair: Mandy Rose

normandyannrose@gmail.com, (831)801-1254

Health Benefit Committee Chair: Elsie Marshall

Elsie.marshall@yahoo.com, (831) 801-6995

Sunshine Committee Chair: Laura Schipper

lschipp@hotmail.com, (831)638-6461

Health Benefit Report

Martha Booker, V-President

ATTENTION ALL RETIREES WHO MAY BE EXPERIENCING ISSUES WITH THEIR RETIREE HEALTHCARE!

As a follow up to our last meeting, we are putting out this notice to members and retirees who may be experiencing problems or concerns with their retiree healthcare since the transition to CalPERS.

Please let us know who you are and what kind of issues you are experiencing or have experienced since last October when this transition to CalPERS first began, either with insurance coverage, county contributions, lack of assistance from the county or other reasons.

Help us to identify what retiree needs are not being met so we can try to help ensure all retirees are getting the information they need to know. Please email us your contact information with any concerns or issues you have had or are having with your health insurance to rpea106@gmail.com



Attention RPEA Members:

There is always room for one more article. Our next newsletter for May/June will be coming out the end of May. If you want to add an article or have information about an upcoming event in San Benito County, please send us the information before the end of May to rpea106@gmail.com.

Thank you.

THANK YOU!

Thank you for the Sunshine! Margie Riopel

I would like to recognize Laura Schipper, our Sunshine Chair. If you have had a recent birthday, you may know what I mean. One of our members mentioned she received a birthday card at our last meeting, and I wanted to acknowledge and to recognize Laura. I just wanted to let Laura know just how much it is appreciated. By the way, thank you for my birthday card, you truly brightened my day.

A special thanks to Laura Schipper, Sunshine Chair!

Local San Benito County Events



April 2, 2022, at 11:00 am
SBC Voters Choice Act Kick-off at San Benito County Elections Office

April 3, 2022, at 2:30 pm
Bird Walk at San Benito Historical Park

April 23, 2022, at 8:30 a.m.
Annual Downtown Hollister Sprang Clean UP

April 23, 2022, at 1:00 pm
EARTH DAY Luck Park in San Juan Bautista

May 4, 2022, at 3:00 Pm
Certified Farmers Market, Downtown Hollister

May 7, 2022
Beer and Wine Stroll Downtown Hollister
(Tickets at the HDA office)