

RETIRED PUBLIC EMPLOYEES' ASSOCIATION
Surf City—Santa Cruz Chapter 009
January 2026



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

New study reveals why time seems to move faster the older we get

By [Slava Amanatski](#), published October 21, 2025 in LIVE SCIENCE Newsletter

A new study hints that age-related changes in our brains may explain why time feels like it's slipping away faster with every passing year.

Scientists may be closer to understanding why time seems to pass more quickly as we age — and brain scans of people watching an old Alfred Hitchcock show helped them address this enduring question. In a study published Sept. 30 in the journal *Communications Biology*, scientists pulled data from the Cambridge Centre for Aging and Neuroscience ([Cam-CAN](#)), a long-term brain-aging research project. In total, 577 people had previously watched an excerpt from the old television series "Alfred Hitchcock Presents" — specifically, eight minutes of an episode called "Bang! You're Dead." As the study participants watched the clip, functional MRI (fMRI) scans were recorded; these scans would provide a measure of how the participants' brain activity changed over time.



This particular clip was chosen because [previous research](#) showed that, compared with other video clips, it elicits the most synchronous patterns of brain activity in a wide variety of viewers. That makes it ideal for studying how the brain divides and tracks unfolding events.

At the time the brain scans were taken, the participants were between 18 and 88 years old. The researchers got access to these existing fMRI recordings and used the so-called [Greedy State Boundary Search \(GSBS\)](#) to analyze them. As the name suggests, this computer algorithm detects transitions between stable patterns of brain activity. It does so "greedily" — that is, it identifies these shifts moment by moment, without taking into account the overall structure of the narrative on a longer time scale.

During the eight-minute clip, the brains of older participants shifted to new activity states less frequently, and those brain states lasted longer for them than they did for younger participants. This pattern was consistent across the full age range of 18 to 88 years.

"This suggests that longer [and, therefore, fewer] neural states within the same period may contribute to older adults experiencing time as passing more quickly," the researchers wrote in their report. This aligns with an idea of time that [dates back to Aristotle](#): The more notable events occur in a given time period, the longer it subjectively seems. The new results raise the possibility that if older adults' brains are logging fewer "events" in a given time frame, maybe that's why time seems to fly by.

Although this is only a hypothesis so far, "the idea that this may affect perception and memory in everyday life, including the feeling that subjective time seems to pass faster with age, looks very plausible to me," said [Giorgio Vallortigara](#), a neuroscientist at the University of Trento in Italy who wasn't involved in the new study.

However, neural dedifferentiation may not wholly explain why time flies when you're older. [Joanna Szadura](#), a linguist at Maria Curie-Skłodowska University in Poland, studies how language shapes our perception of time. She told Live Science that the scientists' hypothesis is well-founded but added that we must also take into account that each of us has two time scales.

Continued on p. 2

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Treasurer's Report – Steve Redfield

| | |
|------------------------------|-------------|
| Beginning Balance: 12-1-2025 | \$13,067.09 |
| Ending Balance: 1-1-2026 | \$12,061.82 |

BALANCES

| | |
|--------------------------|--------------------|
| General Fund | \$11,993.15 |
| Investment Opportunities | \$68.67 |
| TOTAL 1-1-2026 | \$12,061.82 |

\$1,358 collected for Adopt-A-Family

Legislative Report—Nancy Carr-Gordon

To read an article that was first published in the *Washington Post* about the changes to social security, go to rpeasantacruz.org and download the pdf.

Continued from p. 1

Society divides time linearly into hours, days and years, while our internal scale follows logarithmic laws. For example, a year is 20% of a 5-year-old's life so far but only 2% of a 50-year-old's. Therefore, the perception of time depends on not only the number of neural "events" in the brain but also the internal nonlinear way in which we measure time.

"Learning new things, traveling, and engaging in novel activities may help make time feel more expansive in retrospect," study co-author [Linda Geerligs](#), a researcher at Radboud University in the Netherlands, told Live Science in an email.

"Maybe even more important though, are meaningful social interactions and activities that bring joy, which can also contribute to a fuller sense of time."

Thanks so much to Pat Jones who is retiring from her position as Sunshine Chair for our Chapter. She will be missed.

2025 Holiday Adopt-A-Family Project – Sue Pierce

To begin, thank you to our members for the donations totaling \$1,370 for the 2025 Holiday Adopt-A-Family Project. I want to thank Natalie Kerkove for again helping me with the shopping and gift wrapping.

The Volunteer Center of Santa Cruz County reported all 600 families were adopted, including 2,500 children, teens, and seniors. Everyone on the Adopt-A-Family list received gifts.

The November newsletter had information about the senior and family we adopted.

In summary, following are the gifts we gave. In addition to the gifts selected from their Wish Lists, a grocery card is given to their preferred grocery store.

1. To the senior gentleman we gave: shoes, socks, a throw type blanket, a Kohl's gift card and a Safeway gift card.
2. To the family of five made up of a couple with a 9-month-old baby girl, a grandmother and grandfather we gave: for the baby a Target gift card to buy a crib mattress, sheets, clothes, and an Amazon gift card to buy more infant clothes. The mother received a blouse and a Target gift card. The dad received a shirt, Point Butcher gift card and an O'Neill Surf Shop gift card. The grandmother received a scented candle, garden gloves, and an Amazon gift card. The grandfather received two flannel shirts, a pair of pajamas, and a Starbucks gift card. The family received a Trader Joe's gift card.
3. We also gave 3 hoodies for girls, 3 hoodies for boys, and 3 sets of ear buds for the Adopt-A-Family to teenagers where needed.

We spent \$1356.57 on the gifts and the \$13.43 remainder was put in the Opportunity Fund.

HAPPY NEW YEAR TO ALL OUR MEMBERS

Godt Nytt År

Now's the time for us to say
 Happy New Year, Happy New Year
 May we all have a vision now and then
 Of a world where every neighbor is a friend
 - Abba



From Your Chapter 009 Board of Directors

Health and Insurance — Margie Riopel

Prepare for Your 2026 Pharmacy Benefits Transition



Effective January 1, 2026, CVS Caremark (CVS) replaced OptumRx as the new pharmacy benefits manager (PBM) for CalPERS health plans. Some of the Basic and Medicare plans will be administered by SilverScript, which is an affiliate of CVS Caremark.

How to Prepare for Your New Pharmacy Benefits:

- Confirm or find an in-network pharmacy:** You are not required to use a CVS retail pharmacy for your medications, and most members will be able to continue using their current pharmacy. Visit CVS’s pharmacy locator found at caremark.com/calpers to confirm if your pharmacy is in the CVS network or search for in-network pharmacies near you.

- Check your prescriptions and refills:** Refill medications you’ll need through the end of 2025 and talk to your provider or pharmacist about transferring prescriptions to an in-network pharmacy, if needed.

- Review the CVS formulary:** Some medications may have a different copay or involve a change to an equally safe and effective alternative for 2026 due to changes in the formulary. SilverScript will contact you directly if your medication is affected. You can review the formulary at caremark.com/calpers.

- Expect communication from SilverScript:** You will receive welcome materials from SilverScript prior to January 1. These materials include your pharmacy benefits ID card and if applicable, information about any changes to the medications you are taking. If you do not receive your new ID card by January 1, discontinue use of your old ID card and contact SilverScript’s customer service center at 833-291-3648. Phone lines are open 24/7.

To learn more and review frequently asked questions and answers, visit calpers.ca.gov/cvs and read [What to Know About the New Pharmacy Benefits Manager](#). Contact SilverScript if you have any questions about this transition.

CalPERS Plans subject to SilverScript are:

Basic Plans

- Anthem Blue Cross Traditional
- Anthem Blue Cross Select
- Health Net Salud y Más
- PERS Gold Basic
- PERS Platinum Basic
- Sharp Health Plan Performance Plus
- UnitedHealthcare Signature Value Alliance
- UnitedHealthcare Signature Value Harmony

Medicare Plans

- Anthem Blue Cross Medicare Preferred
- PERS Gold Medicare Supplement
- PERS Platinum Medicare Supplement

How to tell the difference between the common cold, flu, COVID-19, and RSV

Common symptoms include cough, headaches, sneezing, runny nose, and congestion. Different symptoms may include:

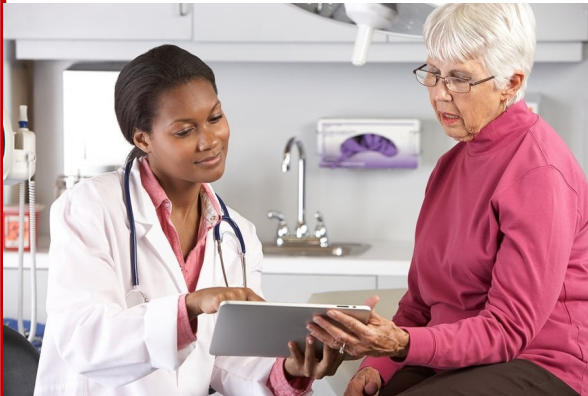
| Symptoms | Cold | Flu | COVID-19 | RSV |
|------------------------|------|-----|----------|-----|
| Aches | ●● | ●●● | ●● | ● |
| Difficulty breathing | ● | ● | ●●● | ● |
| Fatigue | ●● | ●●● | ●●● | ● |
| Fever | ● | ●●● | ●● | ●● |
| Loss of taste or smell | ● | ● | ●● | ● |
| Sore throat | ●● | ●● | ●●● | ● |
| Wheezing | ● | ● | ● | ●●● |

● Rarely ●● Sometimes ●●● Often

Ref: National Foundation of Infectious Disease

How to get the most out of a doctor's appointment

By Lauran Neergaard, The Associated Press



WASHINGTON — It's not unusual for a 20-something to text Mom in a panic from the doctor's office, seeking help answering a question. And patients of any age can struggle to recall all their medicines — or forget to mention a concern. Getting the most out of a doctor's visit requires some advance preparation. Even the professionals plan ahead.

“It is really hard — even for me as a doctor going to see my own family doctor — to remember the things that I wanted to bring up,” said Dr. Sarah Nosal, president of the American Academy of Family Physicians. “The worst is when you've had that moment with your doctor” only to recall another problem after walking out, she said. “You've lost that time.”

Her top tip: Bring a list of symptoms and questions to show at the start of the visit. The first item should be your top concern, but seeing the full list helps your doctor prioritize what's most medically urgent.

Your primary care doctor monitors your overall health

Some illnesses require specialists like a cardiologist or rheumatologist. But regardless of your age or how healthy you are, research has long shown that a relationship with a primary care provider is important for overall health. It might be a family physician like Nosal, who cares for all ages, or an internist. Some patients choose gynecologists, geriatricians, or have a primary care team that includes nurse practitioners or physician assistants.

Primary care is more than preventive checkups to help avoid illness, such as vaccinations, cancer screenings, or health advice. It also includes detecting and treating common problems like high blood pressure, and helping to find and coordinate specialty care.

“That ongoing relationship also helps me know your ‘normal,’” Nosal explained. “If something's different or changes or you feel off, when you tell me that information and I also have known you over time, we can really figure out together what's going on.”

Quiz your family before the appointment

For all ages, family medical history is critical — and needs regular updating. Ask what diseases your close relatives have had and how they fared. For example, if Type 2 diabetes runs in the family, or Grandma had a stroke, or someone had cancer at a young age, that information could help tailor your preventive care, Nosal said.

Fill out your paperwork ahead of the visit

Filling out paperwork from home makes it easier to check medicine bottles for the name and dose. Include both prescription and over-the-counter medicines, pills, or creams — and don't forget vitamins and supplements. Why are the latter important? Some can interact with prescription medicines. Nosal cited some patients whose longtime treatments quit working after they started taking turmeric, a spice also sold as a supplement. Also, before your visit, check if the doctor received records of recent lab tests, hospitalizations, or visits to other health providers, since electronic medical records aren't always automatically shared.

California's new laws for 2026 -- From ABC Channel 10 News-- Sacramento, Calif.

Hundreds of [new California laws](#) are in effect as of Jan. 1, 2026. These new laws for 2026 cover everything from gun control to housing and [wildfire](#) preparedness. From capping insulin copays and banning plastic bags to changing school rules and food delivery refunds, the new laws touch various parts of daily life. Here are a few of the new laws.

Insulin Copays - California is capping the price of insulin to help the millions of Californians diagnosed with diabetes. The [new law](#) will limit copays for a 30-day supply of insulin to \$35. The cap begins Jan. 1, 2026, for large-group health service plans, and takes effect for small-group health service plans on Jan. 1, 2027.

Masking Ban - A new [California](#) law banning local and federal law enforcement officers from wearing masks that hide their identities during immigration enforcement activities is set to take effect Jan. 1, 2026. Senate Bill 627 was introduced by state Sen. Scott Wiener (D-San Francisco) after a series of immigration raids across California in 2025. Wiener said those operations involved agents, including ICE personnel, wearing full ski masks.

Food Allergens - California will require restaurants to include written information on the major food allergens contained in each menu item. It would also add sesame to the list of "major food allergens," which already includes milk, eggs, fish, crustacean shellfish, tree nuts, wheat, peanuts, and soybeans.

AI Regulation - This year, California passed a sweeping package of online safety laws, including SB 53, authored by Sen. Scott Wiener. Beginning in January, SB 53 will impose first-in-the-nation transparency requirements on major AI companies.

Plastic bag ban - Signed last year, starting Jan. 1, 2026, large grocery stores and supermarkets can no longer provide plastic bags to customers at checkout. Grocery stores, pharmacies, liquor stores, and convenience stores will be limited to offering paper bags, with the cost per bag at 10 cents.

Gig Workers - Uber and Lyft can now form and organize unions for collective bargaining. The new law also establishes the business standards needed for a union to be formed. In a compromise, Gov. Newsom signed an additional measure that cuts the companies' insurance requirements for accidents.

Cat Declawing - California has enacted a statewide ban on cat declawing, ending the practice except when medically necessary, citing long-term pain and mobility risks to pets.

Food Delivery Refund - Food delivery platforms like DoorDash and Uber Eats will now have to fully refund people in their original payment method when an order is not delivered, is incomplete, or incorrect. The platforms must also provide a way for customers to speak with a human customer service representative to request a refund under the new law.

Wildfire Preparedness - The "[Golden State Commitment](#)" is a collection of 13 bills introduced in response to the devastating fires that broke out in Los Angeles at the start of the year. The bill package includes the Fight for Firefighters Act, which would transition thousands of seasonal firefighters to permanent positions under the Department of Forestry and Fire Protection (Cal Fire).

Tenant Protection - Landlords will now be required to include a working stove and refrigerator in all rental units when entering into lease agreements starting in 2026.

What is an atmospheric river storm?

The Associated Press in *Santa Cruz Sentinel* 12/2025

Atmospheric rivers are massive plumes of moisture carried across the sky that can dump heavy rains or snow over land. Here's a look at the phenomenon:

Where do atmospheric rivers come from? Atmospheric rivers generally form in tropical regions, where warm temperatures can cause water vapor to rise into the atmosphere, according to the National Oceanic and Atmospheric Administration. The winds aloft then carry that moisture to northern and southern latitudes.

They occur globally but are especially significant on the West Coast of the United States, where they create 30% to 50% of annual precipitation and are vital to water supplies but also can cause storms that produce flooding and mudslides, according to NOAA. Formed by winds associated with cyclones, atmospheric rivers typically range from 250 miles to 375 miles in width and move under the influence of other weather.

Many atmospheric river events are weak. But the powerful ones can transport extraordinary amounts of moisture. Studies have shown they can carry seven to 15 times the average amount of water discharged daily by the Mississippi River, according to the U.S. Geological Survey. They're also getting bigger, wetter and more frequent as Earth's atmosphere warms, according to a 2025 study.

What happens when an atmospheric river reaches land? When the moisture-laden air moves over mountain ranges such as the Sierra Nevada along the California-Nevada line, the water vapor rises and cools, becoming heavy precipitation that falls as rain or snow, according to NOAA. While traditional cold winter storms out of the north Pacific build the Sierra snowpack, atmospheric rivers tend to be warm. Snow may still fall at the highest elevations, but rain usually falls on the snowpack at lower elevations. That can quickly prompt melting, runoff, and flooding and decrease the snowpack needed for California's water supply.



2 anonymous
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12 Boomer Routines That Still Make Life Slower and More Meaningful

- 1) Handwritten Letters and Cards
- 2) Set Times for Phone Calls
- 3) Family Dinners at The Table
- 4) Sunday Worship or Local Clubs
- 5) Paper Planners and Lists
- 6) Walking to Nearby Shops
- 7) Cooking from Scratch
- 8) Gardening and Yard Work
- 9) Library Visits and Print Reading
- 10) Face-To-Face Drop-Ins
- 11) Early Bedtime and Regular Wake-Up Time
- 12) Sending Flowers

