

RPEA

CALIFORNIA'S MAGAZINE FOR RETIRED PUBLIC EMPLOYEES



INSIDE THIS ISSUE...

RPEA'S first ever pet photo contest

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RPEA co-sponsors financial elder abuse bill AB 83

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Margaret Brown
RPEA State President

OUR COMMITMENT TO YOU:

We are dedicated to being lifelong advocates for retirees, providing information that educates, informs, and empowers retirees to improve their lives.

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Dear Members,

With so much change and uncertainty affecting Federal government jobs and services in our communities and across the nation, I know many of you are feeling frustrated, concerned, or even disheartened. These shifts have a real impact.

In times like these, it's easy to get caught up in the disruption and changes. But it's important to remember that our well-being—both mental and physical—matters just as much. Now more than ever, I encourage you to take a step back from the headlines and heartache to focus on what truly brings you joy and balance.

Now that Spring is here, spend time outdoors, even if it's just a short walk in the fresh air. Enjoy the company of family, friends, and pets who bring comfort and stability. And speaking of pets—RPEA is excited to bring you something fun and new!

RPEA'S FIRST EVER PET PHOTO CONTEST!

We know how much joy our pets bring us, so why not share that joy with fellow RPEA members? Submit your favorite photo of your pet for a chance to be crowned RPEA's Top Dog, Cutest Cat, or Adorable Other.

The Top 10 finalists will be featured in our June issue, where RPEA members will cast their votes for the ultimate winners. 1st place winner in each category receives:

- Spa Day for your Pet
- A \$50 gift certificate
- Social Media Engagement
- Recognition on RPEA's website
- Email Announcement
- Magazine Cover Print of your Pet

Don't miss this opportunity to show off your furry (or feathered, or scaly!) friend. Details on how to enter can be found on page 8. Don't delay. The deadline to submit your photo is Friday, May 9th by 2pm.

During challenging times, it's important to stay connected to the things that remind us of the bigger picture—community, nature, and the values that led us to public service in the first place.

At RPEA, we remain committed to advocating for your rights and benefits, ensuring that your voice continues to be heard. Together, we stand strong, and together, we can navigate these uncertain times with resilience.

Take care and remember to prioritize what brings you joy.

Margaret Brown
President



RPEA ALERT: ACT NOW TO PROTECT SOCIAL SECURITY!

By Dev Berger | Managing Editor

RPEA recently sent out a Social Security (SSA) alert that SSA cuts are putting millions at risk. This was not an idle warning. Social Security is currently under attack and is already severely underfunded and understaffed.

Social Security is the safety net for around 70-million retired and disabled Americans. Here are actions to know:

- Elon Musk demanded access to private SSA data and fired the Acting Commissioner of the Social Security Administration when she declined Musk's requests. Your data is now exposed to DOGE staff who have no legal right to your private data;
- SSA's budget comes from the SSA trust funds, not general government revenue, meaning the SSA's spending is directly tied to the money collected from Social Security taxes and investments, rather than from the general tax revenue that funds other government operations;
- The newly appointed Acting Commissioner Leland Dudek is set to lay off 12 percent – some 7,000 people - of an already understaffed SSA workforce;
- Trump and Musk have ordered the termination of 1,200 field offices critical for working with the public, which means reaching SSA for help will be incredibly difficult.

Martin O'Malley, former SSA commissioner, stated: "You're going to see more people dying, waiting in line for their initial disability determinations, which we had started to get moving in a better direction." O'Malley refuted claims by Musk that SSA is a Ponzi scheme, that billions of dollars are being wasted, and that fraud is rampant. There's simply no proof. He stated improvements for the SSA databases are badly needed which would expedite identifying dead recipients. But cuts prevent this from happening. SSA needs more funding not cuts to serve the public.

O'Malley said it is absurd and unrealistic for anyone to believe that the private sector could instantly take over the demanding work by the fired SSA staff, especially when it comes to SSA's many nuanced programs. You need an experienced workforce and Musk conveniently ignores that and knows the private sector can't possibly quickly assume the duties of the SSA's experienced and trained workforce that were cut.

Protecting SSA demands action. It's your money, not the government's and certainly not Elon Musk's to do with as he pleases. Call or write your members of Congress. Tell them cuts to SSA are cuts to your Social Security. Tell them that you value and need your local SSA field offices and don't support cuts. Tell them to protect your SSA benefits because they are in grave danger.



By Al Darby | Vice President

ESG is a new business acronym that appeared shortly after the recent turn of the century. It stands for Environmental, Social and Governmental framework, and asks corporations and large businesses to adopt and report their efforts meeting standards established by industry and governmental agencies.

Investors are asked to factor ESG behavior about a potential new entity when deciding whether to invest in it. CalPERS became an ESG supporter and promoter around 2015. While ESG has worthy goals, it creates a deterrent to the CalPERS funded status, if it results in the rejection of good investment opportunities because of questionable ESG reasons.

THE 3 PILLARS OF ESG

These abridged descriptions provide the crux of the requirements for the three ESG pillars:

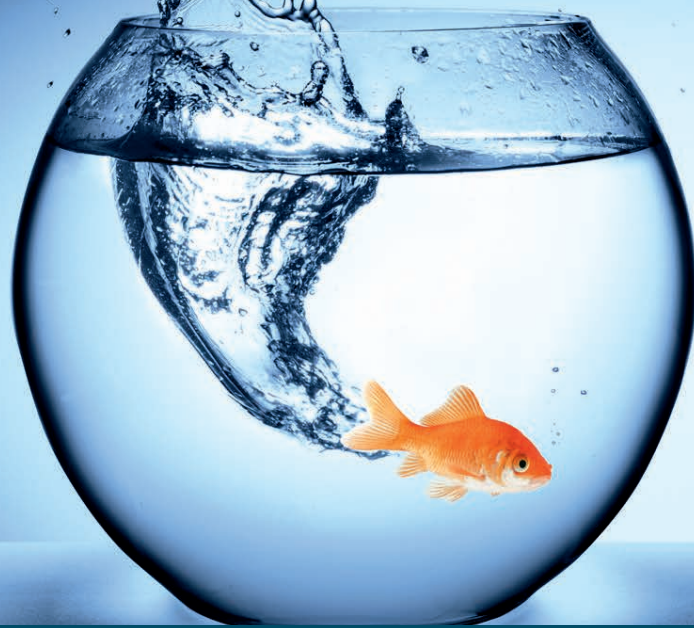
1) ENVIRONMENTAL PILLAR: Looks at greenhouse gases (CO₂) being emitted into the air or water and ground pollution factors. It examines materials used in the production of products and the recycling of waste products in the manufacturing process which minimizes landfill refuse. Other factors include water resources use, land use and biodiversity. Companies can also report on sustainability efforts that may turn into long-term industry advantages. This is the most challenging pillar for most companies.

2) SOCIAL PILLAR: Examines how companies manage their employee development and labor practices, as well as the quality and safety of the products offered. They also report on supply-chain, labor, health and safety standards and sourcing issues. Reporting also includes how they provide access to their products and services to underprivileged social groups.

3) GOVERNANCE PILLAR: Looks at shareholder rights, board diversity and executive compensation. Of interest here is whether the executive pay is in sync with sustainability of the company. Other concerns are corporate behavior - like anti-competitive actions and corruption.

FUNDED STATUS VERSUS ESG

ESG became so dominant in investment deliberations that it may have distracted CalPERS from the more pressing need to raise its funded status, which has been nowhere near 100% since 2007. When CalPERS' investment performance doesn't meet the realized and assumed rate of return needed by employers to fund long-term actuarial requirements to pay its retirees, that shortfall is calculated and allocated to the employer in the form of its Unfunded Accrued Liability. The ESG purpose may be noble, but if ESG becomes an issue in acquiring attractive potential investments, the CalPERS' pension fund viability and not ESG, should be the deciding factor.



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California



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RPEA'S FIRST EVER CUTEST PETS PHOTO CONTEST



TOP DOG – CUTEST CAT – ADORABLE OTHER

It's no secret that pets contribute to overall happiness big time. Nothing beats coming home to unconditional love and company of a beloved pet. It's one of the reasons that close to 70 percent of American households have pets.

Pets improve our lives and are valuable family members. So RPEA wants you to have fun honoring your pet with our first ever Cutest Pets Photo Contest.

THERE ARE THREE CATEGORIES:



TOP DOG



CUTEST CAT



ADORABLE OTHER

PRIZES:

1st place winner in each category receives:

- Spa Day for your Pet
- A \$50 gift certificate
- Social Media Engagement
- Recognition on RPEA's website
- Email Announcement
- Magazine Cover Print of your Pet

Submit your cutest pet photo in the dog, cat, or other category . You may only enter one pet

photo per category. Enter by Friday, May 9, 2025, no later than 2PM.

WAYS TO ENTER

- Scan the QR code with your smartphone to enter.
- Go to RPEA's website (WWW.RPEA.COM) and click on the Pet Contest tab and follow the instructions.
- Call RPEA Headquarters at **(800) 443-7732** for an entry form.

Enter your best pet photo and include your pet's name and age (estimate it if you don't know it). Provide your name, phone number, address, and home e-mail -if you have one.

RPEA's judging committee will select the finalists in each of the three categories. Finalists will appear in RPEA's June Magazine. Only RPEA members may enter the contest and vote on the finalists. Winners will be notified in July 2025 and their photos will be published in the August 2025 RPEA Magazine.

So join in the fun. Send RPEA your pet's photo. If you need a paper entry form, please call RPEA at **1-800-443-7732**.

Questions or problems with uploading?

Contact us at rpeahq@rpea.com

Look for the June 2025 issue of RPEA Magazine to vote for your favorites.



THE HEALTH POWER OF PETS

By Dev Berger | Managing Editor

Those of us with pets will tell you that they are family. No matter what the pet – canines, cats, reptiles, birds, horses, cows, you name it - we love the companionship, happiness and purpose pets bring into our lives.

Over 90 million American households (70% of Americans) have a pet, and pet owners don't have trouble believing what research bears out: pets decrease our stress, improve our heart health, help kids with emotional and social skills, improve our mental health, and even help us exercise more.

Research from various organizations such as the National Institutes for Health, John Hopkins Medicine, the Mayo Institute and more, show pets help out with healthy aging. Older adults report not just experiencing less stress because of pets, but less loneliness and a better quality of life. They also report lower rates of depression because of the strong connections with their pets. More recent research by institutions like Cornell University College of Veterinary Medicine, Purdue University, the University of California, Davis, and the Pacific Neuroscience Institute, show that pets help older adults manage long-term diseases like dementia and Alzheimer's, all of which showcases the power of love between humans and their pets.

When you stroke or cuddle with your pet, your brain releases oxytocin, and this hormone encourages you to draw closer to your loved ones and helps buffer stress.

Let's not forget the therapeutic roles animals play in our lives. We have come to depend on seeing-eye dogs, canines trained to detect seizures, animals used in occupational therapy, speech therapy, and physical rehabilitation to help us recover. Prisons have dog and horse training programs and preliminary evidence indicates these programs have a powerful positive impact on inmates - improving their sense of purpose, social skills, reducing anxiety and depression, and creating a sense of belonging by contributing to the community.

It isn't just humans who need pets, they need us too. Feeling needed helps them as much as it does us. What we can't lose sight of is that pets require responsible actions from us – they age and that can mean expensive veterinarian care down the road - and when we lose our pets, we face painful grief and loss. But the love they bring can never be overlooked nor how they enriched our lives. It is why so many pet owners continue to have pets throughout their lives. "Pets provide us with a sense of belonging, connection, and contentment for which we all long," explains Dr. Beth Frates, director of lifestyle medicine and wellness in the Department of Surgery at Harvard-affiliated Massachusetts General Hospital.

Pet ownership can also give us a push to better ourselves. If you can't or don't own a pet, even being around a family or friend's animal can benefit your mental well-being.

YOUR PENSION PAID FOR A PATHWAY FOR WOMEN'S CONFERENCE – BUT WAS IT LEGAL?

By JJ Jelincic | Director of Health Benefits

In August, CalPERS used your trust fund to sponsor and host its second annual Women's Conference at the Anaheim Hilton. According to CalPERS, the stated purpose of that conference was: "Intended to inspire and inform women who seek to advance their careers, the event features leaders in business, healthcare, and government."

“

How does the Board justify using your trust fund for inappropriate actions?

”

CalPERS advertised the conference by stating: "Looking for inspiration to spark your career? The CalPERS Pathways for Women conference features extraordinary leaders from business, health care, and government - all in service of advancing women." The marketing material for the conference said that: "CalPERS Pathways for Women is for anyone looking for career inspiration and growth."

The stated goals of the conference were:

- "Hear from professional pioneers, get actionable insights"
- "Join a leadership community and build your network"
- "Level up your skills to help carve your own professional path"

The CalPERS press release quoted Marcie Frost, who said: "I am pleased to invite women and committed allies to this year's Pathways conference. Supporting diverse leadership is critical to the success of public and private companies and helps create opportunities for more inclusive decisions and innovative solutions."

While encouraging women's careers is definitely a worthy venture, it is not one of the purposes of the trust fund, which is to pay benefits.

In September, November and again in February, RPEA asked these questions about the conference:

- Did it increase the risk adjusted returns?
- Did it reduce pension administrative costs?
- Did it increase access to healthcare?
- Did it reduce medical costs which the beneficiaries want?
- Did it increase medical costs which the Board wants?

That none of these trust-funded actions happened should not be surprising, since not one of these trust-fund functions was part of the agenda or goal.

It took three asks to get the CalPERS Board to respond to the question: "Are you as trustees going to reimburse the fund for the inappropriate expenditure?" Finally, CalPERS Board President Theresa Taylor responded to me: "So, JJ, I would normally not respond, this is the third time you've been up here. No, we are not going to do that. And I think you are well aware that women in finance do help our return. So, let's be clear about that."



In light of Taylors' comments, it is interesting that investments were not addressed directly at the conference. The conference focused on women's career development. At least Taylor finally responded to the question; the trustees were not going to reimburse the trust fund for the money spent on non-trust related activities. So, how does the Board justify using your trust fund for inappropriate actions like a career conference, that doesn't even address trust-fund issues? Ask them.

This is yet another example of an out-of-control Board and further proof of the importance to watch and to ask questions of those who are supposed to be watching YOUR money.

Quis custodiet ipsos custodes? Who will guard the guards themselves?

The Retired Public Employees' Association!



Not A Member?
Join Today!

scan me

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Email: rpeahq@rpea.com

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SUPPORT RPEA'S SCC: YOUR VOICE IN STATE ELECTIONS

By Margaret Brown | President

Americans are fed up with the influence of big money in politics. It is an inescapable fact that campaigns require money to get their messages to voters. If that money comes principally from wealthy individuals and special interests, then those individuals and interests create a sense of obligation from elected officials. That is the current reality in America.

The good news is that you can do something to have your voice heard. Increase your voice in state elections by supporting the RPEA Small Contributor Committee (SCC), which helps elect state candidates supporting issues important to RPEA members.

DONATION LIMITS EXIST FOR STATE CANDIDATES

Election law limits the size of a donation from a single source to candidates running for office. The contribution limits depend on the office, the committee and the contributor.

RPEA'S CURRENT CAP PER CANDIDATE

RPEA's PAC (Political Action Committee) has a \$5,900 contribution cap per candidate/per election cycle.

SCC ALLOWS RPEA TO INCREASE ITS CONTRIBUTION PER CANDIDATE

SCC allows RPEA to contribute \$11,800 per candidate/per election cycle, which helps elect state candidates supporting issues protecting your benefits and other important issues.

Three options exist for donating to the RPEA SCC:

- **OPTION 1:** Set up a monthly donation (up to \$16.66) from your CalPERS pension warrant.
- **OPTION 2:** Donate by credit card – there is a \$200 annual limit.
- **OPTION 3:** Send a one-time donation by check – there is a \$200 limit.

The RPEA SCC donation gives you a voice in government. It's how you make a difference.

Use the enclosed remit envelope to support the Small Contributor Committee, or visit www.rpea.com, click on "Advocacy," and select "Donate." Your donation to the RPEA SCC strengthens your voice in government and helps make a difference.



RPEA SCC

SMALL CONTRIBUTOR COMMITTEE
RETIREMENT PUBLIC EMPLOYEES' ASSOCIATION OF CALIFORNIA

FPPC ID No. 1469712- Contributions to the Small Contributor Committee are not tax deductible.



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Join the Retired Public Employees' Association of California (RPEA) and enjoy the peace of mind that comes from being a part of an organization dedicated to preserving your hard-earned pension, social security, healthcare, and medicare benefits. As a member of RPEA, you'll also gain access to exclusive discounts on benefit programs and supplemental group insurance plans.

Membership is just \$5.00 per month - only \$60 a year!

SIGN UP TODAY TO ENJOY RPEA BENEFITS

Scan the QR code with your Smart Phone to Join Online
 or Call RPEA Headquarters (800) 443-7732 to Join by Phone
 or Mail application to: RPEA Membership / 300 T Street / Sacramento, CA 95811



_____ / /
 First Name Middle Initial Last Name Date of Birth

_____ City State Zip Code

_____ Phone _____ Email

_____ Agency You Retired From (or your Benefactor's agency) _____ Year Retired

- Select One Membership Type
- Retiree (CalPERS Annuitant)
 - Beneficiary of a CalPERS Retiree
 - Affiliate (working for a Public Agency)
 - Associate (Supports RPEA)

I apply for membership in the Retired Public Employees' Association of California (RPEA) and authorize the payment of dues by selecting one option of the following options below:

I authorize RPEA to withhold dues in the amount of \$5 per month from my monthly CalPERS retirement allowance. I understand that dues will be withheld from my retirement allowance until revoked by me in writing.

_____ Social Security Number _____ Signature _____ Date

CREDIT CARD AUTHORIZATION: As payment for the first year's dues, I authorize a \$60.00 charge on my credit card for Retiree, Beneficiary, or RPEA Supporter membership. I authorize a \$30.00 charge for Affiliate membership. I agree to be billed annually for subsequent renewals.

_____ Exp. Date _____ CWV/CVC

Credit Card Number

_____ Signature _____ Date Do Not Auto Renew

Enclosed is my check in the amount of \$60 for membership in RPEA. (Membership is \$30 for Affiliate members.)



By Randall Cheek | Director of Legislation

The first few months of 2025 started off with a bang or maybe a boom depending on your perspective. The President and his appointees made major changes to the federal government. Some will say good and some will say disastrous. Only you can decide for yourself.

The California Legislature has introduced hundreds of new bills. To everyone's dismay, each legislator is restricted to introducing only 17 bills. This makes it extremely difficult to adequately cover the pressing and critical issues for almost 40 million people.

RPEA attempted to shop three bills at the Legislature. The first was changing the COLA CalPERS uses from the nationwide cost of living index to using the one in California. This may be brought back with more information as to which is better for retirees. For the second bill, RPEA tried again to create oversight over CalPERS with an inspector general, but our opponents poisoned the well and no legislators were willing to carry it. And finally, for the third bill, RPEA tried encouraging legislators to carry our bill eliminating online and phone voting in CalPERS elections, which is already against the California Elections Code. The same folks who opposed the inspector general bill also opposed and poisoned the well for this third bill. HmMMM! I wonder why?

The RPEA Legislative Committee met recently and made decisions to co-sponsor bills and

support others. RPEA is co-sponsoring AB 83 (Pacheco) which will protect retirees and others from financial abuse. Read Pat Moran's article about AB 83 in this issue. Pat is our lobbyist with Aaron Reed and Associates.

We are supporting AB 92 (Gallagher) which would require healthcare facilities to allow in-person visitations at the time of end-of-life for patients, unless the patient has asked for no such visits. Other bills RPEA is supporting include: AB 251 (Kaira) - which further defines evidence standards for claims of elder abuse in residential care facilities; AB 280 (Aguiar-Curry) - which requires a healthcare service plan to annually verify and delete inaccurate listings from its provider directories; AB 508 (Aguiar-Curry) - which requires the California Residents Care Facilities for the Elderly to calculate the direct care ratio for patients in residential care facilities; SB 434 (Wahab) - which extends the notice of eviction from a residential care facility from 30 to 60 or 90 days, depending on the resident's length of time in the facility; and SB 435 (Wahab) - which requires residential care facilities to have backup generators for use during emergencies such as blackouts, fires, earthquakes and other disasters. I encourage you to contact your state representative to support these bills. RPEA will be looking at other bills as they come forward. The aforementioned co-sponsored and supported bills will most likely be heard this April in their respective committees.

So what has happened at the federal front? Well, the President has kept his promise for cutting illegal immigration and border crossings are next to nothing. Farmers are already crying that they will not have workers to pick their crops and this could impact the cost of groceries. In addition, the President has kept his promise on tariffs against Canada, Mexico and China. According to Wall Street guru Warren Buffett, the tooth fairy is not going to pay for the increases, consumers will. According to leading economists, retaliatory tariffs will cost jobs.

The President had promised to cut federal spending and he has kept his promise. The Department of Government Efficiency (DOGE) has eliminated thousands of government jobs including the weather service, environmental protection, veterans administration, health, education, federal aviation, national parks and foreign aid. This will impact the job market and our veterans, because an estimated 30% of the federal government workforce are veterans.

The dismantling of foreign aid (USAID) will cost American farmers millions because one of the

largest purchasers of American crops is the USAID. Elon Musk, the head of DOGE, is looking at cuts in the military and Social Security, which he called a Ponzi scheme on the Joe Rogan podcast. Musk has been accused of using a chainsaw rather than a scalpel in making cuts, many of them without any thought to purpose, necessity, nor outcomes, nor evidence of actual waste or fraud.

As for Congress, the House of Representatives passed a budget in the trillions, that did not include the elimination of federal income taxes on Social Security nor tips.

As retirees, we must be diligent and contact our congressional representatives to prevent any cuts to Social Security and healthcare. While the President has walked back some of his federal cuts and promised that Social Security would not be touched, he and Musk have already taken actions impacting Social Security's ability to function in a timely fashion.

Stay healthy and as always happy trails until we meet again.

CO-SPONSOR	BILL DESCRIPTION
AB 83 (Pacheco - D.)	Elder Abuse Prevention Plan
SUPPORT	
AB 251 (Kalra - D.)	Elder and Dependent Adults: Abuse or Neglect
AB 280 (Aguiar-Curry - D.)	Health Care Coverage: Provider Directories
AB 508 (Aguiar-Curry - D.)	Residential Care Facilities for the Elderly: Direct Care Ratios
SB 242 (Blakespear - D.)	Medicare Supplement Coverage: Open Enrollment Periods
SB 433 (Wahab - D.)	Retirement Care Facilities for the Elderly: Assisted Living Waiver Rental Rate Protection
SB 434 (Wahab - D.)	Residential Care Facilities for the Elderly: Housing Protections
SB 435 (Wahab - D.)	Resident Care Facilities for the Elderly: Emergency Backup Power Source



For a complete Bill Summary scan the QR Code, visit the website WWW.RPEA.COM or call **(800) 443-7732**



RPEA CO-SPONSORS AB 83 – ELDER FINANCIAL ABUSE BILL

By Pat Moran | RPEA Lobbyist, Aaron Reed & Associates

RPEA has joined the California Bankers Association and the California Credit Union League in co-sponsoring AB 83 by Assembly Member Blanca Pacheco. The bill provides financial institutions with more tools to address the elder financial abuse crisis where financial abuse is suspected.

Financial fraud and exploitation disproportionately harm our most vulnerable citizens. Every day, dangerous predators target seniors, persons with disabilities and other vulnerable Californians as “sitting ducks” to steal their hard-earned money, leaving them destitute and causing irreversible emotional and physical damage. Here are some facts:

- \$3+ billion lost annually due to financial exploitation of seniors in the U.S.
- One in 10 seniors will experience financial fraud in their lifetime.
- Existing laws are reactive and do nothing to protect seniors on the front end.

The financial abuse crisis is why RPEA is co-sponsoring AB 83, which empowers financial institutions to act and to prevent devastating losses for California’s seniors. Elder financial abuse prevention has emerged as a critical legislative priority across the country. Multiple states have enacted laws enabling financial institutions to pause suspicious transactions and to contact a trusted third-party when fraud

is suspected. These measures prevent fraud by creating opportunities for seniors to reassess potentially fraudulent transactions.

Employees of California financial institutions are mandated reporters, meaning they must report suspected financial elder abuse. Many times, these employees will try to convince the customer that they are about to become defrauded, but because scammers have coached seniors to expect this from the frontline tellers, these senior customers

“

The financial abuse crisis is why RPEA is co-sponsoring AB 83

”

often proceed with the transactions and become victims. People of any age group can be targeted by scammers. However, older Americans are more vulnerable because their accumulated wealth makes them targets for sophisticated scams. During the year ending June 2023, a financial trend analysis by FinCEN revealed a staggering \$27 billion in transactions linked to elder financial exploitation,

according to Bank Secrecy Act reports.

AB 83 provides two critical tools combating elder financial abuse: First, the bill authorizes financial institutions to delay, refuse or prevent transactions, if the institution has evidence of or has observed actual or attempted financial abuse of an eligible adult. Second, it permits financial institutions to notify an associated third-party when they suspect financial abuse of an eligible adult.

RPEA members can help by writing their representatives in the California Legislature urging support for AB 83. Your voice helps address this crisis and keeps seniors safe from fraud.



Assembly Member Blanca Pacheco
64th District



MILESTONES & CELEBRATIONS

Sharon Salcido reports that Marjorie “Margie” Brinkerhoff, a member of RPEA Chapter 077 in Chico, became a centenarian on November 23, 2024. Born 1924 in Kansas, Margie moved to Fresno with her parents when she was 13. After her long-time husband died, Margie moved to Chico from Napa in 2005 to be near her daughter and granddaughter. Margie is a regular attendee of the monthly Chapter 077 membership luncheon meetings, and she drives herself to the meetings. Margie always has a bright smile on her face, and it’s always a joy to see her.

— Cheers to 100 years, Margie!



MARJORIE BRINKERHOFF

NEWS AT A GLANCE

By Dev Berger | Managing Editor

CALPERS' CLIMATE ACTION PLAN'S INVESTMENTS ARE A DANGER TO THE ENVIRONMENT

According to California Common Good's March 11, 2025, website article *CalPERS' Climate Action Plan Includes Investments in the World's Largest Oil and Gas Companies*, data it received via a public records request, shows that the CalPERS climate solutions portfolio includes billions of dollars invested in many of the largest oil and gas companies including "the five worst U.S. emitters of greenhouse gases . . . and other major air polluters." CalPERS announced its Climate Action Plan in November 2023, but it took a public records request to get investment details on its \$100 billion investment in climate solutions. In response to the released CalPERS climate data, California Senate Majority Leader Lena Gonzalez stated: "Fossil fuels are not a climate solution. To learn that the so-called Climate Action Plan includes public equities in most of the world's largest oil and gas companies, including companies operating in our state that are endangering public health, is a disservice to the intent of the (CalPERS) Board of Trustees, beneficiaries, and to the hardworking people of California. CalPERS must embrace full transparency and take more powerful action toward real change." RPEA agrees with Senator Gonzalez. The data exposes not only a lack of transparency, but disingenuous climate actions in light of past CalPERS Board statements to

distance itself from fossil fuel equities. The recent disastrous Los Angeles fires, where climate change played a role, is only one example of why CalPERS must be held accountable and fully embrace options not exacerbating climate change in its climate plan.



MEASLES OUTBREAK AND BOOSTER VACCINE ISSUES

The continuing spread of measles in West Texas has become a public health concern. Measles spread incredibly fast and is one of the world's most contagious diseases – more so than the flu, polio, COVID, or most other infectious diseases. The disease can be dangerous and deadly for

children and the best way to protect them, says Dr. Paul Offit, is vaccination. Offit is director of the Vaccine Education Center at the Children's Hospital of Philadelphia. Dr. William Schaffner, professor of infectious diseases at Vanderbilt University, said the measles vaccine isn't just safe but highly effective. "If you have been vaccinated with two doses of vaccine per routine, you have a 95-plus percent chance of being completely protected throughout your life," Schaffner says. However, public health experts say there are some adults who should consider getting revaccinated. This includes older adults born after 1957 and who were vaccinated before 1968. That's because early versions of the measles vaccine were made from an inactivated (killed) virus, which didn't work well. Schaffner said if you're unsure about your immunity or vaccination status, there's no harm in getting a shot. Contact your doctor about this and remember, adults over 20 are more likely to develop complications from measles such as brain swelling and pneumonia.

LA MAYOR OUSTS FIRE CHIEF FOR HANDLING OF PALISADES FIRE

Los Angeles Mayor Karen Bass fired Fire Chief Kristin Crowley for her handling of the Palisades fire. "We know that 1,000 firefighters that could have been on duty on the morning the fires broke out were instead sent home on Chief Crowley's watch," Bass stated. Adding to that was Crowley's refusal to participate in an after-action report on the fires requested by the Fire Commission President Genethia Hudley Hayes. A Los Angeles Times investigation found that before the fire, the LAFD could have sent at least 10 additional engines to the Palisades, engines that could have been on patrol along the hillsides and canyons and potentially stop any small fire. Freddy Escobar, president of the United Firefighters of Los Angeles City Local 112, disputed Bass' reason for firing Crowley, saying she was being made a scapegoat. He said the department did not have a sufficient number of trucks and engines for the 1,000 firefighters sent home hours before the fire started. Councilmember Monica Rodriguez

accused Bass of firing Crowley to deflect criticism for being in Ghana, when the fire started and destroyed almost 7,000 homes and killed at least 12 people. Rodriguez, a vocal critic of Bass, said the public deserves "a full account of every single leadership failure that has taken place."

FLU KILLING MORE PEOPLE THAN COVID IN CALIFORNIA

The California Department of Public Health (DPH) reported that more Californians are dying from the flu than COVID 19, during an unusually high number of influenza cases for the 2024-2025 respiratory season. During the week ending Feb. 8, 2025, about 26.7% of flu tests came back positive according to DPH. Between Feb. 2 and Feb. 8, the

“
 Vaccinations against the flu reduce the risk of catching the virus by 60 percent.
 ”

cause of death for about 3.4 % of those who died in California, was listed as influenza. Health experts suggest the highly pathogenic bird flu along with lower vaccination rates may have contributed to the severe flu season. Vaccinations against the flu reduce the risk of catching the virus by 60 percent according to the American Medical Association. Dr. Dean Blumberg of the UC Davis Children's Hospital in Sacramento stated: "The influenza vaccine is not a perfect vaccine, no vaccine is, but we know that it can prevent severe cases of influenza."

BUILDING STRONGER CHAPTER LEADERSHIP — RPEA CHAPTER 40 - FULLERTON

By Elena Yuasa | RPEA Director of Memberships

Wonderful outcomes happened for strengthening leadership within RPEA Chapters 23 (Modesto) and 22 (Oakland) and also related to the comeback of Chapter 25 (Long Beach). RPEA aims to ensure smooth leadership transitions, encourage member engagement, and sustain active chapters advocating for pension and health benefits.

CHAPTER 23 – MODESTO: LEADERSHIP DEVELOPMENT

Recognizing that some Chapter 23 members were hesitant to take on leadership roles immediately, I introduced a new strategy—having members join as assistants to the current officers. This approach allows them to gain experience before stepping into full leadership responsibilities.

During the January 15th meeting, I emphasized the importance of volunteer training, membership growth, and our advocacy efforts, including the passing of HR 82 – the Social Security Fairness Act.

President Kathleen Dubose confirmed her continued leadership until the new chapter president takes over. Below shows a summary of new leadership that will be assisting the chapter:

- **President:** Kathleen Dubose will be replaced by Bill Houk.
- **Vice President:** Bill Houk will assume the chapter president’s duties. Doing so leaves the chapter with a vacancy for a Vice President.

- **Secretary:** Mary Kailes is training a new member, Brenda Stehle.
- **Treasurer:** Ray Bingham is mentoring an assistant, Nancy Seaver.

On February 19, I revisited Chapter 23 to support our new secretary and treasurer and we discussed recruitment strategies, including outreach at the Stanislaus County Fair. Secretary Brenda Stehle is eager to grow RPEA’s presence, and I have coordinated with HQ to provide marketing materials. Several members received RPEA shirts and they promised to use them to increase RPEA visibility among the general public.

CHAPTER 22 – OAKLAND: SPECIAL MEETING AND LEADERSHIP RECRUITMENT



Chapter 22 - Oakland Leadership

On January 18th, I joined Area Director Gary Harm and Rosemary Knox in recruiting new leaders for Chapter 22. We focused on stabilizing leadership and emphasizing the importance of member participation. With over 250 members, closing the chapter due to a leadership gap would have dis-

rupted ongoing efforts.

Through our discussions, we successfully recruited new officers:

- **President:** Rosetta Breland
- **Vice President:** Vacant
- **Membership:** Jerry Robinson
- **Treasurer:** Miguel Garcia
- **Secretary:** Lori Taylor
- **Legislative Chair:** Alton Jelks

Recognizing the need for guidance, we organized a leadership training session for newly elected officers on February 18th. I developed a short training manual covering chapter operations, financial responsibilities, and membership engagement. Key training topics included:

- Chapter Handbook and Bylaws
- Treasurer's Guide and Financial Reporting
- Membership List Management
- Meeting Agendas, Newsletters and Speaker Coordination

The session was productive and attendees scheduled meetings for the entire year, ensuring a strong foundation for the chapter.

CHAPTER 25 – LONG BEACH: A GREAT COMEBACK STORY

Chapter 25 in Long Beach is making an inspiring comeback under new leadership. This demonstrates dedication by members to accomplish RPEA's mission and strengthening our community.

At a recent meeting, the chapter hosted a legislative presentation by Assemblyman Josh Lowenthal's Field Representative Clayton Heard. Attendees received an update on new legislation and how lawmakers assist seniors and other representatives on state agency matters. The chapter was honored with Certificates of Appreciation from Lowenthal.

Approximately 25 members attended the meeting, a strong sign of renewed growth and interest in the

chapter after the pandemic. Chapter meetings offer valuable legislative updates and opportunities for social engagement and community involvement.

Volunteering at the chapter level is a great way to give back, stay informed, and make meaningful connections with fellow retirees. Chapter 25's success is a testament to the power of committed leadership in strengthening RPEA's presence.

These successful leadership transitions for Modesto, Oakland and Long Beach reaffirm our commitment to strengthening RPEA's presence across chapters. Empowering members and fostering engagement ensures our mission to protect pensions and health benefits, and I look forward to supporting our new leaders and seeing chapters thrive!



Elena Yuasa | Director of Membership
 Outreach to future retirees at the CalPERS Benefits Education Event (CBEE) in Visalia, March 7, 2025

RIVERSIDE CHAPTER 15 FOCUSED ON SOCIAL SECURITY

By Nelly Van Lommel | Area Director 6



Teresa Campbell, Public Affairs Specialist
Social Security Administration

On January 23, 2025, Riverside Chapter 15 conducted its general membership meeting with lots of enthusiasm for the New Year. The chapter meets at the Janet Goeske Foundation and Senior Center in Riverside every fourth Thursday during January, March, May, September, and November at 11:30 am. We welcome new members and encourage members

to invite friends, since any first-time guests enjoy a free lunch.

RPEA President Margaret Brown opened the meeting to a crowd of 54 members. After getting the names of new members and the agencies from where they retired, we addressed our usual business. These included the treasurer and membership reports along with committee updates before lunch was served.

After lunch, our featured speaker was Teresa Campbell, Public Affairs Specialist from the Social Security Administration (SSA). She provided information and procedures for those who have not applied for Social Security. Campbell also spoke about Medicare and the important Social

Security Fairness Act signed into law January 25, 2025, which repealed the Windfall Elimination Provision (WEP) applicable to workers, and the Government Pension Offset (GPO) applicable to workers' surviving spouses, with respect to monthly benefits payable in or after 2024.

Members had numerous questions about the repeal and what it meant for their benefits and being able to apply for spousal benefits. We could have spent an entire day of Q&A on this topic. In order to stay updated on the Social Security Fairness Act, Campbell encouraged members to register for a Social Security account. To do this, incidentally, go to <http://www.ssa.gov>, then click on "my Social Security." This takes you to: "Create your personal my Social Security account today."

Next on the agenda was the nomination of the chapter's officers. Since there were no nominations from the floor, our incumbents remain as officers. These are Margaret Brown – president, Kathy Johnson Sanders -vice president, Annie James – membership/secretary, and Joseph Gonzalez- treasurer.

Following this, our representative for Amba benefits Katy Shaffer spoke. She shared the advantages of being an RPEA member, which includes the purchase of additional benefits such as dental, vision, long-term care, Medicare supplement plans, and exclusive discounts on travel, dining, computers and more. For AMBA information, go to the RPEA website.



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