

San Diego Chatter

CALIFORNIA STATE RETIREES
CHAPTER 17 - SAN DIEGO/IMPERIAL COUNTIES
District G

Chapter EMAIL: CSRchapter17@gmail.com Chapter WEBSITE: www.CalStateRetirees-Chapter17.info

PRESIDENT'S MESSAGE



Elaine Edwards Yahraus, President

I believe we all should have a smile on our face if we retired in 2018 or earlier as we received our COLA in our May 1 warrant. This summer we will have an opportunity to take an active role in taking charge of our future. All retirees from the state, school and public agencies will be voting for a single representative for all retirees on the CalPERS Board of Administration. Ballots will be mailed August 30 and must be returned by September 30. Please read all material available and return your ballot in a timely manner, whether it is by phone, mail, or computer.

The Membership Committee (Cessaly Hutchinson, Linda Bradford, Elaine Edwards) on April 30 met with Merilee Colton, CSR Membership Chairperson and she presented information on the new Ambassador Program and provided great information on membership recruitment and retention. Also in attendance was CSR Vice President Jay Jimenez who is the CSR Board liaison to the Membership Committee. Merilee will be at our June meeting as our guest speaker.

CSR Board of Directors Meeting will be held June 25-27 in Costa Mesa. Chapter 17 has two members attending; Laurie Bella as a member of the Political Action Committee and myself as a member of the Health Benefits Committee and as President. I anticipate other officers will be attending the meeting. Wednesday is the day the Committees meet and the information will be presented to the Board of Directors on Thursday. If any member has an interest in attending these meetings please contact me by June 1.

I look forward to seeing everyone Thursday, June 6.

June 6th Meeting – Speakers – Merilee Colton, Chair – CSR Membership Committee

Merilee will present the membership goals for CSR at our June 6th meeting.

Membership is growing as working members retire. Retaining membership and gaining new members increases CSRs opportunity to have a solid voice in Sacramento and CalPERS. It gives us a wider door to passing legislation that benefits all state workers and retirees.

It also gives us the voice we need at CalPERS as our pension and health benefits are being dealt with.

Come join us and see what we can do to keep what we are entitled to.

LOBBY DAY – WHAT DO WE DO

We talk about Lobby Day at our local member meetings and in the chapter newsletter but what is it all about.

Survival for state retirees depends on the support of Legislators on issues that will provide retirees with better benefits and no takeaways. With attacks on our pensions and health care and high medical and drug costs, it is imperative that state retirees “stay in touch” with our Legislators and let them know just how important issues are for us.

Below are excerpts of what state retiree representatives from each chapter presented to each of the Legislators on April 2nd and 3rd when visiting them in their offices at the Capitol. This information will also be presented when chapter members make visits to the local offices in San Diego County.

If you would like to be part of the local visits please contact Elaine Edwards, Chapter President, and let her know you are interested. Her information is on the back of the newsletter.

ABOUT THE CALIFORNIA STATE RETIREES

The California State Retirees (CSR) is California’s largest and most experienced state retiree organization. CSR’s over 39,000 members dedicated their careers to public service working in every state agency to serve taxpayer and implement the directions of the Legislature and governor. CSR is committed to providing retirement security for retired state employees by protecting their hard-earned pension and health care benefits.

CSR MEMBERS

CSR members may be retired, but they remain active parts of their communities. They continue their public service in countless charitable endeavors to improve their communities and the lives of all Californians. They are also dedicated to the effective and efficient operation of state government. State retirees responsibly contributed to their promised retiree benefits and work to ensure that the state keeps its commitment to provide secure, dignified retirement for its employees.

PENSIONS PROVIDE RETIREMENT SECURITY

Today, the average CalPERS retiree dedicated 20 years to public service and receives a monthly pension of \$2,979. This modest monthly payment is the key to retirement security for state retirees.

And to ensure a sustainable, well-funded retirement system, CSR strongly supports the Governor’s budget proposal to dedicate an additional \$3 billion to CalPERS in the next fiscal year. This boost in funding will save the state \$7.2 billion in pension costs over the next 30 years.

Over 80 years ago, California State Retirees was instrumental in the creation of CalPERS. The system has been a great success, providing retirement security to millions of Californians. Even in aftermath of the Great Recession, CalPERS assets total over \$351 billion and the average annual rate of return over the last 30 years has been 8.4%.

In recent years, CalPERS has taken aggressive steps – lowering the discount rate, updating the life expectancy rates, reducing investment risks – to boost the sustainability of the system. These few changes are just a few of the many that have been made by the state and thousands of local governments and their employees to improve the financial health system.

CSR believes it is time to stop threatening the pensions of retirees and public employees, and focus on making CalPERS and other retirement systems sustainable for generations to come.

CalPERS:

- Average Monthly Pension - \$2,979
- Assets - \$351 Billion
- 30-Year Average Rate of Return – 8.4%
- Invests \$27 Billion in CA Companies

CalPERS Retirees:

- 85% Live in California
- Generate \$21 Billion in CA Economic Activity
- Pay Over \$850 Million in Property, Sales Tax
- Active in Their Community

STABLE, AFFORDABLE RETIREE HEALTH CARE

Affordable health care in retirement is also essential to the retirement security of state retirees. The state provides stable health care premiums for its retirees who have worked for the state for 20 years. This helps retirees on fixed incomes keep up with annual, often double-digit increases in health care costs. The benefit was and is provided as part of the state employee compensation package to help recruit and retain qualified and skilled state employees. CSR urges the Legislature to support the continuance of stable, affordable health care rates for state retirees.

It should also be noted that all state employee bargaining units have agreed to prefunding plans for retiree health care to eliminate the unfunded retiree health liability over the next three decades.

END PRESCRIPTION DRUG “Pay-for-Delay” AB 824 (Wood)

AB 824 (Wood) would prohibit pharmaceutical companies from engaging in the unfair and anti-competitive practice of the “pay-for-delay” that artificially inflates the cost of prescription drugs. “Pay-for delay” happens when drug manufacturers actually pay generic drug makers to delay the introduction of lower-price medications that would cut into the profits of pharmaceutical firms with expiring patents on brand name drugs.

Ending “pay-for-delay” pricing tactics will save consumers billions of dollars annually. In fact, according to a 2010 study by the Federal Trade Commission, these agreements cost consumers \$3.5 billion each year in additional costs for pharmaceuticals.

2019 CHAPTER MEETINGS LOCATION and DETAILS

1. We will continue meeting at the Sizzler Restaurant, 3755 Murphy Canyon Road, San Diego, CA.
2. **Meeting Dates: 1st THURSDAY of the following months: February 7th; April 4th; June 6th; August 1st and October 3rd.**
3. **Meeting Time:** Doors open at 10:30, Lunch 11:00 to 12:00 and meeting from 12:00 to 2:00 pm.
4. **Location Directions:** Sizzler, 3755 Murphy Canyon Road, San Diego, CA, (858) 278-6988. Off of I-15 – take AERO DR exit from North or South – go West to Signal -Turn Right. Entrance at back of building with a parking lot. Doors open at 10:30 am. Meeting - 11:00 am to 2:00 pm. **OPEN TO ALL CHAPTER 17 MEMBERS**
5. **HOLIDAY MEETING** – December 12, 2019. Best Western Seven Seas. San Diego, CA 92108

MARK YOUR CALENDAR

2019 Schedule –

1. **June 6, 2019** - Member Meeting – Merilee Colton, CSR Membership Committee Chair
2. **August 1, 2019** - Member Meeting – **DISCUSSION TOPIC: TBA**
3. **October 3, 2019** - Member Meeting – **DISCUSSION TOPIC: TBA**
4. **DECEMBER 12, 2019** – Holiday Meeting - Year End Celebration – Best Western 7 Seas in Mission Valley

Time Sensitive

CHAPTER OFFICERS

President

Elaine Edwards Yaharus
(619) 435-4044
EYaharus@gmail.com

Vice President

Steve Haley – (619) 441-8769
Raceready13@gmail.com

Secretary

Gloria Koch – (858) 455-1917
GloriaKoch304@gmail.com

Treasurer/Newsletter Editor

Diane Whorton – (619) 467-7861
dlw.union@gmail.com

District G Director (CSR Board)

Gaspar Luna Oliveira (619) 548-4793
GasparLunaOliveira@gmail.com

SUB CHAPTER-IMPERIAL VALLEY

Chair

Tom Stroud – (760) 353-1749
stroudtom@hotmail.com

Recording Secretary

Ray Vialpondo - (760) 353-2445
Raynov1@roadrunner.com

COMMITTEES

Review Committee (Finances)

Steve Haley – Chair (619) 441-8769
Raceready13@gmail.com

Legislative Committee

Laurie Bella – (619) 435-3688
Email: lbella@san.rr.com
Gloria Koch – (858) 455-1917
Email: GloriaKoch304@gmail.com

Membership Committee (chair vacant)

Members
Linda Bradford
Cessaly Hutchinson

IMPORTANT NUMBERS

(Have your Social Security # ready)

California State Retirees, Inc (CSR)
(888) 808-7197
www.CalRetirees.org

CSEA Member Benefits

(800) 952-5283
www.calcsea.org/benefits

CalPERS Headquarters

(888) 225-7377
www.calpers.ca.gov

Social Security

(800) 772-1213
www.SSA.gov

Medicare

(800) 633-4227

***** If there is a committee you wish to help with please contact the President so you can be assigned*****

CALIFORNIA STATE RETIREES

Chapter 17

MEETING MINUTES

April 4, 2019

- Call To Order** Elaine Edwards, President – Call to Order at 12:04 PM
- Pledge of Alligence** Steve Haley, Vice President
- Roll Call of Officers** Elaine Edwards, President; Steve Haley, Vice President; Gloria Koch, Secretary; Diane Whorton, Treasurer,
- Delegates** Diane Whorton, Danny Morales -absent, Elaine Edwards, Arlene Ryan -absent, Steve Haley Sr., Michael Miller, Laurie Bella, Linda Beauchat. Gilbert Nguyen, Gaspar Luna Oliveira (Board of Directors)
- Committee Chairs** PAC Committee Co - Chairs - Laurie Bella, and Gloria Koch
Membership Committee – Until Chair is found, Elaine, Cessily and Linda will form the committee
- Introductions** Elaine introduced the meeting guests
- Gaspar Luna Oliveira, District G Director
- Approval of Agenda**
- Motion to change the agenda to moved presenters after approval of the Agenda made by Gaspar, 2nd by Diane - Motion passed
- Report of District G Director** **Gaspar Luna Oliveira**
- Gaspar apologized for the change on the agenda and explained that he has a very good friend in the hospital that he wants to visit. He then told the attendees that we had a wonderful Lobby Day in Sacramento. He mentioned some of our appointments with Representatives Lorena Gonzales, Todd Gloria, Randy Voegel and Toni Atkins, Senate President pro Tempore. He then proceeded to explain AB 824 (Wood) -end prescription drugs “Pay-for-Delay” practice. This practice entails big pharma paying manufacturers of generic (cheaper) drugs not to manufacture them so they can keep their profits up. The idea for this bill was brought to Assembly Member Wood by the Attorney General. Gaspar and the Lobby Day representatives had an opportunity to meet and hear Assembly Member Wood at dinner the night before Lobby Day.
- Gaspar also mentioned that the CSR Board of Directors will interview candidates for CalPERS Board of Directors on April 12, 2019.
He thanked the Chapter 17 Lobby Day’s participants and mentioned that CSR now has 39,000 members. We are growing.
- Program Presenters** Christine Fountain and Carolyn Wolatz
- Carolyn Wolatz gave an explanations of the different types of insomnia and addressed type of treatments and drugs that help combat this condition. Among the medicines she mentioned that Benadril can produce memory loss in elderly patients. The next presentation talked about “Eating your Way to Lower Cholesterol”.
- First a quick definition of IDL (bad cholesterol); HDL (good cholesterol) and Tricholesterol (bad).
Recommended food: Soluble Fibers, Fatty Fish, Nuts, and Sterolds and Stanols (found in plants).
Foods to avoid: Saturated fats and trans fat (i.e., process foods).

Approval of the Minutes

Corrections – last name spellings for Linda and Gaspar.

Motion to approved the minutes as corrected made by Sharon, 2nd by Tom. Motion passed.

Treasurer's Report

Diane Whorton, Treasurer

February– Beg Bal: \$4,209.47 – Rev \$1,591.85 – Exp \$ 486.00 = \$5,315.32 ending balance

March – Beg Bal:\$ 5,215.32 - Rev \$1,605.15 – Exp \$1,767.84 = \$5,152.63 ending balance

*Diane explained that there was something wrong with the formula in the worksheet for the bank balance. It will be fixed with corrected copies our next meeting. Corrections were written in in blue. Motion made by Tom, 2nd by Cessily – to table approval of reports until June meeting. Motion Passed

PAC's Report

Co - Chairs - Laurie Bella, and Gloria Koch

Gloria and Steve reported on Lobby Day and thanked all participants. They mentioned that our new lobbying member Alberto Covarrubias had come up to speed very fast and was very good at navigating the Capitol.

Laurie reported that at the last meeting of the Round Table discussions centered on the CA Supreme Court Ruling that Prop B, that changed the retirement system, for City employees was illegal. However, the City is stalling meeting with the City Unions to fix the retirement problem. The Court also ruled that buying “air time” was no longer an option for State employees.

Future Challenge: there is a legal law suit to the CA Rule at to the Federal Supreme Court.

Membership's Report

Membership Chair

Elaine will take responsibility for this committee with Cessily and Linda until a permanent Chair can be found. She said it is very important now to have an active recruitment since CSR will not be getting automatic rollovers. No volunteers at the meeting.

President's Report

Elaine

- Encouraged members to fill out a card sent by CalPERS due on April 30. She mentioned that there is a possibility of wining \$250 in Amazon just by filling the card
- Provided some important CalPERS Board election for RETIREE seat. DATES: candidates must present their petitions/candidate statement by May 15th. BALLOTS will be mailed by August 30th and must be returned by September 30th. Three ways to vote: by mail, by phone or online.
- Mentioned that during May and June CalPERS will take insurance rate bids
- Spoke of controversy regarding investment policies. The Chief Investment Officer would like to invest 20 billion in private equity firms. The controversy is that CalPERS would like to have these investments control by a CalPERS management team. Also, CalPERS has 400 employees that are investment officers, so what would happen to them if we use a private equity firm? There will be a committee meeting webcast regarding this issue available to all members.

Old Business

Elaine reminded the group that we still are looking for a Membership Committee Chair

New Business

Elaine spoke of last year End of Year meeting (i.e., Holiday Meeting). She asked is the members still wanted to have one. Majority said yes.

Location would be same at last year. Elaine and Diane will do reservations. Holiday Committee will be done by Linda and Cessily. Tentative date December 12, 2019

Information Items

At CalPERS February Board Meeting discussion centered on private equity investment.

Meeting Adjournment

2:00 pm. Motion to adjourn was made by Laurie, 2nd by Tom - Passed.

Gloria Koch, Secretary