



Volume 28, Issue 6

The Camellia
Retired Public Employees' Association
Area VII - Sacramento, California
Chapter 004 Newsletter

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



Nov./Dec. 2023

PRESIDENTS MESSAGE - Roxanne Woodward

Hello All -

We had a nice turnout at Vince's last month in West Sacramento for our biennial elections. Thank you to all that were able to attend and participate. Nominations were opened from the floor during this General Membership meeting. Hearing no additions to the ballot for the offices of President, Vice President, and Secretary, the incumbents were approved by acclamation. One change to note is that we now have a Secretary/Treasurer as allowed by our bylaws. Marie Reed will expand her previous Secretarial duties to include Treasurer responsibilities. I want to thank Bobbie Smith who served as our Treasurer for the past six (6) years. Bobbie replaced me when I was first elected as your President. Thank you all for your vote of confidence and continued support. I am pleased to announce that our Board is intact.

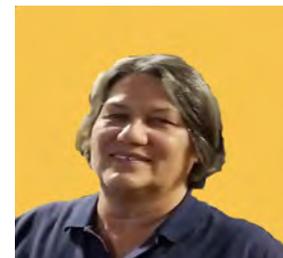
We also elected our Director's at Large (DAR), and our Delegates for GA 2024. The DAR's include: C.T. Weber, Harry Gayle, Johnnie Young-Craig, Diane Buffington, Sheryl Zazzi, and Steve Kawai. GA Delegates and alternates are: President Roxanne Woodward, Membership Chair Diane Buffington, and Secretary/Treasurer Marie Reed. Alternates include Sheryl Zazzi and Johnny-Young-Craig. Congratulations to all of you on your new appointments.

As we've just entered our new fiscal year, please be advised that the Statewide Bylaws and/or Policy files may potentially undergo changes in the future. One item floating is a change in our fiscal year to commence in July and end in June. We will reconvene our Bylaws Committee, when appropriate, to address this and other changes that may be required in our bylaws. Future election timing will be affected, of course.

Our annual holiday luncheon will be held on December 13, 2023 at *Cattlemen's* in Rancho Cordova. We'll have our traditional round-up luncheon with menu selections. The flier has been out for some time and the RSVP deadline is December 5th. (see flier within). We took a quick vote last month and have decided to continue with Aviator's for most of our meetings as we continue to seek a more permanent solution.

Membership: We ended the month of October with 988 members. Although we gained 7 new members and lost 2 for failure to renew, our numbers remain the same. I want to welcome Steve Kawai for recently joining our Membership Committee. Thank you Steve and we are looking forward to working with you. I've recently been in touch with Elena Yuasa, RPEA's Director of Membership, to participate in a CalPERS CBEE online Zoom educational seminar. CalPERS Customer Education and Outreach Division has invited RPEA to join this event. The dates are December 5th and 6th. While I await further word from Elena on this effort, please

consider volunteering a few hours virtually on either day to help answer questions from event participants. This is an excellent recruitment opportunity for us. Instead of sitting at a table, we will be online to answer questions about RPEA, and what we have to offer! Together we make progress and we do make a difference. An on-line or a pdf version of the application may be found at <http://www.rpea.com>.



Public Employees Retirement Fund (PERF): As of June 30, 2023, the estimated PERF funded status was 72%. Please note that neither asset values nor liability values are final as the status of the PERF for FY 2022-23 will be based on additional factors beyond investment returns, including employer and employee contributions, monthly payments made to retirees, and various investment fees. I'm with Al Darby on this one. CalPERS serve more than 2 million members in the CalPERS retirement system, and administers benefits for over 1.5 million members (and families) in its health program, making it the largest defined-benefit public pension in the U.S. for which their performance is horrible!

Long Term Care (LTC) Update: The CalPERS Long-Term Care Class Action Settlement became final on September 28, 2023. As previously reported, documents pertaining to the court's orders approving the settlement, the plaintiff's motion for fees and costs, and the final Judgment may be found at: <https://www.calpersltcclassaction.com/>. Recently member J.J. Jelincic came across a post from California health advocates. He says "It may be helpful. Feel free to share. Do not ask me to explain it. This is all I know." So, with that I check out their website which is full of helpful resources and information and pass this link onto you: <https://cahealthadvocates.org/calpers-update-15-calpers-second-settlement-details-explained/>

As the holiday season is upon us, I recently came across an article on *Holiday Online Shopping Tips* that I think is worth sharing. This information came from the federal government's Cybersecurity and Infrastructure Security Agency's website. Additional information, including how to keep your devices and accounts secure, may be found at: <https://www.cisa.gov/resources-tools/resources/holiday-online-shopping-tips>

Holiday Online Shopping: Each year consumers lose billions of dollars from stolen payment card information. Take extra precautions while shopping this holiday season. Cy-

Continued on Page 4

RANDOM THOUGHTS FROM THE PAST PRESIDENT

I was recently honored to be invited to attend the 100th birthday party of one of our members, John Canfield. It was a lovely event with quite a large group of friends and family in attendance. John was looking fine in his baseball cap with the saying "It took 100 years to look this good" emblazoned on it.

John was an active member of Chapter 004 back in the day. His activities included attending all the meetings and being an activist at the Legislature advocating for seniors, veterans, and retirees. John was very active with veterans' groups and served many years in local chapters of the VFW. As a result of his advocacy, the California State Legislature presented John with a Joint Resolution honoring his long and valued record of selfless service to others.



Both John and his late wife Neva were veterans and members of the "greatest generation". Neva passed in 2012 and was buried with full military honors. Hundreds of friends and family attended services for her at their local parish church. They were married for almost 58 years. Both were active members of RPEA's Chapter 004, attending chapter meetings, CalPERS meetings, and Board of Director's meetings when held locally.

A recent honor bestowed upon John was the publishing of his book, at age 99. The book recounts his years in the Army during World War II. After several different assignments, John became a member of the 82nd Airborne Division and made thirteen jumps, 9 during the day and 4-night jumps. He stood as bodyguard for General Eisenhower during the "Big Four" meeting of the Allied Generals at the end of that conflict. The book is available on Amazon and is titled "Small Victories in a Great Big War".

John's book recounts episodes in his life from the time he was a young man in Connecticut just at the beginning of World War II. His chapters include incidents during the period before he was drafted into the Army and during his several training assignments. He recounts several of his combat episodes and but does not include how he met his wife, Neva.

Neva had been an Army nurse in Colorado during the war, but after discharge, she and a girl friend decided they wanted to see the East Coast. They got jobs in the Veterans' Hospital in Newington, Connecticut, where they found it to be a cold, unfriendly place. One night she was very busy when a doctor

in an exam room called "Nurse, Nurse!", so she rushed to see what was needed. The doctor was doing a procedure on John and said, "Hold John's hands so he doesn't fall off the gurney while I drain some fluid from his lungs." She would then chuckle and say, "If I knew then what I know now, I would have let him fall off that gurney!" Everyone would laugh. John knew she was joking as they were married almost 58 years when Neva passed away in 2012.

John and Neva were very friendly with all they met, many neighbors and friends made reference at his party to their kindness and friendliness to those who lived in their neighborhood. This is the kind of people they are and we all appreciated that from them. Kind and friendly and helpful to all. We miss your smiling face at our meetings, John and do wish you well in the coming days, months and years.



John Canfield age 100 at his recent birthday party. A good friend and a good neighbor. Seems his life epitomizes the column I read in the local paper which follow on the next page..



I receive a monthly publication titled “InsidePocket” a newspaper devoted to events and people in the area where I live. This publication comes in several different iterations, titled appropriately for the neighborhood it serves. In the October issue of this newspaper, I read an interesting article by the publisher. I was so taken by the gist of the article that I contacted the publisher and asked permission to use a portion of her article in this newsletter. She responded that it would be her honor to be included in this publication. I hope you find it as moving and necessary in today’s world as I did and will take it to heart. Please continue to read what she had to say:

Nelson Mandela said, “There can be no greater gift than that of giving one’s time and energy to help others without expecting anything in return.” To which I add, kindness is a muscle. The more you exercise it, the stronger it becomes.

We all have challenges. There’s no need to add to anyone’s difficulties with harsh words or behavior. The ancients said, “Be kind, for everyone you meet is fighting some type of a battle.”

Cecily Hastings

Commit to Daily Acts of Good Neighbor Kindness

- -Smile and make eye contact with people you meet. Your act of acknowledgement and appreciation may be the highlight of their day.
- -Make someone’s day with an authentic compliment, a simple but powerful act of kindness, humanity, and connection.
- -Look to help an elderly neighbor or someone struggling with health or loss.
- -Shop locally to help the small business community.
- -Pick up trash. A friend carries a vinyl glove for this purpose. It’s an act of kindness for your community.
- -When eating out, add a little extra to your tip. It’s still rough times in the service industry.
- -If your grocery cart is piled high, invite the person behind you to go ahead.
- -Hold the door for others.
- -Say please and thank you.
- -Take in a neighbor’s trash can. Or remind them if their can isn’t out on trash day.



Modern health and wellness places a big focus on forward progress. We follow doctors’ orders to ensure a good report at our next wellness visit and get preventive care to avoid future health issues. All of this is well and good. But in persistently looking ahead, are we spending enough time enriching our lives by looking backward?

Have you ever wondered why listening to the music that you loved as a kid always puts you in a good mood? Engaging in nostalgia – whether looking through old photos, reminiscing with friends or playing the songs that you heard at your prom – helps you connect to your past in largely positive ways, which makes you feel good about the life that you’ve lived, according to researchers who study nostalgia.

“The memories that people reflect on when experiencing nostalgia are ones that are significant, meaningful or monumental,” says Nicholas D. Evans, PhD, assistant professor of psychology at the University of Manitoba. “They help define a person’s life [or] tie together one’s life story.”

Nostalgia typically causes a rush of fond memories. The activity also has mental health benefits, according to a growing body of research. Thinking about key moments from your past might help you feel better about yourself, your relationships and the trajectory that your life has taken.

Many researchers have explored the immediate effects of nostalgia. “They’ve found that it increases self-esteem, optimism, social connectedness, self-continuity and meaning in life,” says Kristin Layous PhD, associate professor of psychology at California State University, East Bay.

What is nostalgia, really?

Nostalgia is a wistful, bittersweet emotion. It can arise any time you recall moments that helped define the person you’ve become, according to researchers. Although nostalgia blends happiness with sadness, allow us to understand where we have been in our lives and the people we have gotten to know along the way, [including] people who are no longer with us,” Evans says. “For the typical person, the happiness of the memory outweighs the sadness.”

You can choose to be nostalgic by flipping through photo albums or talking with relatives about your shared past, according to Evans. Sounds, tastes or scents might also trigger nostalgia. They can jolt our back to key moments in your personal history.

“A song that is tied to a significant life event. A cologne, perfume or candle. Or even a meal one’s parent [used to cook],” Evans says. “All of these can help allow someone to mentally place themselves in the time and place of that specific nostalgic event.”

“Nostalgic memories, even when they may have a tinge of sadness, allow us to understand where we have been in our lives and the people we have gotten to know along the way,” says Evans.

Above excerpt from RENEW, a magazine from United Health Care, used without permission.

PRESIDENT'S MESSAGE - continued from page 1

ber criminals know we are conducting more business online than ever and they are looking for ways to target unsuspecting consumers. The holiday season is a prime time for hackers, scammers, and online thieves. While millions of Americans will be online looking for the best gifts and Cyber Monday deals, hackers will be looking to take advantage of unsuspecting shoppers by searching for weaknesses in their devices or internet connections or attempting to extract personal and financial information through fake websites or charities. The best defense against these threats is awareness. There are a few simple steps we all can take to be more secure before and after we shop.

Tips for Online Shopping

- ***Use a Credit Card, not a Debit Card***

Using a debit card takes money directly from your bank account. Credit cards limit your liability for fraud or unauthorized use. When fraud occurs, you can retrieve your losses by disputing the charges with your credit card provider.

- ***Online Payment Services***

If allowed, use intermediary payment services like Google Pay, Apple Pay, or PayPal for purchases. These payment services make it so merchants are not directly given your credit card information.

- ***Don't Store Your Card Information on a Website***

When a website asks if it should "remember" your payment card information, the correct answer is "no." This feature is convenient, but it leaves you vulnerable if someone gains access to your account. The last thing you want is someone to access your account and "one-click" shop using your stored card information.

- ***Frequently Monitor Account Activity***

Regularly log in to your financial accounts to keep tabs on your account activity. If you notice anything questionable, report it right away.

- ***Look for http"s" Before Purchasing***

Not all sites are safe and secure. Ensure the site you are visiting is secure before purchasing by looking for the "https://" in the browser's address bar. The "s" stands for secure and should appear on all web pages that require disclosing financial information.

- ***Read the Reviews***

Before you click "confirm purchase," take the time to consider the reviews of a product to ensure the merchant and the merchandise are legitimate. If you feel a deal is too good to be true, it probably is. Scammers entice consumers with severely discounted prices to

capture their financial information.

- ***Be Wary of Emails or Texts Requesting Information***

More and more attackers are trying to steal private information by sending emails or texts requesting that you confirm a purchase or account information. Legitimate businesses will not solicit sensitive information this way.

As a general rule, do not provide sensitive information through email or text and never click on links you receive out of the blue.

Directly contact the company that appears to have messaged you, rather than replying to the text or email.

- ***Be Careful of Faked Websites***

Scammers set up fake URLs that are just a letter or two off from popular sites. Users who normally type quickly and rely heavily on autocorrect are especially prone to landing on these fraudulent sites.

If you are unsure how to spell the name of a website, look for it by using a reputable search engine and double check the URL to make sure you are in the right place. (Remember the "https://" rule.)

- ***Assume Public Wi-Fi Is Not Secure***

Wi-Fi hotspots in coffee shops, libraries, airports, and other public places are convenient, but often not secure. Online shoppers don't realize that cyber thieves can snatch their login credentials or other online data through Wi-Fi hotspots. Most free hotspots don't encrypt the information you transmit. If a network doesn't require a password, it's safe to assume it is not secure.

Wishing you and yours a joyous, and safe holiday season ahead!



HO, HO, HO

COME TO CHAPTER 004'S ANNUAL HOLIDAY LUNCHEON

DECEMBER 13, 2023

CATTLEMENS RESTAURANT

12409 Folsom Blvd., Rancho Cordova 95742

Cost: \$15 per member (\$20.00 for guests)

Meet & Greet - 11:00 a.m.

Luncheon Served - 12:00 p.m.

- MENU:
- Top Sirloin Steak (*aged to perfection*)
 - Atlantic Salmon (*broiled thick cut boneless filet*)
 - Chicken Breast (*marinated in teriyaki sauce or basted lemon herb sauce*)
 - Pasta Ravioli (*vegetarian ravioli served with a seasonal sauce*)

Entrées include baked potato, all-you-can-eat salad, sourdough bread, ranch style beans, coffee, tea, or soda. Steaks are prepared medium to medium rare. Special requests for rare or well done will be accommodated.

Please RSVP by December 5, 2023. Indicate your entree selection(s). Mail your reservation and payment to our Special Events Coordinator: Sheryl Zazzi, 1709 Lakewood Drive, West Sacramento, CA 95691-4043, text (916) 607-8282, or email redhatzaz@gmail.com. Make check payable to RPEA, Chapter 004. Payment must be received prior to the luncheon.

NAME: _____ PHONE: _____ # RESERVED: _____

PRINTED NAME(S) FOR NAME TAG

MENU SELECTION(S):
Steak: _____ Salmon: _____ Chicken: _____ Ravioli: _____

UPCOMING MEETINGS

RPEA CHAP. 004
Sacramento, Yolo Areas
Second Wednesday
of each month.

Dec. 13, 2023
Holiday Luncheon - 11:00 a.m.
Cattlemens' Restaurant
(See flier on page 5)

Jan. 10, 2024- 10:00 a.m.
Board of Directors Meeting
Aviator's Restaurant
6151 Freeport Blvd.

Feb. 14, 2024 - 10:00 a.m.
General Membership Meeting
TBD

**NOW THAT IN-PERSON MEETINGS
HAVE RESUMED**

Lunch is **Free** to members and now **\$15.00** to guests for all Chapter luncheons except **Spring Luncheon and**

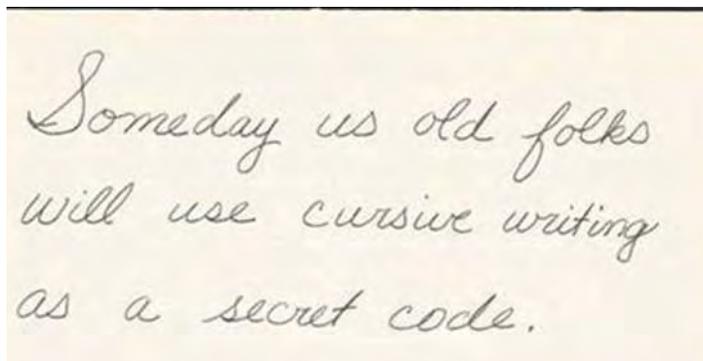
Holiday Luncheon
Members may attend all meetings.
Please reserve your spot.

Failure to make a reservation may result in no lunch available and failure to appear and not cancel a reservation will result in a charge.

To reserve or cancel
contact **Sheryl Zazzi** at
redhatzaz@gmail.com or text (916) 607-8282
by the Wednesday before each meeting.

NOTICE!!!

If you discard or recycle our newsletter in the trash, please shred it as there are email addresses and telephone numbers listed in it. Our directors are volunteers and we don't want unnecessary solicitations coming our way because of publication of those numbers.



AGING IN PLACE AND AVOIDING SENIOR SCAMS

Most of us want to live in our homes forever. However, our homes aren't always fit for us as we age. Join us and our benefits partner, AMBA, on Thursday, November 16th, at 10:30 AM PST as we discuss ways to stay safe at home and how to avoid senior scams.

This webinar is **FREE**, but registration is required. Contact Headquarters to reserve your spot.

Retired Public Employees' Association of California
916-441-7732 | rpea.com | 300 T Street, Sacramento, CA 95811-6912

This notice was sent via e-mail to all who have an email address on file with our Headquarters. If you don't have your email on file, please do so at your earliest opportunity as you may be missing valuable information and opportunities that have been sent electronically.



Walking can add minutes to your life. This enables you at 85 years old to spend an additional 5 months in a nursing home at \$7000 per month.

I like long walks, especially when they are taken by people who annoy me.

The only reason I would take up walking is so that I could hear heavy breathing again.

I have to walk early in the morning, before my brain figures out what I'm doing...

I joined a health club last year, spent about 400 bucks. I haven't lost a pound. Apparently you have to go there.

Every time I hear the dirty word 'exercise', I wash my mouth out with chocolate.

The advantage of exercising every day is so when you die, they'll say, 'Well, she looks good doesn't she.'

If you are going to try cross-country skiing, start with a small country.

I know I got a lot of exercise the last few years, just getting over the hill.

We all get heavier as we get older, because there's a lot more information in our heads. That's my story and I'm sticking to it

AND

Every time I start thinking too much about how I look, I just find a Happy Hour and by the time I leave, I look just fine.

A Bit of Humor to Brighten Your Day!

The following "borrowed" from the newsletter of Chapter 030, Sierra Foothills Chapter.

MORE DUMB SAYINGS FROM YOUR EDITOR!

I did not trip and fall! I attacked the floor and I think I'm winning!

Sometimes when I close my eyes, I can't see!

If Cinderella's shoe fit so perfectly, then why did it fall off? My grandpa started walking 5 miles a day when he was 60. Now he's 97 years old, and we have no clue where he is.

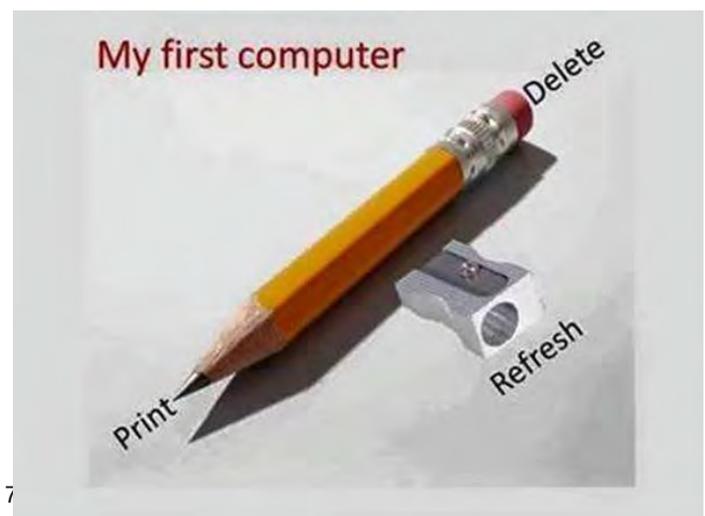
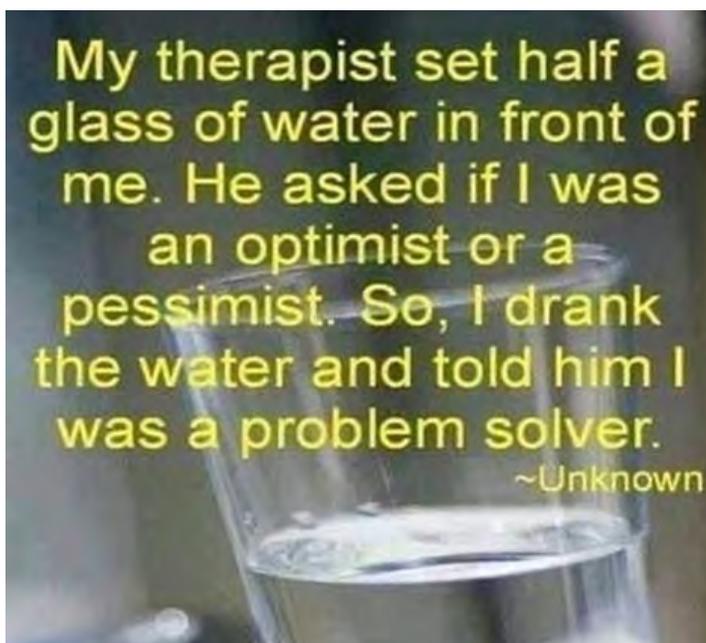
"What ever it is---- I didn't do it! Well ... Not yet anyway!"

t t t OPTIMISM t t t

"Optimism is going after Moby Dick in a rowboat; Chutzpah is taking the tarter sauce with you!"

"CHUTZPAH: Supreme selfconfidence"

**Got up at 5am, 8km run
completed, came back
prepared a vegetable
smoothie for
breakfast....
Don't remember the
rest of the dream....**





www.rpea.com

Retired Public Employees' Assn. Chapter 004
P O Box 188235
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TAKE THE 100% LOCAL PLEDGE
 SHOP Local
 STAND With Small Businesses
 SUPPORT Those Who Employ Our
 Neighbors
 We Will Come Back From This Together!

I COULD HAVE BEEN AN E-MAIL!
 Save your Chapter mailing costs and receive me in color!
 Contact marie.reed@comcast.net

NOTICE!!
If you have moved or changed your address for
delivery of this newsletter, please notify:
 RPEA Headquarters
 300 T Street
 Sacramento, CA 95811-6912
 or (916) 441-7732

2023-25 CHAPTER 004	
OFFICERS	
President Roxanne Woodward <i>rwoodward55@comcast.net</i>	(916) 388-0230
Vice President Randall Cheek <i>rcheek1947@att.net</i>	(916) 541-8988
Past President Marie Reed <i>marie.reed@comcast.net</i>	(916) 428-2090
Secretary/Treasurer Marie Reed <i>marie.reed@comcast.net</i>	(916) 428-2090
Area VII Director Ken Brown <i>moosenmarno13@gmail.com</i>	(530) 647-2168
Asst. Area VII Director C.T. Weber <i>ctwebervoters@att.net</i>	(916) 320-9186

2023-25 Chapter 004	
COMMITTEE CHAIRS	
Health Benefits Judi Johnson <i>jj2x@att.net</i>	(831) 524-5738
Legislation Randall Cheek <i>rcheek1947@att.net</i>	(916) 541-8988
Membership Diane Buffington <i>diane-buffington@att.net</i>	(916) 452-9097
Program Director Diane Buffington <i>diane-buffington@att.net</i>	(916) 452-9097
Newsletter Marie Reed <i>marie.reed@comcast.net</i>	(916) 428-2090
Special Events Sheryl Zazzi <i>redhatzaz@gmail.com</i>	(916) 607-8282
Reservations Sheryl Zazzi <i>redhatzaz@gmail.com</i>	(916) 607-8282
Sunshine Johnnie Young-Craig <i>jyclady1@gmail.com</i>	(916) 395-2618