



Volume 27, Issue 2

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.*



Mar/Apr. 2022

**PRESIDENTS MESSAGE - Roxanne Woodward**

Hello All –

As time goes on, we continue to hold monthly meetings via Zoom, between other on-site events, and are hopeful to again find a permanent meeting location. That would sure be great for all of us! The Casa Garden location is still an option that is on the table. Thank you to all that have let me know about *Maggie's Table*. I am in touch with the owner and am still hopeful that something can be worked out.

Please note that plans for our Spring Luncheon have been finalized. We will again be gathering at Cattlemens on April 13, 2022. Our luncheon guest speaker is Helen Justice. She will share her expertise on whether Medi-Cal is right for you or an aging parent. Do I need Medi-Cal? Do I qualify? Do my assets exceed the limits? Helen will talk with us about the potentially complicated system and how to defray the cost of long-term elder care. No insurance product sales are a part of her presentation. Please get your reservation into Sheryl Zazzi. (see luncheon flier in this newsletter). Those individuals that have an email address on file with headquarters were notified in mid-February, but I understand reservations are lagging! As always, we will have a good time gathering and lots of door prizes. We hope that you will be able to join us!

**Audit Committee**

During February's General meeting, the Audit Committee was appointed. As reported at our March Board meeting, Harry Gayle and Julie Edul met with Bobbi and reviewed our chapter's prior year records. I am happy to report that all records and supporting documentation were in order! Thank you all for taking the time to complete this important task... a job well done by all!

**Membership Committee**

Our membership at the end of February was 1,049. Although our overall membership is declining, I am pleased that a Membership Committee has been formed and will meet in person in the near future. It is comprised of Diane Buffington, Chairperson, Penny Felix, Marie Reed, and Roxanne Woodward.

Founded in 1958, RPEA is an association focused on protecting retirement benefits for all public employees (retired and currently employed) and their beneficiaries. RPEA is supported by membership dues and is the only statewide association representing all CalPERS members. When talking with people we know that are in CalPERS, please let them know about us, what we do for them, and why they should join us. The recruitment that each of us does has a significant impact on bringing in new members.

**Tax Time is Quickly Approaching**

To access your 2021 CalPERS tax form(s): log in to myCalPERS; under the Statements tab, select Tax Statements. Click the 2021 Tax Form and print or save it. Don't have a myCalPERS account? Visit the using myCalPERS information page to learn how to register or go directly to myCalPERS to get started. You can also call the CalPERS customer contact center at 888 CalPERS (or 888-225-7377) for assistance to set up your account.



Please note that AARP Tax-Aide On-line Tax Assistance provides online methods for the preparation of taxes – at no cost. In addition, AARP can connect you with a volunteer to assist you or they can connect you with self-filing software to prepare and file your own tax returns. For more information visit:

<https://taxaideqa.aarp.org>

**Cost-of-Living Adjustment (COLA)**

The Cost-of-Living Adjustment (COLA) is a benefit to ensure your value of money at retirement keeps up with the rate of inflation. Typically, this benefit begins the second calendar year of retirement, although the annual rate of inflation and retirement law could affect the onset of your COLA. Retirees will receive their annual COLA in their May 1st warrant. CalPERS has posted a chart that indicates what percent COLA increase a retiree will receive based on their employer contracted COLA provision and their retirement year. The website link is: <https://www.calpers.ca.gov/page/retirees/cost-of-living/cola>



**RANDOM THOUGHTS FROM THE PAST PRESIDENT**

Having found myself in the role of caregiver, I thought some members of our Chapter may have found themselves in the same situation. I found this article to be of help and hope you will as well....

**Caring for a Loved One at Home**

Informal caregivers are family, friends and volunteers who provide care and support for an aging loved one. These selfless individuals are rarely paid for their services and often endure a significant amount of stress while providing care. Health in Aging estimates as many as 43.5 million Americans care for older parents, grandparents, spouses and other older adults. Informal caregivers may provide services in a care facility, but most care takes place in the home of the aging loved one.

**Challenges Informal Caregivers Face**

Caregivers often face challenges providing informal care. A wife caring for her husband, for example, may risk injury (to herself or him) while trying to move him safely around the home to bathe, dress, eat and use the bathroom. She may also struggle to provide proper nursing care due to a general lack of training, especially when it comes to monitoring vital signs and serious medical conditions.

Financial hardship is another challenge and varies depending on the informal caregiver. Generally, a retired spouse suffers little to no financial impact as income and assets are not used to pay for care. If the same spouse offering informal care is employed and has to reduce his or her hours or quit employment entirely there can be a significant impact on the couple's finances. A child, caring for an aging parent (generally the adult daughter), will often forego wages to make themselves available to provide care during critical times of the day. This can be a massive strain on the child's personal finances and time.

Beyond the financial impact informal caregiving can create lies an often-unseen burden placed on the informal caregiver. The emotional and physical health of a caregiver is often strained when caregiving. These stresses, which can cause anxiety, exhaustion, and depression, are numerous and vary by situation. Strains to the emotional and physical health of the caregiver can be caused by:

- A lack of time, resources, or skills necessary to provide adequate care,
- Supervision requirements for those with memory issues,
- Traveling (time to and from the care recipient's home),
- Considerable or unrealistic physical or emotional demands made by the aged, or
- Unwillingness of other potential caregivers to assist.

**Caregiver Burnout**

Any of the above can be significantly overwhelming and contribute to a serious condition called "Caregiver Burnout." The Cleveland Clinic describes caregiver burnout as:

a state of physical, emotional, and mental exhaustion that may be accompanied by a change in attitude — from positive and caring to negative and unconcerned. Burnout can occur when caregivers don't get the help they need, or if they try to do more than they are able — either physically or financially. Many caregivers also feel guilty if they spend time on themselves rather than on their ill or elderly loved ones. Caregivers who are "burned out" may experience fatigue, stress, anxiety, and depression.

**Make Caregiving Easier on You**

To ensure informal care for an aging loved one is feasible can be sustained for a period of time, caregivers must understand the potential stresses outlined above, carefully avoid them, and in some cases correct them. It is important for every caregiver to be honest with themselves.

Here are some ideas, provided by the [National Care Planning Council](#) and *WebMD*, to keep burnout at bay:

- Find someone you trust to speak with on a regular basis about your feelings and frustrations
- Know your caregiving limits
- Set reasonable goals, schedules, and boundaries
- Realize you may need help from others
- Educate yourself and set reasonable expecta-

tions about your loved one's ongoing illness or condition

- Set aside time for yourself. Remember, taking care of yourself is not a luxury, it is a need
- Talk to a therapist, social worker, or clergy member. They are trained to give advice on a wide range of physical and emotional issues
- Remember to lighten up when you can. Use humor to help deal with everyday stresses
- Stay healthy by eating right and getting plenty of exercise and sleep
- Accept your feelings. It's normal to have negative feelings such as frustration and anger

## Use Professional Caregivers and Planners

Avoiding caregiver burnout can involve bringing in professional and formal caregivers for respite. This might include such services as [adult day care](#), [care management](#), [professional and non-medical home care](#), [mediation services](#) or other long term care advisors and specialists. Advisors might include [Medicaid planners](#), assistance from [Veterans Affairs \(VA\) Accredited individuals](#), or [long term care planners](#). The responsibility for recognizing elder care challenges and meeting those challenges can be shouldered by any appropriate combination of the above.

## Informal Caregiving Can Be Rewarding

Providing informal care for an aging loved can be difficult and rewarding. Remember, care for yourself during the process to avoid caregiver burnout! Use the resources above to get support for the service you do so you can provide the best care possible for your aging loved ones.

*Helen Justice, known by many as "The Elder Care Navigator", is a Certified Geriatric Care Manager trained to assist elders and their families with the process of aging with dignity and grace. A War Time Veteran herself, she retired from the Air Force in 1992. She is considered a leader in the elder care industry. She uses that knowledge to secure all types of benefits available from the state, federal and local programs to aid seniors, provides senior placement and assists veterans, widows and their families. Get Helens' free report on "How to Care for your Aging Parents: 7 Resources for Better Elder Care." Simply visit: <https://www.advancedwellnessgcm.com/caregiver-report/>*

## PRESIDENT'S MESSAGE - continued from page 1

### How Much Will my COLA Be?

The chart below indicates what percent COLA increase a retiree will receive based on their employer contracted COLA Provision and their retirement year.

Year of Retirement	% COLA Increase Effective May 1, 2022
2003 & Earlier	2.00%
2004	2.19%
2005	3.59%
2006-2014	4.70%
2015	3.13%
2016	2.39%
2017	2.52%
2018	2.96%
2019	2.77%
2020	2.00%
2021	Not eligible

### Long Term Care, Jack Danielson - AMBA Partner

Seventy percent (70%) of people over 65 will use some type of long-term care during their lifetime. Although the January 28th deadline has passed for opting out of the CalPERS class action lawsuit, it is a good time for each of us to review what we each have in place for long term care needs.

There are many of you who still have your long-term care coverage with CalPERS and it is a great time to review that coverage. With more rates increases coming in August there may be other options which will meet your needs. Our benefits partner AMBA can help you understand what options may be available for you for the long term. An AMBA agent has all the information you need to get the best coverage to fit your situation. Contact our AMBA representative Jack Danielson at [jack.danielson@amba.info](mailto:jack.danielson@amba.info) or call 530-864-3793. RPEA is here to serve its members, together we can find solutions.

*Important: To receive a return of all premiums, you must continue to pay premiums on your CalPERS LTC Policy until the Settlement becomes final and effective which is estimated to be the summer of 2022.*

### GA 2022 - Save the Date

As you all know, RPEA's biennially General Assembly (GA 2020) was postponed twice due to COVID. We are on target for GA 2022 right here in Sacramento! Please save the date. It will be held **September 26-29, 2022 at Hilton Arden West Sacramento**. I'm hopeful that because it is here in Sacramento that more people will be able to attend. There are lots of workshops and a lot happening on the floor of GA. We are prepared to help reimburse with mileage or meal expenses so that you can see your GA in action! Further updates will be

**PRESIDENT'S MESSAGE - continued from page 3**

provided as they become available.

**Free Covid-19 Tests**

A few months ago, the federal government launched its website to sign up for free Covid-19 tests allowing people to order up to four tests per month shipped directly to their home via the postal service. If you've already received your first set, you may sign up for a second set today. The website is: <https://www.covidtests.gov>

**CalPERS Elections**

Our membership should have received a letter from CalPERS regarding its upcoming election for three (3) seats on the CalPERS Board of Administration. These seats are important to us! They represent state, school, and retiree member groups. The notice provides timelines for the fall 2022 elections, information for interested candidates, including eligibility and nomination requirements, and access to various required forms.

Nomination petitions with required signatures, as well as candidate statements, and the nomination acceptance/ballot designation forms are due by 5:00 p.m. on May 12, 2022. Candidate statement addenda are due by May 31, 2022. Ballots will be mailed August 26, 2022 and votes must be received by September 26, 2022. Voted ballots will be processed beginning September 27, 2022. Voting online, by phone, and by mail will be available to all eligible voting members.

- The state member representative seat is currently occupied by Theresa Taylor, who has served in the position since 2015. Active state employees are eligible to vote in this election.
- The school member representative seat is currently occupied by Rob Feckner, who has served in the position since 1999. Active school members are eligible to vote in this election.

The winners of the state and school elections will serve a four-year term beginning January 16, 2023.

- The retiree seat was vacated by Henry Jones in January 2022. The winner of this special election will serve the remainder of the current term, as well as the next term of office through January 15, 2028. Retired members are eligible to vote in this election.

For each of these seats, a runoff election may be held later in 2022 if a candidate doesn't receive the majority of votes cast in the primary election.

Information on the upcoming board election and resources for members and candidates are available at: [www.calpers.ca.gov/boardelection](http://www.calpers.ca.gov/boardelection)

**CalPERS Announced New Chief Investment Officer**

Nicole Musicco has been announced as the new Chief In-

vestment Officer at CalPERS. She is from Canada and joins CalPERS from RedBird Capital Partners in Canada. At RedBird she led the firm's Canadian investment business. She also has significant experience managing the investments of pensions funds. Before RedBird, she served at the Ontario Teachers' Pension Plan for more than 16 years, where she led the private equity and co-investment investment teams and opened the fund's Asia Pacific office. She also led the private markets investment program at the Investment Management Corporation of Ontario. CalPERS CEO Marcy Frost's press release may be viewed at: [www.calpers.ca.gov/page/news-room/calpers-news/2022/calpers-names-nicole-musicco-new-chief-investment-officer](http://www.calpers.ca.gov/page/news-room/calpers-news/2022/calpers-names-nicole-musicco-new-chief-investment-officer)

**PERF Update**

Funded status of the PERF in 2019-20 was calculated at 70.6%\*. During the 2020-21 Fiscal Year, that moved up to 80%-82% \*\*

\*The PERF is the Public Employees' Retirement Fund. This percentage includes the terminated agency pool and the 1959 survivor benefit plan. Percentage based on a 7.0% discount rate.

\*\* The 82% estimate is based on the 7% discount rate as of 6/30/2021. On 7/1/2021, the risk mitigation event was triggered due to the 21.3% investment return for FY 2020-21 and the 80% estimate is based on the new 6.8% discount rate.

**Donate Pull-tabs for Recycling**

Our Chapter is still collecting pull-tabs for Shriners Hospitals for Children. A little bit of information about the Shriners Hospital pull-tab program. The non-profit organization has been collecting pull-tabs or pop-tops from cans since 1989, recycling them and putting the money toward programs that directly benefit children. It is the aluminum that has recycle value and the tab is the only pure aluminum part of the can. The can itself can be returned for deposit after the tab has been removed. So, bring your pull-tabs to our meetings. A collection container will be provided and together we can **Help a Shiner Help a Child**. Just bring them to any meeting or get them in the hands of a Board member.

**Archivist**

I am seeking a volunteer or two historian enthusiasts archivists. In talking with Marie Reed, who has held many positions both within our chapter and statewide offices, has a plethora of paper files dating back from when our Chapter was first formed. Some of these records now reside with Marie. I am told they contain some very interesting information! I am looking forward to going through those documents and would to find another volunteer or two who might be interested in meeting periodically to pour over the documents, help determine how they might be useful to us, and/or to preserve them properly. It will be fun and exciting to delve into these files! If this sounds like something that you might be interested in, please let me know.



**SPRING LUNCHEON - RPEA CHAPTER 004**

**OUR SPRING LUNCHEON IS AROUND THE CORNER**

Invite family – bring a friend. Come on out and join us. All are welcome.

- WHEN:** Wednesday, April 13, 2022  
RSVP by April 7, 2022, to Sheryl Zazzi- details below
- WHERE:** CATTLEMENS  
12409 Folsom Boulevard  
Rancho Cordova, CA 95742 (Hazel Avenue Exit off Highway 50 East)
- TIME:** 11:00 a.m. (no host cocktails & social...)  
12:00 p.m. (lunch served)
- COST:** \$15.00 per person
- MENU:** Top Sirloin Steak (aged to perfection)  
Atlantic Salmon (broiled thick cut boneless filet)  
Chicken Breast (marinated teriyaki sauce or basted in lemon herb sauce)  
Pasta Ravioli (*vegetarian ravioli served with a seasonal sauce*)
- SPEAKER:** Helen Justice, GCM- VIP Concierge Care Management

*All selections include a baked potato, all-you-can-eat salad, sour-dough bread, ranch style beans, soda, coffee or tea.*

*Steaks are prepared medium to medium rare. Special requests for rare or well done will be accommodated.*

Please **RSVP no later than April 7, 2022. Make check payable to RPEA, Chapter 004.** Indicate entrée selection(s) & **mail reservation and payment to Sheryl Zazzi, 1709 Lakewood Dr, West Sacramento, CA 95691, telephone (916) 607-8282, [redhatzaz@gmail.com](mailto:redhatzaz@gmail.com).** Payment must be received prior to the luncheon.

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Non-perishable food donations will be collected for a local food bank.

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NAME: \_\_\_\_\_ PHONE: \_\_\_\_\_ # RESERVED: \_\_\_\_\_  
PRINTED NAME(S) FOR NAME TAG: \_\_\_\_\_

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MENU SELECTION(S):

Steak: \_\_\_\_\_ Salmon: \_\_\_\_\_ Chicken: \_\_\_\_\_ Pasta: \_\_\_\_\_

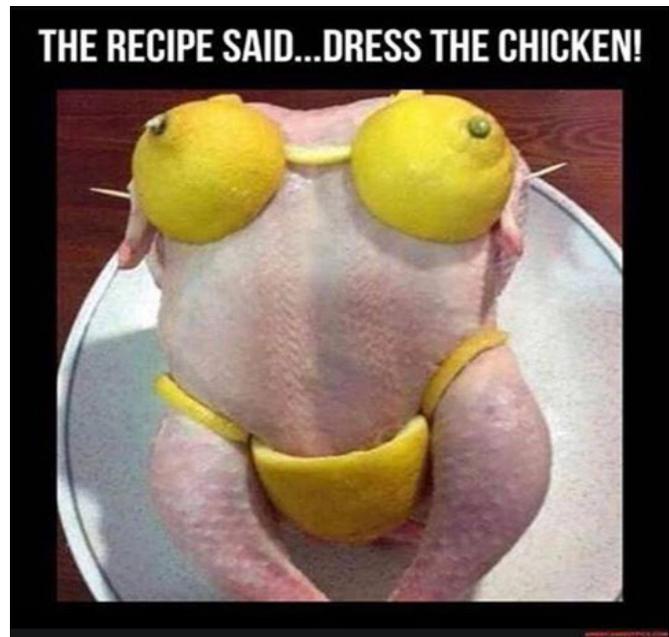
**UPCOMING MEETINGS**

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

**Wed. Apr 13, 2022**  
**Spring Luncheon**  
Flyer available

**Wed. May 11, 2022**  
**Board Meeting**  
(TBD)  
**ZOOM meeting**

**June 8, 2022**  
**General Meeting**  
(TBD)  
**ZOOM meeting**  
instructions for Zoom meetings  
will be made available prior to  
each meeting.



**WHEN MEETINGS RESUME**

Lunch is \$5.00 to members and \$10.00 to guests for all  
Chapter lunches except  
**Spring Luncheon and**  
**Christmas 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 \$10.00 charge.**

To reserve or cancel  
contact **Sheryl Zazzi** at  
[redhatzaz@gmail.com](mailto:redhatzaz@gmail.com) or call (916) 607-8282  
by the Friday before each meeting.



**INVITATION TO OUT OF STATE  
AND OUT OF COUNTY MEMBERS**

We would like to invite any fellow RPEA members, who live out of state or out of county, to join us. If you happen to be in town, during our meeting, come by and say hi and maybe tell us about some of your adventures. Especially now that our meetings are being held virtually via the internet, we would like to have you join in to see your Chapter in action via ZOOM! Please contact a Board member to obtain the log in information.

This invitation also includes any of you from other chapters, who would like to stop by, and introduce yourself and tell us about your chapter.



**I relabeled all of the jars in my wife's spice rack. I'm not in trouble yet....but the thyme is cumin.**

*A Bit of Humor to  
Brighten  
Your Day!*

**I'M TAKING CARE OF MY  
PROCRASTINATION ISSUES;  
JUST YOU WAIT AND SEE.**

**I'M SO HAPPY TO SEE YOU,  
I WAS SITTING ON THE COUCH**



**WHEN "BANG" THE CUSHIONS  
EXPLODED, I COULD HAVE DIED**

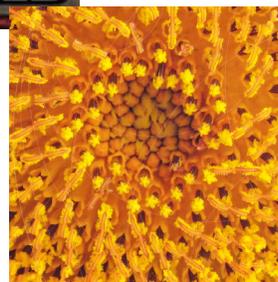
#### One More Thing

--"Your phone message is important to us. Please stay on the line until it's no longer important to you."

--"The older you get, the uglier you're willing to go out in public."

--Most people are in the state of life where they use their phone to record good memories. I'm of the age where I use my phone to shoot pictures of laels and then enlarge the picture so I can read them."

--"Avoid soreheads, laugh a little and always question authority."



**Happiness is something  
that multiplies when it  
is divided.**

~  
Paulo Coelho



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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](mailto:marie.reed@comcast.net)

2021-23 CHAPTER 004  
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