



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.

Volume 26, Issue 2



Mar/Apr 2021

PRESIDENTS MESSAGE - Roxanne Woodward

Hello All –

I hope this communication find you well and am wishing you a happy spring ahead. Spring is truly one of my favorite times of year...a time for reflection and a time for renewal. As we look back, this past year has been a difficult one for many of us, and certainly something that I never expected in my lifetime.

How do we feel about reconnecting after COVID? Are we vaccinated and protected? Are we ready to get out and meet again in person? It's hard to gauge one's social comfort level yet it's time to start that conversation with membership. The good news is that Sacramento County recently moved from the most restricted purple tier to the red tier meaning that more venues and restaurants are opening up. The bad news is that our Casa Garden venue permanently closed at the end of January.

I'm hopeful that many of our members have been vaccinated. I'm ready to move forward! Do you feel comfortable in resuming in person luncheons and meetings? I miss our gatherings. I want to get out and have a meal and enjoy each other in conversation and comradery. Are you ready? As our Casa Garden venue is no longer an option, it's time to seek and explore other venues. If you are interested in exploring some options with me and a handful of others, please let me know. In addition, if you know of a venue or meeting place in your area or have suggestions, I'd like to hear from you. Your thoughts would be appreciated. I may be reached at the e-mail address listed on the back of this newsletter.

In closing, I want to wish you and your families a joyful and a favorable spring ahead and I look forward to seeing you in-person at a future meeting or event! In the interim we will continue with Zoom.

MEMBERSHIP

At the end of March 2021, our Chapter membership stood at 1,108 members. During this most recent reporting period, we lost 17 members of only which 3 were a result of non-renewal. As you may recall, last spring we introduced our "Bring a Friend" virtual events. I'd like to see us bring this back at an in person (luncheon event) later this year. In the interim, use these next few months to do your part in bringing in a new member. Ask your colleagues and cohorts to join RPEA in its fight to continue to protect our pensions. Prospective members may join on-line and/or obtain a pdf version of the application at <http://www.rpea.com>

LEGISLATION

Assembly Member Cooper introduced AB 386 in early February. As of this writing it was amended again in mid-March and re-referred to the Committee on Public Employment and Retirement. This is the same bill that RPEA was vigorously opposing last year (AB 2473) which was abruptly pulled prior to being heard by the Senate Policy Committee. RPEA will continue to watch this bill closely. A digest of the bill is as follows:

"Existing law, the California Public Records Act, requires state and local agencies to make their records available for public inspection, unless an exemption from disclosure applies. Existing law excludes from the disclosure requirement certain records regarding alternative investments in which public investment funds invest. This bill would exempt from disclosure under the act specified records regarding an internally managed private loan made directly by the Public Employees' Retirement Fund. Under the bill, these records would include quarterly and annual financial statements of the borrower or its constituent owners, unless the information has already been publicly released by the keeper of the information". (Based on text date 3/18/2021)

GA 2022 – SAVE THE DATE

President Knox recently announced that due to the COVID-19 restrictions and social distancing guidelines, RPEA's 2020 General Assembly (GA) which was postponed and pushed out to March 29, 2021 has been cancelled. In hopes that the pandemic phases out and restrictions lifted by the next biennially scheduled GA, please ***save the date*** for GA 2022 which has been scheduled for **September 26-29, 2022** at **Hilton Arden West Sacramento**. By then, Chapter 004 will have held its next election resulting in potential new line-up of attendees. Further updates will be provided as they become available.

CalPERS NEWS (CP)

Members of our Board of Directors continue to monitor and attend virtual CalPERS Board Meetings. After all someone needs to guard against assaults to our pensions and benefits. Additional CP news follows:



RANDOM THOUGHTS FROM THE PAST PRESIDENT

February greeted us with sad news...the Past President of RPEA and longtime Director of Health Benefits Harvey Robinson passed away from COVID-19 on February 14. Harvey contracted the virus in January and was hospitalized at the time of his passing. He will certainly be missed as a frequent sharer of news items relative to senior issues, retirement issues, financial matters, and other timely items he found in his daily perusal of many media sources.

Harvey retired from CalPERS, having worked for several years in the long-term care program and was a frequent speaker on matters dealing with long-term care issues. He was there at the beginning of that program and spoke many times encouraging CalPERS members to participate in the program when it was first introduced. He later followed up on the class action lawsuit filed by participants of that program, giving periodic updates on the status of the lawsuit.

Harvey was a member of Chapter 004 in Sacramento and served in several positions on the Board of Directors of that chapter, including a stint as President. He later agreed to remain as Director of Health Benefits for the chapter as well as being on the statewide Board of Directors in that same capacity. His passing leaves a void that will be very hard to fill...rest in peace now, Harvey, knowing you will be missed. At the meeting of our Board of Directors in March, a \$500 donation to the RPEA Building Fund was approved in Harvey's memory.

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More ways to stay safe while using email or your browser.

- Do not click on links or attachments in emails or text messages from senders that you do not recognize. If you hover over a link in an email, you will be able to see the location where the link will take you. Often, a link is suspect if it is long, confusing, contains typos, or mentions domains you do not recognize.
- Be especially wary of attachments like .zip or .pdf and particularly of executable file types (like those that end in .EXE). If you do not know the sender personally, you should never download or click these attachments.
- Do not provide sensitive personal information (like usernames and passwords) over email.
- Do not fall for messages that claim to be "urgent" or "time-sensitive". Often, scammers will try to scare you into sharing your personal information. Always take time to verify the identity of the requester and remember that Quicken and other reputable busi-

nesses will not ask you to provide sensitive information over email or over the phone.

- Pay attention to even seemingly harmless requests. A common ploy scammers use is emailing you a link to do something like change your account password. The link, in reality, will download malware or spyware.
- Do not open any document that you're not expecting to receive.
- If you can't tell if an email or text is legitimate, err on the side of caution and delete it. You can always call the business directly with any questions or concerns.

To learn more about phishing and keeping yourself safe:

How to Recognize and Avoid Phishing Scams (Federal Trade Commission)

<https://www.consumer.ftc.gov/articles/how-recognize-and-avoid-phishing-scams>

Protect yourself from Phishing (Microsoft)

<https://support.microsoft.com/en-us/windows/protect-yourself-from-phishing-0c7ea947-ba98-3bd9-7184-430e1f860a44>

Scams & Fraud: Phishing (AARP)

<https://www.aarp.org/money/scams-fraud/info-2019/phishing.html>

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2021 AMBIA RPEA BENEFITS

Did you know that RPEA members have access to excellent benefits for insurance, annuities, Air Ambulance services and many other great shopping possibilities. Check out your "Passport" savings opportunities by visiting www.rpea.com and clicking on the tab marked "Benefits". There you will find instructions to access the Passport savings in dining, travel and entertainment being offered to members. Check it out, you may find something of real value to you.

Ramona Boscow

AMIBA Representative

916-945-1200

Ramona.boscow@amba.info

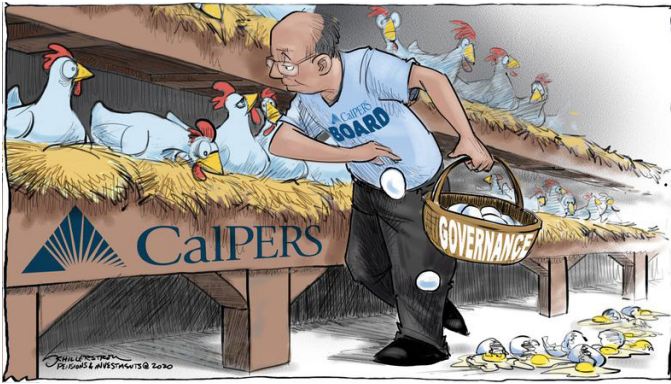
or

Deborah Dettner

916-896-8268

deborah.dettner@amba.info

PRESIDENT'S MESSAGE - continued from page 1



CP Election – Member at Large:

Our membership should have received a letter from CalPERS regarding its upcoming Member-at-Large election for two (2) seats on the CalPERS Board of Administration. The term for these seats expires January 15, 2022. Eligible active and retired members can vote and participate as candidates in this election. *A nomination petition for Margaret Brown's re-election to the CalPERS Board is circulating.* It can be signed by any CalPERS member. Without in-person meetings it will be more difficult than usual for her to collect the 300 signatures she needs by May 1 to get on the ballot. Margaret works hard on our behalf and she stands up for what is right. She takes her position on the Board seriously. Please note this is not an official endorsement from RPEA. However, *I have the nomination petition in pdf format.* If you would like to sign it or share it, please let me know and I will be glad to forward it to you via e-mail.

Retiree COLA: Our Cost of Living Adjustment COLA is on its way and will be reflected in our May 2021 benefit check. To view a table of COLA adjustment percentages log into the CalPERS website at: <https://www.calpers.ca.gov/page/retirees/cost-of-living/cola>

PERF Update: The value of the Public Employee Relations Fund (PERF) at the end of February 2021 stood at \$439.8 billion. CP reported an average earning of 7 % at the end of December 2020.

Designate your CP Special Power of Attorney: Who will handle your retirement affairs if you can't? Would your family know what CalPERS benefit decisions to make if you became incapacitated? A CalPERS Special Power of Attorney form allows you to designate a representative to conduct your retirement business in the event that you are unable to do so. Not all power of attorney forms are the same and the CP Special Power of Attorney (form) is specifically designed for CalPERS retirement issues.

A special power of attorney allows you to designate a representative or agent, known as your attorney-in-fact, to conduct your retirement affairs. Should you become unable to act on your behalf your designated attorney-in-fact will be

able to perform important duties concerning your CalPERS business, such as: address changes, federal or state tax withholding elections, retirement benefit elections, etc. For forms and additional information visit: <https://www.calpers.ca.gov/page/active-members/retirement-benefits/service-disability-retirement/power-of-attorney> or call toll free at (888) 225-7377.

Member Education Resources: View CP [Member Education Resources \(PDF\)](#) guide for links to available classes, webinars, videos, and more.

Online Classes: CP benefits classes are tailored to the stage of your career. Log in to your myCalPERS account to register for the class of your choice

Social Security & Your Pension: Learn how your pension may affect your social security benefit at: <https://www.calpers.ca.gov/page/active-members/retirement-benefits/service-disability-retirement/social-security-and-your-pension>

Videos: Past webinars are posted to the [CalPERS YouTube channel](#) as videos.

Long Term Care: In November 2020, CP approved a rate increase on all LTC Program policies to be phased in over two years due to a shortfall from lower than expected investment returns and an adjustment in actuarial assumptions. The increase results in a 90% increase from current premiums. CP claims the rate increases are necessary to cover the projected future costs of providing LTC benefits to policyholders. The rate adjustment is being phased in over a two year period. Expect a 52% increase to take effect no earlier than July 1, 2021 and a second 25% increase to take effect no earlier than July 1, 2022. In the meantime, the court has pushed the class action lawsuit trial date to September 2021. This class action lawsuit has been pending for too long. Our policy holding members deserve better, especially when we were promised that our premiums would not increase!

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From AAA's VIA BY CHRISTOPHER NULL – Nov 13, 2020

Top Scams and How to Avoid Them

More than 650,000 people in the United States reported incidents of identity theft to the Federal Trade Commission in 2019. The actual number of victims is probably much higher, because these crimes take many forms and get reported inconsistently. Javelin Strategy & Research, a financial advisory firm, estimates last year's total monetary losses nationwide due to identity fraud at \$16.9 billion.

Experts predict the losses will continue to grow. To protect yourself, it's important to understand the basics about identity theft, the possible consequences of becoming a victim, and the ways you can minimize your risks.

IDENTITY THEFT HAPPENS ONLINE AND OFFLINE.

Recognizing Identity Theft

Identity theft is defined as illicitly using someone else's personal information for financial gain or any other benefit. The most prevalent example is credit card fraud, in which the thief opens an account under an assumed name. Related crimes include getting a phone, renting an apartment, taking out a bank loan, or applying for a driver's license with a stolen identity.

The FTC tracks seven broad categories of identity theft, nearly all of which are on the rise. The ways criminals approach stealing someone's identity vary just as widely. They might "skim" credit or debit cards by attaching a device to a legit card reader that captures and transmits account numbers and PINs. They may request a Social Security number under false pretenses in the form of a "phishing" email or phone call. They may pilfer personal information from documents taken from mailboxes and trash or recycling bins. These are but a few examples.

The variety of identity theft scams seems boundless, says Jessica Warren, manager of fraud awareness, education, and outreach for Western Union. "There are romance scams, giveaway scams, even inheritance scams," she says. "It's something that can happen to anyone."

Steve Weisman, a law professor at Bentley University and author of the book *Identity Theft Alert*, warns that identity theft appears to be increasing in 2020, a trend he attributes to the Covid-19 pandemic. "Phony websites are luring people into providing their personal information or unwittingly downloading malware [malicious software] that will steal information." Warren adds that the United States saw a rash of fraudulent attacks related to federal government stimulus checks earlier in the year.

Knowing the Consequences

Because identity theft takes so many forms, the impact of an attack can range from inconsequential to life-changing. Fraudulent credit card purchases that the real cardholder discovers and reports quickly to the financial institution typically result in little or no damage to the victim; your liability tops out at \$50. It's more complicated with debit cards: Federal law limits your liability to \$500 if you report an attack within 60 days; if you don't, your liability is unlimited and you can lose all the money in your account, Weisman notes.

That said, as Alexis Moore's story shows, identity theft can have a severe and lasting impact. Scammers who open new accounts, borrow money, or even buy property in your name can cost you money and damage your credit long-term.

The consequences of identity theft can go beyond financial problems too. Your stolen ID could be handed to police by the actual perpetrator of a crime, claiming to be you and opening you up to a wrongful criminal prosecution, says Gabe Turner, chief editor of Security.org. In one burgeoning type of identity fraud, scammers use a victim's health insurance to get treatment or prescription drugs under the victim's name. This could lead to medical bills and, if controlled substances are involved, criminal liability until the matter is resolved.

HOW TO IMPROVE YOUR CREDIT SCORE AT ANY AGE

Use credit reports to help monitor fraudulent activity.

Protecting Your Identity

As with other aspects of your personal and financial life, exercising care and diligence will help you protect yourself from identity theft. Keep passwords, credit card numbers, and other information private to reduce your vulnerability. Shred paperwork before you recycle it. Regularly monitor your account activity. Discovering problems quickly decreases their impact on victims and expedites recovery, says Victor Lamond, operations manager for AAA Identity Champion. "We live in a fast-moving digital world, so the faster we can detect an instance of identity theft and take action, the better we will be at reducing risks to our finances, privacy, and reputation."

You can practice good digital hygiene by using strong passwords and two-factor authentication on your accounts, filtering out spam, being wary of attachments, in-

stalling software that regularly checks your computer for viruses and malicious code, and avoiding sharing details (such as your mother's maiden name) on your social media accounts, which you should always set to private.

It's possible to monitor for fraudulent activity using two free tools: credit reports and notifications from financial institutions.

Annualcreditreport.com, a federally mandated service, gives consumers access to a copy of their credit report from each of the major reporting agencies—Equifax, Experian, and TransUnion—once a year. These reports summarize all accounts open in your name, including payment history and other details. Your primary task when reviewing them is to make sure everything is accurate. If you find an error, open a dispute. (Pro tip: Rather than requesting all three reports at the same time, get a different one every four months, which improves your odds of catching any fraudulent activity early.)

Meanwhile, set up email or text notifications for activity related to your debit cards, credit cards, and bank accounts. This is the fastest way to uncover any wrongdoing. These alerts, which can be set up through each provider's website, are highly configurable. For instance, you could be notified immediately if your debit card is used outside the United States, or if a transaction exceeds a certain threshold (whatever dollar amount you choose).

To ratchet up your protection, you can opt into an identity-theft protection service (such as Identity Champion from AAA). These services, sold as subscriptions, keep tabs on your credit report and alert you to fishy changes. Some plans offer recovery assistance when personal information has been compromised, as well as insurance coverage that may cover financial losses related to identity theft.

7 SIMPLE STEPS TO GET YOUR FINANCES IN ORDER

Act immediately if you believe your identity has been stolen.

Recovering From an Attack

If, despite all your precautions, your identity is stolen, the best thing to do is take action right away. Call your bank and credit card providers, change potentially compromised passwords, and consider putting a fraud alert on your credit report.

In more severe cases, you'll need to take additional steps. The FTC outlines best practices online at [identitytheft.gov](https://www.ftc.gov). Steps include freezing your credit (asking each of the three major agencies to stop issuing new credit in your name until you decide otherwise) for extra security and

UPCOMING MEETINGS

RPEA CHAP. 004

Sacramento, Yolo Areas
Second Wednesday
of each month.

Wed. April 14, 2021

General Meeting, 10:00 a.m.

Wed. May 12, 2021

Board of Directors Meeting,
10:00 a.m.

Wed. Jun. 9, 2021

General Meeting, 10:00 a.m.

ZOOM Meetings

Instructions will be made available prior to each meeting

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reporting the crime to the FTC and local law enforcement. Much of this can be done online, and you'll want a "paper trail" if your case ends up in court, as Moore's did.

Resolving an identity theft can take time and persistence but failing to address it head-on can result in bigger problems. "There is no shame in looking after yourself," Moore says. "If you see something wrong, don't wait. Get help immediately."

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Sayings Heard Around Town

When did my wild oats turn into shredded wheat?
I plan "A" fails, remember there are 25 letters left.
When I look up in the sky, I have no Idea Which cloud holds all of my data.
It's hard to diet when your favorite exercise is chewing.
My memory isn't as good as my forgettery.
The Flat Earth Society reports that 6-foot social distancing measures are pushing their members over the edge.
I Wonder if clouds stare at us and comment on our shapes...
I wanted to be a monk, but I never got the chants.
Born To Be Wild! (Until 9 p.m.)
My Saturday was going really well until I realized it was Sunday.
Today I'm going to give it my SOME.



NEWSLETTER ARTICLES WANTED

Share with us what you've been doing, your thoughts or reflections on retirement, any positive stories that might be of interest to members of our Chapter. Write for our newsletter. To get you started...

- Have you taken any interesting trips, foreign or domestic?
- How about hobbies...do you like to garden, Zumba, sing, write poems, fish, sail, practice yoga?
- Have you joined a club or organization that could be of interest to the rest of us?
- Have you participated/volunteered in a special event?
- How about books or films? Seen a good opera, play or concert?
- If you've moved out of state, has it been a good experience? We have much in common. Just send us a letter or an email to the addresses on the back page and we can publish it in the next Newsletter.

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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.

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GENERAL ASSEMBLY UPDATE- NEW

The General Assembly Planning Committee has set the dates for the next General Assembly as Sept. 26-29, 2022. More information will be forthcoming well in advance of that date.

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GIVING BACK

We continue to ask for information regarding your volunteer efforts. Please remember, your volunteering helps the economy of our state and we want to let the governing officials know that we are not a drain on the taxpayers' dollars, we pay our way. Please review the article by Loren Vetter of Chapter 043 which appeared in the Sept/Oct 2020 issue of the RPEA Newsletter giving figures on how much we do help. And let our Chapter officers know about your efforts by submitting the forms so they can be forwarded to Loren for the current year.

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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.

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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 or call **(916) 607-8282** by
the Friday before each meeting.

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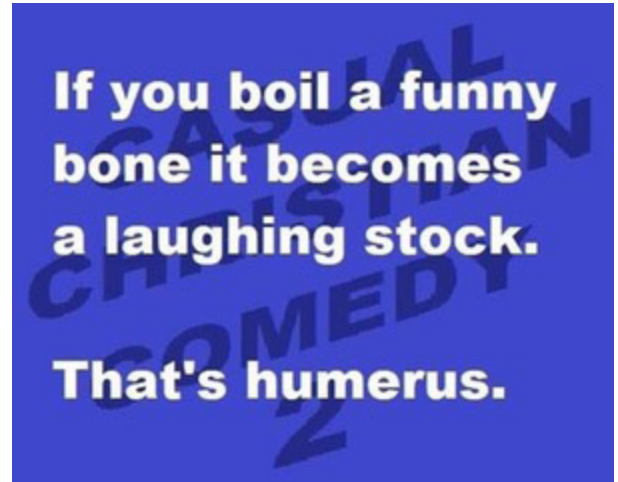


NON-PERISHABLE FOODS, YOUR USED GREETING CARDS AND/OR PULL TABS FROM ALUMINUM CANS

We are still requesting donations of non-perishable foods, the fronts of used greeting cards and pull tabs from aluminum cans. Please continue to save these and we will collect them when we are able to meet again in person.

The foods are donated to the Sacramento Food Bank and the pull tabs to Ronald McDonald House. We send the fronts of greeting cards to St. Jude's Ranch for Children where the children use them to create new cards for sale. The Ranch will not accept Hallmark, American Greeting or Disney card fronts due to copyright issues. This program assists young people in learning business skills while raising funds for a charity.

*A Bit of Humor to
Brighten
Your Day!*



YOUR STUFF WAS IN THE WAY





www.rpea.com

Retired Public Employees' Assn. Chapter 004
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Sacramento, CA 95818-8235

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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

**2020-22 CHAPTER 004
OFFICERS**

President Roxanne Woodward	(916) 388-0230
rwoodward55@comcast.net	
Vice President Randall Cheek	(916) 541-8988
rccheek1947@att.net	
Past President Marie Reed	(916) 428-2090
marie.reed@comcast.net	
Secretary Marie Reed	(916) 428-2090
marie.reed@comcast.net	
Treasurer Bobbi Smith	(916) 852-8736
smithbcat@hotmail.com	
Area VII Director Ken Brown	(530) 647-2168
moosenmarno@comcast.net	
Asst. Area VII Director C.T. Weber	(916) 320-9186
ctwebervoters@att.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

**2020-22 Chapter 004
COMMITTEE CHAIRS**

Health Benefits Vacant

Legislation Randall Cheek	(916) 541-8988
rccheek1947@att.net	

Membership Vacant

Program Director Diane Buffington	(916) 452-9097
diane-buffington@att.net	

Newsletter Marie Reed	(916) 428-2090
marie.reed@comcast.net	

Special Events Sheryl Zazzi	(916) 607-8282
redhatzaz@gmail.com	

Reservations Sheryl Zazzi	(916) 607-8282
redhatzaz@gmail.com	

Sunshine Lucy Gutierrez	(916) 213-8719
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