



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 25, Issue 4



JULY/AUG 2020

Presidents Message - Roxanne Woodward

Hello All –

I hope this communication finds you all well. These past four (4) months have been challenging for us, and especially as we find ourselves in our current state of this pandemic. With all that is going on, this news comes as no surprise. I have been in touch with staff at the Casa Garden Restaurant (Los Niños Service League). With regard to re-opening, a decision will not be made until its Board meets again in September; however, I am hearing that it is unlikely that they will re-open before the end of the year, if at all. This was sad to hear as we know the Casa as part of our family. We have been gathering there for a long time and use this venue for two primary reasons: 1) All proceeds go to the Sacramento Children's Home which is one of our community giving back projects; and 2) the food is good, the space accommodates us well, and we don't have to pay a deposit or room fee.

We held a series of weekly workshops, every Wednesday throughout the month of May with the technical assistance of our Associations' Member Benefit Insurance Advisors (AMBIA) team who co-hosted our "Be a Friend, Bring A Friend" event after our early April Cattlemen's Restaurant event was cancelled. Since then I took a brief hiatus as my first grandchild arrived on the scene in late May, a healthy and beautiful baby girl. Chapters are fortunate to have the technical support necessary to move forward virtually with assistance from Headquarters and/or our member benefits team. They are here to help us.

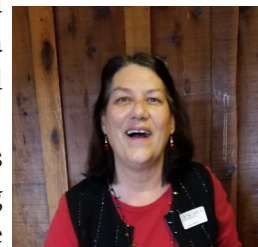
We're getting back on track. For the next three (3) months, at least, we will be holding our regularly scheduled (2nd Wednesday of the month) meetings virtually using the Zoom platform commencing with our August 12, 2020 General Membership meeting. Please watch for an e-mail in early August for information on how you can join us. Both Board and General Membership meetings will utilize this platform. Please note that Board meetings are held in the odd months while Membership meetings are held in the even months. Personally, I like the Zoom platform. There are several ways to

participate. It is easy to access and use. Most important of all, it is a great way to communicate and stay connected!

With regard to our Chapter's current needs, we are looking for volunteers to assist with the following activities: telephone tree (making calls and reaching out); Membership (follow-up with lost members list to see why they did not renew); Sunshine (communicate with members via electronic means); Chapter By-laws (review and recommend updates based on Headquarters template). If you are available to participate and help with any of these tasks, please contact me or one of our other Board members.

Please continue to do your part to keep yourself, loved ones, and others safe. I know a few mask-a-teers within our Chapter should you find yourself in need of facial coverings. As always, take care of yourself and each other. Reach out when you can. Pick up the phone. Call other Chapter members, friends, neighbors or relatives to say hello and catch up, send a card or reach out. We're all here for each other. Until we meet again, on-line or otherwise, stay cool, hydrated, healthy and safe.

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UPCOMING MEETINGS

RPEA CHAP. 004

Sacramento, Yolo Areas
Second Wednesday
of each month.

**PLEASE NOTE:
ZOOM MEETINGS**

Wed. Aug. 12, 2020

General Meeting, 10:00 a.m.

Wed. Sept. 9, 2020

Board of Directors, 10:00 a.m.

Wed. Oct. 14, 2020

General Meeting, 10:00 a.m.

**To be conducted on ZOOM
Instructions will be made avail-
able prior to each meeting**

STATEWIDE OFFICER ELECTIONS – AUGUST 2020

As you may have already heard, President Darby submitted a Letter of Resignation to take a brief break for some rest and relaxation. However, he is not going far. Leadership changes took effect on July 2nd when Rosemary Knox took over as President and Al Darby was confirmed by the Board as Vice President until the statewide officer elections take place in August 2020. All officer positions are up for election, including President, Vice President, Secretary/Treasurer, Director of Legislation, Director of Public Relations, Director of Membership, and Director of Health Benefits.

Ballots will be mailed to those delegates that were sworn in at our 2018 General Assembly (GA) as our newly elected delegates (FY 2020-22) will not be sworn in until our next GA which has been postponed to March 29-April 1, 2021, Hilton Sacramento Arden West; however, there is no guarantee that GA 2021 will be carried out at that time. As Nominating Committee (NC) Chair, Ted Rose, explains we are hopeful that RPEA can get back to the GA scheduled for the even numbered years. The September 2020 timing will enable us to continue our policy to have two-year terms for our elected officers. If none of the positions has more than one candidate nominated then that member will be adopted by “acclimation” and balloting will not be necessary.

To date, the nominating committee has received paperwork from the following individuals for the below named offices. The nomination period officially closes August 14, 2020. If you are interested in one of these positions, a member must submit a State Officer Nomination & Consent Form prior to August 14, 2020.

- President – Rosemary Knox
- Vice President – Al Darby
- Sec/Treasurer – Marie Reed
- Director of Legislation – Randal Cheek
- Director of Public Relations – Lorenzo Rios, Larry Sullivan, Scott McGookin
- Director of Membership – Bill Wallace
- Director of Health Benefits – JJ Jelincic

“Being a politician is a poor profession.
Being a public servant is a noble one.”

- Herbert Hoover



PROPOSED BUDGET 2020-21

Our new Fiscal Year (FY) begins November 1, 2020 and our Chapter by-laws require us to adopt an annual budget prior to the beginning of each fiscal year. In talking with Treasurer Bobbi Smith regarding a proposed budget, she relays this truly been an unusual year for our organization. Our finances are looking a great deal different than they did a year ago. With all meetings cancelled over the past few months and for the foreseeable future, our dues income continues to be deposited but our only major expense has been our newsletter. She is recommending that our current FY budget be adopted for the new FY. While I am in agreement, our by-laws require the budget to be approved by members at a regular membership meeting. To accomplish this task we will use a virtual platform for our regularly scheduled October 14, 2020 General Membership meeting.

To save space, a rolled up version of that budget is printed below. Questions or comments regarding the proposed budget may be directed to Bobbi Smith at smith-bcat@hotmail.com or 916-852-8736.

PROPOSED BUDGET

INCOME

Dues, Meals, Special Events, Interest income \$21,785

EXPENSES

Chapter Committees	4,750
Meeting Expenses	11,450
Miscellaneous Supplies	200
Mileage	50
Communications	335
Special Events	3,000

DONATIONS	2,000
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TOTAL EXPENSES	\$21,785
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RANDOM THOUGHTS FROM THE PAST PRESIDENT

In this issue, I'm sharing an edited version of an important notice from the Internal Revenue Service. The full text of this article is in the IRS Newswire Issue Number: IR-2020-160, found at <https://www.irs.gov/newsroom/news-releases-for-current-month>.

IRS unveils 'Dirty Dozen' list of tax scams for 2020; Americans urged to be vigilant to these threats during the pandemic and its aftermath

WASHINGTON – The Internal Revenue Service today announced its annual “Dirty Dozen” list of tax scams with a special emphasis on aggressive and evolving schemes related to coronavirus tax relief, including Economic Impact Payments.

This year, the Dirty Dozen focuses on scams that target taxpayers. The criminals behind these bogus schemes view everyone as potentially easy prey. The IRS urges everyone to be on guard all the time and look out for others in their lives.

“Tax scams tend to rise during tax season or during times of crisis, and scam artists are using pandemic to try stealing money and information from honest taxpayers,” said IRS Commissioner Chuck Rettig. “The IRS provides the Dirty Dozen list to help raise awareness about common scams that fraudsters use to target people. We urge people to watch out for these scams. The IRS is doing its part to protect Americans. We will relentlessly pursue criminals trying to steal your money or sensitive personal financial information.”

Taxpayers are encouraged to review the list on IRS.gov and be on the lookout for these scams throughout the year. Taxpayers should also remember that they are legally responsible for what is on their tax return even if it is prepared by someone else. Consumers can help protect themselves by choosing a reputable tax preparer.

The IRS urges taxpayers to refrain from engaging potential scammers online or on the phone. The IRS plans to unveil a similar list of enforcement and compliance priorities this year as well.

An upcoming series of press releases will emphasize the illegal schemes and techniques businesses and individuals use to avoid paying their lawful tax liability. Topics will include such scams as abusive micro captives and fraudulent conservation easements.

Here are this year's 'Dirty Dozen' scams:

Phishing: Taxpayers should be alert to potential fake emails or websites looking to steal personal information.

Fake Charities: Criminals frequently exploit natural disasters and other situations such as the current COVID-19 pandemic by setting up fake charities to steal from well-intentioned people trying to help in times of need. Fake charity scams generally rise during times like these.

Threatening Impersonator Phone Calls: IRS impersonation scams come in many forms. A common one remains bogus threatening phone calls from a criminal claiming to be with the IRS. The scammer attempts to instill fear and urgency in the potential victim. In fact, the IRS will never threaten a taxpayer or surprise him or her with a demand for immediate payment.

Social Media Scams: Taxpayers need to protect themselves against social media scams, which frequently use events like COVID-19 to try tricking people. Social media enables anyone to share information with anyone else on the Internet. Scammers use that information as ammunition for a wide variety of scams. These include emails where scammers impersonate someone's family, friends or co-workers.

EIP or Refund Theft: The IRS has made great strides against refund fraud and theft in recent years, but they remain an ongoing threat. Criminals this year also turned their attention to stealing Economic Impact Payments as provided by the Coronavirus Aid, Relief, and Economic Security (CARES) Act.

Senior Fraud: Senior citizens and those who care about them need to be on alert for tax scams targeting older Americans. The IRS recognizes the pervasiveness of fraud targeting older Americans along with the Department of Justice and FBI, the Federal Trade Commission, the Consumer Financial Protection Bureau (CFPB), among others.

Scams targeting non-English speakers: IRS impersonators and other scammers also target groups with limited English proficiency. These scams are often threatening in nature. Some scams also target those potentially receiving an Economic Impact Payment and request personal or financial information from the taxpayer.

Unscrupulous Return Preparers: Selecting the right return preparer is important. They are entrusted with a taxpayer's sensitive personal data. Most tax professionals provide honest, high-quality service, but dishonest preparers pop up every filing season committing fraud, harming innocent taxpayers or talking taxpayers into doing illegal things they regret later.

Offer in Compromise Mills: Taxpayers need to wary of misleading tax debt resolution companies that can exaggerate chances to settle tax debts for “pennies on the dollar” through an Offer in Compromise (OIC). These offers are available for taxpayers who meet very specific criteria under law to qualify for reducing their tax bill. But unscrupulous companies oversell the program to unqualified candidates so they can collect a hefty fee from taxpayers already struggling with debt.

Fake Payments with Repayment Demands: Criminals are always finding new ways to trick taxpayers into believing their scam including putting a bogus refund into the taxpayer's actual bank account

Past President's Message

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Payroll and HR Scams: Tax professionals, employers and taxpayers need to be on guard against phishing designed to steal Form W-2s and other tax information. These are Business Email Compromise (BEC) or Business Email Spoofing (BES). This is particularly true with many businesses closed and their employees working from home due to COVID-19. Currently, two of the most common types of these scams are the gift card scam and the direct deposit scam.

Ransomware: This is a growing cybercrime. Ransomware is malware targeting human and technical weaknesses to infect a potential victim's computer, network or server. Malware is a form of invasive software that is often frequently inadvertently downloaded by the user. Once downloaded, it tracks keystrokes and other computer activity. Once infected, ransomware looks for and locks critical or sensitive data with its own encryption. In some cases, entire computer networks can be adversely impacted.

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LEGISLATION

RPEA is closely following and continues to oppose AB 2473 which is being carried by Assembly Member Cooper regarding public investment funds. The legislation would exempt from disclosure under the Public Records Act specified records regarding an internally managed private loan made directly by a public investment fund, including 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. It was last amended on June 3, 2020. The latest version of the bill may be viewed at: leginfo.legislature.ca.gov.

CalPERS is sponsoring AB 2473, exempting private loans made by a Public Investment Fund from the California Public Records Act.

Private loans are a new and untested investment strategy which has not been commonly used for the investment of money held in trust to fund public pension obligations. These loans only have the potential to yield high interest if they are made to borrowers with a high risk of default – or even bankruptcy.

RPEA has offered amendments that would require such private loans to be subject to public disclosure once they become assets held in trust by a public pension fund. Placing public trust funds into secret investments is a recipe for disaster. Keeping the transparency required by current law assures that the taxpayers will not be left holding the bag for losses caused by risky loans of public funds.

On behalf of our members, our Chapter will be submitting a Letter to the Editor regarding this “red herring”.

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

We continue to request 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.

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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 in good standing 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 Friday before each meeting.

**Some Interesting Facts
For “Super Seniors”
(Those over age 70):**

Born in the 1930s to the mid-40s, we exist as a very special age group.
We are the smallest group of children born since the early 1900s.
We are the last generation, climbing out of the depression, who can remember the winds of war and the impact of a world at war which rattled the structure of our daily lives for years.
We are the last to remember ration books for everything from gas to sugar to shoes to stoves.
We saved tin foil and poured fat into tin cans.
We saw cars up on blocks because tires weren't available.
We can remember milk being delivered to our house early in the morning and placed in the “milk box” on the porch.
We are the last to see the gold stars in the front windows of our grieving neighbours whose sons died in the War.
We saw the ‘boys’ home from the war, build their little houses.
We are the last generation who spent childhood without television; instead, we imagined what we heard on the radio.
As we all like to brag, with no TV, we spent our childhood “playing outside”.
There was no little league.
There was no city playground for kids.
The lack of television in our early years meant, for most of us, that we had little real understanding of what the world was like.
On Saturday afternoons, the movies gave us newsreels sandwiched in between westerns and cartoons.
Telephones were one to a house, often shared (party lines) and hung on the wall in the kitchen (no cares about privacy).
Computers were called calculators, they were hand cranked; typewriters were driven by pounding fingers, throwing the carriage, and changing the ribbon.
The ‘INTERNET’ and ‘GOOGLE’ were words that did not exist.
Newspapers and magazines were written for adults and the news was broadcast on our radio in the evening by Gabriel Heater and later Paul Harvey.
As we grew up, the country was exploding with growth.

The G.I. Bill gave returning veterans the means to get an education and spurred colleges to grow.
VA loans fanned a housing boom.
Pent up demand coupled with new instalment payment plans opened many factories for work.
New highways would bring jobs and mobility.
The veterans joined civic clubs and became active in politics.
The radio network expanded from 3 stations to thousands
Our parents were suddenly free from the confines of the depression and the war, and they threw themselves into exploring opportunities they had never imagined.
We weren't neglected, but we weren't today's all-consuming family focus.
They were glad we played by ourselves until the street lights came on.
They were busy discovering the post war world.
We entered a world of overflowing plenty and opportunity; a world where we were welcomed, enjoyed ourselves and felt secure in our future though depression poverty was deeply remembered.
Polio was still a crippler.
We came of age in the 50s and 60s.
The Korean War was a dark passage in the early 50s and by mid-decade school children were ducking under desks for Air-Raid training.
Russia built the “Iron Curtain” and China became Red China .
Eisenhower sent the first ‘Army Advisers’ to Vietnam.
Castro took over in Cuba and Khrushchev came to power.
We are the last generation to experience an interlude when there were no threats to our homeland. The war was over and the cold war, terrorism, “global warming”, and perpetual economic insecurity had yet to haunt life with unease.
Only our generation can remember both a time of great war, and a time when our world was secure and full of bright promise and plenty. lived through both.
We grew up at the best possible time, a time when the world was getting better....
We are “The Last Ones”. More than 99 % of us are either retired or deceased, and we feel privileged to have “lived in the best of times”!

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Hope is necessary in every condition.
~Samuel Johnson (1709 - 1784)

CALPERS

HEALTH BENEFITS/PENSION ATTACKS

Of interest to all of us is the recent announcement that Cal-PERS (CP) missed its annual investment return target of 7% for the year. For the FY ending June 30th, CP reported a 4.7% return from its 7% target which is used to determine what state agencies owe toward the funds unfunded liability. The shortfall will increase costs for local governments as their payments are based on a higher return target of 7.25%. These targets are used to calculate the system's overall funded status. This is the second consecutive year that CP missed its investment target. Last year, the pension fund recorded a 6.7% return. Additionally, according to the release, private equity which the fund has been expanding to try to boost returns lost 5.1% and reflect preliminary returns as the private equity values are only through March 31st. The CP news release may be viewed at: <https://www.calpers.ca.gov/page/newsroom/calpers-news/2020/calpers-preliminary-investment-return-2019-20>.

As more pressure is put on our local government budgets, we may face cuts to services to pay the increased pension cost. We will continue to see more attacks on our pension. As Marie Reed shared, we've worked long and hard to earn our pensions and our voices must be greater than those joining the attacks or we may see our defined benefit plan changed to something less desirable! We all know colleagues and cohorts. Ask them to join RPEA in its' fight to protect our pensions. There is a lot to be said about strength in numbers and we can certainly use new members right now!

The CalPERS Board of Administration recently announced its health plan premiums for calendar year 2021. The overall average premium increase is 4.32%; however, rates for Medicare plans declined from previous years. Included in the new rates are the addition of a new health plan, coverage area expansions, and benefit design enhancements for specific plans. Open enrollment will occur between September 21 and October 16, 2020. More information may be obtained by visiting the CalPERS website at: www.calpers.ca.gov

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What we do for ourselves dies with us. What we do for others and the world remains and is immortal.

~Albert Pine

REACHING OUT/E-MAIL/TELEPHONE TREE

Although we've been in touch some with our members via telephone, our Chapter is lacking a telephone tree. Unfortunately, e-mails and e-cards have only been reaching those that have an e-mail address on file with Headquarters. Sadly, our current roster only covers about one-third of our membership. To this end we know that we are falling short in checking in with our members. The lack of an e-mail address has been a huge drawback in the way we are communicating during this pandemic. We would like to resurrect our telephone tree and are seeking volunteers to join this effort. If you are willing to lend a hand, please let me or another Board member know of your availability to help out. Please notify Headquarters of your email address so we may stay in touch with you.

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GREAT PLATES - SENIOR MEAL DELIVERY

Please note that the Great Plates senior meal delivery program has been extended to August 9th. The City of Sacramento is one of 37 agencies statewide participating in the Great Plates Delivered Program and recently received notice from FEMA and the State that the program was previously set to expire on July 10th. Great Plates Delivered has two purposes: 1) to help seniors and other adults at high risk from COVID-19 to stay home and stay healthy by delivering three nutritious meals a day, and 2) Provide essential economic stimulus to local businesses struggling to stay afloat during the COVID-19 crisis. **They are enrolling additional seniors now that the program has been extended.** Call either 311 to sign up or leave a message at Great Plates hotline number at 916-808-8848

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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.

MEMBERSHIP INFORMATION

Bill Wallace our Membership Director reminds us: "Vote for people that support your values and people that are looking out for your economic security."

Chapters are the bedrock of RPEA. We are losing chapters, either because of the lack of interest amongst individual members or because of a lack of understanding by individuals of their importance to the strength of RPEA. It takes all of us. Power is synonymous with numbers. The larger the number, the greater the power. It is necessary work. If you cherish your retirement security and your economic freedom, Your participation at some level is a must.

The Retired Public Employees Association works hard to protect your pension and your insurance benefits. This is one of the main advantages for being a member and one of the main reasons we are here for you.

If health benefits are not a part of your retirement package, RPEA has created affiliates that can provide it at reasonable cost. Dental, Vision, Medical Transport, Life Insurance, Long Term Care, Medicare Supplement Insurance, Hearing Plan, Cancer/Heart/Stroke Insurance, Accident Insurance, Annuities, and Discounts Nationwide.

For over 60 years, RPEA has been active in representing the interest of retirees. We have participated at every level of government to expand and protect the rights and benefits the retired public employees have earned. Threats continue to denigrate public employment and roll back our rights to a secure retirement life. Even with the COVID-19 pandemic, RPEA is representing your interests to insure you have retirement security.

RPEA will continue to fight back and present the truth about what retirees have earned as deferred compensation for the years working at all levels for the people of California. As we move forward, it is imperative that the truth be in the forefront of public pension discussions. Public employees have allowed pensions to be defined as a benefit and as an unearned entitlement. We need to re-frame the discussion to accurately reflect the facts. In truth, a pension is created by the earned income we deferred from our hourly wages when we were working. It is pay for work already performed. The income you receive from a pension is similar to the income that you receive from a personal IRA. Both are created when you set aside current income to provide money to live on when you retire. I am certain you would correct anyone that suggests you did not earn your IRA. Your pension is no different. You earned your pension each day you

worked. So enjoy it and defend it with the truth. Gently explain to anyone that raises a question. "I earned it one hour at a time."

Remember, you are not alone. Your sisters and brothers of RPEA are in your corner for the struggle to save our retirement security, but your participation is vital to the strength of RPEA.

Think about your importance to the strength and survival of RPEA and your role in saving our retirement security. If each of us does a little, we can accomplish a great deal together. And as your editor says, "Membership begins with ME". Thank you Bill Wallace for your leadership.

###

CHAPTER 004 REPORTING

Membership: As of the end of June our Chapter membership totals 1,137 members.

Treasurer: The June 30, 2020 The balance in our bank accounts on June 30, 2020 was \$19,396.07 and includes dues deposit of \$949.05 and newsletter expenses related to printing and mailing of \$622.39.

###

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.



www.rpea.com

Retired Public Employees' Assn. Chapter 004
P O Box 188235
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!

JOIN US AT A MEETING

NEED TRANSPORTATION?

CALL ONE OF OUR OFFICERS TO SEE IF RIDE
SHARING MIGHT BE ARRANGED.

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
rcheek1947@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 Harvey Robinson	(916) 444-7019
HRobin6766@sbcglobal.net	
Legislation Randall Cheek	(916) 541-8988
rcheek1947@att.net	
Membership Pat Fuller	(916) 688-1248
pfuller1946@yahoo.com	
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