



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 6



Nov/Dec 2020

Presidents Message - Roxanne Woodward

During this past year, we managed to stay in touch with virtual Zoom meetings and we will continue into the coming year with our regularly scheduled 2nd Wednesday of the month virtual meetings. I hope that you will join us. You may even win a door prize! Our new fiscal year began in November. We are strong financially, our membership statewide continues to grow, and we continue the fight in protecting our benefits.

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, or send a card. Please continue to keep yourself, loved ones, and others safe.

Warm wishes to you and yours for a peaceful and joyous holiday season and a New Year blessed with good health and much happiness!

CALPERS LONG TERM CARE UPDATE

In November, CalPERS (CP) leaders approved a 77% premium increase for its long term care insurance plans. The new rates will be introduced over two years, with a 52% hike coming in July 2021 and a 25% increase in July 2022. The plans help cover costs of care in nursing homes, long term care facilities and at home. According to CP, the average premium for the plans was \$163 per month as of Dec. 31, 2019.

CP plans to give policyholders options to reduce their benefits in order to hold down prices. Options could include accepting responsibility for a percentage of the costs of care, extending the amount of time a policyholder has to pay for their care before the plan kicks in, and reducing the amount of time for which the plan covers costs.

The long awaited trial for the long term care class action lawsuit that was filed as a result of the rate increase and filed in 2013 is scheduled to go to trial in late March 2021. Additional information on the class action lawsuit may be viewed at: <https://www.calpersclassactionlawsuit.com/index.html>

RPEA VIDEO - WHO WE ARE

Earlier this year, RPEA leadership worked with a marketing firm to produce a four minute video about "RPEA - Who We Are". The video will be used, in part, for future CalPERS Benefit and Education Events which are now all being done virtually. A big thank you goes out to Diane Buffington for taking part in this video project. It may be viewed from links on RPEA's website at <https://www.rpea.com/>

CASA GARDEN UPDATE

As of this writing, our Casa Garden Restaurant meeting venue is still closed. The Los Niños Service League Board (LNSL) met in mid-September to discuss its options as the pandemic restrictions continue. Before the restaurant closed in mid-March, and as with many non-profit organizations, they were already facing issues with volunteer recruitment for restaurant staffing and people will-

ing to serve on their Board. Early on, their Board voted that the only way the Casa Garden could reopen would be when all restrictions are lifted – that is, no masks, no social distancing, etc. With the challenge of recruiting enough volunteers, with no foreseeable date in sight when all restrictions will be lifted, with the restaurant business becoming more complex to operate, and finally with the costs, a reopening of the Casa Garden Restaurant remains doubtful. The Board leadership wants its members and supporters to be aware of these challenges in advance of their next Board meeting. The LNSL Board will meet again in mid-January. At that meeting, they anticipate making a final decision on whether to reopen when it is possible or whether to permanently close the Restaurant.



If they do close, we will need to scramble for a new meeting location. I recently heard that Cattlemen's Restaurant was offering patio dining and plan to explore that further in hopes for a Spring luncheon. FYI, the Casa recently published an updated Casa Cookbook, which is available for sale on its website at: <http://casagarden.org>

MEMBERSHIP UPDATE

At the end of November, our Chapter membership stood at 1,133 members. Our membership appears to be staying fairly steady from where we were a year ago. Our member benefit partners continue to bring in new recruits. Let us each do our part too. Prospective members can join on-line and/or get the a pdf version of the application from our website at: <https://www.rpea.com/>

GIFTS FROM THE HEART (GFTH)

A big thank you goes out to those that were able to donate to Sacramento County's 32nd annual Gifts from the Heart Program and a special thank you to Sheryl Zazzi (Santa's elf) for her hard work and efforts. Sheryl volunteered her time, shopped, wrapped, and delivered the gift donations to the County. She reports that we did a great job and will be bringing smiles and joy to 20 children and seniors this holiday season. In addition, we were able to help 6 older kids who will each receive a \$100 Target gift card before aging out of the foster care system. Thank you again for your support. Santa's Helper - ZAZ

AMBIA - MEMBER BENEFIT PARTNERS

Over the past year, I had the opportunity to work with our Association Member Benefits Insurance Advisors (AMBIA) team. Many of you may have already met Ramona Boscow, an AMBIA representative. During the past spring, she helped me to launch our first ever Be a Friend - Bring a Friend event which resulted in a series of zoom workshops on a variety of topics. Remember that AMBIA is our member benefit partner and their team is here to help. For those that may not know Ramona, here is her biography.

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RANDOM THOUGHTS FROM THE PAST PRESIDENT

I saw this article and thought it was very appropriate at this time of year when many of us are thinking of sharing our good fortune with those less fortunate than we. (Borrowed from the AARP website.) [AARP](https://www.aarp.org) (<https://www.aarp.org>)

CHARITY SCAMS

Americans contributed nearly \$450 billion to charity in 2019, according to the Giving USA Foundation's annual report on U.S. philanthropy. That generosity supports many amazing organizations that put those billions to work for health care, education, environmental protection, the arts and numerous other causes.

Unfortunately, it also opens a door for scammers, who capitalize on donors' goodwill to line their pockets.

Many such frauds involve faux fundraising for veterans (</money/scams-fraud/info-2019/veterans-charity.html>) and disaster relief (</money/scams-fraud/info-2019/disaster.html>). Scammers know how readily we open our hearts and wallets to those who served and those rebuilding their lives after hurricanes (<https://www.aarp.org/politics-society/advocacy/info-2018/hurricane-florence-relief-fund.html>), earthquakes or wildfires. Charity scammers are especially active during the holidays (</money/scams-fraud/info-2019/holiday.html>), the biggest giving season of the year.

They also follow the headlines: The coronavirus pandemic (</health/conditions-treatments/info-2020/coronavirus-facts.html>) has brought a bevy of phony appeals to donate to victims or emergency response efforts.

Sham charities succeed by mimicking the real thing. Like genuine nonprofits, they reach you via telemarketing, direct mail, email and door-to-door solicitations. They create well-designed websites with deceptive names. (Cybersecurity firm DomainTools has flagged more than 100,000 sites with COVID-19-related domains as "high risk" for fraud.) Some operate fully outside the law; others are in fact registered nonprofits but devote little of the money they raise to the programs they promote.

But with a little research and a few precautions, you can help ensure your donations go to organizations that are genuinely serving others, not helping themselves.

Warning Signs

Pressure to give right now. A legitimate charity will welcome your donation whenever you choose to make it.

A thank-you for a donation you don't recall making. Making you think you've already given to the cause is a common trick unscrupulous fundraisers use to lower your resistance.

A request for payment by cash, gift card or wire transfer. Those are scammers' favored payment methods because the money is difficult to trace.

Do check how watchdogs like Charity Navigator

(<http://www.charitynavigator.org/>), CharityWatch (<http://www.charitywatch.org/>) and the Better Business Bureau's Wise Giving Alliance (<http://give.org>) rate an organization before you make a donation, and contact your state's charity regulator (<https://www.nasconet.org/resources/state-government/>) to verify that the organization is registered to raise money there.

Do your own research online. The FTC recommends searching for a charity's name or a cause you want to support (like "animal welfare" or "homeless kids") with terms such as "highly rated charity," "complaints" and "scam."

Do pay attention to the charity's name and web address. Scammers often mimic the names of familiar, trusted organizations to fool donors.

Do ask how much of your donation goes to overhead and fundraising. One rule of thumb, used by Wise Giving Alliance, is that at least 65 percent of a charity's total expenses should go directly to serving its mission.

Do keep a record of your donations and regularly review your credit card account to make sure you weren't charged more than you agreed to give or unknowingly signed up for a recurring donation.

Don'ts

Don't give personal and financial information like your Social Security number, date of birth or bank account number to anyone soliciting a donation. Scammers use that data to steal money and identities (</money/scams-fraud/info-2019/identity-theft.html>).

Don't make a donation with cash or by gift card or wire transfer. Credit cards and checks are safer.

Don't click on links in unsolicited email, Facebook or Twitter fundraising messages; they can unleash malware.

Don't donate by text without confirming the number on the charity's official website.

Don't assume pleas for help on social media or on crowdfunding sites such as GoFundMe are legitimate, especially in the wake of disasters. The FTC warns that fraudsters use real victims' stories and pictures to con people.

More Resources

The Internal Revenue Service maintains an online database (<https://www.irs.gov/charities-non-profits/tax-exempt-organization-search>) where you can check whether an organization is a registered charity and if your donation will be tax-deductible.

You can report suspected charity frauds to the Federal Trade Commission (<https://www.ftccomplaintassistant.gov/#crnt&panel1-1>) and the government agency in your state that regulates charities (<https://www.nasconet.org/re>

sources/state-government/).

The BBB Wise Giving Alliance ([http:// www.give.org/](http://www.give.org/)), Charity Navigator

(<http://www.charitynavigator.org/>), CharityWatch ([http:// www.charitywatch.org/](http://www.charitywatch.org/)) and GuideStar ([http:// www.guidestar.org/](http://www.guidestar.org/)) provide a bevy of resources on charitable organizations, including ratings, reviews, and tax and financial data.

###

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.

###

GENERAL ASSEMBLY UPDATE

At the Board of Directors' meeting in October, it was decided that General Assembly will be postponed until June, 2022. No firm date has been determined, but more information will be forthcoming well in advance of that date.

###

ONE MORE THING

- When the moon hits your eye like a big pizza pie, that's amore.
- When an eel bites your thigh and you bleed out and die, that's a moray.
- When you're ambushed with a jug in a South Auckland pub, that's a Maori.
- When you see a big boat tied up with a rope, that's a mooring.
- When you wake up and it's bright because it's no longer night, that's a-morning.

**MERRY CHRISTMAS, HAPPY HANUKKAH,
HAPPY KWANZAA AND A HAPPY NEW YEAR
TO ALL...**

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.

###

STATEWIDE OFFICER ELECTION UPDATE

Results of the recent re-do of the election for the office of Director of Public Relations resulted in a win for Lorenzo Rios; however, Lorenzo bowed out prior to taking the oath of office and ceded the election to runner-up Scott McGookin. Welcome Scott to the Board of Directors of RPEA.

In other statewide officer news, Director of Membership, William Wallace has resigned his position and a new appointee was affirmed by the Board of Directors at the meeting on November 19. The appointment of Michael Flaherman as Director of Membership was approved by the Board and both Michael and Scott McGookin were sworn in by Past President Ted Rose at that meeting.



UPCOMING MEETINGS

RPEA CHAP. 004

Sacramento, Yolo Areas
Second Wednesday
of each month.

**NOTE: No meeting in
December, 2020**

Wed. Jan. 13, 2021

Board of Directors, 10:00 a.m.

Wed. Feb. 10, 2021

General Meeting, 10:00 a.m.

ZOOM Meetings

**Instructions will be made avail-
able prior to each meeting**

President's Message

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"I have been working with AMBIA and the RPEA since September of 2019. Previous to working with AMBIA and the RPEA, I worked primarily helping educators to understand their pensions, plan for retirement and protect their assets with Horace Mann for 6 years. The best part about working with educators and public servants is getting to know the people and best understand their needs. So far I have gotten to work with both Sacramento and Grass Valley Chapters. Both chapters have been a lot of fun and have great members. On a personal note, I have lived in the Sacramento area since 2004. I have two teenage boys, a dog and two cats. I love to be active outside with my kids, traveling, visiting with family or volunteering.

Many members have asked for a better understanding of the RPEA/AMBIA partnership. The RPEA and AMBIA began their partnership back in 2014. The purpose was twofold. First of all, RPEA was looking for a way to retain as well as recruit members. AMBIA is active associations just like RPEA across the country doing just that. We partner with chapters to help recruit new members in many ways including working with current PERS employees. Since our partnership, AMBIA has helped bring on 8,000 new members to the RPEA statewide.

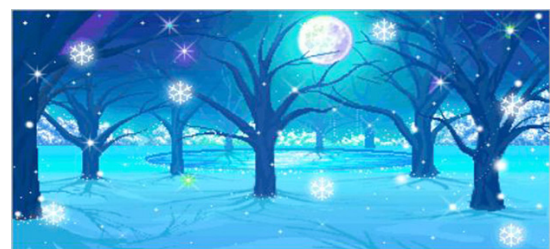
The benefits that AMBIA offers is the second main reason the RPEA wanted to partner with AMBIA. Benefits offer another incentive for prospective members and current members as it gives them discounted shopping, entertainment, dining and travel as well as offers discounted policies that some PERS retirees need. The more benefits that are available the better for membership recruitment and retention."

If you have any questions, feel free to reach out to Ramona Boscow, AMBIA Representative, ((916) 945-1200, ramona.boscow@amba.info

I like to make lists.
I also like to leave
them laying on the
kitchen counter and
then guess what's on
the list while at the
store.
Fun game.

NOTE OF THANKS

Sheryl Zazzi says "Thanks" to all our members who so generously contributed to Sacramento County's "Gifts from the Heart Program". With the support of those members and others, she was able to provide gifts for twenty-two kids and adults eligible for this program.



Happy Holidays!

SEVEN SAVVY ONLINE SHOPPING SAFETY TIPS

(BORROWED FROM AAA WEBSITE)

Now more than ever, people are choosing to shop from home rather than browse for goods inside brick-and-mortar stores. According to data released by the U.S. Census Bureau, 2020 has seen a significant spike in online shopping since the beginning of the year—a trend which promises to continue as we head into holiday shopping season. But e-commerce is not without its own risks: The FBI confirms that cybercrime is a serious problem and is only getting worse. Fortunately, there are effective ways to protect yourself while you shop online.

1. Use a credit card, not a debit card.

A debit card is a direct line to your cash. If hackers gain access to your debit card, they can swiftly empty your bank account. Depending on when you discover and report the crime to your bank, you could be liable for \$500 or more of the stolen funds. Fraudulent credit card charges, on the other hand, incur less liability—they'll typically be refunded to you in full.

2. Shield your financial data.

“Don't let your browser or an e-commerce site save your credit card information,” advises cybersecurity expert Corey Nachreiner, the CTO of [WatchGuard Technologies](#). “Sure, it's a pain to re-enter your payment details at every purchase, but that extra work protects your card if that site—or your computer—is ever breached.” Nachreiner also recommends using a single credit card for all of your online purchases to make it easier to monitor for unauthorized charges. Alternatively, many consumer technology experts—Nachreiner included—urge online shoppers to use digital wallets such as PayPal, Apple Pay, or Google Pay. These payment services mask your financial data, so you won't have to share your personal information with every site you patronize.

Smart Tip: Whether you're shopping or just surfing online, always use basic internet safety guidelines, including securing your passwords, enabling two-factor authentication, updating software often, and engaging with the privacy settings on your social media channels. [Here are more ways to protect your online privacy.](#)

3. Be wary of public WiFi.

Avoid public WiFi when spending money or entering personal information online. Cybercrooks can easily intercept your transactions to snag your credit card number, bank account password, and other sensitive

information. If you must use public WiFi—at an airport, hotel, library, or café—encrypt your data by using a virtual private network (VPN). (The [set-up process](#) is similar to other apps, but note that most VPN services charge a monthly or annual fee.)

Before you enter payment information, make sure the site is secure. Look for “https” in the URL.

4. Consider the source.

As the number of counterfeit products peddled online increases, especially on Amazon, consumers should always pay attention to the source, says Chris Hauk, a consumer privacy champion at [Pixel Privacy](#). “Amazon is less likely to be selling a counterfeit item than a third-party vendor using Amazon's marketplace.” Hauk also recommends reading the item's description carefully. “Look out for vague language, and read the reviews as well,” he notes.

5. Beware of fake apps.

Counterfeit apps try to mimic the real thing in order to steal your financial information or install malware onto your device, [according to the Federal Trade Commission](#). Get your apps directly from the company's website or, if downloading from an app store, read the reviews and confirm the app has been around for a while before you start to download. If you notice anything off, such as spelling errors or a strange looking logo, trust your instincts.

6. Check your online statements.

Every month—or every week during the holiday shopping season—review your credit card and bank statements to look for suspicious activity. Even an unknown charge for a nominal amount should be noted, [according to the FDIC](#). Cybercriminals in possession of your credit card number often start by making tiny purchases to see if anyone's paying attention. If you spot any charges you don't recognize, call your bank or credit card company immediately to dispute them. The issuer will most likely refund you the amount in question, temporarily freeze your account, or cancel your current card and issue a new one.

7. Avoid getting pharmed out.

You probably know about phishing, but have you heard of pharming? It's a form of fraud in which you're automatically redirected (read: without your consent) from a legitimate site to a bogus site that exists solely to steal your personal information. To protect yourself from this scam, make sure that you're on a secure URL, which always starts with “https” instead of “http,” before entering payment info. (The “s” in “https” literally stands for “secure.”). Also, avoid sketchy looking vendors—those with

SEVEN SAVVY ONLINE SHOPPING SAFETY TIPS

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spelling errors, strange fonts, or images that don't look quite right—don't click on ads offering deals that seem too good to be true, and search new online retailers on the Better Business Bureau (BBB), says Nachreiner. "If there's a history of scams or issues, you can sometimes get a hint of them from the BBB," he adds.

###

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.

###

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.

###

Knowledge is power. Information is power. The secret-ing or hoarding of knowledge or information may be an act of tyranny camouflaged as humility.

Robin Morgan

###

WHEN MEETINGS RESUME

Lunch is **\$5.00** to members and **\$10.00** to guests for all Chapter lunches except

Spring Luncheon and Christmas Luncheon

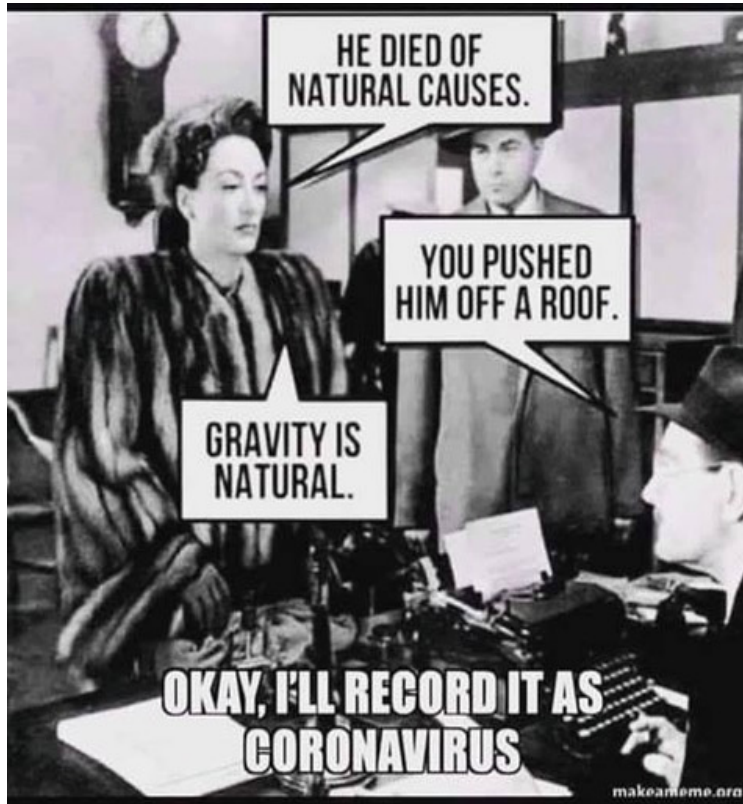
Members may attend all meetings.
Please reserve your spot.

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.

**We are not
aging, we are
ripening to
perfection.**





*A Bit of Humor to
Brighten
Your Day!*



EVERYTHINGFUNNY.ORG

I got myself a seniors' GPS. Not only does it tell me how to get to my destination, it tells me why I wanted to go there.





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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

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NOTICE!!

**If you have moved or changed your address for
delivery of this newsletter, please notify:**

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