



Volume 27, Issue 1

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.



Jan/Feb. 2022

PRESIDENTS MESSAGE - Roxanne Woodward

Hello All –

Here we are in another new year. I'm pleased to report that we had a great turnout at our December holiday luncheon at Cattlemen's. The RPEA headquarters staff was able to join us for the first time in a few years and we were also delighted to have both Margaret Brown and J.J. Jelencic attend as well. I hope this finds you all well and that you all had a nice holiday season.

With our elections behind us, our Board in place and our budget approved for the year we are ready to move forward. We do not yet have a permanent meeting place but I have been in contact with the new catering service at Casa Garden and hope to work something out with them in the coming weeks. Due to COVID we are continuing our Zoom meetings at least through March. Don't forget that we are giving away Amazon gift cards as door prizes at each of these virtual meetings.

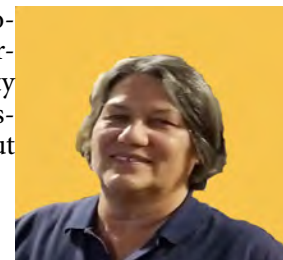
The RPEA Board of Directors is scheduled to meet via Zoom on January 31st at 1:30 p.m. and resume on February 1st at 9:30 a.m. An agenda and Zoom instructions may be found at the www.rpea.com

At the end of December our membership stood at 1,062. 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. Our mission statement is printed at the top of this newsletter. RPEA has been around for a long time and we continue to keep it that way. It was founded in 1958 with its focus on protecting the retirement benefits for all public employees (retired and active CalPERS members) and their beneficiaries. With over 23,000 members and about 80 active chapters, RPEA is a non-profit organization supported by membership dues and is the only statewide association representing all CalPERS members.

So, one might ask "Why join RPEA? RPEA retains a professional lobbyist who represents our interest before the Governor, Legislators and the CalPERS Board of Administration. We also have access to a federal lobbyist who keeps us informed on federal retiree issues. RPEA continues an active and ongoing relationship with CalPERS serving on their Advisory Committee concerning CalPERS plans and proposals. We also monitor every CalPERS Committee and frequently testify at these meetings on behalf of our members. Every RPEA member receives a bi-monthly statewide newsletter with general information, legislative, and health care updates.

RPEA has teamed up with Association Member Benefits & Insurance Agency which offers a variety of member only benefits and discounts to its members. Check out their website link at rpea.com.

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CalPERS NEWS

What Retirees Need to Know for 2022

A new year means possible tax and health plan premium changes to your retirement benefits. You can make changes and selections through your myCalPERS.ca.gov account. Here are a few reminders:

Tax Withholding: Tax tables are revised annually by the Internal Revenue Service and the Franchise Tax Board. A tax advisor can help you decide if you should make any changes to your tax withholding elections for your 2022 benefits.

1099-R Tax Form: If you've opted to go paperless, we will email you in early January when your 1099-R or W-2 is ready. If you didn't opt out, you will continue to receive your paper tax statements by mail. Learn more.

Health Premium: The 2022 health plan premiums will go into effect on January 1. Log in to your myCalPERS.ca.gov account to view your specific health plan details.

Medicare Reimbursement: You may receive a Medicare Part B reimbursement if you are a state and/or California State University retiree enrolled in Medicare Part B and if your CalPERS health premium cost is less than the state's contribution. The reimbursement may increase or decrease due to changes in the 2022 health plan premiums, Medicare Part B premiums, and the state's contribution.

Direct Deposit Statements: Benefit statements can be viewed in myCalPERS.ca.gov. These statements will indicate the amount deposited into your account each month, along with any itemized reimbursements or deductions. Important note: Your December 2021 direct deposit will post on January 3, 2022, which is the first business day of the month. Learn more.

Cost-of-Living Adjustment (COLA): 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 receive an annual COLA paid

Continued on Page 3

RANDOM THOUGHTS FROM THE PAST PRESIDENT

Here I am near the end of the month without a clue about what I should be writing. I do have a number of items squirreled away that I thought would be of interest to you members, and hope I am able to fill the space with things that will be important enough for you to peruse.

One item of particular interest to me is the recent upturn in the amount of “scam”, “phishing” and “spoofer” calls and emails I’ve received. I guess people staying at home with nothing better to do think it is a jolly way to amuse themselves...don’t know, but I do know I’m sure tired of hearing from “Paul” about by automobile warranty being close to expiration...it expired thirteen years ago... And in spite of my blocking those calls on my phone, they keep coming... the other day there was a call from a number described as a dental office, but again it was “Paul” ... go figure.

Anyway, I’ve seen several articles reminding us that as seniors we seem to be the target audience for these scammers, and this is just a reminder to all of us to avoid responding to these tricksters.

And, on the subject of security, here’s an idea about smart devices, taken from the AAA magazine for December 2020:

SECURE YOUR SMART HOME DEVICES

The tech you use to make your home smarter shouldn’t make it less safe.

Have a smart speaker at home? An intelligent thermostat? A video doorbell? For more and more of us, internet-connected devices like these are making our homes smarter and easier to manage. But they have one big downside: They can be vulnerable to security threats.

Unless they’re properly managed, smart home devices can be taken over by bad actors to do things such as override your security system. They could also give attackers access to the rest of your home network-and your data.

“Securing your home network as part of installing your smart home security system is the most important you can do,” says David Judkins, cybersecurity lead for AAA Smart Home. Here are four ways to do just that.

1 Make your router and network harder to hack. If your router is more than two years old, replace it. Otherwise, be sure its software is up-to-date, and its administrator password is strong. If you don’t know how to check and change its configuration, consult the manual.

Secure your Wi-Fi network with a unique password and username. Change the name of the network (SSID) from the default; don’t use a name that would help an attacker identify it (such as your address).

2 Make sure you’re using robust encryption. Before you buy or install any smart device in your home – especially if it’s related to security, such as a door lock – check its compliance with the Advanced Encryption Standard (AES).

3 Use strong passwords. Follow the same password rules for your smart devices as you do for your bank and other sensitive online accounts. If a device supports two-factor authentication – meaning you get a text message with a numeric code each time you log in – use it.

4 Keep firmware current. Install firmware updates for your devices as soon as they’re available. (Many devices will do this for you automatically.) Periodically rebooting your devices and your router will help your network remain secure.-
-Christopher Null”

ONE MORE THING - (The following courtesy of Battle Born Media founder – Sherman R. Frederick)

- Heck is where you go if you don’t believe in Gosh.
- When a bird poops on my car, I eat a plate of scrambled eggs on my front porch. Just to show ‘em what I’m capable of.
- Due to the lack of cicadas this year, I’m planning to climb into the trees and scream.
- Someone left a grocery list in this cart that read: “Wine and stuff to eat with wine.” I’m pretty sure my soulmate is out there.
- If Cauliflower can become pizza, you, my friend, can do anything.
- It’s usually good when she says she missed me. But she was re-loading.
- My pet snake has a broken tail. The vet says he has a reptile dysfunction.
- I want to be cremated as it is my last hope for a smoking hot body.
- I’m taking up birding and I’ve just received my first manual.



And with that, as the author of the above has written, I’ll pick up my knitting and let myself out. Be safe, read this newsletter, wear a mask, and avoid soreheads. Life is always better that way.

PRESIDENT’S MESSAGE - continued from page 1

in the May 1 warrant of each year. More details will be available on our CalPERS website in spring 2022.

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CalPERS Elections

CalPERS is conducting an election in Spring 2022 for the Public Agency Member seat on the CalPERS Board of Administration. The candidates for this seat are:

- Richard Fuentes - San Francisco Bay Area Rapid Transit District
- Mullissa Willette - County of Santa Clara

The board seat to be selected by active public agency members was previously occupied by Jason Perez, who resigned in June 2021. His four-year term expires on January 15, 2023. The candidate who wins the seat will serve the remaining time on the current term, plus the full four years of the next term.

Since this board seat represents CalPERS public agency members, only active public agency members are eligible to vote and may do so online, by phone, and by mail in this election. Ballots will be mailed April 15, 2022, and votes must be received by May 16, 2022. Votes will be processed beginning May 17, 2022.

Richard Fuentes with the San Francisco Bay Area Rapid Transit District (BART) and an AFSCME member is running against Mullissa Willette who is with the County of Santa Clara and is a member of SEIU. At this writing RPEA has not endorsed a candidate. The election to replace Henry Jones has not been set. His seat is a retiree seat on the board and RPEA will be actively looking for a candidate to replace Jones. We hope he is doing well. Jones was the president of the board and the board has elected Theresa Taylor as board president and Rob Feckner as vice president. Taylor is the former vice-president of the board and Feckner is a past president of the board.

Information on the upcoming board election and resources for members and candidates are available at www.calpers.ca.gov/boardelection. To ensure election ballots are received timely, verify your address by logging on myCalPERS.ca.gov or contacting them by phone at 888 CalPERS (or 888-225-7377).

###

Resignation of Henry Jones

The following article appeared in the *Sacramento Bee* on January 20, 2022:

“CalPERS Board of Administration President Henry Jones is resigning from the board Friday to focus on his recovery

from cancer, he told the board over the weekend. Jones told the California Public Employees’ Retirement System board in a Sunday resignation letter that he was diagnosed with prostate cancer in September. He said a surgery was largely successful but that he is not entirely cancer-free. “I have decided, after much consideration and in consultation with my doctor over the past weeks, to limit the statewide and international activities in which I am involved so that I may focus on a complete recovery,” he said in the letter. With Jones’s resignation, Vice President Theresa Taylor will assume leadership of the board, which oversees the state agency responsible for the public pensions of about 2.1 million people. Jones was chief financial officer of the Los Angeles Unified School District until 1998, when he retired. He was elected by CalPERS retirees to represent them on the 13-member CalPERS board in 2008.”

###

Long Term Care

Pursuant to a Court Order, the deadline for Settlement Class Members to (i) Submit Requests for Exclusion; (ii) Return their Award Acknowledgment Form; and (iii) Submit any Written Objections to the Settlement has been extended to **January 28, 2022**. Please note, the deadline to select a Potential Replacement LTC Policy (Category A, Option 2) has NOT been extended past September 22, 2021.

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.

All indications are that the brokers the plaintiff attorneys are working with have not found a replacement policy. RPEA members may want to reach out to AMBIA to examine alternatives. Their long-term care number is +1 (866) 684-5266.

###

BALLOT INITIATIVES

There are 35 other initiatives trying to qualify for the ballot. Please remember those gathering signatures are being paid and will tell you anything to get you to sign. Read everything before you sign but the best advice our Legislative Chair could give you is do not sign anything. You could sign away your pensions and health care.

###

FREE COVID-19 TESTS

The federal government launched its website to sign up for free Covid-19 testing allowing people to order up to four tests per month shipped directly to their home via the postal service. The website is: www.covidtests.gov

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

As of December 31, 2021, things look good for our future. The Public Employees' Retirement Fund shows an estimated total of \$500.7 billion in assets. As of June 30, 2021, the following information was provided by CalPERS:

“How Public Employee Pensions Are Funded

Some people believe that taxpayers fund the total cost of public pensions. This isn't true.

The largest contribution comes from CalPERS' investments, with additional funding from employer and employee contributions. Some workers currently contribute up to 16.5% of their paychecks to help fund their own pensions.

The CalPERS Pension Buck illustrates the sources of income that fund public employee pensions.

Based on data over the past 20 years ending June 30, 2021, for every dollar CalPERS pays in pensions:

- 60 cents comes from investment earnings
- 29 cents from employer contributions
- 11 cents from employee contributions

In other words, 71 cents out of every public employee pension dollar is funded by CalPERS' own investment earnings and member contributions. In the fiscal year ended June 2021, CalPERS paid out nearly \$ 27.4 billion in pension benefits.”

And don't forget the following information, also provided by CalPERS:

“Pension Payments Contribute to Local Economies

As CalPERS retirees spent their monthly pension benefit payments in FY 2019-20, they supported California's economy, generating **\$28 billion** in economic activity, which:

- Supported 148,053 jobs
- Generated \$1.2 billion in tax revenue for local industries
- Supported local community growth

Source: *Economic Impacts of CalPERS Pensions in California, FY 2019-20*

CalPERS invests in California. Of our roughly \$477.3 billion portfolio in June 2021, we invested approximately \$58.7 billion in California-based companies and projects, generating a ripple effect of economic activity across the state.”

All of this information can be found on the CalPERS.ca.gov website.

CLARIFICATIONS ON VOLUNTEERING

According to the Merriam-Webster Dictionary, a Volunteer is a person who does something by free choice, usually with no payment expected or given. Many people have a problem separating service freely given, from an obligation to one's religion and/or family. I think we all feel some obligation to support our religion and help our families and friends. The urge is indeed admirable but it speaks to the type of caring individuals we are. The service we provide has an economic impact in our society.

Many of you are volunteering, but not feeling quite right about submitting hours-the obligation issue. We need to stand back from the obligation and take a more practical approach to our contributions.

The Federal Government looks at our efforts in terms of a "dollars and cents" benefit to the economy and has established an hourly rate for each state. We can use that chart to establish the value of your contributions. I have revised the chart using a model from Texas that defines volunteering and modified it to reflect California's opportunities. It is attached to this newsletter and I hope you will look at the categories and see what fits for you. One other note: If you are involved in onetime volunteering activities, list them as annual and I will take it from there.

Loran Vetter, Chair of Chapter Community Involvement

The meaning of life is to find your gift. To find your gift is happiness.

~Terry Pratchett

Happy
Valentine's
Day

**COMMUNITY PARTICIPATION
(Volunteers for Public Service)**

In counting volunteer hours, include any of the following:

- Meals on Wheels or other Nutrition Programs
- Care Car or other transportation services for neighbors, family, friends, voters
- Hospital, blood bank, nursing home, child care volunteer
- Visiting or caring for ill or handicapped in your home or away, errands, telephone calls, shopping, yard work, mail, etc.
- Library assistance, Volunteer tutoring at the library, school, or assistance in the Classroom
- Teaching English, as a second language, to children and adults who are non-English speaking.
- Assistance with IRS, SNAP, Utility Discount on the basis of income or medical exemption forms
- Interaction and assistance with youth activities including, but not limited to, after school programs, girls and boys clubs, YMCA, YWCA, Boy Scouts, Girl Scouts museum volunteer
- Community Service organizations such as: Rotary, Elks, Lions Clubs, community theater, fairs, community activities such as street fairs, county fairs, political campaigns
- Religious activities: Choir, Sunday school teaching, Church nursery oversight, Vestry, Helping Hands, preparing and serving food, music, Church Commissions, distribution of literature, and helping in service
- Charity work or assistance programs for the Homeless, Battered Women, Abused Children, Court Appointed Special Advocates Program (CASA)
- Helping with food distribution, bazaars, craft fairs
- Helping with grandchildren and other family members who need assistance while a parent is employed

RPEA·CA Gives Back

Volunteer organizations include (but not limited to): Hospitals, Law Enforcement, Churches, Unpaid Caregiving, Community Services, Meals on Wheels, Elks, etc.

Name of Volunteer: _____ Date: _____

Chapter: _____ Area: _____

State Residing: _____

Name of Organization Volunteered:	Hours Donated:	Frequency:
_____		Monthly
_____		Quarterly
_____		Annually
_____		Monthly
_____		Quarterly
_____		Annually
_____		Monthly
_____		Quarterly
_____		Annually

UPCOMING MEETINGS

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

Wed. Mar 9, 2022
Board Meeting, 10:00 a.m.
ZOOM meeting

Wed. Apr 13, 2022
Spring Luncheon
Flyer available soon

Wed. May 11, 2022
Board Meeting
(TBD)

ZOOM meeting
instructions will be made avail-
able 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 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 virturally 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.



They sing because they can.



*A Bit of Humor to
Brighten
Your Day!*



A busy night at Stone Henge as workers move all the stones forward one hour...

Friends please put on a mask. It saves lives. Yesterday a friend of mine went out with his girlfriend and on the way passed by his wife and she did not recognize him. The mask really saved his life

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WILL YOU TELL THE CAT

BULLYING IS NOT OKAY?

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THE FLYING MCCOYS GLENN & GARY MCCOY





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TAKE THE 100% LOCAL PLEDGE
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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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