



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 3



May/June 2021

**PRESIDENTS MESSAGE - Roxanne Woodward**

Hello All –

I hope that you are all getting out a bit and enjoying your spring. After being in lock down mode for such a long time it is nice to get out more. I like taking a stroll in an arboretum or park-like setting, wandering around at the local nursery, and looking at the interesting and vast variety of plants, shrubs, and trees. I also enjoy getting out to the local farmer's market.

Although I did not receive much feedback from the feeler that I put out in our last newsletter about people's comfort in gathering in person, we are moving forward toward that end with trying to find a new meeting location. In the interim, we would like to put together a catered BBQ in the park. As soon as we have a site secured, we will send out an e-mail with the details. If you have not been receiving our monthly Zoom meeting announcements that means you do not have an e-mail address on file at headquarters. Please provide that information to our headquarters staff at: [rpeahq.rpea.com](mailto:rpeahq.rpea.com) so that we may stay in touch.

As we round out May, I hope that you all have a happy and safe Memorial Day. It is a time to honor and mourn all the brave men and women who lost their lives serving our country. Earlier this month many of us celebrated Armed Forces Day to honor those who served and are currently serving in our military. I hope to see you on-line or otherwise soon.

**MEMBERSHIP**

At the end of April 2021, our Chapter membership stood at 1,106 members. As you may recall, last spring we introduced our "Bring a Friend" virtual events. I'd like to see us bring this event back later this year in person. I am happy to report that I signed up a new member this past month. Ask your colleagues and cohorts to consider joining RPEA in its fight to protect our pensions and benefits. Prospective members may join on-line and/or obtain a .pdf version of the application at <http://www.rpea.com>

**MEMBER SHARING**

We recently received a letter from a fellow out-of-state member Richard Mehlhaff regarding his experiences since retirement. He has been an active member of RPEA since retiring in 1998 after 40 years with the State of California. His letter reads as follows:

*"Since retiring we have been able to travel to 18 foreign countries and have completed our travels to all 50 of the United States. R. V. all but Hawaii and Alaska.*

*I retired in July of 1998. In June of 1999 we moved to Winston, Oregon and have not regretted it. We have had 22 years of retirement and have enjoyed it all.*

*In the Navy I was stationed on the Island of Okinawa for 2 years. My Tour of Duty was like a paid vacation. The day I left I told my fellow sailors I would be back. Well 40 years later my wife and I made it. When I was stationed there it was a primitive but pretty place. 40 years later not so primitive but still beautiful and my wife thought so also.*

*After almost 23 years of retirement and almost 59 years of marriage I am still enjoying life. Sincerely, Richard Mehlhaff"*

Richard, thank you for taking the time to share your experiences with us. We found your letter uplifting. Also, thank you for your military service and many years of State service and dedication to RPEA. May you and your wife enjoy many more years in your retirement.

Should any member wish to contact Richard you may obtain his membership information from one of our Board Members.

**LEGISLATION – AB 386**

Assembly Member Cooper introduced AB 386 in early February. As of this writing it was amended at the end of April and has been sent to the Assembly floor for a third reading. 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. The bill would prescribe specified exceptions to this exemption from disclosure.*

Continued on Page 4

**RANDOM THOUGHTS FROM THE PAST PRESIDENT**  
I keep finding items that I think might be of interest to you and here is another of my “finds”...

### **”13 Grown-Up Things Kids Should Know**

**Deb Hipp**

If you're like most of us, you probably had to learn plenty of life lessons — some of them the hard way — as you grew into adulthood. In fact, there's a good chance you're still learning new things as you go about life. But wouldn't it have been helpful to have a list of tips for making life a little easier when you were young and breaking out on your own?

Chances are you've always tried to instruct your kids or grandchildren on important things they need to know in life. You may have already covered honesty, integrity, and a good work ethic. However, there are also other everyday tips that can add up to smoother sailing as an adult.

Want to help your children or grandkids navigate their way into full-fledged adulthood and beyond? Double-check your own stockpile of life lessons against our list of 13 grown-up things kids these days should know.

#### **Cook Basic Foods**

Kids don't need to become master chefs but knowing how to prepare simple meals is essential. For one thing, they'll save money and get ahead financially. Plus, cooking is a basic survival skill. Kids should know how to make at least a few basic things. Start teaching your kids to cook with foods that are simple to prepare such as scrambled eggs, macaroni and cheese from a box or baked chicken, fish, or pork chops. Then show them how to enhance cooking skills using YouTube cooking tutorials — or invite them into the kitchen for a hands-on demonstration.

#### **Never Show Up to a Dinner Party Empty-Handed**

Want your kids to be treasured guests? Teach them to show up at a dinner party with something to contribute to the meal, like: A bottle of wine, a hostess gift, loaf of artisan bread, seasonal pie or another dessert

Advise them to check with the host first if they're bringing a side dish or dessert to avoid duplicate foods. All it takes to impress the host is a quick stop at the wine store or running into a grocery store or bakery on the way to the party.

#### **Write Thank You Cards**

Writing thank you cards has fallen out of fashion, with many people just shooting a quick email or text to thank someone — or worse yet, not saying thank you at all. Let your kids know it takes only a few minutes to pick out a card and send it to thank someone for walking their dog while they were

sick or inviting them to a holiday dinner. Maybe even buy your kid a box of thank you cards and forever postage stamps so it's even easier to show their gratitude.

#### **Create a Budget and Stick to It**

If you want your young adult just starting out to have an easier time managing money, show them how to create a budget. While you may be old school, scratching out income and expenses on actual paper, your kids are more likely to follow a budget if it's on an app. Fortunately, there are many budgeting apps available, even linking to their bank account and offering budget suggestions based on spending habits and expenses. And the good news is, you can start kids on this good habit when they're teens, or even pre-teens.

#### **Have Emergency Savings**

Do your kids a big favor by teaching them the importance of having emergency savings to cover expenses like car repairs, medical bills, and other unexpected costs. The more they have in savings to cover emergencies, the less they'll have to put on a credit card — or even worse, borrow from you. Setting an attainable first goal of \$1,000 is a good start. Then show them how to add to that amount with deposits of a portion of each paycheck. They could also use an automated “roundup” app that rounds up every dollar spent, painlessly depositing the excess into a linked savings account.

#### **Cheap Stuff Doesn't Last**

Your graduate may be used to saving money by purchasing cheap clothing and rickety furniture. But now it's time to teach them the value of buying items based on quality and longevity. A well-crafted sofa won't sag in the middle after six months. Good clothing won't typically pill or fall apart after a couple of washes. And sacrificing along the way to save enough to buy a well-made version of something makes the purchase even sweeter.

#### **Protect Your Credit**

Many young adults don't realize how important having a good credit score will be later in life. When they're buying a car or a house, for instance, having excellent credit will typically mean better financing terms. Without good credit, your kids will likely have to resort to predatory lenders, have trouble finding a rental home and could even miss out on getting hired at a job.

The best way to protect credit is to pay the bills on time, of course. But it's also important for them to monitor their credit score, along with any activity and accounts on their credit report. Steer those just starting out to AnnualCreditReport.com, where they can obtain one free copy of their credit report per year.

## BYLAWS COMMITTEE APPOINTED

At the meeting of the Board of Directors of Chapter 004, held on May 12, 2021, President Roxanne Woodward appointed a committee, to be chaired by Past President Marie Reed, to review the currently approved Bylaws of our Chapter. The primary reason for this committee is to review the dates for the election of officers of the Chapter. Currently, the election process does not allow for our officers to be included in the Roster of Chapters prepared by the Headquarters annually. Our elections have been held in February and the officer information is provided to Headquarters in December. This review and proposed changes will alleviate this dichotomy and allow current information to be provided for the roster.

During the review of the currently approved Bylaws, the committee may see other items that need to be addressed and will suggest changes if needed. The committee will be meeting prior to the next General Membership meeting so members may vote to approve or decline any suggested changes. Please plan to attend, via Zoom, the General Membership meeting scheduled for Wednesday June 9, 2021 at 10:00 a.m. An announcement of the meeting will be sent prior to that date giving instructions on how to join in the Zoom meeting.

# # #

## WHY I'M OPPOSED TO AB 386 (COOPER)

By C.T. Weber

I would like to start by saying that there is a big difference between public sector money and private sector money. The public sector works for the people, and as such must be subject to a certain level of public oversight. Unfortunately, most private sector business activities are not scrutinized enough. AB 386 is not about CalPERS right to invest in internally managed private loans, also known as private debt, because they are already major investors in private debt funds. And the returns are not that great. This bill is about secrecy, secrecy to conceal the details of these loans.

It would allow loans to shell companies thus hiding the real borrowers.

It would treat unsecured loans the same as secured loans which would increase the risk level.

It would prevent the public from knowing whether there is any collateral, the number of years, and other terms of a loan.

My opposition to AB 386 is based on our concern that it could provide a cover for unforeseen corruption.

Once a contract has been signed between a public agency and a private entity there should be no secrecy allowed that could jeopardize the public's money. Secrecy and money, especially when it is the people's money, do not belong together.

If you believe as I do that this practice should not be allowed to happen, **a letter to your legislator opposing the bill will help defeat the proposed legislation.**

## WATCH OUT FOR THIS INVITATION!

Recently several RPEA members received invitations in the mail to join AFSCME (American Federation of State County and Municipal Employees) Retirees. It was a green envelope and looked somewhat official. AFSCME Retirees may be new on the scene as I have never seen them at any of the SCORE meetings, which is comprised of PERS retiree organizations such as firefighters, classified employees, CHP etc. AFSCME retirees claim to be a watchdog of CalPERS. Research into the group finds that former PERS board member Priya Mathur is behind the new retiree group. Mathur lost her election to Jason Perez a few years ago because some believed she was too closely tied to PERS administration. This brings up a number of questions:

1. How did AFSCME get our addresses?
2. Did PERS help and is it behind the new group?
3. Is this an attempt by PERS to undermine RPEA which has been at the forefront of making PERS more accountable.

RPEA has opposed PERS attempts to become less transparent and challenged the board president for his lack of action. **If you receive an invitation to join AFSCME Retirees, please notify RPEA.**

Randall Cheek

Legislative Director RPEA California

# # #

## TOP REPORTED FRAUD IN 2020

### Imposter Scams<sup>1</sup>

Thieves have been impersonating government and health insurance representatives to trick people into sharing personal information and sending funds to get stimulus checks, COVID-19 vaccines, and more.

### Look Out for...

1. Pressure to pay upfront to get government money<sup>2</sup>
2. Phone calls, emails, text messages, or direct messages requesting personal information<sup>2</sup>
3. Demands for money to be sent via gift card, cryptocurrency, or wire transfer through companies like Western Union or MoneyGram<sup>2</sup>

Identity theft is never completely preventable.

<sup>1</sup> Source: Federal Trade Commission, The Top Frauds of 2020 <https://www.consumer.ftc.gov/blog/2021/02/top-frauds-2020>

<sup>2</sup> Source: Federal Trade Commission, Scams Will Follow New COVID-19 Rescue Plan <https://www.consumer.ftc.gov/blog/2021/03/scams-will-follow-new-covid-19-rescue-plan>



*Existing constitutional provisions require that a statute that limits the right of access to the meetings of public bodies or the writings of public officials and agencies be adopted with findings demonstrating the interest protected by the limitation and the need for protecting that interest.*

*This bill would make legislative findings to that effect."*

(Based on text date 4/28/2021)

Full information about this bill may be found at: [https://leginfo.legislature.ca.gov/faces/billStatusClient.xhtml?bill\\_id=202120220AB386](https://leginfo.legislature.ca.gov/faces/billStatusClient.xhtml?bill_id=202120220AB386). Please consider contacting your legislator to voice your concerns and request a "No" vote when brought before the full Assembly for consideration. See related article on page 3.

### **CalPERS (CP) NEWS**

**CP Election – Member at Large:** As you know, CalPERS is conducting an election this fall for two Member-at-Large seats on the CalPERS Board of Administration. Ballots will be mailed August 27, and votes must be received by September 27. All CalPERS members (excluding survivors and beneficiaries) will be able to vote online, by phone, or by mail.

We are happy to report that Margaret Brown qualified for the ballot for her re-election to the CalPERS Board. Congratulation Margaret! A big thank you to all that were able to support her by signing and returning her nomination petition. Please note that RPEA is supporting Margaret's re-election. With the competition in this election Margaret will need all the support that we can give her. You too can support her by making a financial contribution. She works hard on our behalf bringing oversight, accountability, and transparency to the Board. To donate please visit Margaret's website at: [www.electmargaretbrown.com](http://www.electmargaretbrown.com)

**PERF Update:** At the end of April the value of the Public Employee Relations Fund (PERF) stood at \$458.0 billion.

### ***Health Benefits Plan Changes – 2022***

Preliminary 2022 health benefits proposals were on the agenda at the CP Pension & Health Benefits Committee (closed session) meeting held on May 17, 2021. Preliminary 2022 premiums will be presented to the Pension & Health Benefits Committee in June 2021. In July, the CP Board will adopt final premiums. All plan changes and premiums will be communicated to you prior to Open Enrollment, which will be held September 20 - October 15, 2021.

Additional information may be viewed at the following CP links:

<https://www.calpers.ca.gov/page/active-members/health-benefits/plans-and-rates/health-plan-changes-2022>

<https://www.calpers.ca.gov/page/active-members/health-benefits/plans-and-rates/how-calpers-sets-health-rates/risk-mitigation-hmo-basic-plans>

### **UPCOMING MEETINGS**

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

**Wed. Jun. 9, 2021**  
General Meeting, 10:00 a.m.

**Wed. July 14, 2021**  
Board of Directors Meeting,  
10:00 a.m.

**Wed. Aug 11, 2021**  
General Meeting, 10:00 a.m.

**ZOOM Meetings**  
Instructions will be made available prior to each meeting

###

**If you keep a margarita in  
one hand and some tacos  
in the other hand, you will  
never touch your face...**

**Follow me for more tips  
on how to stay safe during  
the pandemic.**

A new supermarket opened near my house. It has an automatic water mister to keep the produce fresh. Just before it goes on, you hear the sound of distant thunder and the smell of fresh rain.

When you approach the milk cases, you hear cows mooing and experience the scent of fresh hay.

When you approach the egg case, you hear hens cluck and cackle, and the air is filled with the pleasing aroma of bacon and eggs frying.

The veggie department features the smell of fresh buttered corn.

I don't buy toilet paper there any more.

**SHARE if it made you LAUGH**

### Get Renter's Insurance

Your kids just setting out on their own are probably just getting started on making their apartment as homey as possible with semi-expensive furniture and pricey electronics. The last thing they need is to have to start over if the contents of their apartment are damaged in a fire or stolen during a break-in. Renter's insurance can cover their hard-earned possessions, and it's not expensive — especially compared to what they stand to lose. And don't forget to mention asking their insurance agent about savings if they "bundle" renter's insurance with their auto insurance.

### Know How to Change a Flat Tire

Just because your kid has roadside assistance doesn't mean a tire won't go flat while they're driving through a remote stretch of woods or on a lonely highway. Teach your kids how to change a flat tire now, before an emergency. If you haven't yet mastered the skill, you can school yourself, too. There are instructional videos available online, or you can visit with a trusted friend or mechanic who can demonstrate the process.

### Maintenance Now Saves on Repairs Later

If there's one lesson we've all learned the hard way, it's that spending money on maintenance to keep things running right — or in some cases, running at all — is money well spent. Sit down with your kids and go over the costs of how much a new car engine costs to emphasize why they should take the vehicle for regular oil changes and other maintenance. Explain why it's worth spending \$100 for a furnace check-up to prevent spending \$600 if the appliance breaks down on a bitterly cold night.

### Try Not to Burn Bridges

The teen or young adult in your life may feel justified telling off their mean boss with a scathing email on their last day. But remind them that the manager they offend today could one day badmouth them to a potential employer down the road. The friend they impulsively dump during an argument might have been a great help in a challenging situation ahead. Teach your kids it's better to take a break — maybe hold off a few hours on that angry text or email they want to send — until cooler heads prevail than to burn bridges they may need later.

### Shop Smart to Save Money

You want your kids to shop smart for large purchases or even a house one day, right? Get them into the habit of looking for savings with their everyday purchases. Grocery and retail store circulars and online sales can help them pay less for items like: Clothing, Groceries, Apartment furnishings, or

Decorations.

It might take a couple of days to receive the product in the mail or to find the right deal, but they'll learn that doing the work and having patience pays off.

### Start Saving for Retirement Now

When retirement is 40+ years away, someone in their early 20s may not feel an urgent need to save for the distant future. However, you can help kids entering the workforce get a jump on a comfortable retirement by teaching them to start making contributions to their employer's 401(k) or a similar retirement plan now, especially if their employer matches a portion. Otherwise, they'll be leaving free money on the table. You can even show them on a simple retirement calculator how investing early can add up to hundreds of thousands of dollars over time.

*(Used without permission from "The Hartford Extra Mile" newsletter via email.)*



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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](http://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  
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 or  
 Deborah Dettner  
 916-896-8268  
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## 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 - SAVE THE DATES

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.

###

## 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 which can be found on the RPEA web site.

## 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.

###

## WHEN MEETINGS RESUME

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

**Spring Luncheon and  
Christmas Luncheon**

Members may attend all meetings.

Please reserve your spot.

**Failure to make a reservation may result in no lunch available and failure to appear and not cancel a reservation will result in a \$10.00 charge.**

To reserve or cancel  
contact Sheryl Zazzi at

[redhatzaz@gmail.com](mailto:redhatzaz@gmail.com) or call (916) 607-8282

by the Friday before each meeting.

###



## 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!*



Before 2020, we were pretty wild! Remember how we all used to eat cake after someone had **blown on it**? Crazy times!

The biggest lie I tell myself is  
"I don't need  
to write that down,  
I'll remember it."



#### One More Thing

--A photon checks into a hotel. The front desk asks if it has any luggage. It replies "no, I'm traveling light".

--A Roman walks into a bar and asks for a martinus. "You mean a martini?" the bartender asks. The Roman replies, "If I wanted a double, I would have asked for it!"

--Pavlov is sitting at a pub enjoying a pint. His phone rings and he jumps up shouting "Dammit, I forgot to feed the dog!"

--The programmer's wife tells him, "Run to the store and pick up a loaf of bread. If they have eggs, get a dozen." The programmer comes home with 12 loaves of bread.

How to keep all the  
**cookies** to yourself:



This final thing reminds me of Jeanne Robertson's tale of sending her husband to the store for items to make a pound cake...if you watch YouTube, you should check this one out - "*Don't send a man to the grocery store!*"



[www.rpea.com](http://www.rpea.com)

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

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Save your Chapter mailing costs and receive me in color!  
Contact [marie.reed@comcast.net](mailto:marie.reed@comcast.net)

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Asst. Area VII Director C.T. Weber	(916) 320-9186
<a href="mailto:ctwebervoters@att.net"><b>ctwebervoters@att.net</b></a>	

**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
<a href="mailto:rccheek1947@att.net"><b>rccheek1947@att.net</b></a>	

Membership Vacant

Program Director Diane Buffington	(916) 452-9097
<a href="mailto:diane-buffington@att.net"><b>diane-buffington@att.net</b></a>	

Newsletter Marie Reed	(916) 428-2090
<a href="mailto:marie.reed@comcast.net"><b>marie.reed@comcast.net</b></a>	

Special Events Sheryl Zazzi	(916) 607-8282
<a href="mailto:redhatzaz@gmail.com"><b>redhatzaz@gmail.com</b></a>	

Reservations Sheryl Zazzi	(916) 607-8282
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Sunshine Lucy Gutierrez	(916) 213-8719
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