



The Camellia
Retired Public Employees' Association
Area VII -Sacramento, California
Chapter 004 Newsletter

Volume 26, Issue 5

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.



Sept/Oct. 2021

PRESIDENTS MESSAGE - Roxanne Woodward

Hello All -

As leaves start turning color and falling, autumn is calling. The days are getting shorter and soon the smells of cinnamon and pumpkin spice will fill the air. Fall is one of my favorite times of year. We've had a good year thus far and continue to meet monthly. In August we had a picnic in the park with a catered box lunch. We enjoyed playing bingo while social distancing. A good time was had by all.

October General Membership Meeting: As you know, our biennial elections will be held next month with another two years nearly behind us. To facilitate the balloting process and accommodate our desires to meet regularly, we will hold a "hybrid" meeting in October. It will be at a restaurant venue with a private meeting room, as well as via Zoom. Only chapter members in attendance or via Zoom or will be eligible to vote. We hope to see you on October 13, 2021 at Vince's Restaurant in West Sacramento. *Please save the date.* Arrival and check in is 11:00 a.m. with the Zoom portion getting up and running soon thereafter. Unfortunately, we cannot get into the venue any earlier. Included within this newsletter is the Chapter "Nomination and Consent" form. Anyone wanting to run for one of the four officer positions, a Delegate to General Assembly or for the Director at Large positions must complete the form and get in on-file with Marie Reed so that your name may appear on the ballot as it will be prepared prior to the meeting. Nominations will be accepted from the floor. Aside from election nominations from the floor and balloting, we will be reviewing and approving our new fiscal year budget. *More details on this meeting will be sent out in the coming days via email.*

Please note that the RPEA Board of Director's will be holding a hybrid meeting on September 27-28, 2021 via Zoom and at the Harvard Hilton Inn. Our Amended Bylaws are in the hands of the statewide Bylaws Committee and are expected to receive the Board's approval at this meeting. All members are welcome to attend. *If you are interested in attending, via Zoom or otherwise, please let me know and I will forward the agenda and Zoom details as it is not yet posted on the RPEA website.*

Enjoy the fall season and until we meet again, stay healthy and safe!

Membership: At the end of August 2021, our Chapter membership stood at 1,088 members. During this most recent reporting period, we lost 7 members (4 non-renewals and 3 deceased). While we appreciate the efforts that our Area Director's and our AMBIA partners do to assist with our membership efforts, we have to do our part, as well. Please reach out and ask your colleagues and cohorts to join RPEA in its fight to continue to protect our pensions. Prospective members may join on-line and/or obtain a pdf version of the application at <http://www.rpea.com>



Health Benefits – Open Enrollment: Open enrollment for health benefit plan changes will take place from September 20th to October 15th. Any changes made during this open enrollment period will go into effect on January 1, 2022. Additional information may be viewed at the following CalPERS website links:

<https://www.calpers.ca.gov/page/active-members/health-benefits/open-enrollment>

<https://www.calpers.ca.gov/page/retirees/health-and-medicare/open-enrollment>

Long Term Care – Recent Communications: The following emails were recently received from Vice President Darby regarding the CalPERS Long-Term care class action settlement. We are including these communications in this newsletter as not all of our members have access to email. If you have an email address, please get it on file with headquarters so that you can stay informed. Additional information may also be found at the following website link:

<https://www.calpersltcclassaction.com/>

Communication from Vice President Darby dated September 8, 2021 - CalPERS Long Term Care Premium Increase

Please inform the members in your chapter that if a member with CalPERS Long Term Care insurance choose to reduce their coverage to reduce or avoid the premium increase coming in the fall of 2021 and again in the fall of 2022, September 22 is the deadline to re-

Continued on Page 6

RANDOM THOUGHTS FROM THE PAST PRESIDENT

I received an inspiring message in an email that I believe needs to be shared with the whole world...

I asked a friend who has crossed 70 & is heading towards 80 what sort of changes he is feeling in himself? He sent me the following:

1. After loving my parents, my siblings, my spouse, my children, and my friends, I have now started loving myself.
2. I have realized that I am not "Atlas". The world does not rest on my shoulders.
3. I have stopped bargaining with vegetable & fruit vendors. A few pennies more is not going to break me, but it might help the poor fellow save for his daughter's school fees.
4. I leave my waitress a big tip. The extra money might bring a smile to her face. She is toiling much harder for a living than I am.
5. I stopped telling the elderly that they've already told that story many times. The story makes them walk down memory lane & relive their past.
6. I have learned not to correct people even when I know they are wrong. The onus of making everyone perfect is not on me. Peace is more precious than perfection.
7. I give compliments freely & generously. Compliments are a mood enhancer not only for the recipient, but also for me. And a small tip for the recipient of a compliment, never, NEVER turn it down, just say "Thank You."
8. I have learned not to bother about a crease or a spot on my shirt. Personality speaks louder than appearances.
9. I walk away from people who don't value me. They might not know my worth, but I do.
10. I remain cool when someone plays dirty to outrun me in the rat race. I am not a rat & neither am I in any race.
11. I am learning not to be embarrassed by my emotions. It's my emotions that make me human.
12. I have learned that it's better to drop the ego than to break a relationship. My ego will keep me aloof, whereas with relationships, I will never be alone.
13. I have learned to live each day as if it's the last. After all, it might be the last.
14. I am doing what makes me happy. I am responsible for my happiness, and I owe it to myself. Happiness is a choice. You can be happy at any time, just choose to be!

I decided to share this for all my friends. Why do we have to wait to be 60 or 70 or 80, why can't we practice this at any stage and age?

Who's Making Those Annoying 'Your Car Warranty Has Expired' Calls, and Why Won't They Stop?

BY **MARTHA C. WHITE**

March 11, 2021

(copied from money.com/car-warranty-calls/)

Based on the contents of our voicemail inboxes, you might think every American is driving around a clunker that's one rattling bolt from disintegration.

Over and over, sometimes multiple times a day, we hear that our "car warranty is about to expire" — but if we just press "one" at the prompt, a pleasant female voice assures us, we can rectify that by purchasing an extended warranty.

The spiel, which usually comes in the form of a robocall, is what the experts call a "legacy scam" — that is, it's been around for years. But 2020 brought on a used car boom, with millions of cooped-up social distancers flooding the market, and an abundance of scam calls followed.

Now the calls are so prevalent that even the people who fight scam artists for a living want to throw their hands up.

"It's a problem," says Amy Nofziger, a fraud expert for the AARP. "We're all getting these phone calls."

Why car warranty calls, specifically?

As the COVID-19 pandemic stretches into year two, our collective disposition has worn thin.

"We're already under anxiety and the scammers know this," Nofziger says. Many are cynically calculating that the financial stress so many Americans are facing today might make them receptive to a pitch that promises a hedge against future unexpected expenses.

Between June and December of last year, Americans logged more than 197,000 Do Not Call complaints about unwanted robocalls pertaining to car warranties and protection plans, according to the Federal Trade Commission's (FTC) [interactive data tool](#). The actual number is almost certainly higher, since most people don't drop what they're doing every time they get one of these calls and file an FTC complaint. The more people get wise to their grift, the more annoying perpetrators have to be to find new victims, hence the recent uptick.

With this particular scam, people are led to believe they're buying an extension of their car's existing warranty. This is a deceptive sales pitch. In reality, the so-called warranty they're selling—for hundreds or even thousands of dollars—probably won't be honored by the dealership where the customer bought their car, or at any private auto body shop. Sometimes there's no warranty at all.

It's difficult to bust these scammers, Nofziger says, since most victims don't realize they've been hoodwinked until weeks or months later, when their car breaks down and they realize their new "warranty" is worth about as much as the paper it's printed on. The more time that's elapsed since the scam call took place, the harder it is for law enforcement agencies to track down its source.



RPEA CHAPTER 004 – HOLIDAY LUNCHEON

Invite family. Bring a friend. Come on out and join us. All are welcome.

- WHEN:** Wednesday, December 8, 2021 *(please RSVP by November 30, 2021)*
- WHERE:** Cattlemens – Rancho Cordova
12409 Folsom Blvd.
Rancho Cordova, CA 95742
- TIME:** 11:00 a.m. (no host cocktails)
12:00 p.m. (lunch served)
- COST:** \$15.00 per person (guests welcome)
- MENU:** Top Sirloin Steak *(aged to perfection)*
Atlantic Salmon *(broiled thick cut boneless filet)*
Chicken Breast *(marinated in teriyaki sauce or basted lemon herb sauce)*
Pasta Ravioli *(vegetarian ravioli served with a seasonal sauce)*

*Entrées include baked potato, all-you-can-eat salad, sourdough bread, ranch style beans, coffee, tea or soda.
Steaks are prepared medium to medium rare. Special requests for rare or well done will be accommodated.*

Please **RSVP by November 30, 2021**. Indicate your entrée selection(s). Mail your reservation and payment to our Special Events Coordinator: Sheryl Zazzi, 1709 Lakewood Drive, West Sacramento, CA 95691-4043, telephone (916) 607-8282, redhatzaz@gmail.com. Make check payable to RPEA, Chapter 004. Payment must be received prior to the luncheon.



Non-perishable food donations will be collected for a local food bank.



NAME: _____ **PHONE:** _____ **# RESERVED:** _____

PRINTED NAME(S) FOR NAME TAG: _____

MENU SELECTION(S):

Steak: _____ **Salmon:** _____ **Chicken:** _____ **Ravioli:** _____



Annoying Robocalls

continued from Page 2

Who are these scammers?

Both the FTC and the Federal Communications Commission (FCC) have been playing whack-a-mole with the operators who run car warranty scams for years. (The FTC banned most pre-recorded telemarketing calls back in 2009, though there are exceptions for political calls, charitable solicitations and debt collections). They originate from within the U.S. as well as overseas: FTC enforcement actions from 2012 reveal a globe-spanning web of crooks that has profited off unsuspecting car owners. Investigators tied the California-based operation to a bank account in Hong Kong, real estate holdings in mainland China, plus land, cars and other assets the FTC seized as part of the settlement.

These crooks are adept at using technology to cover their tracks, with manipulation tools like caller ID “spoofing” to fake who they are and where they’re calling from. Which is why you might get a call from a scammer that shows up on your phone as the manufacturer of your vehicle, or something like “auto warranty department.”

Scammers’ reliance on spoofing tools is usually carried out with the help of voice over internet protocol (VoIP) technology, which does give regulators another avenue to crack down on scammers when they use VoIP providers based in the U.S.

Will Maxson, an attorney with the FTC’s bureau of consumer protection, says the agency has specifically targeted VoIP providers that facilitate robocall spam operations. Shutting down these bad operators can prevent the calls from going out to people’s phones in the first place, according to Maxson. “We want to enforce the law against everyone in the ecosystem of illegal telemarketing,” he says.

How can I get them to stop calling me?

Experts have a few tips for how to eliminate — or at least cut down on the number of — these calls.

You can—and should—sign up for the Do Not Call registry. It won’t actually block the calls, but registering allows you to file a complaint when you get one. The FTC and the FCC use this information to build cases against perpetrators. (Maxson points out that if you’re on the registry and you’re still getting spam calls, that’s a really big clue that the person dialing you is up to something illegal, since legitimate organizations are supposed to honor that list).

If you’re getting robocalls on your smartphone, both iOS and Android have features that let you customize your call filtering options to sift out spammers. Major mobile providers like AT&T and Verizon also offer call-filtering tools. If you’re still being inundated, there are a slew of third-party apps like YouMail and Nomorobo that promise to cut down on annoying robocalls.

If the robocalls are coming to a landline phone, you’ll probably want to contact your carrier: The FCC has a running list

UPCOMING MEETINGS**RPEA CHAP. 004**

Sacramento, Yolo Areas
Second Wednesday
of each month.

Wed. Oct 13, 2021

General Meeting, 11:00 a.m.
Vince’s and Zoom

Wed. Nov 10, 2021

Board Meeting, 10:00 a.m.
ZOOM meeting

**ZOOM meeting
instructions will be made avail-
able prior to each meeting.**

Wed. Dec. 8, 2021

Christmas Luncheon
Cattleman’s Restaurant
12409 Folsom Boulevard
Rancho Cordova, CA 95742

#

of links to the major telecom providers in the U.S. to get you started.

Nofziger, for her part, reiterates the importance of never giving out personal information to an unsolicited caller. While most car warranty scammers just want to sell you a worthless piece of paper, there’s always the chance that they’re trying to collect information for more insidious crimes like identity theft or credit card fraud.

“We really do recommend people not engage,” she says. “Better yet, unless you know who’s calling, don’t pick up the phone.”

#

ONE MORE THING

--I heard a young mom say she won’t let her kids watch Peppa Pig because it encourages bad behavior like “jumping in puddles.” I watched the roadrunner as a kid and haven’t blown anyone up with dynamite, yet.

--If cauliflower can become pizza, you, my friend, can do anything.

--It’s usually good when she says she missed me. But she was reloading.

--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.

SACRAMENTO CAMELLIA CHAPTER 004 BIENNIAL ELECTION

Election of Chapter Officers, Directors at Large and Delegates to RPEA's General Assembly will be held at the October 13, 2021, Chapter meeting. Only Chapter members in attendance via Zoom or in person will be eligible to vote.

The four elected Officers, the six elected Directors at Large receiving the highest number of votes, the Past President and six appointed Standing Committee Chairs will constitute the Chapter's new Board of Directors. The Board carries out the policies and business of the Chapter and its newly elected members shall be installed and assume their duties at the October meeting.

The President, President-elect and candidates receiving the highest number of Delegate votes become the Chapter's Delegates to RPEA's General Assembly. The total number of delegates is determined by total membership and is determined by Headquarters for each chapter. They must attend all General Assembly meetings and also vote on the Business of General Assembly when in session. It is Chapter 004's policy to take the next two candidates with the highest number of votes to General Assembly as Alternate Delegates at Chapter expense.

If you are interested in being a candidate for any Chapter Officer position or a Director at Large and or a Delegate to General Assembly, be sure to so indicate by a (X) on the following Consent Form. Your completed Consent Form must be received by the deadline noted.

Nominations will be accepted from the floor at the October 13th meeting.

CONSENT FORM

I am consenting to run for the following Chapter 004 office(s). This form must be submitted to the chair of the nominating committee prior to the close of Chapter nominations.

President _____
Vice President _____
Treasurer _____
Secretary _____

Director at Large _____
Delegate to General Assembly _____

I will serve if elected to the office(s) above.

PRINT NAME: _____

SIGN NAME: _____

ADDRESS: _____

TELEPHONE NUMBER: _____ E-MAIL: _____

Send your consent form to Nominating Committee Chair: Marie Reed, 6796 Pocket Rd.; Sacramento CA 95831-1907. It must be received by September 30, 2021, to expedite preparation of ballots for the October elections.

You may also scan the signed form and email to marie.reed@comcast.net

PRESIDENT'S MESSAGE - continued from page 1

turn their option choice (options are in the letter they got from CalPERS). Those who are also members of the class action lawsuit must separately state that they are interested in potentially taking a lump sum return of premium and canceling their CalPERS LTC insurance by September 22, 2021. If you have not received an offer letter or you have questions about your offer, call the phone number below. Most important in this process is your option to phone a CalPERS LTC information phone number: 888 877-4934.

Communication from Vice President Darby dated September 10, 2021 - Update to CalPERS Long Term Care (LTC) Rate Increase

We are now informed that offer letters continue to be sent out based on members' premium payment schedule. If members with this insurance have not received an offer letter yet, they can call 888 877-4934 to determine if their letter is yet to come. All members with CalPERS LTC insurance should complete the coverage options by the due date in their letter. **ALL MEMBERS MUST CONTINUE TO PAY PREMIUMS TO STAY INSURED.**

Those members with an option to potentially receive a lump sum settlement and terminate their CalPERS LTC insurance, should also complete and return the offer letter for their current LTC policy - the lump sum option is not a certainty yet and members may not want to choose it when/if it becomes final. **ALL MEMBERS WITH CalPERS LTC INSURANCE MUST CONTINUE TO PAY PREMIUMS.** If the lump sum settlement becomes a valid option and you accept a lump sum settlement, that would terminate a member's CalPERS LTC coverage.

Again, those members of the class action lawsuit who have been informed of the potential lump sum settlement option, must express interest (to the class action attorneys) in this method of resolving their LTC coverage by September 22, 2021. December 13, 2021 is the final date to elect the lump sum option. The lump sum settlement option is not final until the Court declares it is a valid settlement which is expected in December, 2021. The Class Action attorney's website is: info@CalPERSClassAction.com - phone number is 866 217-8056.

Nothing is worth more than laughter. It is strength to laugh and to abandon oneself, to be light.

~Frida Kahlo

Share! Organize! Vote!

Be sure to vote by September 27th for Margaret Brown and

Tiffany Emon-Moran in the CalPERS election for the Members at Large seats.

***A Bit of Humor to
Brighten
Your Day!***

Shared by a Fellow RPEA Member:

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.



Chapter Picnic with Card Bingo, Aug. 17, 2021



Clockwise from left: Sherrill Wyatt, Mary Crump, Lynn Morales and Cara Vallot



Clockwise from left: Carole Canon, Julie Edul, Sheryl Zazzi and Julie's guest.



Clockwise from left: Marie Reed, Laura Prue and Antonio Lara



Members enjoying the nice weather, camaraderie and fine repast along with card bingo, many prizes and all around good time.



More members having fun. Counter-clockwise from right: C.T. Weber, John Eng, Janis Swital and her guest.



www.rpea.com

Retired Public Employees' Assn. Chapter 004
P O Box 188235
Sacramento, CA 95818-8235

NON-PROFIT ORG.
U. S. POSTAGE PAID
PERMIT NO. 1309
SACRAMENTO, CA

TAKE THE 100% LOCAL PLEDGE
SHOP Local
STAND With Small Businesses
SUPPORT Those Who Employ Our
Neighbors
We Will Come Back From This Together!

I COULD HAVE BEEN AN E-MAIL!

Save your Chapter mailing costs and receive me in color!
Contact marie.reed@comcast.net

**2020-22 CHAPTER 004
OFFICERS**

President Roxanne Woodward	(916) 388-0230
rwoodward55@comcast.net	
Vice President Randall Cheek	(916) 541-8988
rccheek1947@att.net	
Past President Marie Reed	(916) 428-2090
marie.reed@comcast.net	
Secretary Marie Reed	(916) 428-2090
marie.reed@comcast.net	
Treasurer Bobbi Smith	(916) 852-8736
smithbcat@hotmail.com	
Area VII Director Ken Brown	(530) 647-2168
moosenmarno13@gmail.com	
Asst. Area VII Director C.T. Weber	(916) 320-9186
ctwebervoters@att.net	

NOTICE!!

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

RPEA Headquarters
300 T Street
Sacramento, CA 95811-6912
or (916) 441-7732

**2020-22 Chapter 004
COMMITTEE CHAIRS**

Health Benefits Vacant	
Legislation Randall Cheek	(916) 541-8988
rccheek1947@att.net	
Membership Vacant	
Program Director Diane Buffington	(916) 452-9097
diane-buffington@att.net	
Newsletter Marie Reed	(916) 428-2090
marie.reed@comcast.net	
Special Events Sheryl Zazzi	(916) 607-8282
redhatzaz@gmail.com	
Reservations Sheryl Zazzi	(916) 607-8282
redhatzaz@gmail.com	
Sunshine Lucy Gutierrez	(916) 213-8719