



Volume 29, Issue 5

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.



Sept./Oct. 2024

PRESIDENTS MESSAGE - Roxanne Woodward

Hello All –

Fall has officially arrived! I am looking forward to the cooler weather, crisp air, fall colors, and baking with this changing of the season. I hope that you all had a pleasant and enjoyable summer, finding time to recharge with perhaps some travel and/or activities shared with family and friends.

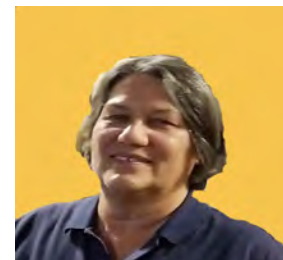
We are closing in on another year having just finished with our General Assembly. Unfortunately, I was unable to attend as I had returned from a trip abroad with a cold. Thank you to all of those from our Chapter who took the time and effort to travel for this GA session. We had a briefing from Marie Reed at our September Board Meeting and she has provided some remarks herein. We are grateful to have such wonderful members who work hard on our behalf, representing and speaking to the many issues that face our membership. Being involved is what RPEA is all about.

Our upcoming General Membership meeting is October 9, 2024 at 10:00 a.m. at Mimi's Café, Alta Arden Expressway. Program Chair, Diane Buffington has lined up a guest speaker from HICAP. Please join us to welcome Carolynn Washington, Outreach and Volunteer Coordinator, HICAP Services. If you have specific questions that you would like addressed, please email them to Diane at diane-buffington@att.net so that she can get them to Carolyn to address at our meeting. In addition, our annual holiday luncheon is scheduled for December 11, 2024 at Cattlemen's, Rancho Cordova. The RSVP flier for this event is included within this newsletter. We look forward to seeing you, your family, or your guest(s) there! On behalf of our membership, I want to thank Sheryl Zazzi for her hard work and efforts in keeping up with our monthly meeting RSVP's and the like.

CalPERS News: Our health benefit open enrollment period will run through October 11th. Additional information may be found through links on the CalPERS website. Use the Health Benefits and Rates tab to access further information at: <https://www.calpers.ca.gov/page/home>. For those that are Long Term Care (LTC) policy holders, please be advised that one of two 10% LTC rate increases will take effect in January 2025, and 2026 respectively. These rate increases were announced and both the June and September 2024 CalPERS Board of Administration meetings. As of this writing, the PERF asset value is \$523.5 billion, and as reported earlier, the CalPERS rate of return for the fiscal year ending June 30th was 9.3%.

Wishing you all a beautiful and blessed fall season!

Although I have not yet tried it, I thought that I'd share a fall soup recipe with you!



CREAMY COCONUT BUTTERNUT SQUASH SOUP

- 2 tablespoons olive oil
- 3/4 cup chopped onion
- 4 cups peeled butternut squash chunks, (1-inch pieces)
- 1 medium green apple, cored and cut into 1-inch chunks
- 1/2 cup chopped pecans, toasted
- 1/3 cup orange juice
- 1 teaspoon
- 1/4 teaspoon
- 1 cup chicken stock
- 1 can (13.66 ounces) lite coconut milk

1) Heat oil in large saucepan on medium-low heat. Add onion; cook and stir 3 minutes or until slightly softened. Add squash, apple and pecans. Cook on medium heat 1 minute, stirring occasionally; 2) Stir in orange juice, turmeric, nutmeg and stock. Bring to boil. Reduce heat to low; cover and simmer 25 minutes or until squash is tender, stirring occasionally. Cool slightly; 3) With center part of cover removed to let steam escape, puree soup in batches in blender on high speed until smooth. Return pureed mixture to saucepan. Stir in coconut milk. Simmer for 5 minutes. Ladle into soup bowls. Garnish with additional turmeric and finely chopped apples, if desired.

###

**JOIN US AT A MEETING
NEED TRANSPORTATION?**

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

RANDOM THOUGHTS FROM THE PAST PRESIDENT

Happy Fall, y'all. At least the calendar says it is Fall, but the weather hasn't caught on yet. It is still quite warm for this date.

First on my agenda is to give a few remarks about the recent General Assembly held in San Diego.

The agenda this year was rather brief, with only two resolutions for changes to the Bylaws of the Association to be ratified by the delegates. Workshops for a variety of topics were offered, I attended the sessions on the two resolutions and sat in by request with our Secretary/Treasurer Cathy Jepperson in her "Treasurer's Dues and Don'ts" workshop.

Resolution 1 was straightforward in what it was attempting to change - the dates of the fiscal year of the Association. The reasons given for this change were valid and the members in attendance showed solid agreement with the change, so the authors knew it was sure to be approved when brought to the floor. And it did pass, however the change in the Association Bylaws will necessitate a similar change in the bylaws of all chapters and that will be taken up at a future meeting of Chapter 004.

Resolution 2's workshop did bring a bit of controversy as the delegates in attendance did not believe it was a necessary change. Because the author recognized this was not likely to pass on a floor vote, the Resolution was withdrawn prior to a call for a vote by the Assembly.

San Diego was lovely, the hotel accommodations were not necessarily geared to attendance by a senior crowd, more fit for younger folks (in my opinion, only). The food selected by our GA Committee was very good and a change of pace with Mexican, Greek and down-home fried chicken and BBQ brisket provided for our meals. The entertainment was really enjoyable, with a Mariachi band playing on Monday evening and on Tuesday a delightful singer covering songs we loved to hear.

Because the business portion of the General Assembly was completed early, some delegates opted to leave a day early which I enjoyed as I had an out-of-country guest waiting for me at home.

As usual, I have been collecting bits and tips from emails I receive and will continue this ramble with several of those items. I hope you find them of interest and maybe helpful.

#

HELP PROTECT YOURSELF FROM THE LATEST SCAMS. (CONT'D. FROM PAGE 3)

- Offered a free product or 'get rich quick' opportunity that seems too good to be true. If something sounds too good to be true, it probably is. Never cash a check for someone you don't know.

If you authorize a transfer or send money to a scammer, there's often little we can do to help get your money back.

BEWARE OF A NEW WAY SCAMMERS ARE TARGETING YOU

Scammers are posing as your bank. They claim there is fraud on your account and try to convince you the only way to protect your money is for you to move it.

How it works:

1. **Initial Contact:** Scammers reach out, pretending to be your bank, and inform you of fraudulent activity on your account. This contact may come from text or email, followed by a phone call from 'the fraud department.' The scammer may even instruct you how to respond to any text alerts you receive.
2. **Deceptive Instructions:** To resolve the issue, you may be asked to 'send money to yourself' using any payment application, including adding your money to your digital wallet. You're then provided with a new card number and asked to transfer your funds. There may be a request for you to type a code into your device beginning with a special character (such as *72 or **21). This allows the scammer to receive your calls and texts which they use to access your online banking account.
3. **Money Sent to Scammer:** Once you transfer the funds, you realize you've sent money to the scammer, your money is gone and unlikely to be recovered.

Protect yourself & your money

Remember, banks will never ask you to pay anyone, including yourself. Don't make a payment as a result of an unexpected text or call. **Never ignore scam warnings**, even if you are told to do so.

###

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. Loren Vetter of Chapter 043 has computed 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.

###

WELCOME NEW MEMBERS

AUGUST

MARCY BROWN

SEPTEMBER

CECILE NUNLEY

JANICE STUTER

MARILYN DEROUEN

HELP PROTECT YOURSELF FROM THE LATEST SCAMS.

Scammers use different tactics to get victims to fall for their schemes. In some cases, they can be friendly, sympathetic and seem willing to help. In others, they use fear tactics to persuade victims. Being vigilant is your first line of defense. Review the following types of scams and learn how better protect yourself.

Issues with package delivery

You receive an email or text indicating there's an issue with your package or a failed delivery attempt. You'll be asked to click a link to pay a small fee or provide personal information.

Tip: Do not open unfamiliar links for payment or personal information, this may be a phishing attempt. Read more about [phishing](#).

Donating money to a cause

Use caution if asked to donate money in person, to a cause, using your phone. You'll be told to log into your banking app but then told to hand over your phone for the "representative" to input the charity's information and complete the transaction for you - but the scammer is sometimes actually sending money to themselves.

Tip: Don't hand over your device to anyone to complete a transaction and never ignore bank warning messages.

Social Media

Cyber criminals are actively using social media platforms and design posts that lure you into sharing personal information or scam you out of money.

Tip: Be mindful about what information you share and see on social media. If something seems too good to be true, it's most likely a scam. Read about [social media scams](#).

Imposter

Scammers may pose as businesses or people you know — like your bank, utility company, phone provider or even a friend or relative. They'll spoof legitimate phone numbers to call or text and tell you to send funds to yourself or others using online or mobile banking. They may even tell you to ignore or bypass scam warnings and alerts. If you share information, the scammer could enroll in bank features like Zelle using your information.

Tip: Stop and verify. While Bank of America may send you a text to validate unusual activity, we will never contact you to request you share a code over the phone or send us or anyone else money, including through Zelle. Read about [social engineering](#).

Multi-step scams

Scammers are now combining multiple scam types by taking a phased approach to try to gain your trust and make scams even more convincing.

- Step 1 - you'll receive a request for remote access on your device.
- Step 2 you'll get a call from your bank stating there is an issue or potential fraud.
- Step 3 another imposter claiming to be a government official will send you an official email or letter.

Tip: Don't download software or provide remote access to anyone you don't know. Bank of America will never call you to request that you move money to protect yourself from fraud.

Read our [tip sheet](#) on talking to friends and family about fraud, scams and cyber security, and read on to review more scams and learn how to help better protect yourself.

Online sales scams

Real estate scams

Investment scams

Romance scams

Technology scams

Compromise scams

Natural disaster scams

Know the red flags

No matter which technique the scammers use, the red flags remain the same. You may be:

- Contacted unexpectedly by phone, email, text, direct message or pop-up with a request for personal information or money. Never click a link or download an attachment from someone you don't know. Bank of America will never text, email or call you asking for personal or account information.
- Pressured to act immediately with an alarming phone call, email or text that plays with your emotions. Scammers may pose as an employee from a familiar organization, such as Bank of America and say there's a problem that needs immediate attention. Do not act unless you have verified the person who has contacted you and the story or request is legitimate.
- Asked to pay in an unusual way, like gift cards, bitcoin, prepaid debit cards or digital currency, including Zelle® to resolve fraud. Bank of America will never ask you to transfer money to anyone, including yourself and will never ask you to transfer money because we detected fraud on your account.
- Asked to provide personal or account information, such as an account verification code, bank account number or PIN. When in doubt, don't give it out. Bank of America will never text, email or call you asking for an account authorization code.

REVIEW FIVE RED FLAGS THAT SIGNAL A SCAM

The most common scams will target you through fake emails, text messages, voice calls, letters or even someone who unexpectedly shows up at your front door. **Review all five scenarios for important red flags that could signal a scam.**

You're contacted unexpectedly:

Watch for: A phone call, email, text, direct message or pop-up with a request for personal information or money.

Scammers will:

- Contact you out of the blue and claim there's an issue that needs immediate attention, such as fraud on your account.
- Imitate bank phone numbers and text messages to try to gain your trust.
- Tell you to ignore or bypass scam warnings and alerts.
- Ask for a favor, personal details, remote access to your devices or money.
- Try to confirm your identity with a verification code they send you – even though they called you.
- Insist you download apps or click links to “fix” issues or confirm information.

Remember: Scammers use convincing stories. They can use fake email addresses and Caller ID information – don't trust them.

Make sure you have verified the person who has contacted you before acting on any request. **Never click a link or download an attachment** from someone you don't know.

Bank of America will never text, email or call you asking for personal or account information. If someone reaches out and asks for it, it's a scam.

The most common scams will target you through fake emails, text messages, voice calls, letters or even someone who unexpectedly shows up at your front door. **Review all five scenarios for important red flags that could signal a scam.**

The communication plays with your emotions and pressures you to act immediately

Watch for: An alarming phone call, email or text. Someone is indicating there's a problem with your account, an issue with a delivery, an emergency with a loved one or product scarcity.

Scammers will:

- Pretend to be a loved one who needs help
- Pose as an employee from a familiar organization and say there's a problem that needs immediate attention
- Disguise themselves as a friend or love interest, even though they've never met you
- Claim to need money for emergencies, account problems, bills or travel

- Insist you keep quiet about the situation
- Tell you to not trust Bank of America or insist you respond to questions untruthfully.

Remember: Scammers use emotional triggers, like love, compassion, exhilaration or fear, to trick you into taking action. Do not act unless you have verified the person who has contacted you and the story or request is legitimate.

The most common scams will target you through fake emails, text messages, voice calls, letters or even someone who unexpectedly shows up at your front door. **Review all five scenarios for important red flags that could signal a scam.**

You're asked to pay in an unusual way:

Watch for: A request for money. You may be directed to the nearest post office or a wire transfer service. Or, asked for bank transfers, pre-loaded debit cards, gift cards or virtual currency such as Bitcoin. They may send you a check and ask you to deposit it and use the deposited funds to do transactions.

Scammers will:

- Pressure you to pay with prepaid debit or gift card codes, wires, bank transfers or digital currency
- Send you a check for more than what is owed and tell you give the extra to someone else
- Have a reason for why you can't keep all the money

Remember: Many of these forms of payments are like cash and nearly impossible to trace or get back. Be wary when someone says you have to pay in unusual ways. Always verify who you're sending money to before you send it. Bank of America will never ask you to transfer money to anyone, including yourself, and we will never ask you to transfer money because we detected fraud on your account.

By law, banks must make deposited funds available quickly. The bank may make funds available, but that does not mean the check has cleared the paying bank or may not be returned unpaid as fraudulent at a later date. By the time the check is discovered to be fraudulent, the scammer has the money you sent and you may owe money to the bank for that check.

The most common scams will target you through fake emails, text messages, voice calls, letters or even someone who unexpectedly shows up at your front door. **Review all five scenarios for important red flags that could signal a scam.**

You're asked for personal information:

Watch for: An unexpected phone call, email, text, direct message or pop-up with a request for personal information. This may be an account verification code, bank account number, PIN or social security number.

Scammers will:

- Contact you out of the blue
- Ask you to click links or open attachments to confirm your identity

COME TO CHAPTER 004'S ANNUAL HOLIDAY LUNCHEON

DECEMBER 11, 2024

CATTLEMENS RESTAURANT

12409 Folsom Blvd., Rancho Cordova 95742

Cost: \$20 per member \$25 for guests (family and friends)

Meet & Greet – 11:00 a.m.

Luncheon Served – 12:00 p.m.

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 December 4, 2024. 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, text (916) 607-8282, or email redhatzaz@gmail.com. Make check payable to RPEA, Chapter 004. Payment must be received prior to the luncheon.*

NAME: _____ PHONE: _____ # RESERVED: _____

PRINTED NAME(S) FOR NAME TAG:

MENU SELECTION(S):

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

UPCOMING MEETINGS

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

Oct. 9, 2024
General Meeting - 10:00 a.m.
 Mimi's Restaurant
 2029 Alta-Arden Expressway
 Speaker from HICAP

Nov. 13, 2024
Board Meeting - 10:00 a.m.
 Aviator Restaurant
 6151 Freeport Blvd. Sacramento

Dec. 11, 2024
Holiday Luncheon - 11:00 a.m.
 Cattlemens' Restaurant
 (See flier on page 5)

**NOW THAT IN-PERSON MEETINGS
 HAVE RESUMED**

Lunch is **\$10.00** for members and **\$15.00** for guests for all
 Chapter luncheons except

**Spring Luncheon and
 Holiday 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 charge.**

To reserve or cancel
 contact **Sheryl Zazzi** at
redhatzaz@gmail.com or text (916) 607-8282
 by the Wednesday 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.

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.

**REVIEW FIVE RED FLAGS THAT SIGNAL A SCAM
 (CONT'D FROM PAGE 4)**

- Coach you through steps to complete an action, like changing your password
- Use pop-ups on your computer or mobile device that ask you to allow software to run
- Provide a callback number or tell you to trust Caller ID when you question them
- Break into your mailbox to steal mail, especially checks
- Take you to a website that looks legitimate and asks for your login information

Remember: When in doubt, don't give it out. Never share account verification codes or personal information unless you've contacted the company through a verified method. Never provide strangers remote access to your computer.

Bank of America will never text, email or call you asking for an authorization code. If someone reaches out and asks for it, it's a scam.

The most common scams will target you through fake emails, text messages, voice calls, letters or even someone who unexpectedly shows up at your front door. **Review all five scenarios for important red flags that could signal a scam.**

It seems too good to be true: Watch for:

An offer for free products or a 'get rich quick' opportunity. Or a claim you won a contest you didn't enter.

Scammers will:

- Dangle bait such as a prize, money, shopping spree or products for difficult-to-cure conditions
- Guarantee success or promise unusually high returns
- Offer to pay full price, shipping or other costs
- Ask you to deposit a check and use all or part of the money to buy things or send to someone else
- Insist you pay a small fee in return for something
- Not let you enter a rental property before paying a deposit

Remember: If something sounds too good to be true, it likely is. Beware of deeply discounted prices, offers of free vacations, and winnings for a contest you never entered. Never cash a check for someone you don't know.

###

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.

*A Bit of Humor to
Brighten
Your Day!*



This is what irony means. You buy an electric car to save the planet and a tree kills it!



Police have confirmed that the man who tragically fell from the roof of an 18th floor Nightclub Was not a bouncer

FINALLY ... A HUSBAND WHO LISTENS !

He said: "What can I help you with?"

She said:

"Take this bag of potatoes, peel half of them, and put them in the pot."





www.rpea.com

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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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 If you have moved or changed your address for
 delivery of this newsletter, please notify:
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or (916) 441-7732

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2023-25 Chapter 004
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