



Volume 31, 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 2026

PRESIDENTS MESSAGE - Roxanne Woodward

Hello All --.

As we welcome in a new year, I hope this finds you in good spirits, and wish you a positive start of refreshment and renewal. Although Punxsutawney Phil predicted six more weeks of winter, I find that some of my trees are already budding (my lilacs and nectarine), and my bulbs and perennial flowers have emerged.

Our annual Spring Luncheon will be held April 8, 2026, at Cattlemens Steakhouse in Rancho Cordova. A flier for this event is contained in this newsletter. Copies will also be made available at our upcoming meetings. We will enjoy each other's company, and our usual cowboy lunch with all the fixings! In addition, we anticipate having a guest speaker (to be announced). Bring a prospective member. We look forward to you joining us.

As some of you may not utilize a computer, I am placing some information of potential interest and recent CalPERS news and articles herein.

In Memorium: Patricia Ann Fuller passed away on November 7, 2025. She had been an active member in our Chapter since 2013, and served Statewide, up until her health started getting the best of her. Pat was outgoing and many of us were fortunate to be in her company outside of RPEA. She loved to travel (mostly cruises) and enjoyed trips to the wine country with friends. We were fortunate to see and spend time visiting her when she attended our holiday luncheon a year ago. Members attended her Celebration of Life at her community clubhouse in January 2026 where we enjoyed a potluck spread, and shared anecdotes and memories of Pat. She was outgoing and a beautiful woman indeed. "You brought life to the party. Thanks for the memories." (May 1946 – November 2025), a bookmark with a sweet picture of her read.

Membership: Our Chapter membership at the end of January 2026 stood at 891 members. We gained 7 new members and lost one (deceased).

I want to take the opportunity to thank Chapter member, Dr. Chuck Wisely, for engaging with our Membership Committee last fall and arranging with the *Renaissance Society*, to have a "blurb" about RPEA placed in their newsletter. We agreed to do the same. Walk across the Sacramento State University campus and you'll find proof that learning doesn't stop after retirement. The *Renaissance Society*, a volunteer-

run program for lifelong learners, gives people entering a new chapter in life a place to keep growing, discovering and connecting. Their latest newsletter (*The Recorder*) is posted on their website and contains contact information regarding RPEA. Also, their new Spring Catalog is now posted. Additional information may be found at:

<https://www.csus.edu/college/social-sciences-interdisciplinary-studies/renaissance-society/>

Governor's Budget Proposal: Earlier in January, the Governor released his budget proposal for Fiscal Year 2026-27. The spending plan totals \$348.9 billion (excluding federal funds) and includes \$248.3 billion in General Fund spending. The Governor's Press Release may be found at:

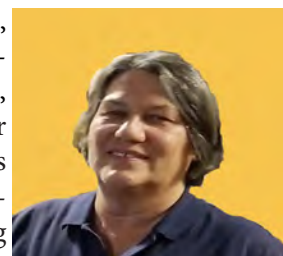
<https://www.gov.ca.gov/2026/01/09/governor-newsom-announces-proposed-budget-that-refills-the-states-rainy-day-fund-protects-previous-accomplishments-and-makes-historic-investments-in-education>

In addition, the full text of the Governor's Budget summary document is available on the Department of Finance website at: <https://ebudget.ca.gov/home> and on the Legislative Analyst's Office website at: www.lao.ca.gov/Budget

CalPERS (CP) News: At its January 2026 meeting, the CP Board of Administration re-elected Theresa Taylor as Board President and David Miller as Vice President. The president oversees the board's business, setting meeting schedules and agendas with input from other board members and the CalPERS executive team. The president also makes appointments to board committees. This is the fourth one-year term for Taylor as board president and the third one-year term for Miller as vice president. The full press release for this action may be viewed at: <https://www.calpers.ca.gov/newsroom/calpers-news/2026/theresa-taylor-and-david-miller-re-elected-as-calpers-board-president-vice-president-for-2026>

Health Care: The 2026 health plan premiums went into effect on January 1. You can log in to your "myCalPERS" account to view your specific health plan details. **Medicare Part B Premium Reimbursement:** If you are a state or California State University retiree enrolled in a CalPERS Medi-

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RANDOM THOUGHTS FROM THE PAST PRESIDENT

Happy New Year, albeit a bit late for that, I hope you all enjoyed a peaceful, and/or fun-filled holiday. I find myself a bit embarrassed as I haven't found anything to ramble about this month. But, like a good soldier, I'll continue on, seeking words of wisdom to impart. That's a joke, folks, I'm no more full of wisdom than anyone else... but bear with me.

As I write this piece, it is already early February. You'd think I'd have started sooner, but life got in the way. Things kept happening and there just didn't seem to be anything to write about and the days just kept going by. I've recently been laid low with a nasty cold, but that shouldn't keep me from thinking of or finding something to ramble on about. So I'll try to find something that might be interesting.

I've been in touch with the staff at RPEA Headquarters about the lack of Chapter reports, together with the information about deposits to our bank account and new and/or lost members. We have no idea of our total membership on this date and the promise of reports by the end of the week - well, we'll see if that happens. I hope the information will be forthcoming very soon as this is an impossible situation. A new data base has been implemented which seems to be the major roadblock as it doesn't want to play nice with the information, apparently. Computers, huh?

I looked back into some of my own files and found these, which although are quite out-dated, are still good advice. I hope you find them helpful should you be planning to travel.

12 WAYS TO FOIL ID THIEVES BY SID KIRCHHEIMER

Last year, as many as 16 million households fell victim to identity theft. Don't join them this year. Reduce your risk with these simple, free steps.

1. Get off mailing lists for preapproved credit card offers by visiting optoutprescreen.com or calling 888-567-8688 toll free. Stop junk mail at dmachoice.org (mailed requests cost \$1.)
2. Enroll for free alerts from your bank and credit card issuers to flag unusual activity on your account.
3. Ask your credit card providers to issue you new "smart cards" with safer EMV chip technology. If they're unavailable, request replacement plastic with your photograph.
4. To safeguard personal data on your electronic devices, use a smartphone password that isn't 1234, 0000, 2580, 1111, or 5555. These are the most easily hacked. Make computer passwords at least 12 characters long. Use uppercase and lowercase letters, numbers and symbols such as # and %. Use different passwords on different accounts and change them every few months.
5. Three times a year, access the free credit report you're entitled to at annualcreditreport.com.
6. If you don't plan to apply for new credit, loans, insurance or utility services, freeze your report so crooks can't get new accounts in your name.
7. Mail outgoing payments from a U.S. Postal Service mailbox or the post office, not from your more vulnerable home mailbox.
8. Shred unneeded documents that contain personal information.
9. As if your Internet provider offers free antivirus software. Set it for automatic security updates and a weekly full scan.
10. Never click on links in emails from strangers, or those

purporting to be from a government agency or your bank warning of a "problem". The likely result is that identity stealing malware will be installed on your computer.

11. Carry your Medicare card-its number is not the same as your Social Security number - only for planned doctor or hospital visits. You'll get emergency medical treatment without it, but if you're worried, carry a photocopy with several digits sniped out. Carry your Social Security card only for visits to Social Security offices.

12. Never provide personal information such as your Social Security number to anyone unless you initiate contact. Sid Kirchheimer is the author of *Scam-Proof Your Life*, published by AARP Books/Sterling

Above article was in the May, 2013 issue of the AARP Bulletin.

AVOID IDENTITY THEFT WHILE TRAVELING

Identity thieves don't take a vacation when you do. Wallets stolen in tourist spots frequently lead to identity theft. Don't let your guard down and keep your well-deserved trip stress-free by being prepared.

BEFORE YOU LEAVE

Go through your wallet or purse and remove any of the following items prior to travel:

- Social Security card
- Check book & deposit slips
- Birth certificate
- Credit card receipts
- Bills
- Extra credit cards
- Library card
- Debit cards—make credit cards, not ATM cards, your card of choice

WHEN YOU'RE THERE

Lock up all your valuables—from jewelry to important documents—in a room safe or hotel safe while you're out of the room. Watch out for pickpocket thieves in major cities where they tend to focus on high traffic areas that attract business or vacation travelers.

Put your mail on hold.

Notify a neighbor to check on your house.

Source: Experian

#

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.

Hey there,

As we say goodbye to 2025, the pressure to set ambitious New Year's resolutions is mounting. But we know that vague promises to "save more money" usually fade by February.

Why it matters: A recent survey shows that 75% of Americans fell short of their financial resolutions last year. Most failed because the goals were too broad or relied entirely on willpower.

To make 2026 different, you need specific, realistic systems rather than just good intentions.

Quick tips:

- Automate everything. Willpower is overrated. Set up automatic transfers to move money into savings the day your paycheck hits. If you don't see it in your checking account, you won't spend it.
- Cap, don't quit. Going cold turkey on bad habits (like fast food) rarely sticks. Instead of quitting entirely, set a hard spending cap — like \$35/month for dining out. It cuts costs without total deprivation.
- Try a "No-Spend" month. Pick a month to buy only essentials — no decor, no dining out, no hobbies. It acts as a "hard reset" for your spending habits and fast-tracks your savings goals.
- Shop your loyalty. Insurance rates often creep up at renewal time. Make a resolution to compare auto and home insurance providers this month; switching is often the fastest way to lower your fixed monthly costs.

Bottom line:

You don't need to fix everything at once. Picking one or two sticky habits (like automation) is better than aiming for perfection and quitting a few weeks in.

Happy saving!

###

WELCOME NEW MEMBERS

JAN. 2026
JOHN FRYER
FRANCIS BOURTOUL
JANICE JOE
TOBY JOE
RICHARD LIPON
SHAMIN ALI
ANWAR ALI

UPCOMING MEETINGS

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

2026

March 11, 2026

Board Meeting - 10:00 a.m.

Aviators Restaurant

6151 Freeport Blvd. Sacramento

April 8, 2026

Spring Luncheon - 11:00 a.m.

Cattlemens Restaurant

12409 Folsom Blvd. Rancho Cordova

May 13, 2026

Board Meeting - 10:00 a.m.

Aviators Restaurant

6151 Freeport Blvd. Sacramento

Please RSVP if you plan to attend
any of these meetings
Members meals are \$10 to attendees-
except for Spring Luncheon
and Holiday Luncheon

NOW THAT IN-PERSON MEETINGS HAVE RESUMED

Lunch is **\$10** for members in attendance at Chapter meetings
and **\$15.00** for guests for all Chapter meetings 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 \$10.00 charge.

To reserve or cancel a reservation

contact **Sheryl Zazzi** at

redhatzaz@gmail.com or text (916) 607-8282

by the Wednesday before each meeting.

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.



SPRING LUNCHEON - RPEA CHAPTER 004

OUR SPRING LUNCHEON IS AROUND THE CORNER

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

- WHEN:** Wednesday, April 8, 2026
RSVP by April 1, 2026, to Marie Reed details below
- WHERE:** CATTLEMENS
12409 Folsom Boulevard
Rancho Cordova, CA 95742 (Hazel Avenue Exit off Highway 50 East)
- TIME:** 11:00 a.m. (no host cocktails & social...)
12:00 p.m. (lunch served)
- SPEAKER:** TO BE ANNOUNCED
- COST:** \$20.00 for members - \$25.00 for guests
- MENU:** Top Sirloin Steak (*aged to perfection*)
Atlantic Salmon (*broiled thick cut boneless filet*)
Chicken Breast (*marinated teriyaki sauce or basted in lemon herb sauce*)
Pasta Ravioli (*vegetarian ravioli served with a seasonal sauce*)

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

Please **RSVP no later than April 1, 2026**. Make check payable to **RPEA, Chapter 004**. Indicate entrée selection(s) & mail reservation and payment to Marie Reed, 6796 Pocket Rd., Sacramento, CA 95831-1907 telephone (916) 606-6049, marie.reed@comcast.net. 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):

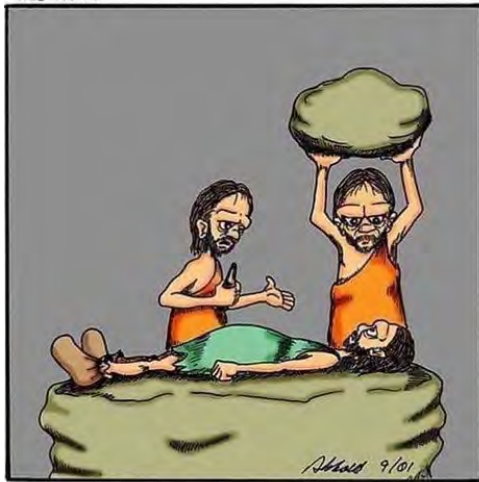
Steak: _____ Salmon: _____ Chicken: _____ Pasta: _____





*A Bit of Humor to
Brighten
Your Day!*

I told my suitcases
that there will be no
vacation this year.
Now I'm dealing with
emotional baggage.



"...and this is Ralph, your anesthesiologist."

**If you boil a funny
bone it becomes
a laughing stock.
That's humerus.**



PRESIDENT'S MESSAGE - continued from page 1

care health plan, you or your dependents may be entitled to a Medicare Part B premium reimbursement. **Pharmacy Benefits Manager:** Pharmacy benefits for certain Basic and Medicare HMO and PPO plans switched from OptumRx to CVS Caremark.

Taxes: Tax season is upon us. You should have received your 1099-R or W-2 by now. You may also obtain your tax form online by logging into your "myCalPERS" account. While browsing their website, I came across a page that briefly explains the information contained in the various boxes on the 1099-R form. The web page also provides a link should you need to adjust your federal or state tax withholdings. It may be viewed at: <https://www.calpers.ca.gov/retirees/taxes/understanding-your-1099r-tax-form>

Retirement Checks: If you do not currently have direct deposit, you can sign up any time. To enroll, log into your "myCalPERS", go to the Retirement tab, and select Payment Options. You can view your benefit statements in your "myCalPERS", as well. The statements indicate the amount deposited in your account, along with any itemized reimbursements or deductions. In addition, if you already have direct deposit, you have two options to access your retirement check details anytime, and on any device. Details are as follows: **Automated Phone System:** Call CP at 888 225-7377 (24 hours a day, seven days a week) to access your retirement check details. If you are calling after hours, you will have to go through several prompts to use their automated system. Once authenticated, you can get the most current month's gross and net payment amounts, and a detailed list of your payroll deductions. **Mobile Device:** Though the "myCalPERS Pay Warrant" app, you can view your current and past retirement checks in a convenient, secure, and flexible way. To learn how, access the myCalPERS Pay Warrant App Instructions (PDF) at: <https://www.calpers.ca.gov/documents/instructions-add-pay-warrant-app-to-your-mobile-device/download?inline>

CP Board Adopts a Streamlined Investment Approach: On November 17, 2025, the CP Board of Administration approved the Total Portfolio Approach (TPA) to enhance transparency and provide staff greater flexibility in market opportunities. This new approach will become effective July 1, 2026. It will replace the existing Strategic Asset Allocation (SAA) model which has been used to guide its investment making decisions. Under SAA, the CP Board periodically allocated a set amount to each asset class. Under TPA, the focus will be on which investments can best contribute to the performance of the entire CP portfolio, as opposed to achieving individual asset allocation targets. This approach will potentially deliver better returns. With SAA, the Board

set target allocations every four years with a mid-cycle adjustment, if necessary. Without specific asset targets in place, CP investment staff can quickly change their strategies under TPA to respond to market shifts. The full news release may be viewed at: <https://www.calpers.ca.gov/newsroom/calpers-news/2025/calpers-board-adopts-streamlined-investment-approach-to-seize-market-opportunities>

Public Employees Retirement Fund (PERF): As of mid-January, PERF's market value was \$606 billion.

Public Employees' Retirement Law (PERL): The latest version of the PERL is available online at the CP website: <https://www.calpers.ca.gov/about/laws-legislation-regulations/public-employees-retirement-law>

Lexis-Nexis publishes the PERL in PDF each year, featuring key CP constitutional provisions, statutes, and regulations. The information is current as of January 1, 2026, and this online version offers searchable content and historical notes. It is produced primarily for the use of CP staff and is not an official publication of the *California Government Code* or the *California Code of Regulations*. If the information contained is found to be out of date or inaccurate, the current official version of the law controls. *Links to the publications may be found below.* **California Code of Regulations:** The official California Code of Regulations is maintained by the Office of Administrative Law. The current version is available online. The regulations pertaining to CP may be found in Title 2, Division 1, Chapter 2, Sections 550 through 599.515. The website is: <https://govt.westlaw.com/calregs/Index?transitionType=Default&contextData=%28sc.Default%29&bhcp=1> In addition, the Office of Legislative Counsel maintains a database containing the current text of the *California Government Code*. Sections of the Government Code pertaining to CalPERS may be found in Title 2, Division 5, Parts 3 through 8, Sections 20000 through 22970.89. The website is: <https://leginfo.legislature.ca.gov/faces/codes.xhtml>

Highlights from the 2026 CP Stakeholder Forum - Aging Well & Staying Secure: Staying mentally sharp as we age, safeguarding against scams, and hearing the latest updates from the CEO were among the most engaging topics at the 2026 CalPERS Stakeholder Forum. This is an annual CP event that was held recently. The forum provided updates on the pension system's financial health, health care initiatives, and CP's commitment to transparency, and member services. Below are some highlights from this forum.

Brain Health and Healthy Aging: New Frontiers in Science and Prevention:

Experts from UC Davis Health’s Alzheimer’s Disease Research Center discussed ways to boost brain health and reduce dementia risk through lifelong preventive care, starting at birth. They emphasized the importance of managing preventable diseases—such as diabetes and hypertension—which are linked to a higher risk of Alzheimer’s disease. As one expert noted, “The brain changes long before you get to the dementia stage.

Safeguarding Your Identity: Essential Strategies for Staying Safe:

Identity theft is a growing concern and protecting your CalPERS retirement account is more important than ever. Experts shared practical steps members can take to guard against scams, cyber fraud, and security breaches. Due to the surge in data breaches over the past five years, much of our personal information is already available online. “At this point, it’s safe to say that all of our information—our Social Security numbers, dates of birth, addresses, and phone numbers—is out there on the web somewhere,” said Al Arboleda, CalPERS Chief Information Security Officer. The number of people with access to our data has multiplied dramatically over the last decade. As Arboleda emphasized, “You can’t just rely on hoping your information won’t be used for cyber fraud. Taking proactive steps is essential.

State of the System: CalPERS’ Financial Standing: CEO Marcie Frost presented an overview of CPs financial position, including portfolio member demographics, and the

impact of the Public Employee Pension Reform Act (PEPRA) tier on cost savings for public employers. The forum may be viewed on YouTube at: <https://www.youtube.com/watch?v=0KRpqE9-5eA>

On a final note, our Newsletter Editor, Marie Reed, has arranged with headquarters to print and mail our newsletters as our costs with our print and mail house vendor continue to rise. This is good news for our chapter as it will save on printing and mailing costs. I look forward to seeing you at upcoming meetings and events.

###

NON-PERISHABLE FOODS AND PULL TABS FROM ALUMINUM CANS

We are still collecting donations of non-perishable foods, and pull tabs from aluminum cans. Please continue to save these and we will collect them at regular meetings. The foods are donated to the Sacramento Food Bank and the pull tabs to Ronald McDonald House.

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

2025-27 CHAPTER 004	
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Mary Crump and guest



Chuck Wisely and wife Loretta



Tatiana Weber, Roxanne Woodward and Marie Reed



Drew and Judi Johnson



Jayne Perez



Winner of one of the lovely floral arrangements donated by Tatiana Weber



Lucy Gutierrez



Special Events Chairperson Sheryl Zazzi



Noreen Nagao and Linda Raridan



C.T. and Tatiana Weber