



Volume 28, Issue 2

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.



Mar./Apr. 2023

**PRESIDENTS MESSAGE - Roxanne Woodward**

Happy Spring to All -

Spring has sprung and it's time to get this newsletter in the mail. Plans for our luncheon on April 12, 2023 at Cattlemen's have been finalized. Our guest speaker is John Diggs and his topic is safe driving for seniors. Reservations are required. Please RSVP with Marie Reed. She may be reached at (916) 428-2090, [marie.reed@comcast.net](mailto:marie.reed@comcast.net)

**CalPERS Cost-of-Living Adjustment (COLA):** Our CalPERS cost-of-living adjustment (COLA) will be reflected in the retirees May 1st warrant. The COLA is a benefit to ensure your value of money at retirement keeps up with the rate of inflation. Typically, this benefit begins the second calendar year of retirement, although the annual rate of inflation and retirement law could affect the onset of your COLA. CalPERS has posted a chart that indicates what percent COLA increase a retiree will receive based on their employer contracted COLA provision and their retirement year. The website link is: <https://www.calpers.ca.gov/page/retirees/cost-of-living/cola>

**Membership:** Our membership continues to slide. At the end of February our membership was at 1,004. During this most recent reporting period, we lost 11 members (some for non-renewal) and telephone calls are being made. Let people that are in CalPERS know about us, what we do for them, and why they should join. Our individual recruitment efforts have a significant impact on bringing in new members. RPEA was founded in 1958 with its focus on protecting the retirement benefits for all public employees (retired and active CalPERS members) and their beneficiaries and is the only statewide association representing all CalPERS members. Reach out, share our newsletter, and invite prospective members to our meetings. Applications are available at our meetings. Prospective members may also join on-line. A pdf version of the application is also available from RPEA's website at: <http://www.rpea.com>

**RPEA Board Meeting:** The RPEA Board of Directors held a hybrid meeting in Sacramento on March 13-15, 2023 to coincide with the CalPERS Board of Administration meetings. I was able to join part of the zoom meeting. The agenda included Board of Directors, Committee and Headquarters written reports. Amongst other things, a schedule was set for subsequent meeting for the fiscal year and will be posted on line at [www.rpea.com](http://www.rpea.com)

Links to the agenda items covered and the open meeting session transcripts of the March 13-15, 2023 CalPERS Board of Administration meetings may be found at: <https://www>

[calpers.ca.gov/page/about/board/board-meetings](https://www.calpers.ca.gov/page/about/board/board-meetings)

<https://www.calpers.ca.gov/page/about/board/board-meetings/pension-202303>

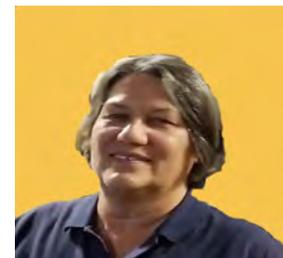
**Update - Long Term Care (LTC) - Class Action Lawsuit, Second**

**Settlement:** On March 10, 2023 CalPERS and attorneys representing plaintiffs announced that a judge has granted preliminary approval to a new, second settlement of the class action lawsuit involving the CalPERS Long-Term Care (LTC) Program, known as *Wedding, et al. v. CalPERS*.

From what I've heard and understand, this second settlement offers the policyholder class members the opportunity to keep in place their existing long-term care policy and receive a cash payment and a moratorium on premium increases through a specified period of time, or to receive a premium percentage (%) refund of all premiums paid (less benefits received) in exchange for surrendering their LTC policy.

The updated news release states that "Based on the Court's Preliminary Approval Order, a notice packet will be mailed and emailed to Settlement Class Members on April 7, 2023. This notice packet will explain in detail all the terms of the New Settlement, your options under the New Settlement, and how the New Settlement will impact your Long-Term Care coverage. Additionally, this website will be updated with a list of Frequently Asked Questions (FAQs) to help answer any questions you may have about the New Settlement.

It is important to understand that the proposed New Settlement is not yet final. Therefore, you should continue paying premiums and making other decisions regarding your CalPERS Long-Term Care policy as if there was no settlement at all. We expect that that the Court will conduct the hearing to determine whether to grant final approval of the New Settlement at the end of July 2023."



**RANDOM THOUGHTS FROM THE PAST PRESIDENT**

Have you ever noticed how time flies as you have aged? Boy, I certainly have. Here I am near the end of the month and feel as if I have had time run right over me...where did the days go? Now I must get really busy and find something to fill these pages...wish me luck and I hope you enjoy whatever I come up with today.

I am a member of a 1937 Act County Retirement system in addition to my CalPERS Retirement. In a recent newsletter I received from that system was this interesting article on retirement economics. Please read the following information as it may prove valuable to you.

**PUBLIC SECTOR WORKERS MAY NEED MORE SAVINGS FOR AN ADEQUATE RETIREMENT**

A recent study from the National Institute on Retirement Security and the financial services firm Aon sheds light on critical financial issues facing public employees in retirement.

While defined benefit plans like the one CalPERS (and some 1937 Act) members contribute to help them build a solid financial foundation, the study finds that public service workers still need to save an additional four to six percent of their salary to ensure a secure retirement. The reasons include rising inflation and increasing health care costs.

One way CalPERS (and some 1937 Act) members can increase their savings is to take advantage of other tax-advantaged savings programs, such as deferred compensation plans. These plans enable employees to set aside additional money for retirement beyond their pension contributions. The earlier in their careers members can begin investing in these accounts, the greater the benefit will be at the end of their careers.

This study makes clear that our public service workers need to save more to achieve financial security. The good news is that these deferred compensation plans can help these employees reach their financial goals and enjoy the retirement they have earned.

The study, "The Real Deal for the Public Sector: Retirement Income Adequacy Among U.S. Public Sector Employees," highlights how retirement is growing more challenging for younger generations working in government, particularly because rising medical costs are leaving them less prepared for the future than prior generations.

Among the study's other key findings:

- Female public service employees are less prepared for retirement security due to longer life expectancies.
- Individual factors make it difficult to determine an accurate "retirement number," making additional savings even more important.
- Defined benefit plans typically provide more income in retirement than defined contribution plans like a 401(k).

The study says it's important for public service workers to educate themselves about what they can expect from their retirement plan and Social Security benefits as they prepare for retirement. For more information, visit [nirsonline.org](http://nirsonline.org).

Although this article is more pertinent to persons still in the workforce, it does give some valuable information to those of us who have retired, and a genuine "pat on the back" if we did take advantage of saving more while we were employed and looking ahead to our own retirement years and financial security.

# # #

*When good friends walk beside us,  
on the trails that we must keep;  
Our burden seems less heavy  
and the hills are not so steep.  
The weary miles pass swiftly,  
taken in the joyous stride;  
and all the world seems brighter  
when friends walk by our side.*

*Below from a favorite columnist, Sherman R. Frederick of "Battle Born Media"*

**ONE MORE THING**

--Europeans: I drove 45 minutes to spend the weekend in Spain, then stopped in France and Italy to visit friends on the way home. Nevadans: I was in Reno and drove east for 8 hours. I was still in Nevada.

--The true measure of strength is to open a box of thin mints without eating a whole sleeve.

--I'm so tired of living like it's the 1600's. Can I afford eggs at the market? Are my friends gonna die in the plague? Puritans coming for my sinful lifestyle? I want some modern problems.

--I am experimenting with how many apples I need to eat each day to keep everyone away, no matter their profession.

--I hate it when people try to act all intelligent and talk about Mozart when they have never even seen one of his paintings.

--My neighbor just received a huge water bill and can't afford to pay it. So, I sent him a "Get Well Soon" card.

**A FEW THINGS TO PONDER...**

Do twins ever realize that one of them was not planned?

If poison expires, is it more poisonous or is it no longer poisonous?

Why is the letter "W", in English, called double "U"?

Shouldn't it be called double "V"?

The word "swims" upside down is still "swims".

Intentionally losing a game of rock, paper and scissors is just as hard as trying to win.

100 years ago everyone owned a horse and only the rich had cars. Today everyone has cars and only the rich own horses.

## PRESIDENT'S MESSAGE - continued from page 1

The news release also states that "if class members have questions regarding the settlement that can't wait until after they receive their notice packets, they can call 1 (866) 217-8056."

The March 13, 2023 update may be found at: <https://www.calpersltcclassaction.com/> and the March 10, 2023 CalPERS news release may be found at: <https://www.calpers.ca.gov/page/newsroom/calpers-news/2023/court-grants-preliminary-approval-to-second-settlement-in-calpers-long-term-care-class-action>

Wishing you a joyous spring time and looking forward to seeing many of you at our spring luncheon in April.

# # #

### Election of Officers

At our October meeting, we will be conducting our biannual election of officers and this note is a notice of that. Please think about joining our Chapter's governing board and help us encourage membership in our organization. All elected positions will be contained on our ballots, unless there are no challengers for any position. Currently up for election are the offices of President, Vice President, Secretary, Treasurer (or Secretary/Treasurer should no candidate opt for either position), Directors at Large, and Delegates to General Assembly in 2024. It is currently expected that GA will be held in San Diego. Our chapter's delegates will be sent to this assembly by our Headquarters and travel, lodging, and meal expenses will be provided. Our alternate delegate(s) will attend and travel, lodging and meal expense will be reimbursed by our Chapter. This meeting is expected to be in the late summer/early fall, 2024. See Page 4 for Nomination Form.

# # #



### JOIN US AT A MEETING

NEED TRANSPORTATION?

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

## STAY ENGAGED AND COMBAT LONELINESS

I recently read an interesting article directed to women enrolled in the Women's Health Initiative, something I've been in since the early 1990's. I receive a newsletter periodically and found this article very interesting, I hope you do as well.

Check out "Make Room at the Table" on Facebook or elsewhere to help with loneliness.

Fact-checking research keeps one using their brain and their time!

Outdoor walking group has been a major help for many. Others find tennis groups helpful.

Check out online courses with OLLI (Osher Live-long Learning Institute).

Learn NIA (non-impact aerobics).

Follow an exercise group on Zoom 2 times per week. Both exercise and socialization.

Other ideas?

Walking several times in the woodlands.

Take courses of the "Great Courses" on sciences (bio, chem, physics), engineering, aeronautics, info tech, quantum physics, Coursea courses in Arctic Economy and Talmud!

Take courses online at Masterclass, everything from design, meditation, acting...whatever interests you.

For more information on classes and workshops that connect women, please visit <https://www.womens-exchange.org/>

And finally, come to our Chapter meetings. Enjoy comaraderie and learnign about RPEA.

# # #

We have many holidays coming soon...Celebrate them with family and/or friends. Life is for living, enjoy it.



RETIRED PUBLIC EMPLOYEES' ASSOCIATION OF CALIFORNIA  
300 T Street, Sacramento, California, 95811-6912  
www.rpea.com rpeahq@rpea.com

(916) 441-7732 Fax: (916) 441-7413

(800) 443-7732

**CHAPTER 004 OFFICER NOMINATION AND CONSENT STATEMENT**

(Only Active/Beneficiary Members are Eligible)

**NOMINATION**

Nomination for the office of (please print): \_\_\_\_\_

Name: \_\_\_\_\_

If applicable, submitted by: \_\_\_\_\_ Date: \_\_\_\_\_

**CONSENT STATEMENT**

Information needed for certification: \_\_\_\_\_

Name

\_\_\_\_\_  
Street Address City State Zip

Telephone Number: ( ) \_\_\_\_\_ E-Mail: \_\_\_\_\_

Agency Retired From: \_\_\_\_\_

I am currently a recipient of retirement benefits from CalPERS or I am a State Associate who is a designated beneficiary:

My RPEA dues are current and I have been an RPEA member since: \_\_\_\_\_

I hereby consent to be a candidate for the office of: \_\_\_\_\_ and will serve if elected.

\_\_\_\_\_  
Signature Date

THIS FORM CAN BE DELIVERED TO THE CHAPTER OFFICERS AT ANY GENERAL MEMBERSHIP MEETING OR BE SENT BY MAIL OR FAX TO HEADQUARTERS NO LATER **THAN 75 DAYS PRIOR TO** October 2, 2023.

and addressed to:

Chapter 004 Nomination Committee Chair

PO Box 188235  
Sacramento, CA 95818-0235

or

Retired Public Employees' Association of California

c/o Chapter 004 Nomination Committee Chair,

300 T Street  
Sacramento, CA 95811-6912

## COMMUNITY PARTICIPATION (Volunteers for Public Service)

In counting volunteer hours, include any of the following:

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



## RPEA-CA Gives Back

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

**Name of Volunteer:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Chapter:** \_\_\_\_\_

**Area:** \_\_\_\_\_

**State Residing:** \_\_\_\_\_

**Name of Organization Volunteered:**

**Hours Donated:**

**Frequency:**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

- Monthly
- Quarterly
- Annually

Rev. 10/18/21

Please send your completed forms to RPEA Headquarters, 300 T Street, Sacramento, CA 95811.

**UPCOMING MEETINGS**

**RPEA CHAPTER 004**

Sacramento, Yolo Areas  
Second Wednesday  
of each month.

**April 12, 2023**

**Spring Luncheon - 12:00 p.m.**  
**Cattlemen's Restaurant**  
**12409 Folsom Blvd. Rancho Cordova**

**May 10, 2023**

**Board Meeting - 10:00 a.m.**  
**Aviator Restaurant**  
**6151 Freeport Blvd. Sacramento**

**June 14, 2023**

**General Meeting - 11:00 a.m.**  
**TBD**

**Please RSVP if you plan to attend**

**any of these meetings**

**Members meals are free to attendees-**  
**except for Spring Luncheon**  
**and Holiday Luncheon**

**NOW THAT IN-PERSON MEETINGS HAVE**

**RESUMED**

Lunch is **FREE** to members in attendance at Chapter meetings and **\$10.00** 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](mailto:redhatzaz@gmail.com) or call (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.

**GIVING BACK**

Please bring non-perishable food to donate to the Sacramento Food Bank when you come to any meeting or member luncheon. Just one can a meeting can make a big difference to a local family. We have successfully donated to the Food Bank every year.

And did you know we can make a difference with items we usually toss away?

Don't toss your used greeting cards! Bring only the fronts of the cards to the Chapter meeting for me to get them to St. Jude's Ranch for Children. The Ranch teaches their participants to recycle used greeting cards into a new product to sell in their gift shop. The program assists young people in learning business skills while raising funds for a charity. We recently had word from one of our members, Janice Williams, that the Ranch will not accept Hallmark, American Greeting or Disney card fronts due to copyright issues.

Rather than toss those aluminum tabs from soda cans and other products that use them, bring the tabs to the meeting and I will get them to McDonald House, which collects them as a fund-raiser for their programs.

Thank you for your generosity.

###

**GIVING BACK**

**COMMUNITY PARTICIPATION**

In efforts to keep the public informed of the value of its retiree population, 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 see the form available on page 5 of this newsletter or download from [www.rpea.com](http://www.rpea.com) to report your volunteer hours and forward that to our Headquarters for submission to Loren Vetter of Chapter 043, Woodland.

###

**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.

*A Bit of Humor to  
Brighten  
Your Day!*

**WE HAVE NEVER FOUND A  
CAVE PAINTING OF A SALAD**



**My grandson made the mistake of telling me I was being overdramatic so I just changed the WiFi password. We'll see who's overdramatic in about 5 minutes.**



Remember this: A wise person once said, "Laugh and the world laughs with you, cry and you cry alone." Be Happy, stay Happy, it is good for your health.



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

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

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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](mailto:marie.reed@comcast.net)

2021-23 CHAPTER 004  
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Vice President Randall Cheek <b><i>rcheek1947@att.net</i></b>	(916) 541-8988
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Asst. Area VII Director C.T. Weber <b><i>ctwebervoters@att.net</i></b>	(916) 320-9186

**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

2021-23 Chapter 004  
 COMMITTEE CHAIRS

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