



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 31, Issue 4



JULY/AUG. 2026

PRESIDENTS MESSAGE - Roxanne Woodward

We held our recent gathering at Oki Park for our annual card bingo. Following the fun and games, we enjoyed a catered box lunch, and awarded door prizes. The weather was perfect. Congratulations to all who won a bingo or two! For the next few months, we're planning to meet at the Old Spaghetti Factory on Watt Avenue (Sept. and Oct.). Perhaps we will try another venue in November and end the calendar year with our annual holiday luncheon at Cattlemen's in Racho Cordova (see flier within). Please note that effective immediately, Marie Reed will take reservations and Sheryl Zazzi will continue with all of the other tasks that she does for all of our meetings and special events. We look forward to you joining us.

Our General Assembly is around the corner (Sept. 29 – Oct. 1) in San Jose. The good news is that our chapter has sufficient budgeted assets to send our alternates, as well. Individuals have been receiving the communications from headquarters and responding accordingly. Our chapter will be well represented at this bi-annual event.

Membership: Our membership at the end of July stood at 881. We gained 3 new members and lost 5 (deceased) You are encouraged to invite a prospective member to our meetings.

CalPERS (CP) NEWS: FY 2025-26 Preliminary Rate of Return.

CP recently announced a preliminary net investment return of 14.8% for the prior FY ending June 30, 2026 which is higher than 11.6% for FY 2024-25. In the next few months, they will review the portfolio's performance to finalize the FY 2025-26 returns as the ending value of the PERF for the prior year is based on additional factors, including employer and employee contributions, retiree payments, and of course, investment fees! (*emphasis on fees is mine*). With this preliminary rate of return, the Public Employees' Retirement Fund (PERF) had \$637.1 billion in assets as of June 30 and a funded status of 85%, up from 79% at the end of fiscal year 2024-25. The news release may be found at: <https://www.calpers.ca.gov/newsroom/calpers-news/2026/calpers-posts-preliminary-investment-return-for-fiscal-year-2025-26>

CP Announced Managing Investment Director for Global Fixed Income Team: CP promoted Justin Scripps as managing investment director for global fixed income. He replaced Arnie Phillips, who retired at the end of June. The news release link is:

<https://www.calpers.ca.gov/newsroom/calpers-news/2026/calpers-promotes-justin-scripps-as-managing-investment-director-for-fixed-income>

CP Names New Investment Leaders for Private Assets, Total Portfolio:

The June 2026 new release is linked below:

<https://www.calpers.ca.gov/newsroom/calpers-news/2026/calpers-names-new-investment-leaders-for-private-assets-total-portfolio>



Health Benefits: Open Enrollment. CP open enrollment for health benefit changes is September 14th through October 9th. Information will be available to members on the CP website beginning September 8th. As I like to say, it is incumbent on each of us to do our own due diligence with regard to our health care. Any change takes effect January 1 2027. The news release link is below:

Using the Search Health Plans tool in my CalPERS, members can compare plan monthly premiums and copays, and search for primary care doctors and specialists to see which plan works best for them.

<https://www.calpers.ca.gov/newsroom/calpers-news/2026/calpers-holds-health-premium-increase-for-2027-while-advancing-care-quality>

Did you know?...I came across this on the CP website and wanted to share it with you.

Lump Sum Benefits: The taxable portion of the Basic Death Benefit, Retired Death Benefit, Option 1 balance, and Temporary Annuity balance is subject to a mandatory 20 percent federal tax withholding rate.

The taxable portion of the lump-sum death benefit can be rolled over to an individual retirement account (IRA) to avoid federal income tax withholding. Spouses can roll over to a traditional IRA and non-spouse beneficiaries can roll over to an inherited IRA.

Soon it will be fall! Embrace the season with cooler weather ahead, fall foliage with its beautiful colors, and a bountiful harvest.



RANDOM THOUGHTS FROM THE PAST PRESIDENT

It's hard to believe our summer is about half over...time really slips by as we age, seems we were just celebrating Easter and it is almost Labor Day. The kids are back in school, so be sure to watch for that as you are driving, Sacramento has some new speed laws relating to school zones, the speed limit may not always be the same.

Several members of Chapter 004 got together recently and enjoyed our annual picnic in the park with card bingo. If you have never participated in this fun event, you should consider it next year. Everyone who participates comments it is a fun activity, and the socializing is important to our well-being. We were having so much fun I don't believe any photos were taken - no time for a break for that, we had to play that game. Lots of Bingos were called and the winners gained a bit of cash in their pockets.

As usual, I have been collecting bits of information from various sources regarding the scams that are being perpetrated on senior citizens. I do like to share some of the tips I have received, so here goes.

Fake ticket sales

Scammers create websites and social media profiles to sell fake sports or concert tickets.

Travel scams

Scammers may create fake travel listings, like bogus vacation rentals, to trick you into sending money. Also, avoid using public USB charging stations, as they can be used to install malware on your device.

Toll scams

Scammers send fake notifications saying you owe a toll. They're trying to steal your information. Avoid clicking any links and delete the message.

More tips:

Zelle® is for family, friends and businesses you know and trust, not for marketplace strangers.

Treat Zelle®, checks, wires, cashier's checks, transfers, gift cards and crypto like cash. Once scammers get the money, you probably won't get it back.

Scammers are advertising on social media and social marketplaces. Whenever possible, shop through official websites and be cautious of deals that seem too good to be true before sending any money.

Additional tip:

Scammers can make caller ID, emails and texts display as messages from your bank or other businesses. If you are ever unsure, end the conversation and reach out to the company directly through their official website.

I wish I'd known:

Scammers are able to make caller ID appear as if the call is coming from the IRS or another legitimate business.

Data breaches make it easy for scammers to access your per-

sonal information.

Before sending money, I should've hung up and called the agency directly to confirm.

The way you pay matters. I should treat Zelle®, checks, wires, cashier's checks, gift cards, transfers and crypto like cash. Once scammers get the money, you probably won't get it back.

The IRS typically contacts you for the first time by mail. To confirm it's really them, the IRS recommends logging on to your IRS online account to see if there is a letter or notice on your profile.

Additional tip:

Scammers are advertising on social media and social marketplaces. Whenever possible, shop through official websites and be cautious of deals that seem too good to be true before sending any money.

I wish I'd known:

Investment scams can unfold slowly. Scammers build relationships over time before making a move.

Many scams start on social media, where you're prone to trust someone if you have a mutual connection.

Websites and apps can be much more sophisticated than you might expect.

You can check out the background, including registration or license status, of those recommending or selling an investment at investor.gov.

Treat crypto, Zelle®, checks, wires, cashier's checks, transfers and gift cards like cash. Once scammers get the money, you probably won't get it back.

Additional tips:

Scammers are advertising on social media and social marketplaces. Whenever possible, shop through official websites and be cautious of deals that seem too good to be true before sending any money.

Scammers can make caller ID, emails and texts display as messages from your bank or other businesses. If you are ever unsure, end the conversation and reach out to the company directly through their official website.

I hope some of these instances will provide you with the information you need to keep yourself and your loved ones safe from these scoundrels.

I also recently received some important information from a previous speaker at one of our meetings. His message is about upcoming changes to Medi-Cal eligibility, and here's what he had to write:

In 2026, California brought back Medi-Cal asset limits. Right now the limit is \$130,000. On July 1, 2027, it drops to \$21,000. At this level, we are all impacted!

That means if your parents, or you, have savings, or a sec-

Continued from page 2

ond home, or life insurance, or an inheritance, or.... anything above \$21,000 and might ever need Medi-Cal to cover a nursing home or in-home care, you have a window to plan. That window closes next summer.

This isn't scare tactics. Most people on Medi-Cal never planned to be there. But when you're faced with \$12,000 per month or more, a little help from Gavin sounds pretty good. Most families I talk to have no idea this changed. They either think it will never affect them, or they think their insurance will pick up the tab.

The information above makes me think I should be reviewing my own personal information regarding my assets and plans for my old age. This is an important task we seem to neglect and think "Oh, I can get this done in a few days or weeks, no hurry", but one does not know what tomorrow will bring.

Our Chapter has had speakers giving information for us to provide for our future needs and for those of our families. I encourage members to attend our meetings for this important information. Notices about meetings are sent out prior to meetings with information about what/who will be speaking. Please join us and share not just information, but companionship with fellow members. And a nice meal, too.

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JOIN US AT A MEETING

NEED TRANSPORTATION?

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

#

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

OFFICERS

President Roxanne Woodward <i>rwoodward55@comcast.net</i>	(916) 296-0887
Vice President Randall Cheek <i>rc cheek1947@att.net</i>	(916) 541-8988
Past President Marie Reed <i>marie.reed@comcast.net</i>	(916) 606-6049
Secretary/Treasurer Marie Reed <i>marie.reed@comcast.net</i>	(916) 606-6049
Area VII Director Ken Brown <i>moosenmarno13@gmail.com</i>	(530) 647-2168
Asst. Area VII Director C.T. Weber <i>ctwebervoters@att.net</i>	(916) 320-9186

2025-27 Chapter 004

COMMITTEE CHAIRS

Health Benefits Judi Johnson <i>jj2x@att.net</i>	(916) 524-5738
Legislation Randall Cheek <i>rc cheek1947@att.net</i>	(916) 541-8988
Membership Diane Buffington <i>diane-buffington@att.net</i>	(916) 452-9097
Program Director Diane Buffington <i>diane-buffington@att.net</i>	(916) 452-9097
Newsletter Marie Reed <i>marie.reed@comcast.net</i>	(916) 606-6049
Special Events Sheryl Zazzi <i>redhatzaz@gmail.com</i>	(916) 607-8282
Reservations Marie Reed <i>marie.reed@comcast.net</i>	(916) 606-6049
Sunshine Johnnie Young-Craig <i>jyclady1@gmail.com</i>	(916) 395-2618

#

I COULD HAVE BEEN AN E-MAIL!

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

RPEA CHAPTER 004 HOLIDAY LUNCHEON

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

DATE: December 9, 2026

TIME: 11:00 a.m. (no host cocktails)

12:00 p.m. (lunch served)

PLACE: Cattlemen's Restaurant

12409 Folsom Blvd.,

Rancho Cordova, CA 95742



COST: \$15.00 per member \$20.00 for guests

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 2, 2026. Indicate your entrée selection(s). Mail your reservation and payment to our Secretary/Treasurer Marie Reed at 6796 Pocket Road, Sacramento, CA 95831. 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:** _____

Sayings Heard Around Town

You Can't Regret What You Can't Remember!

Just Because It's a Bad Idea Doesn't Mean it Won't be a Good Time!

I Love Crossing Stuff Off my To-Do List. Not Doing Any of It...Just Crossing It Off.

They Say Laughter is the Best Medicine. They Lied! It's Chocolate! I Just Thought You Should Know That.

I Want to Wake Up Tomorrow to Zero News. Nothing. Just Cat Videos.

So I was at Walmart earlier
A lady was looking at frozen turkeys, but
she couldn't find one big enough.
She asked the stock boy, "do these
turkeys get any bigger?"
He replied with a straight face, "No
ma'am, they're dead."
Made my week



###

WELCOME NEW MEMBERS

JUNE

PETER ADAMEK
SIGRID BECKENSTEN
ELAINE MEDINA
MARIA PITTMAN
GLADYS REAL

JULY

RICHARD BRINKHAUS
DIANE SCHULTZ
DAVID VAN DER GRIFF

UPCOMING MEETINGS

RPEA CHAPTER 004

Sacramento, Yolo Areas
Second Wednesday
of each month.

2026

September 9, 2026

**Board Meeting - 11:30 a.m.
Old Spaghetti Factory
1625 Watt Ave., Sacramento**

October 14, 2026

**General Meeting - 11:30 a.m.
Old Spaghetti Factory
1625 Watt Ave., Sacramento**

November 11, 2026

**Board Meeting - 10:00 a.m.
TBD**

**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.

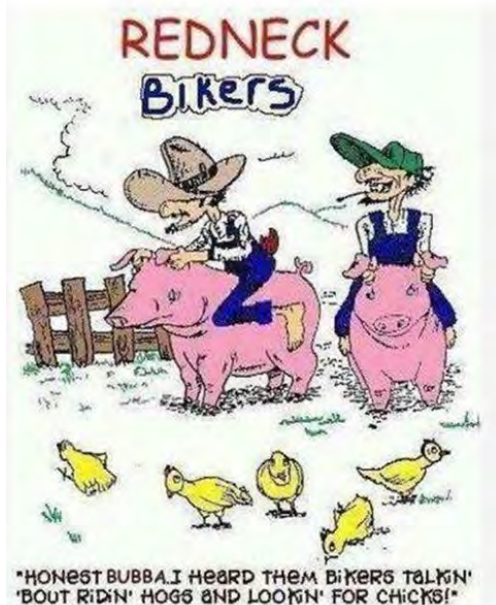
**Failure to make a reservation may result in no lunch
available and failure to appear and not cancel a
reservation will result in a \$10.00 charge.**

To reserve or cancel a reservation
contact Marie Reed at

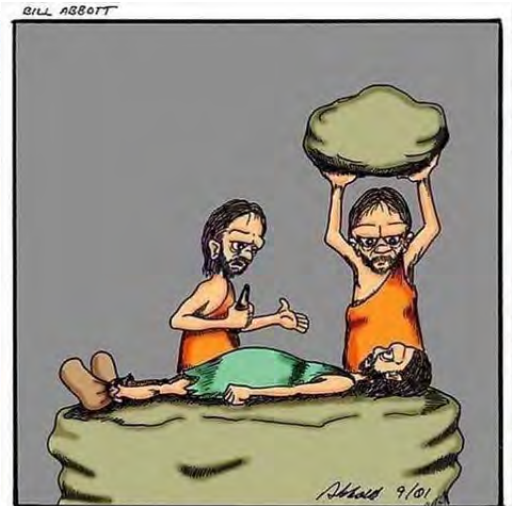
marie.reed@comcast.net or text (916) 606-6049
by the Wednesday before each meeting.

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 publi-
cation of those numbers.



*A Bit of Humor to
Brighten
Your Day!*



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

