



We are active and retired California Public Employees working together to maintain the quality of the lives of our members by protecting and improving retirement, medical and other benefits

## Retired Public Employees Association Of California Chapter 46 North San Mateo County

*Sep. – Nov. 2025*

# *In Touch!*

### **In this Issue:**

The Prez Sez.....	Pg. 1
Scam du Jour.....	Pg. 2
Health Info.....	Pg. 3

**Chapter 46 meeting will be held on the 3<sup>rd</sup>  
Wednesday of the month: **Nov. 19** at:**

**Basque Cultural Center  
599 Railroad Ave.  
South San Francisco, California  
11:00 a.m. to 1:00 p.m.**

**You can make your luncheon choice on  
the day of the meeting. Menus will be  
provided at that time: FREE LUNCH**

**Make your reservations – call Carrie  
Potts @ (650) 738-2285 ASAP**

### *The Prez Sez..... by Anita Alvarez*

I am following up on our newsletter, “*In Touch*,” published last quarter, June to August 2025, for Chapter 46, San Mateo County. Your current Board Officers, Anita Alvarez, Carrie Potts, Dan Porter, and Mike Wilkinson, have been involved and have volunteered in this capacity for many years.

We have voted unanimously to step down and give newer retired members the chance to keep this chapter running with newer ideas and commitment. We have a strong interest in our Association's mission and will remain members, but we will not be running the Chapter.

**November 19th, 2025, lunch will be FREE for members attending; it will be paid by our chapter's funds. Bingo games and raffles after lunch. Please make every effort to attend if you can. Bring a friend.**

**Two of our RPEA Board members** will attend and speak to us at the luncheon. If you have questions, please write them down, bring them to the meeting, and give them to me or Mike. We will give them to our speakers:

- **Margaret Brown, PRESIDENT, RPEA**
- **Elena Yuasa, DIRECTOR OF MEMBERSHIP,**
- And possibly an AMBA speaker from Arizona will attend and speak to us about their programs for our members as well.

**We'll see you there!**

If you would like to revitalize our chapter, the RPEA Headquarters will assist with the transition. This current board is willing to assist as well. Chapter 46 funds and bylaws are to be handed over to headquarters; they will help you get restarted/remain for those who wish to continue.

On behalf of all the members of the Chapter 46 Board, we wish everyone good luck. Thank you for your trust in us as Board members.

Sayonara, adios, and goodbye.

***ScamDuJour.....Dan Porter***

Sept. 5, 2025, review from *Consumer Financial Protection Bureau*. Classic warning signs of possible fraud and scams.

Contact from someone:

- Claiming to be from the government, a bank, a business, or a family member, and asking you to pay money.

- Asking you to pay money or taxes upfront to receive a prize or a gift.
- Asking you to wire them money, send cryptocurrency, send money by courier, send money over a payment app, or put money on a prepaid card or gift card and send it to them or give them the numbers on the card.
- Asking for access to your money, such as your ATM cards, bank accounts, credit cards, cryptocurrency wallet keys or access codes, or investment accounts.
- Pressuring you to "act now" or else the deal will go away, or trying hard to give you a "great deal" without time to answer your questions.
- Creating a sense of urgency or emergency to play on your emotions.

Tips

- Don't share numbers or passwords for accounts, credit cards, or Social Security.
- Never pay up front for a promised prize. It's a scam if you are told that you must pay fees or taxes to receive an award or other financial windfall.
- After hearing a sales pitch, take time to compare prices. Ask for information in writing and read it carefully.
- Too good to be true? Ask yourself why someone is trying so hard to give you a "great deal." If it sounds too good to be true, it probably is.
- Watch out for deals that are only "good today" and that pressure you to act quickly. Walk away from high-pressure sales tactics that don't allow you time to read a contract or get legal advice before signing.

- Also, don't fall for the sales pitch that says you need to pay immediately, for example by wiring the money, sending it by courier or over a payment app, or by sending cryptocurrency.
- Beware when someone plays on your emotions or claims there's an urgent situation. Advances in artificial intelligence make it easier for scammers to clone voices and alter images to make it seem like someone you know needs help. Contact the person yourself to verify the story. Use contact information you know is theirs. If you can't reach them, try contacting them through another trusted person, like a family member or a friend.
- Don't click on links or scan QR codes. These can take you to scammers' malicious websites or give them access to your device.
- Put your number on the National Do Not Call Registry. Go to [www.donotcall.gov](http://www.donotcall.gov) or call [\(888\) 382-1222](tel:8883821222).

*Health Info . . . . . Mike Wilkinson*

Red Wine and Blood Pressure

Has anyone thought about what happens when you drink a glass of red wine (white wines will not be discussed here) with your dinner? Red wine has earned a reputation as

a "healthy" drink. There are studies that associate various good benefits when one consumes a glass of red wine. Red wine contains resveratrol, a compound associated with multiple health benefits. Immune function, inflammation, and lipid profile are some of the benefits associated with drinking red wine. HOWEVER, moderation is the key. A small amount of red wine may not affect your blood pressure, but drinking lots of it can.

When one consumes red wine, the alcohol tends to stimulate the nervous system, narrowing blood vessels and causing the heart to beat a little faster, which can increase blood pressure. Long-term alcohol use affects the areas of your brain that manage blood pressure, which contributes to high blood pressure.

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**UPDATE YOUR CONTACT INFORMATION**

Please send a message to RPEA Headquarters to update your mailing address, your telephone/cell number where you can be reached, your current e-mail address, the names of your kids, and how much money you have...JUST kidding about the kids and the money, okay? But pretty-please on the rest!!