



CONTRA COSTA COUNTY
RETIRED EMPLOYEES ASSOCIATION, LOCAL ONE

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Summer 2016

Representing the Past, Present & Future

President's Message



First let's get this out of the way. How is it possible that I am writing the Summer 2016 Newsletter already? The time-space continuum is all out of whack!! Or maybe it's just me.

I will begin by apologizing for some of the content in this newsletter which may seem like old news by the time you read this. That would be because I will be traveling through the first part of May, which is when I usually write these

articles, so I have found it necessary to complete my report by the end of April.

SCHOLARSHIP PROGRAM: I could not be more pleased with how well the application process is going. To date we have received six scholarship applications from six very qualified students, and I am told we should be receiving two to four more before the closing date. And speaking of the closing date, many of you caught my error in the last newsletter which indicated the last date to apply was April 31. The original cutoff date had been March 31st, but when we extended it for another month, I neglected to note that April only has 30 days.

After May 1st, all valid applications will be turned over to Mike West. Mike is an administrator for the Contra Costa School District, and he is the current president of the Public Employees Union, Local One. He and his volunteers will scrutinize the applications and send your board of directors their recommendations. It is our hope that we will be able to award the scholarships at our September luncheon.

CRCEA BOARD MEETING AND CONFERENCE: In mid-April, I attended the CRCEA semi-annual Board Meeting and Training Conference. Kern County was the host of this conference which was held at the Marriott Hotel in Bakersfield. I was joined by four other CCCREA board members, who all felt the sessions were extremely informative, and at times, even entertaining.

The purpose of the meeting is to bring together the delegates from all 20 counties of CRCEA twice per year, once in southern California and once in northern California. These meetings provide the opportunity to handle the necessary business of

CRCEA. It also gives all attendees a chance to share the good things that are happening in each county, as well as what issues are causing the membership the most grief.

At this conference, some counties were complaining they were not getting much cooperation from their retirement board/office in the Association's efforts to reach out to their membership while trying to recruit new members. A fairly lengthy round table discussion ensued, and several ideas were generated regarding how to correct this issue. Luckily, many of the counties have a great working relationship with the retirement office, and Contra Costa would be included in this group. There were also workshops on pending legislation affecting retirees, the continuing threat of pension reform groups, and several issues regarding retiree health programs.

CALPERS LONG TERM CARE INSURANCE LAWSUIT: Below is the latest update from our attorneys regarding the progress of this suit:

APRIL 2016 UPDATE – "The parties appeared at a case management conference before the Court on Monday, March 28, 2016. The Court addressed several issues at this conference, including the status of class notice and the case schedule.

CalPERS has provided the class list, which identifies and provides contact information for nearly 122,500 class members. However, the parties have not reached agreement on the form of the class notice. We hope this can be accomplished in the next few weeks, but if not, the Court has established a process for review and approval of the class notice and notice plan. Based on where things stand now, we estimate notice to be sent out within the next 30-45 days.

Another significant development at the readiness conference is that the Court scheduled some important dates in the case. This included a Trial Readiness Conference on September 18, 2017 and a Trial date on October 2, 2017. While there is considerable work to do between now and then, we believe it is helpful to have a firm trial date in place." Additional information can be found at:

<http://www.calpersclassactionlawsuit.com>.

(Continued on page 2)

(President's Message Continued from Page 1)

RETIREE SUPPORT GROUP (RSG) LAWSUIT SETTLEMENT:

On February 24, 2012, the Retiree Support Group of Contra Costa (RSG) filed a civil action against Contra Costa County in the United States District Court seeking a court order forcing the County to reverse the changes it made in 2009 to the premium sharing formulas for our County-provided retiree health insurance.

In January 2016, RSG settled its retiree health insurance claim against Contra Costa County, and on March 15th the settlement was unanimously approved by the Board of Supervisors.

The settlement protects, and in some respects improves, retiree health insurance benefits for retired employees, and it will be legally enforceable. The settlement will apply to every employee retired through December 31, 2015, except for retired physicians and registered nurses and retirees whose health insurance is provided through CalPERS.

All retirees covered by the settlement, including CCCREA members (even if they are not also RSG members), will receive a notice of this settlement from the federal court. The notice will explain the details of the settlement, and will explain your rights regarding the settlement. You will be sent a full explanation of the settlement, and the many reasons the settlement provides your best retirement health insurance protections and benefits.

The CCCREA Board of Directors supports this settlement, and urges you to decline the opportunity to "opt out" from the settlement.

NEW ORGANIZATION TO FEED AND CLOTHE THE NEEDY IN CONTRA COSTA COUNTY:

In September of 2013, a new organization was formed and calls itself the "White Pony Express." Their purpose, according to their Mission Statement, is to "provide an all-volunteer nonprofit organization dedicated to helping eliminate hunger and poverty in Contra Costa County by relaying the abundance all around us to those in need."

While much of what they do is similar to other groups, i.e., the Food Bank and Goodwill Industries, this group focuses on collecting perishable food instead of staples, which can be stored for a period of time, and distributes it immediately. To accomplish this, they partner with over 100 donors, including Safeway, Costco, Trader Joe's, and numerous Farmer's Markets throughout the county. White Pony Express has more than 400 volunteers who collect up to

5,000 pounds of perishable food and deliver it to a needy organization within 2 hours of receiving the donation.

On Page 7 of this newsletter, you can read more about the work being done by the White Pony Express and how you can possibly help them complete their mission. Also, Eric Reid from this organization will be our speaker for the June luncheon, so if you have questions about this valuable service, that will be the time to ask.

SPRING LUNCHEON REPORT: For those of you who attended the March luncheon, you are fully aware of the spectacular turnout we had. There were 105 attendees, more than any other luncheon, other than at Christmas, and included in that number were six first time attendees.

Even with this very large turnout, almost all attendees made reservations in advance and there were very few that showed up wanting to pay at the door. I will take this opportunity to remind everyone that we must have reservations for the luncheon since Tony bases the number of lunches on our guaranteed number. If too many show up without reservations, they may be turned away. While we often have left over lunches, we cannot predict when that will happen or how many there will be, so please send in your reservation included in this mailing as soon as possible.

IN CLOSING: This is just a reminder that we will be needing volunteers to assist with all aspects of hosting the CRCEA Conference at the Walnut Creek Embassy Suites Hotel from October 17 -19, 2016. If you think you might be able to spare a few hours to help, please contact any of the Board members at the luncheon, or you can email me at mesloan1@aol.com. We would like to make this the best conference in many years for CRCEA, and we will need your help to do that.



Mother's Day is just around the corner so don't forget that we have See's Gift Certificates for sale.

The price has gone up at the store but we still sell ours for \$15.50, which is a \$3.50 a pound saving.

If you wish to purchase one, or more, send your check to:

CCCREA, P.O.Box 2973, Martinez, Ca. 94553.

The check should be made out to CCCREA for the amount of your purchase plus postage of \$1.50 for 5 certificates or less and \$3.00 for more than 5.

2016 Luncheon Dates

- June 9, 2016
- September 8, 2016
- December 8, 2016



Remember, if you are a new member your first lunch is free. Just be sure to call in your reservation and let us know you're a new member.

The telephone number is 925-228-1600. Please feel free to invite friends who have recently retired to our luncheon!



Contra Costa County Retired Employees Association Board of Directors

Board Members

Mike Sloan, President
mesloan1@aol.com

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Maya Kennedy

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Petrenya Hawkins

Tony Arcado

2016 Regular Meeting Dates

May 10, 2016

July 12, 2016

No Meeting in August

October 11, 2016

November 8, 2016

MEETING LOCATION:

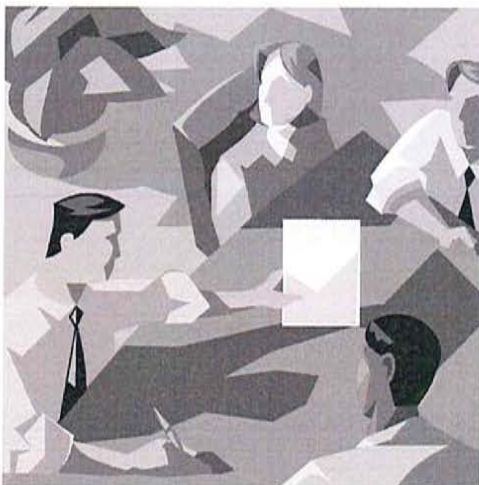
TJ's Restaurant - 3210 Pacheco Blvd. (The old Pegg's Restaurant across from the Shell refinery entrance) Martinez, CA 94553.

All are welcome to attend and share your thoughts and suggestions.

Call to let us know you are coming.

(925 - 228 -1600)

CRCEA CONFERENCE DATES



Contra Costa - October 17 - 19, 2016

Details Available on the CCCREA.INFO and CRCEA.ORG Web Sites.



CRCEA Legislative Report

By Art Goulet, Legislative Chair

April 2016

Bold text represents changes since the last report

AB 241 (Gordon) would require, notwithstanding any other law and under certain conditions, a local public entity to provide the name and mailing address of each retired employee or his or her beneficiary receiving the retired employee's retirement benefit to any 501(c)(5) organization that is incorporated for the purpose of representing retired employees or their beneficiaries as members of the organization in the neutral evaluation process required under current law before a public entity may file for bankruptcy under Chapter 9. The problem with this bill is that most county retiree associations are not 501(c)(5) organizations but, rather, 501(c)(3), (4), or (7) organizations. 501(c)(5) organizations are labor organizations formed for collective bargaining purposes, not to represent retirees, although a 501(c)(7) organization composed of retired employees can qualify for exemption as a labor organization under IRC 501(c)(5) where it acts to secure and maintain retirement benefits for its members. **I am only aware of a single county retiree association that is a 501(c)(5) organization; the Contra Costa County Retired Employees Association (CCCREA).** Accordingly, CRCEA sought to have the bill amended to include 501(c)(3), (4) and (7) organizations, unsuccessfully so far. The bill is in the Senate Government and Finance Committee (Gov. & F.).

AB 259 (Dababneh) Would additionally require an agency that was the source of a breach of records security, and the breach compromised a person's social security number, driver's license number, or California identification card number, to offer to provide the person with identity theft prevention and mitigation services at no cost for not less than 12 months. The bill was held at the Senate Appropriations Committee (Appr.).

AB 1692 (Bonilla). CERL, among other things, authorizes the Board of Supervisors of Contra Costa County to make a Tier Three retirement plan applicable to certain non-safety officers and employees for whom the board is the governing body, and sets forth the terms and conditions of disability retirement allowances for Tier Three members. This bill would authorize that Board to apply the same terms and conditions to those non-safety officers and employees who are new members subject to the retirement formulas specified in PEPRA. It is at the Assembly P. E. R. & S.S. Committee.

AB 1812 (Wagner) would prohibit the retirement benefit paid to a member of any public retirement system from exceeding \$100,000 if the employee's service is not included in the federal social security system, and from exceeding \$80,000 if the employee's service is included in the federal social security system. The bill would also require that those amounts be adjusted annually by each public retirement system using the Consumer Price Index (CPI) for All Urban Consumers. This bill would apply to a public employee who is first employed by a public agency and becomes a member of any public retirement system on or after January 1, 2017. If any of these provisions are in conflict with a memorandum of understanding that is current and in effect on January 1, 2017, the memorandum of understanding would be controlling while it remains in effect, but upon expiration of that memorandum of understanding, these provisions would be controlling and would not be superseded by a subsequent memorandum of understanding. As you may recall, PEPRA limits pensionable compensation, not the retirement benefit, and provides for adjustment of it annually based on the change in CPI for All Urban Consumers, U.S. City Average, from September to September. The bill is at the Assembly P. E.

R. & S.S. Committee.

AB 1853 (Cooper) is a very important bill sponsored by SACRS. It would authorize the retirement boards operating under the County Employees' Retirement Law of 1937 (CERL) to modernize the operating authority structure for their system so that they can continue to fulfill their mission and meet the fiduciary responsibilities they owe to their stakeholders. Some years ago, 1937 Act systems began efforts to gain a more modernized operating authority structure. The primary mechanism for achieving this was to make the retirement system a separate employer from the county, but whose employees would participate in the retirement system, thereby making the retirement board the final decision maker and implementer of certain personnel matters; i.e., salaries and fringe benefits. Typically, all employees working for county retirement systems are county employees, and the county sets salaries and fringe benefits. **Up to now, the systems who have been authorized by the Legislature to change their operating structure are OCERS (Orange Co.), SBCERA (Santa Barbara Co), CCCERA (Contra Costa Co.), and VCERA (Ventura Co).** Each structure is different. They vary from explicitly named classifications, to broad categories of employees, or to all employees who perform work for the retirement systems. This bill would allow all systems to choose to adopt the OCERS, SBCERA, or CCCERA model, or do nothing. That is, the bill does not mandate change, but provides options for change if the retirement board chooses to do so. Additionally, the bill would allow any of the systems who previously were given some operational authority to change their structure to elect a different model. **It was amended on March 29 to primarily make some minor corrections requested by SACRS.**

AB 2376 (Assembly PE, R & SS Committee) would revise the definition of Los Angeles County's Retirement Plan D, established under CERL, to refer to the contributory retirement plan otherwise available to members of LACERA between June 1, 1979, and December 31, 2012, inclusive, instead of the current definition in CERL. It also amends provisions of CERL specifically applicable to Los Angeles County to provide that the concurrent retirement exception applies to a member of the retirement system in Los Angeles County eligible to retire at 55 years of age and would state that the amendment is declaratory of existing law.

CERL requires that the regulations adopted by a board of retirement include provisions for the filing of a sworn statement by every person who is or becomes a member, showing date of birth, nature and duration of employment with the county, compensation received, and other information as is required by the board. This bill would authorize the regulations, in lieu of a sworn statement, to provide for the submission of the information by a member's employer instead of the person.

Additionally, this bill would authorize the alternate retired member to vote as a member of the board if the 8th member is present and both the 2nd and 3rd, both the 2nd and 7th, or both the 3rd and 7th members are absent for any cause. **This provision is sponsored by CRCEA.**

(Continued on Page 5)

Legislative Report (cont from page 4)

Finally, the bill provides that a safety member who receives credit for prior employment in public service, the principal duties of which consisted of active law enforcement or active fire suppression, or active service in the Armed Forces of the United States during time of war or national emergency, will have his or her retirement allowance for that service calculated under the safety benefit formula in effect on the date of the member's initial safety membership, rather than a single specified safety formula. The bill is still at the Assembly P. E. R. & S.S. Committee.

AB 2283 (Calderon), this bill initially required the STRS Board and the Board of Administration of PERS, consistent with their fiduciary duties, to cease investing in securitized home rental properties, on and after January 1, 2017. The bill would have also required the boards, consistent with their fiduciary duties, to liquidate investments in securitized home rental properties before January 1, 2018. It was amended on March 28 to eliminate the mandatory provisions regarding cessation of investing and liquidation and, instead, to evaluate their investment in securitized home rental properties and ensure certain requirements are met, including that the property management group is in compliance with fair housing laws. Further, the bill would also require each board to appoint an independent ombudsman to implement a system of oversight and enforcement of the evaluation provisions. The bill is at the Assembly P. E., R. & S.S. Committee.

AB 2650 (Nazarian). This bill is a reprise of AB 1410, which died in the last session. It would prohibit the boards of administration of the Public Employees' Retirement System and State Teachers' Retirement System from making additional or new investments, or renewing existing investments, of public employee retirement funds in an investment vehicle in Turkey that is issued by the government of Turkey or that is owned, controlled, or managed by the government of Turkey. It would also require the boards to liquidate existing investments in Turkey in these types of investment vehicles on or before July 1, 2018, subject to engagement with the government of Turkey regarding whether it is transitioning to publicly accepting its responsibility for the Armenian Genocide, and would require these boards, on or before January 1, 2019, to make a specified report to the Legislature and the Governor regarding these actions. As is customary in bills which restrict investments by pension systems, the bill would provide that its provisions do not require a board to take any action that the board determines in good faith is inconsistent with its constitutional fiduciary responsibilities to the retirement system, and would indemnify the State's General Fund and holds harmless the present, former, and future board members, officers, and employees of, and investment managers under contract to the boards, in connection with actions relating to these investments.

AB 2833 (Cooley) would, for contracts entered into on and after January 1, 2017, require a public pension or retirement system to require private equity fund managers, partnerships, portfolio companies, and affiliates to make specified disclosures regarding fees and expenses in connection with limited partner agreements on a form prescribed by the system. Consistent with requirements relating to public records, the bill would require a public pension or retirement system to disclose the information received in connection with the limited partner agreements at least once annually at a meeting open to the public. This bill is in response to a lot of negative publicity about hidden fees and charges associated with investments by retirement systems in hedge funds and private equity. The bill is in the Assembly P. E., R. & SS Committee.

SB 201 (Wiekowski) would require a court, in an action by a third party to enjoin disclosure of a public record or declaratory relief concerning a request to inspect a public record, to apply the provisions of the California Public Records Act as if the action had been initiated by a person requesting disclosure of a public record. It would also require the third party seeking an injunction or declaratory relief to provide notice to the person whose request prompted the action at the same time the defendant public agency in the action is served. The bill resides at the desk of the Secretary of the Senate.

SB 897 (Roth) Existing law (Labor Code sec. 4850) provides that certain peace officers, firefighters, and other specified public employees are entitled to a leave of absence without loss of salary while disabled by injury or illness arising out of and in the course of employment, for the period of the disability, but not to exceed one year. The leave of absence is in lieu of temporary disability payments or maintenance allowance payments otherwise payable under the workers' compensation system. The payment made during the leave of absence is tax-free and the time during the

leave counts towards service in the retirement system. This bill would apply to and allow only police officers, firefighters, and sheriffs employed by local agencies an additional year of a leave of absence without loss of salary. **The bill was amended on March 29 to limit its application to catastrophic injuries at the hands of another, such as severe burns, severe bodily injuries resulting from a building collapse, and severe bodily injuries resulting from a shooting or stabbing. The catastrophic injury must have been incurred, during duty, through the direct result of the actions of another, including a battery, or through active fire-fighting operations without respect to the cause of the fire. The bill in the Senate Labor & Industrial Relations Committee (L. & I. R.).**

SB 1297 (Pan) was gutted and amended on April 5 to authorize a state or local public employer participating in an employee retirement savings plan, including deferred compensation plans and payroll deduction individual retirement account plans, to deduct contributions for automatic enrollment and automatic escalation in the employee retirement plan. It would require an employer that provides for automatic enrollment in a supplemental retirement savings plan to provide a default option that meets specified criteria and provide that an employer that provides automatic enrollment or automatic escalation is not liable for the investment decisions made by the employer on behalf of any participating employee for the default investment of contributions made for that employee, if specified requirements are met. The bill would prohibit deductions from the compensation of represented employees, and would also prohibit higher contributions for non-represented employees than for represented employees in related retirement membership classifications unless the related represented employees have agreed to receive a lower rate of contribution or to not participate in the employee supplemental retirement savings plan in a collectively bargained MOU. The bill is at the Senate P. E. & R. Committee.

SB 1353 (Pan) was gutted and amended on March 28 to modify existing law prohibiting the boards of administration of PERS and STRS from investing in Sudan and in thermal coal companies, subject to the boards' plenary authority and fiduciary responsibility for investment of moneys and administration of the systems. This bill would provide, in connection with these prohibitions, that a board determination that an action fails to satisfy constitutional fiduciary responsibilities requires a recorded roll-call vote of the full board, following a presentation and discussion of findings in an open session during a properly noticed public hearing. The bill was referred to the Senate P. E. & R. and Jud Committees.

SB 1436 (Bates) was amended on March 28. Existing law authorizes the legislative body of a local agency to hold a closed session regarding the salaries and fringe benefits of its unrepresented employees, but prohibits the closed session from including final action on the proposed compensation of such employees. This bill would require the legislative body to orally report a summary of a recommendation for final action on the salaries, salary schedules, or compensation paid in the form of fringe benefits of a local agency executive during the open meeting prior to taking final action. This appears to be a liberalization of current requirements since, currently, the final action must be agendized and, typically, there is a written report on the recommendation. The bill is at the Senate Gov. & F. Committee.

Other

Kern County is at it again! Although no bill has been introduced yet, the County is apparently planning to introduce one to modify 1937 Act Article 5.5, at least as far as Kern County is concerned. Article 5.5 is optional, only three 1937 Act counties have adopted it, and, under the current financial underfunded pension systems, it is unlikely any others will join them. This article established what is known as the Supplemental Retiree Benefit Reserve (SRBR), which may be used for retiree benefits in excess of regular pensions, as determined by the retirement board. It is funded by transferring of 50% of a retirement system's net earnings (excess earnings) into the SRBR, to the extent there are any. What Kern County is interested in accomplishing is to establish other criteria for the transfer of excess earnings. It would require all excess earnings to go into the system's main pension reserve, and none to the SRBR, whenever the pension system is funded at less than 95% and the SRBR is at least 120% funded. Under current circumstances, it is unlikely that any earnings will be transferred to the SRBR for quite some time since, as of the system's last actuarial valuation, it is funded at only 62%, while the SRBR is funded at 175%. A bit of disconcerting information is that it appears that SEIU Local 521 has agreed in an MOU to work with the County on securing the legislation.



PASSAGES



Some people come into our lives and quickly go. Some people move our souls to dance. They awaken us to new understandings with the passing whisper of their wisdom. Some people make the sky more beautiful to gaze upon. They stay in our lives for awhile, leave footprints in our heart, and we are never ever the same.

~ Chicken Soup for the Soul

 <i>Robert Behrens - 3/19/2016</i>	 <i>Glenn Jeckel - 3/1/2016</i>
 <i>Gerald Madden - 3/7/2016</i>	 <i>Susan Wisner - 2/15/2016</i>
 <i>Sylvia Seremak - 3/19/2016</i>	 <i>Mary Stremel - 12/2/2015</i>



Welcome New Members



<i>Clark W. Catlin</i>	<i>Dennis J McFarland</i>	<i>Stefanie Harms</i>
<i>Jean Haskell</i>	<i>David Hearst</i>	<i>Linda Pearl</i>
<i>John Dickinson</i>	<i>Pamela B Carey</i>	<i>Peter Young</i>
<i>Sandra Baldwin</i>	<i>Andreina Ng</i>	<i>Soen K Thung</i>
<i>Katherine Heinen</i>	<i>Emily Salomon</i>	<i>Bonnie McCannon</i>
<i>Robert Bauer</i>	<i>Jesus Unpingco</i>	<i>Irene Souza</i>



WHITE PONY EXPRESS

“Creating the link between those with surplus and those in need”

White Pony Express (WPE) is an all-volunteer nonprofit organization dedicated to helping eliminate hunger and poverty in Contra Costa County by relaying the abundance all around us to those in need. WPE operates three programs to carry out its mission: Food Rescue, Free General Store and White Pony Inn (currently in pilot phase). Key achievements since WPE's inception on September 22, 2013 include:

Food Rescue Program

2,900,000 lbs. of fresh, high-quality food rescued and delivered to those in need - **2,300,000+ meals**.

WPE specializes in delivering fresh perishable foods such as produce, dairy, meat, and deli items **generally within 2 hours of receiving the donation call**.

Nutritious food deliveries have grown to almost **5,000 lbs. per day**.

The WPE **volunteer base** has grown from 100 to **more than 400 people**. WPE partners with **100+ donors** including Whole Foods, Nob Hill Foods, Costco, Safeway, Sprouts Farmers' Market, The Cheesecake Factory, Noah's Bagels, Choice Lunch, Trader Joe's, Walgreens, and eight local farmers' markets.

Recipients include shelters, recovery centers, and residences for people with disabilities, meal providers, pantries, day-labor centers, and community youth centers and cooking classes for low-income students.

WPE regularly serves **50+ recipient organizations, who in turn serve 60,000+ people**. Partners include Loaves and Fishes, Shelter, Inc., Trinity Center, Monument Crisis Center, Bay Area Rescue Mission, Brookside Shelter, Love-A-Child Homeless Recovery Shelter, Don Brown Shelter, Hope House, Greater Richmond Interfaith Program, Wollam House, and Contra Costa Interfaith Housing.

Free General Store (FGS) Program

FGS has held **34 “Mobile Boutiques”** at host sites in impoverished neighborhoods throughout the county, distributing **185,000+ items of clothing and 50,000+ toys, books, and games** all free of charge.

Donors include K.I.D.S./FashionDelivers, Men's Wearhouse, The Gap, Patagonia, Dutch Girl Cleaners, Hospice Thrift Stores, Target, 24-Hour Fitness, American Dry Cleaning, Five Little Monkeys, Folkmanis Puppets, Lusoni's Alterations & Tailoring, Pacific Work Apparel, Oakwood Athletic Club, Renaissance Clubsport, and The Shoe Spot.

Press, Awards & Recognition

WPE has been featured in several media outlets, including the Contra Costa Times (7 articles), KRON Channel 4 News, KTVU Channel 2 News, ABC News, Fox News, Contra Costa TV (CCTV), Unimas (partner of Univision), KQED Radio, and KEAR 610 AM Radio. WPE was also asked to present in Washington, D.C. at the 2015 National Conference on Ending Poverty, and at the Women's Learning Partnership's annual global conference. **Recent awards include the “John R. May Innovation Award” by The San Francisco Foundation, in partnership with KQED ; “2015 Outstanding Collaborative Project” by the East Bay Leadership Council; “2015 Leadership in Food Systems Innovation” by Sustainable Contra Costa, and Full Circle Fund.** WPE founder, Dr. Carol Weyland Conner, has been recognized as a “Hometown Hero” by the CCTimes; was named a winner of the Jefferson Award and was recognized by Diablo Magazine as a Threads of Hope “Visionary”. WPE donor foundations: Dean & Margaret Leshner, Thomas J. Long, HEDCO, Kaiser Permanente, Bank of America, Willis, The San Francisco, and Marshall Charitable Trust.

WPE video channel links: YouTube - <https://www.youtube.com/channel/UCx09V4Q2KF8lpAORvQmQJDg>,

Vimeo - <https://vimeo.com/whiteponyexpress>

Contact: Gary Conner, Executive Director (925) 788-0146 gary@whiteponyexpress.org
1300 Boulevard Way, Walnut Creek, CA 94595 whiteponyexpress.org

June is "Senior Home Safety Month"

Seniors Are Twice as Likely to Suffer Injuries or Death in Their Home

Reprinted from an article in seniornewways.org

June is "Home Safety Month," an opportunity to educate and empower older adults and their families to take action and increase the safety of their homes. The aging population can continue to live safely and independently in their homes by implementing fall prevention and fire safety habits.

No one wants to think about being injured at home as it is a safe haven for many of us. Thankfully there are many simple actions you can take to help save lives and prevent injuries. Agencies and organizations are available to help older adults and their loved ones identify and correct household hazards that can lead to slips, falls and other dangers.

For many older adults, falls can be a life-changing event leading to less mobility, independence and even death. According to the Home Safety Council, an average of nearly 5,000 Americans age 65 and older die from fall-related injuries in their homes each year.

The Home Safety Council offers the following tips for fall prevention:

- Install handrails on both sides of the stairs and ensure they go from the top to the bottom.
- Tape small rugs to the floor or do not use them at all as they can be a tripping hazard.
- Have plenty of lights at the top and bottom of the stairs and be sure to keep them clear of debris.
- Place night lights in the bedroom, hallway and bathroom.
- Lay a mat or non-slip strips in the tub and shower and have grab bars installed.


Older adults and their families are also encouraged to prepare for fire emergencies. Older adults are twice as likely to suffer injuries or lose their lives in a fire as the general population, according to the Home Safety Council. The Home Safety Council also offers the following tips for fire safety:

- Make sure there is a least one working fire alarm on each level of the home, located inside or near sleeping areas.
- Create a home escape plan and practice it at least twice a year. Move the bedroom to the first floor to escape outside quickly in case of a fire.
- Keep escape routes clear and make sure doors and windows open easily.
- Keep a phone in the bedroom to call for help if necessary.
- Always stay in the kitchen when food is cooking on the stove

and avoid loose clothing while cooking.

- Smokers should use large, deep ashtrays on a sturdy table and stay alert while smoking.
- Plug only one cord into each electrical outlet and unplug appliances when not in use.

Taking many of these simple safety steps can help to keep older adults living safely and independently in their own homes. We know that living independently has many benefits, and these steps will help older adults maintain their independence and enjoy a full life.




Kiss Your Bank Goodbye!

**Make 1st Nor Cal
your primary financial
institution.**

Receive top notch checking services:




- Online, Mobile, and Telephone Banking
- Deposit checks from home with your smartphone
- Free Debit MasterCard™ for use at our convenient ATM locations, Bank of the West ATMs, and nearly 30,000 no-fee CO-OP Network ATMs nationwide, as well as point-of-sale transactions anywhere MasterCard™ is accepted
- No monthly service charges
- Direct Deposit and Optional Overdraft Protection
- Go green with eStatements



1st Nor Cal

1ST NORTHERN CALIFORNIA CREDIT UNION

(888) 387-8632 • www.1stnorcalcu.org



Summer Luncheon



Thursday, June 9, 2016

Zio Fraedo's

611 Gregory Lane, Pleasant Hill

11:30 am

No Host Cocktails

12:00 pm

Chicken Toscana

or

New York Steak

Guest Speaker:

Reid Edwards from White Pony Express

Reservations are REQUIRED.

Please return the bottom portion along with your check made payable to CCCREA no later than June 3rd

I will attend the luncheon on Thursday, June 9, 2016. Enclosed please find my check made out to CCCREA.

Please indicate entrée(s) of your choice: _____ New York Steak _____ Chicken
_____ Vegetarian

Name _____

Address _____ Phone No. _____

City, State Zip _____

Names of Guests _____

Member: _____ @ \$14.00 = _____

Guests: _____ @ \$28.00= _____

Total: _____