Contra Costa County Retired Employees Association

PO Box 2973, Martinez, CA 94553 • Phone Toll Free:1-855-522-2732 E-Mail: info@cccrea.info. Representing the Past, Present & Future

President's Message

- " CHANGE IS NOT PLEASANT, BUT IT'S CON=STANT. ONLY WHEN WE CHANGE AND GROW, WELL SEE A WORLD WE NEVER KNOW." -sylvester mcnutt III
- Between age 55 and the time of death, it is advisable to use the money you have saved. Use it and enjoy it. Don't save it for those who have no idea the sacrifices you made to obtain it. Remember there's nothing more revolting than a son or daughter-in-law coming up with great ideas to spend your hard earned savings.
- Warning: This is also a bad time for investments, even if it sounds wonderful or safe. They only bring problems and worries. It's time for you to enjoy life.
- Stop worrying about your children and grandchildren's financial situation, and don't feel bad about spending your money on yourself.
 You cared for them for many years, and taught them what you can.
 You gave them education, food, shelter and support.
 Its now their responsibility to make their own money.
- Keep a healthy life, without much physical effort. Do moderate exercise (like walking every day), eat well and sleep plenty. It's easy to get sick at this age and it becomes harder to stay healthy. This is why you need to stay fit and be mindful of your medical and physical needs. Stay in touch with your doctor, get medical checkups even when you think you are feeling good. Please take care of your health.
- Always buy the best, the most beautiful items to treat yourself.
 The key is to enjoy your money with your partner.
 One day one of you will miss each other, and money will not bring you any comfort; so, enjoy it together.
- Don't stress over the small things. You have overcome so much in life. You have good memories and bad memories, but what matters is the present. Don't let the past train you and don't let the future intimidate you. Must feel good in the present.
- Don't lose sight of fashion trends for your age, but keep your own sense of style. You have developed your own sense of what suits you so keep it and be proud of yourself. It is part of who you are.
- Always stay up to date: read newspapers, follow the news.
 Go online and read what people are saying.
 Make sure you have an active e-mail account and try to use some of those social media.
 You'll be surprised by the old friends you run into.

Vinter 2023

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(President's Message Continued from Page 1)

Respect the young generation and their opinions. They may not have the same ideas as you, but they are the future and will take the world on their way. Give advice, not criticize, and try to remind them that yesterday's wisdom still applies today.

Never use the phrase: "In our time." "Your time is now." As long as you're alive, you're part of the present.

Some people embrace their golden years, while others become bitter. Life is too short to waste days on sad moments. Spend your time with positive and joyful people it depends on you and your days will look much better.

- Don't stress about having to live with your kids or grandkids. Of course, being around family seems great, but we all need our privacy too. They need theirs and you need yours Do it only if you feel lonely and really need help or you really don't want to live alone.
- Don't give up your hobbies. If you don't have one, make new ones. You can travel, hike, cook, read, dance. You can adopt a cat or dog, grow a kitchen garden, play cards, checkers, chess, dominoes, golf etc.
- Talk to people politely and try not to complain or criticize too much, unless you really need it. Try to accept situations as they are when you feel you can't do anything about it.
- Pain and discomfort go hand in hand with age. Try not to dwell on those hurts but accept them as part of life.
- If someone has offended you, forgive them.
 If you have offended anyone apologize.
 Don't carry negative feelings around.
 It only serves to make you sad and destroy you needlessly. No matter who was right.
 Someone once said: "Holding a grudge is like eating poison and expecting the other person to die." "
 Don't take this poison.
 Forgive, forget and move on with your life.
- Laugh. Remind yourself you are blessed.
 You've managed to have a long life.
 Many never make it to this age and some never get to live a full life like yours.
 My dear friends, enjoy a quiet life at this stage in your life... Don't stress yourself out... be happy !!



this article submitted and shared from Nedra Marks former CCCREA Secretary ! I approve this message! PETRENYA BOYKINS

WELCOMING NEW MEMBERS:

Joseph

Alan

Karen

Heyzel

Adolfo

Joyce

John

Beth

Jake

Livier

Jillian

Leilani

James

Doris

Patricia

Pamela

Cheryl

Jason

James

Pramila

Patricia

Eva

Victor Aiello Rosemary Akins Betty Algarin Alexander Diane Christine Androtti Frank Aquila Cynthia Ashbrook Robin Baines Herman Barnes Jr. Terry Berger Lois Berry Judy Bessire Birdsell Peggy Felix Chun Box Elsie Cain Roberto Campos Marylou Cevasco Charlene Chaney Jack Chiarelli Benjamin Clark Keith Cormier Melissa Cote' Robin Cotherman Bryan Craig Ronald Creighton Rufus Crumes Edward Davis Myra Delzeit Franco DeMarinis Barbara Dunmore Gearline Duplessis Samael Enea Wynn Esclovon Maria Faint

Maria Rusela Ferrer Ferry Fiore Flvnn Fonseca Gaipa Garcia Gregory Garcia Garrett-Hefley Gaunder Geddes Girshman Glatt Rebecca Goldberg Gonzalez Gonzalez Josephine Gonsalves Michael Goodman Graham Green Grossen Guerra-Freire Hagen Joe Ann Hampton Hampton Harrell-Jones Yolanda Harris Marlina Hartley Haynes Rose Marie Henriquez Guenter Hofstadler Bradena Hollowood HungFan Melody Huntze

Sherriann Ireton Roni Itagaki Jeffries Danny Jenkins-Dean Kimberly Darrell Jones Deborah Kingsbury Vicki Kirk Scott Konopasek Victoria Lamica Michael Lango Karen Lavow Mitchell Lemay Charles Lowery Julie Lutz Judv Lvtle Earl Maciel Jeanine Mangewala Debra Martinez Pamela McNertheny Yvonne Mello Richard Melny Noel Meneses Shari Miller Ellen Nelson Melba Nerida Teresa Notarmaso Daniel Nugent Wilma Oler George Parsons Mary Peters Gloria Pineda Rhonda Rambo Rezwani Shahla Riveira Barbara

Debra Michelle Debbie Patricia Lucy Victoria Christine John Marina Luree Luvenia Jacqueline Patricia Philip Anne Sister Marie Henry Stefanie Pura Nicolas Dawna Rebecca Richard Pedro Michael Gavle Robbie Elton John Mieko Cynthia George Linda

Rock Rodriguez-Zieme Rollins Rose Salangsang Sciacca Sevier Shaw Shenouda Simpkins Sims Slattery Smayda Sokolay Sommers Taylor Thom Thomas Tigno Vaca Vann Vella Vesperman Villatoro Voss Walls-Burns White Williams Williams Windt Wright Wright Wright

THANKS FOR YOUR INTEREST IN JOINING CCCREA

We do understand that you were signing up for Supplemental Insurance and knowingly in order to have that benefit you need to be a member.

Please find an explanation of Who We Are below. If you need to contact us please understand we are Volunteers who fulfill roles as Board of Directors and do not have an office. CCCREA will make effort to return all calls within 3-5 business days. Who we are: Linking the Past, Present & Future of Contra Costa County Retirees for more than 45 years

Our Mission Statement

CCCREA exists to preserve retirees' pensions and safeguard benefits through legislative initiatives, social engagement and community support.

CCCERA VS. CCCREA - ACRONYMS

THOUGH WE OFTEN RECEIVE CALLS AND PERSONAL INFORMATION THAT SHOULD BE **PROVIDED TO CCCERA.**

> **CCCERA** contact information. **Contra Costa County Employees' Retirement Association** 1200 Concord Avenue, Suite 300, Concord, CA 94520 Phone: (925) 521-3960 Fax: (925) 521-3969



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EDITOR'S NOTES

WHO ARE WE AND WHAT DO WE DO?

CCCREA is an organization of over 1650 members concerned with oversight and protection of our retirement benefits. We continue to reach out to new retirees to keep members informed of benefits and advocate for them to all policy makers.

WHO CAN BE A MEMBER?

All retirees and beneficiaries receiving benefits through the Contra Costa County Retirement Board, including the 16 other participating agencies authorized under the California State Government Code, Section 31450 et. seq. (CERL) and Section 7522 et. seq. (PEPRA) are eligible for membership. Some of the 16 agencies include the CCC Sanitary District, the County Fire Districts, Mosquito Vector and Control District, and the Housing Authority.

ARE WE THE ONLY RETIREE ASSOCIATION IN CONTRA COSTA COUNTY ?

There are three retiree organizations that are "officially" recognized by the Contra Costa County Employees Retirement Association. In addition to CCCREA, the other retiree groups are the Retiree Support Group of Contra Costa County (RSG), and the American Federation of State, County, and Municipal Employees (AFSCME). While all three retiree groups are concerned with the preservation and enhancement of the retiree's benefits, all the groups have a slightly different focus. CCCREA is the only Contra Costa retiree association recognized by the California Retired County Employees Association and members of our association board also sit on the board of CRCEA.

What is CRCEA?

CRCEA is an association of the 20 California counties (including Contra Costa), whose retirement systems are governed by the County Employees Retirement Law (CERL) of 1937, and maintains a membership of over 180,000. Member counties benefit from a paid lobbyist in the state legislature, and a legislative analyst who is also a CRCEA board member. This connection with the state legislature allows CRCEA to take immediate action regarding any legislation which is deemed to be potentially beneficial or harmful in nature.

VOLUNTEER OPPORTUNITIES

VOLUNTEER

- Just to name a few:
- Registration during luncheons,
- Member invitations to those who maybe preparing to retire within the next 5 years,
- Solicitation of businesses offering discounts and information on improving lives of retirees,
- Setting up and managing a Facebook page
- Editor for newsletter & submitting articles

BOARD OF DIRECTOR VACANCIES

As we are undergoing changes in Administrative responsibilities, it is important to have individuals with skills and talents to support the Association.

We encourage you to come and join our Board Meetings (please call ahead to assure space is available). Meetings are held the 2nd Tuesday of meeting months. There are also opportunities to Volunteer with CCCREA not joining the board or attend meetings. Inquire within on CCCREA Grasshopper line @(855) 552-2732 or byknst@aol.com.



"A MOMENT OF SILENCE......



Saying Farwell to the **"BIG GUY" Anthony LaForte Sr.** Owner of Zio Freados Italian Restaurant A warm and friendly supporter to CCCERA and home of the Quarterly luncheons. Tony was Born In Brooklyn New York on June 13, 1938 and passed on Oct 6th after battling for a few years with cancer. He was placed on hospice in late September and died peacefully in his home surrounded by his loved ones. He served 4years in the United States Air Force.

On October 12, 1975, along with his best friend affectionally known as Uncle Freddy (Zio Freados) and Tony started out to make a little pizza and spaghetti joint, however when finished Zio Freados was born. Now one of the oldest single owner owned establishments in the Bay Area.

On October 20, 2023 I Attended a Celebration with a room filled of others with "Love for Tony" there were some kind and some not so kind words about this bigger than life guy. He always stood behind being good to his friends and being honest. One sentiment made by his son "he was liked by most, loved by some and feared by all"!

Tony had a daughter proceed him in death and the family owns a clean and sober

living home in her memory. His youngest son, lil Tony will now take on ownership of both the Vallejo and Pleasant Hill Zio Faedo's locations. A warm and friendly place to dine with extensive menus for lunch and dinner. Serving Italian dishes and continental cuisine or enjoy bar bites at the bar and hang out with some local regulars and hear some stories of the past. Zio prides it's self on doing things the old fashion way from handmade Caesar salads to their homemade tiramisu and crème Brûlée!

Along with his lovely wife Sherri, owner of Sherri's Kitchen (serving breakfast, with its new location at the 611Gregory Lane location).

Please lift the family up as they grieve their fathers passing and their new changes.







SCHOLARSHIP OPPORTUNITY

Save the date:

\$2000 in Scholarships Mary Lou Williams Scholarship Applications accepted Jan-March 31st, 2024 Visit our website for more information. CRCEA CONFERENCE

The Fall Conference Hosted by CONTRA COSTA Novemeber4-6, 2024 Walnut Creek Embassy Suites Asssistance needed with Registration (3 days) Hospitality Speakers, Sponsorships,Raffle Prizes, Entertainment Website-www.crcea.org

MEETING DATES January 9th 10am February 13th 10am March 14th, Luncheon 11am April 9th 10am May 14th 10am June 13th 10am Luncheon July 9th 10am August Board Hiatus September12th Luncheon October8th 10am November 14th 10am December Holiday Luncheon

2024 REGULAR

KELLY-MOORE[®] PAINTS

All members of the CCCREA will be able to access discounted paint and sundry items with the following account information.

Account # 620-CC1600

The discount is available at all Kelly Moore locations.



ACTIVITIES CORNER:



December: 14th CCCREA Holiday Luncheon

Please join Our Quarterly Holiday Luncheon Zio Freados Resturant 611 Gregory Lane, Pleasant Hill. This Prime Rib Buffett with all your favorites will promise to please your appetite. Appetizers, No Host Bar and Raffle gifts all for \$20 for Members and \$30 for Guest. Those members paying before December 4th will pay \$18 (early bird) RSVP a must.

Our entertainment will be "The Delta TUTU Trio" Along with 3 Hawaiian dancers.



WE NEED YOUR SUGGESTIONS!

At the end of each calendar year the CCCREA Board votes on up to three charities to donate money to on behalf of all of us. This year we are seeking suggestions from you, our members, for consideration at our January Board meeting. Please think about **local** non-profits or worthwhile causes that have touched you and your family, other County retirees,

or continue the mission of serving the public as we all did during our careers. Some examples might be Choice in Aging in Pleasant Hill (creates opportunities for aging independently) the Juvenile Hall Auxiliary in Martinez (assists at risk youth on re-entry into society,) or Empowered Aging in Pleasant Hill (previously Ombudsman Services,) etc.

Please submit your suggestions including the organization's name, a brief description of how they helped you or services they provide, and their contact information to CCCREA: info@cccrea.info, or mail to PO Box 2973, Martinez CA 94553, no later than later than Jan 1st. The information may also be handed in at the September luncheon. Thank you.



Help us build a recipe book with your family's favorite recipes. Recipes should be written neatly or typed. These will be processed in a cookbook and made available to all members of our association. For more information, please call the grasshopper line. 855-522-2732 All recipes can be handed in at the Holiday luncheon or mailed into our **PO BOX 2973 Martinez, Ca. 94553 ATTENTION:** Judy Shipe

 $\sim \sim \sim$ recipe: ingredients: directions:

MAJOR PROBLEMS PEOPLE ARE EXPERIENCING RENEWING THEIR DRIVERS LICENSES AT THE DMV: THE TEST FAILURE RATE IS NOW ASTRONOMICAL!!!

This is very probably a Statewide problem. What has brought it to my attention, is that I have failed the test TWICE! I have been driving sixty years, and I have never previously failed a written drivers' test. What's more, my driving record is clear of any violations or incidents.

I have taken this currrent test twice, without success, within the past two months. I am determined to take it again, this week!

The first time, I admit that I had studied "casually," and I failed (to my shock and surprise.) Then, I became more deeply intense in my preparation to take the test, the second time.

The weight of my DMV study book has noticeably increased, due to all of the efforts I made in underlining, in black ink, and re-'underlining, in red ink, and finally, in highlighting with a yellow marking pen.

Further, on my third reading of the material,

I actually read it out loud, (in order to allow myself to hear the material, as well as to read it.). No television was playing in the background, to distract me. I studied the booklet, as though I were preparing to teach it to a class. In taking the test for the second time, I was halted when I was notified by the computer screen, that I had reached the maximum number of incorrect answers, which I believe is five. (No one tells you how many you can or have missed, as you are doing this test in a small, crowded room, but alone, on a computer.)

Also, I was not informed that you can insist upon utilizing a paper form, rather than the computer version of the test. I learned this from a friend, who had discovered this before her second attempt, with which she was able to be successful. Another important fact that I learned ,"from the streets, " is that if you fail the written test in your first, or your second attempt, you can request a temporary extension of your driving privilege. The extension may last about 60 days. After three failed attempts, you have to pay another full fee. (The current fee for a Class- C License is \$41.00.)

When I make my third and final attempt on this current application, I plan to insist upon being given a paper form of the test, instead of being subjected to the computerized version. Further, if I fail and have to pay the fee to begin again, I will request another temporary extension of my driving privilege, and I will insist upon using the paper test form, as I will do my best to be successful in meeting this challenge.

I have learned (through my expressions of outrage and through my complaining to friends and neighbors) that more than just a few people have found themselves in the same predicament! I feel that something is "definitely, wrong with this picture!"

I will site a few examples of what I have learned: one of my neighbors is a Cal professor; he took the test and failed; he is preparing to take it, again. An attorney that I know, says he failed it. A computer I. T. executive neighbor failed his first attempt. I, personally, have both a BA and a MA, Degree, and I have never previously failed the written test, which I have taken many times in 60 years. Yet, I have failed this version of the test twice, so far. Three retired, highly functioning church ladies that I know have had trouble with that test, two of the three have still been unable to move forward on clearing this obstacle, despite multiple attempts.

Imagine their frustration over having limitations placed upon their ability to drive themselves about. All of these ladies have good driving records, and they work in the community to provide service and assistance to needy people. A loss of their driving privileges would adversely affect many other people.

It is highly likely that knowledge of this major obstruction by these Draconian practices is widely experienced by many "silent sufferers" within our community. This is a New MESS that is now in place, that makes life more difficult and unnecessarily complex for ordinary law-abiding people.

We, who are stable, safe drivers and pedestrians, would be in support of rules and regulations that would curb the lawlessness and the deliberately reckless driving misbehavior that we encounter daily, that threaten us on the streets and in the community. We are not the perpetrators of these atrocities that frighten, injure and kill people, due to violators exploits. The wrong- doers continue on, seemingly unabated. The streets and freeways, now, appear to be more dangerous than ever before. Yet, those of us, who are striving to be law-abiding are gravely impaired by the status of these "slick" tricky tests.

However, to its credit, the CA DMV Driver's Handbook is helpful, relevant and fairly well written , but the written computer test falls far short of all support and is deliberately designed to be "SLICK."

Some informed people suspect that although the test questions are written by DMV staff, the questions are, then, submitted to a computer for "A I": (ARTIFICIAL INTELLIGENCE), to rephrase and insert changes. Thus, it is made slick and harder for test-takers to discern correctly. I hope that someone can investigate this allegation, and if it is found to be true, that we will work to see that the practice be mandatorially halted!

Another

I hope that other readers who have had related personal experiences or who know of others who have, will share their knowledge of this devastating practice.

We will neeed to involve our State Legislators in order to obtain an effective solution.

I hope that other readers who want to see this obstruction remedied, will contribute relevant information.

Yours truly,

Bettye Snowden, Resident of Oakland CCCREA NEWSLETTER | PAGE 10

SEVEN WAYS TO FIND CALM

By Janet Rivera Mednik



1) Walk mindfully

Take a stroll while listening to peaceful music or paying close attention to ambient sounds-the hum of traffic or the crunch of pebbles under your feet. Notice the swaying tree branches. Be aware of the movement of your feet and arms working in tandem.



Write a haiku, plant an herb garden, or create a simple shoebox diorama with your kids, grandchildren, or students





2) Connect with nature

Enjoy a fortifying hike on a spring day. Listen to the birds singing. Notice the flowers budding. Or bring the great outdoors inside: Keep smooth stones or a low-maintenance terrarium in your classroom. On your drive home, play a soundtrack of waves crashing on a beach



4) Make something from scratch

Savor the process of baking a cake (that doesn't come from a mix) or preparing a meal. Enjoy the "Zen" of sifting flour or

chopping vegetables. Smell and taste ingredients along the way.



5) Give and receive praise

Look through your .folder of appreciative notes from parents and students. Take a few minutes to let the words sink in. Pay it forward by penning a handwritten letter to someone who could use a boost.

6) Do something for the first time Read a new book for pleasure.





Our Most Sincere Hope and Prayers are for the Nation with PEACE ON EARTH and Good will toward all men.



Contra Costa County Retired Employees Association Board of Directors

Petrenya Boykins, *President* byknst@aol.com

Jan Aaronian, Vice President/ Acting Treasurer janaaronian@gmail.com

Pam Collinshill, *Recording Secretary* email: pcollinshill94611@gmail.com

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ATTENTION ALL RETIREES -ADDRESS CHANGE REMINDER



If you are moving, and have changed your address with the retirement office in Concord, that will not automatically change your address with our Association. The retirement office guards your address closely, and will not share it with us. Please send us a note as well with your new address so you don't miss any editions of the newsletter or any important notices.

Also, as a reminder, if you are the surviving spouse of a Contra Costa County retiree, you are also qualified to be a member of CCCREA. If you, or someone you know, qualifies for this status, please send us a note at:pcollinshill94611@gmail.com or www.cccrea.info, and we will reinstate your membership immediately.



CONTRA COSTA COUNTY RETIRED EMPLOYEES ASSOCIATION P.O. Box 2973 Martinez, CA 94553 *Representing the Past, Present & Juture* NONPROFIT ORG U.S. POSTAGE PAID CONCORD, CA PERMIT NO. 153

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