



Contra Costa County Retired Employees Association

PO Box 2973, Martinez, CA 94553 • Phone Toll Free: 1-855-522-2732

E-Mail: info@cccra.info

Representing the Past, Present & Future

December 2019

President's Message

Count your blessings, name them one by one.

It is so easy for us to take ourselves and situations for granted? I left my home in Vallejo, heading to Fresno, on a Thursday (October 24th) to attend Funeral services for the father of a dear friend. I continued to receive alerts from PG&E, reminding everyone of the potential for a power shut down in my area. This had been hinted for a couple of weeks; however I was hopeful that with the cooler weather and the calm winds, it wouldn't happen?

I was concerned, but went over in my head ways I could find resolutions to any problems that might arise. Upon returning from Fresno, I was only planning to be home long enough to rearrange my wardrobe, and then travel to Sonoma County to attend our CRCEA Fall Conference scheduled for Oct 27-30th.

On Friday (October 25th), although the fire threat had been reported north of where we were scheduled to gather, the County of Sonoma conference hosting committee assured the expected attendees, via e-mail, that they were going forward with plans to meet.

Upon arriving home on Saturday evening (October 26th), I learned that PG&E had turned off power in my area. Shortly after, a text followed to report that with great regrets, the CRCEA Conference was being cancelled.

It finally hit me how the information shared in our last newsletter ("Ways to Prepare for a Disaster"), was timely and useful. I had previously purchased eight D size batteries for my flash light. I discovered later that my vintage TV/ radio used the same size batteries. The camping effect and novelty of it all wasn't too bad, until this situation moved into its 4th day.

My immediate neighborhood was unusually dark and a bit unsettling. I burned candles at night until the scented ones caused me to choke. I was able to charge my phone in my vehicle during the day, and limit its use at night. How blessed I was that these small discomforts were all that I endured.

Although the lights did resume, the threat that this will continue leaves room for thought. For those of you who have not been affected YET, please refer to safety matters and prepare for more outages and any other discomforts we may face? You can find past newsletters with copies of the above referenced disaster preparedness article on our website: www.cccra.info.

CRCEA members of Sonoma County Association of Retired Employees (SCARE) were not without another year of devastation. There were several evacuations and many received property damages that will require an extended recovery period. Please continue to lift them up in prayer.

(Continued on page 2)

(President's Message Continued from Page 1)

"It's better To Give Than Receive"

I would also like to use this article to talk about the fact that as we move into the Holidays; and the fact that there are people who are not as well off as we are. Consider how this world could be a better place; think about what you as an individual can do to help this process. If you know someone in need, don't wait to see if someone else will assist them.

Most of us can give just a little of what we have and not even miss it? Also, if you can reflect on the times in your life you have received benevolence from someone, consider "paying it forward"! When you hear of devastations in nearby communities, and hear how people step up in support, let's consider what we can do to help. We should make this a lifestyle rather than something to do in an emergency situation. That's how we'll 'Make America Great Again!'

"The fruits of our labor".

My last rant is to suggest to you as a former "working class citizen", is that you deserve to Live Out Loud and celebrate yourself by basking in some of the luxuries life has to offer. I have been in conversations too often lately, regarding people sacrificing for others. We were of a generational mindset that we take care of family.

We make sacrifices so our children won't go without, in hopes we are setting up the next generation to progress further than we have. Well, don't let your grandchildren read this part of the article, but..... I am suggesting using any excess earnings you receive at the end of each month, to take care of more things on YOUR bucket list. It is time to take a SKI (Spending Kids Inheritance) vacation.

Dare to live each day as if it may be your last!! With all of the technology out in cyber space, you can have the GEEK Squad come and set you up a home theater system in Dolby sound. You can speak into a remote that changes the channel. You can hire a maid service to relieve you of the deep cleaning that is so cumbersome, and not high on the things to do list!!! Travel about the countryside, enjoy fine dining or, step out in your own community and taste foods of other cultures. The choices are yours!

Be thankful for all things that bring you the quality of life you deserve!! In the upcoming year invited speakers will cover topics that bring balance and focus on strategies to keep us safe from fraud and describe ways to protect our benefits. **2020 - Let's Go!**

Finally, suggestions for luncheon speakers always welcome. Please contact us with your ideas by calling us on our 'Grasshopper' phone line - (855) 5CCCREA or (855) 522-2732.

"Feeling lonely, want your children to start visiting or paying more attention to you, start spending their inheritance on yourself!" ***Anonymous Author Me!***

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: mesloan1@aol.com or www.cccrea.info, and we will reinstate your membership immediately.

CALPERS LONG TERM CARE LAWSUIT UPDATE

The following is a brief summary of the status of the CalPERS Long Term Care lawsuit provided directly from Steven Schuetze, who is an attorney for Shernoff, Bidart and Echeverra, which is the law firm in southern California who filed the suit against CalPERS.

Below is an update on the two mediation sessions that have already occurred, as well as the most recent court appearance by the parties. There will be a third mediation meeting on November 14.

Mediation Session #1 – September 4, 2019

We attended our first scheduled mediation session on Sep. 4 with Judge Layn Phillips, retired U.S. Attorney and Federal Judge from Oklahoma. He is one of the most sought after and, unfortunately, expensive mediators nationally. We are scheduled for the second session on Oct. 7, 2019.

The mediation was attended by Gretchen Nelson, Stu Talley, Greg Bentley and me on behalf of the Plaintiff Class. Our lead actuarial expert, Cabe Chadick attended by speakerphone from Dallas, Texas, along with his assistant Ari Loeben. CalPERS was represented by its General Counsel, Matt Jacobs along with outside counsel, Daralyn Durie, Ragesh Tangri, Michael Proctor and Allyson Bennett of the Durie|Tangri law firm. Two of CalPERS' in-house actuaries were also in attendance.

The entire day was taken up with discussion and negotiation relative to what we have termed as the three basic "buckets" of damages; namely, 1. Those class members who paid the 85% increase without reduction of benefits 2. Those people who relinquished benefits to some degree to avoid an increase in premiums. 3. Those whose policy lapsed completely following the notification. Everyone recognizes and agrees that a judgment of the 1.5 billion dollars sought in this suit would bankrupt the fund without any assurance that the State of California would be there to bail it out. It is likely not obligated to do so.

Accordingly, the mediation is focused on seeking a dollar amount the parties can agree upon to present to the State of California for infusion of funds to settle the case, pursuant to a compromise based upon a sound evaluation of the risks of litigation. The actuaries have agreed to meet and confer on the necessary modeling to assume that we go back in time to the 2013 announcement. This would involve agreeing to a percentage increase less than 85% at various levels, with Inflation Protection Benefits at lesser levels (i.e. 3% rather than 5%), also at various levels, so as to determine the amount necessary to fund the changes. The expectation is that the actuaries can then agree on the financial impact and assist us in coming up with a rational number to present to the Governor, Chief of Staff, Department of Finance and already interested legislators. Greg Bentley of

our team has already had meetings with those mentioned to begin the process. It won't be easy.

Judge Highberger has continued the final jury trial phase from Oct. 30, 2019 to April 13, 2020 to accommodate the possibility of settling a very complex situation.

Mediation Session #2 – October 7, 2019

On October 7, 2019 we attended our second session with Judge Layn Phillips. Attending the mediation for the Plaintiff Class was Gretchen Nelson, Stu Talley, Greg Bentley, Steven Schuetze and me. Our lead actuarial expert, Cabe Chadick, and his assistant, Ari Loeben, participated by phone. CalPERS was represented by its General Counsel, Matt Jacobs along with outside counsel, Daralyn Durie, Ragesh Tangri, Michael Proctor and Allyson Bennett of the Durie|Tangri law firm. Two of CalPERS' in-house actuaries again attended the mediation.

The two sets of actuaries are attempting to evaluate the total cost to the fund under various scenarios for class members who fall into different groups. One group of policyholders who have paid the 85% premium increase, and continue to pay the 85% increase. Another large group of policyholders reduced the benefits in order to avoid paying the 85% of benefits. And, a third group of policyholders who had their policies lapse altogether. Within each of these groups are policyholders who have died, or already have gone on claim. There are also some class members that did not purchase inflation protection, but only purchased lifetime only. Both sides are seeking to agree on an amount of a potential cost to the fund under different assumptions for each of the groups. Once this is determined, the parties will present to the Department of Finance for the State of California that amount of additional money that needs to be contributed by the State into the Fund.

The actuaries will be doing additional work to harmonize their projections, and the sides are continuing to talk. Judge Phillips has agreed to have another mediation session on November 14.

Last Court Appearance – October 22, 2019

The Court held a further status conference and a hearing on CalPERS's motion to re-open expert discovery on October 22, 2019. At that hearing, the Court determined that all expert discovery would be redone – i.e. start anew – based on the current trial date of April 13, 2020. But since the parties are still in the mediation process, no expert discovery would be permitted until the parties alert the Court that there is an impasse and further mediation sessions would not produce a settlement. The Court instructed the parties to focus on their mediation efforts, and the Court will only impose deadlines on the parties if no further progress can be made. The Court also ordered a further status conference for January 10, 2020 to report to the Court any further progress in the mediation.



CONTRA COSTA COUNTY EMPLOYEES RETIREMENT ASSOCIATION UPDATE

by Louie Kroll, Retiree Representative

Greetings...

First I would like to introduce myself as your new Contra Costa County Employee's Retirement Association Board Retiree Representative and thank you for your endorsement. For the people who don't know me, my name is Louie Kroll. I retired as a Sergeant from the Sheriff's Office in 2006, with a total of 27 years in Law Enforcement. Prior to being elected to this position I was your elected Alternate Retiree Board Member, for the past 6 years. Previously, I served on the Contra Costa County Employee's Retirement Association Board for 9 years relinquishing my seat due to retiring. Mike Sloan who many of you know has taken my old seat as the Alternate Retiree Representative.

It would be remiss if I did not acknowledge my friend and former Board Member Jerry Telles for his 15 years of service on the Retirement Board. I worked with Jerry on the board prior to my retirement and when I returned to the board 6 years ago. I want to wish Jerry good luck and happy travels (as Jerry put it) in his second retirement.

I would like to announce that Contra Costa County Employee's Retirement Association Board has completed the move to our new location on September 17, 2019. The new address is 1200 Concord Ave, Suite 300, Concord, 94520. The phone numbers have stayed the same. The staff did a phenomenal job on making this move seamless and on time. The next time you are in the office you will see all the new positive features for our employees and you the member.

I was contacted by several members concerned that the Retirement Fund performance ending December 31, 2018 was a negative -2.7%. As you all know the market was very volatile at the end of 2018. I want you to rest assure that the funds in the retirement system are very diversified to withstand market volatility. The investment performance year to date as of June 30, 2019 is 9.5%.

We have also just completed the 2018 Actuarial Valuation ending 2018. It showed that there is 10,021 Active Members, 9,547 Retired Members and Beneficiaries, and 3,477 Deferred Members. It also showed that the Funded Percentage on the Valuation Value of Assets is at 89.3%, with the fund value at over 9 Billion dollars. In language we all understand this means that as of December 31, 2018 the fund is doing good and it is in a very good place. You can also find this report on the CCCERA website.

If you have any questions feel free to contact me at (925)383-1272 or you can text me at that same number.

Louie Kroll, CCCERA Retiree Representative

Contra Costa County Retirement Board

2019 – 2020 LUNCHEON DATES

December 12
March 12
June 11
September 10

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: (855-522-2732)

Please feel free to invite friends who have recently retired to our luncheon!

CRCEA CONFERENCE DATES

The Spring Conference will be hosted by Tulare County, and will be held at the Visalia Marriott Hotel (April 6 -8). Additional information about this conference is posted on the CRCEA website – www.crcea.org.

2019 – 2020 REGULAR MEETING DATES

October 8th
November 12th
January 14th
February 11th
April 14th
May 12th
July 14th
August – No Meeting,
October 13th
November 10th

MEETING LOCATION:

TJ's Restaurant -
3210 Pacheco Blvd.
(The old Pegg's Restaurant across from the Shell Refinery entrance) Martinez, CA 94553. 10:00 A.M. All are welcome to attend and share your thoughts and suggestions. Call to let us know you are coming. (855-522-2732)

KELLY-MOORE® PAINTS

All members of the CCCRCEA 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.



kellymoore.com



ACTIVITIES CORNER: Other things to do rather than couch sit and channel surf!!!?

NOVEMBER 28th, 2019 - HAPPY THANKSGIVING!

"It's better to give than receive"



December Luncheon – December 12, 2019 - Zio Freado's Restaurant (Refer to the flyer on Page 7 of the newsletter for details)

Special Guest and Holiday songs... : "Joyce Grant Band"

Jazz singer Joyce Grant, the great-great-niece of famed ragtime composer Scott Joplin. Grant a mezzo-soprano with a voice like dark honey, has a performance resume that includes a wide range of venues including the Empire Plush Room and the Donatello Hotel (9 years) in San Francisco, the Ledson Hotel in Sonoma.



Her unique shows consist of a blend of jazz, blues, country western, rhythm and blues, and funk. Her vocal interpretations range from sensitive

to powerful to cheeky over a broad spectrum of charts. Accompanied by Herman Eberitzsch & Drummer Wilson Brooks. Wilson is also a retiree from the CCC Sanitation District! *(Holiday themed outfit requested, not directed! Ugly Sweater Contest (prize involved)!!)*

DECEMBER 19TH, 2019

"Beach Blanket Babylon" San Francisco w/ American Stage Tours. See Page 7 for further details. Food For Thought: **Pay careful attention to your own work, for then you will get satisfaction of a job well done, and you won't need to compare yourself with anyone else! *The law of happiness!!***



January 1st, 2020 HAPPY NEW YEAR!! Forget the resolutions, Live Out Loud!

January 9th, 2020 Casino Trip to "Thunder Valley Casino"



(See flyer in newsletter for more details)

Feb 14th, 2020 Valentine Day Food For Thought: Living in the present will make your stress go down and your happiness go up!



CCCREA Members receive 25% off use code **Group 25** while visiting the Theatre or purchasing on line. P. Boykins President

To redeem your discount use coupon code **Group 25** during checkout or click on the following coupon:

Visit Empress Theatre online
Empress Theatre, 330 Virginia St, Vallejo, CA 94590
Phone: 707-552-2400 | Tues – Sat 11AM – 4PM
Email: contact@empresstheatre.org

AMERICAN
STAGE TOURS

Presents for...



***Contra Costa County Retired
Employees Association will visit
Thunder Valley Casino
Thursday, January 9, 2020
\$35.00 per person***

8:00 am Depart Concord - Sears parking lot, Sun Valley Mall

8:30 am Depart Vallejo - Former Food for Less parking lot on 5184 Sonoma Blvd, Vallejo, CA 94589

10:30 am Arrive at Thunder Valley Casino, the ultimate Las Vegas style casino. There is a spacious gaming floor that includes over 1900 state of the art slot machines and 100 gaming tables.

***Receive: \$15.00 Free Play &
\$5.00 Food Credit***

2:30 pm Time for the return trip

5:00 pm Approximate arrival time home



All passengers must be over 21 years of age, and must have a valid, government-issued photo ID.



Casino package is subject to change

For more information please call: Petrenya Boykins at (707) 480-3361

Please sign up for this trip by December 13, 2019

***Please mail payment to: CCCREA, 3130 Balfour Road, Suite #D271
Brentwood, CA 94513***

Disclaimer: All travel events and other activities arranged for and by American Stage Tours & Contra Costa Retired Employee Association, are for the convenience and pleasure of the members and their guests who desire to participate. American Stage Tours & Contra Costa Retired Employee Association do not assume any responsibility for the well being or safety of the participants or their property, in any manner pertaining to said travel activities or other activities. Any other disclosures or non-responsibility provisions contained herein shall not in any way incur any liability attaching American Stage Tours & Contra Costa Retired Employee Association.

2020 CCCREA SCHOLARSHIP RULES AND REQUIREMENTS

The CCCREA Mary Lou Williams Scholarship Fund has been developed to promote, support and assist in the higher education of its members and their families.

AWARDS: At least four scholarships of \$1,500 each will be awarded annually in June of each year and available to the applicant for the fall school semester.

ELIGIBLE APPLICANTS: The scholarships are available to all CCCREA members in good standing, as well as their children, stepchildren, grandchildren, step grandchildren, nieces, and nephews (including grand-nieces and grand-nephews).

REQUIREMENTS: Applicant must be either a high school senior with a grade point average (GPA) of 2.5 or higher, and has applied to, or been accepted by, a college, university, or trade school with a minimum two year course of study, OR a student with a GPA of 2.5 or higher who is already attending an accredited educational institution.

Completed applications must include **official transcripts**, one letter of recommendation, and a brief essay addressing the student's academic accomplishments, extra-curricular activities, and description of any community service. Applications must be post marked no later than March 31 of the year of application.

For a transcript of grades to be considered official, it must be mailed directly from the institution and sealed upon delivery with the application.

FINAL SELECTION: Applications will be screened and ranked by an outside independent rater. Based on these recommendations to the Scholarship Committee, the Board of Directors will determine the award recipients prior to the beginning of the fall semester. Scholarship winners and their sponsors will be invited to the fall luncheon to receive their award.

Please note that if any of the above requirements are not met, or included with the application, the application will be deemed incomplete and not considered for an award.





CONTRA COSTA COUNTY
RETIRED EMPLOYEES ASSOCIATION
P.O. Box 2973 • Martinez, CA 94553-8868
Representing the Past, Present & Future

CCCREA Scholarship Application

PART ONE - APPLICANT INFORMATION

(Please type or print clearly)

Applicant's Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Home Phone: _____ Cell Phone _____

Currently Attending: _____ Graduation Date: _____

Date of Birth: _____

PART TWO - COLLEGE, UNIVERSITY OR VOCATIONAL SCHOOL

Accepted Applying (please attach complete list) Attending

Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Date you plan to start: _____ Course of Study: _____

What degree/objective will you be pursuing: _____

Desired occupation after graduation: _____

PART THREE - CCCREA SPONSORING MEMBER INFORMATION

CCCREA Member Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Phone: _____ Relationship to Applicant: _____

Applicant Name: _____

"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 a while, leave footprints in our heart, and we are never the same."

'Chicken Soup for the Soul'



RETIREE DEATHS REPORTED FROM AUGUST 14 TO NOVEMBER 6

AALAND, ELIZABETH (BETTY)	09/26/2019	HUNT, JOAN	07/06/2019
ADAMSON, JULIAN	05/27/2019	LAGAREJOS, JULIETA	07/10/2019
BARBER, WANDA	07/03/2019	MACKEY, VELMA	08/31/2019
BOHANNON, DOROTHY	03/31/2019	MINTON, IRENE	07/30/2019
CALHOUN, RICHARD	07/20/2019	PALACIOS, RUBY	09/05/2019
COSLETT, ANN	05/22/2019	PATTEN, ARLINE	06/12/2019
CULVER, JAMES	09/24/2019	ROAN, KENNETH	06/14/2019
FOSTER, JUDY	09/10/2019	WAGNER, ANDREW	07/08/2019
GIESE, ROBERT	08/07/2019	ZURLINDEN, BETTY	08/22/2019
HENRY, HERMAN	08/26/2019		



Contra Costa County Retired Employees Association Board of Directors

Board Members

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 Carl Doolittle
 Vicki Doolittle
 Mary Forney
 Jim Hattum
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 byknst@aol.com

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 janaaronian@gmail.com

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 coudyser@ares1.com

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 email: nmarks4000@yahoonet



**CONTRA COSTA COUNTY
RETIRED EMPLOYEES ASSOCIATION**
3130 Balfour Road - Suite D271 Brentwood, CA 94513
Representing the Past, Present & Future

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See's CANDIES

SEE'S CANDY SALES – SANTA IS COMING AND HE NEEDS YOUR HELP!

One of the most valued and welcomed gifts you can give at Christmas are See's Candy Certificates. You can help to keep Santa's bag lighter by purchasing a few certificates for your friends and family. The certificates are also perfect gifts for the gardener, housekeeper, hair stylist and doctor's office staff.

To help you maintain a budget at Christmas, the CCCREA Board of Directors has voted to maintain the current price at \$16.00 each. This price is a discount of about 25% less than the See's Candy retail price of \$21.00 per pound.

There has always been a big demand for the certificates at the Christmas luncheon, and we try to make sure we have plenty, but they do go pretty fast so you might want to plan ahead and order early.

If you are unable to make it to the December Luncheon at Zio Freado's Restaurant, the certificates can also be purchased through the mail. There is a fee for postage of \$1.50 for one to five certificates, and \$3.00 postage for any amount over five. Send your request to Santa's Helper at CCCREA-SEE'S - 2131 Via Media Benicia, CA 94510.

Please remember that these certificates are actually being sold at a loss, so we cannot mail them out unless you include the postage fee.