



Contra Costa County Retired Employees Association

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E-Mail: info@cccra.info

Representing the Past, Present & Future

December 2020

President's Message

By *Petrenya Boykins*

Happy Holidays and best wishes in the New Year 2021!!!

Today is OURS, let's live it. Love is strong, let's give it. A song can help, let's sing it. Peace is dear, let's bring it. The past is gone, don't rue it. Our work is here, let's do it. The world is wrong, let's right it. The battle is hard, let's fight it. The road is rough let's clear it. The future's vast, don't fear it. Is faith asleep? Let's wake it. Because today is ours...let's take it!

Written by: Poet Beah Richards

Today we are still expected to wear mask, carry hand sanitizer and social distance to prevent the spread of Covid-19. We can gather with only 20 people or less, and that is just today. As 2020 vanishes, much has happened to shape our lives, keeping us on our toes and praying for the safety of others.

The Holidays are a time to reflect on the blessings of the season. It is a time set aside by custom or by law on which normal activities, especially business or work & school, are reduced or suspended. Generally, the Holidays are intended to allow individuals a time to rest. Take time out and remember to breathe. We must recognize that we have little control over universal happenings, but we can control our own responses. Make time for family and those less fortunate. Reach out and touch someone in a special way. More people are lonelier and suffer from depression over the holidays. These last few months have left so many families with great losses, both figuratively and literally speaking.

In November our Board of Directors met via Zoom. It was great to see each other again and have a wellness check with others. The outcome was successful with 9 out of 12 in attendance. At the meeting, it was unanimously decided to give donations of \$1,000 each to Meals on Wheels, Contra Costa /Solano County Food Bank (and for the first time) Loaves and Fishes. The donations are being made in November and December on behalf of the CCCREA.

We are excited to have 1st Northern California Federal Credit Union as a sponsor for one of our scholarship awards. This increases our annual awards from four to five. So, if you have candidates who you plan to sponsor, please get started on the process right away.

At the October meeting, there was discussion about providing the membership with guest speakers via Zoom. However, to accomplish this, all members who would like to participate will need to provide their email address so that you can be notified of a presentation schedule. There will be instructions provided at our website on how to attend, and we will provide a YouTube video showing how Zoom works and how to sign in.

We have requested this information from the membership before to cut cost on mailings, registering for quarterly lunches and receiving electronic copies of our newsletter. However, the response was minimal at best. Currently we only have permission to send electronic mail to about 150 out of 1,800 members.

We've agreed on a hiatus through the Holidays and will resume meeting in January. At that meeting Board seats will be up for nominations, but the venue has yet to be determined.

Please be constantly asking yourself, "How can I be the change I want to see?" Suggestions, ideas, and comments are always welcomed. I so look forward to a face to face luncheon when COVID-19 rules permit.

It is the calm after the storm, I feel a rainbow where there once were clouds, and while my spirit dances in gratitude, my mind speculates on the next disaster. Duality by Mary Casey

EDITOR'S NOTES

Scholarship News: We are making this our lead story due to its importance. As we did in the last December's newsletter, we are including an application for the Mary Lou William's Memorial Scholarship Program. There is also a listing of the rules and qualifications necessary to apply for one of the five \$1,500 awards. Read them carefully. They have been updated with some very critical information

CCCREA normally awards four scholarships each year to deserving students, however this year, our longtime business sponsor, 1st Nor Cal Credit Union, has agreed to provide an additional \$1,500 award.

We cannot thank 1st Nor Cal enough for this phenomenal support of our membership, and I would encourage members to send David Green (1st Nor Cal's CEO) an email thanking their Board of Directors for approving this grant. You can reach David at dgreen@1stnoralcu.org.

Because of some apparent misunderstandings that were recognized in last year's scholarship submissions, I must mention a couple of issues which will directly affect the application's acceptance or rejection.

First, and foremost, is that the March 31st deadline, will not be extended for any reason. The application must be postmarked by midnight on this date. A couple of highly qualified applicants missed the deadline last year by two to three days and had to be rejected.

Due to the pandemic, all schools are working on modified schedules, and it will take additional time to receive transcripts or recommendation letters. It is imperative that you encourage your applicant to begin gathering the necessary documentation today.

Finally, when they are gathering their recommendation letter, it can not be written by the sponsor or an immediate family. The recommendation should come from an educator or community leader who is familiar with your applicant's abilities, and someone willing to write a letter to showcase their talents.

Long Term Care Insurance Lawsuit: Mike Sloan has recently been in direct communication with the lead attorney, Michael Bidart, who is litigating the case against CalPERS Long Term Care Insurance. Mr. Bidart has advised that there has been some movement in the ongoing mediations with CalPERS. However, since there are no definitive agreements, no announcements can be made at this time.

The March 29, 2021 trial date is still applicable if there is no settlement.

CRCEA Legislative Update: Again, due to space considerations, we will not be posting the legislative report from the California Retired County Employees Assn. In this instance, there were very few bills considered due to the COVID-19 limitation, and there were none that would directly affect us as CERL retirees.

However, if you are interested, you can go to either the CCCREA (www.cccrea.info) or CRCEA (www.crcea.org) websites for the complete report.

Volunteers Needed: Currently there is one opening on the CCCREA Board of Directors which would be for a one-year term. However, in January four current board member's terms are expiring. Now more than ever we need people to step forward who are interested in learning more about what we do, and how we are working to continually improve each member's benefits and keep them safe.

Normally, our board meetings are held on the 2nd Tuesday of the month, seven times per year. In the past, these have been morning meetings with lunch afterwards, but with COVID-19 we have had to resort to Zoom meetings online.

If you would like more information about becoming a member of the Board, please reach out to our Membership Chair, Maria Catanese, via her email at (helbergcat@gmail.com).

Pacific Group Agencies Supplemental Insurance: You should have received your supplemental insurance benefit handbook in the mail last month. These supplemental plans are in addition to your county benefits and signing up for them will not affect your current benefits.

This offering has been extremely successful, and over 1/3 of our members have taken advantage of the offering.



PACIFIC GROUP AGENCIES

IS YOUR RAINY-DAY ACCOUNT ALL WET?

by David Green, CEO, 1st Nor Cal Credit Union

If your answer is “What rainy-day account?”, you’ll want to read this article.

Most of us know that a rainy day or emergency fund should be an essential part of our personal finances. Nevertheless, recent statistics suggest that 26% of Americans currently have no emergency fund at all and of those who do have one, up to two-thirds do not have the often-recommended six months’ worth of expenses saved up.

If an emergency fund is, in fact, so important, why doesn’t it seem that way? Why do so many put off contributing to an emergency fund?

Maybe it’s the term itself that throws people off. The word “emergency” brings to mind images of car crashes, natural disasters and unfortunate accidents – and while these are valid examples of emergencies, they’re extreme enough that it’s difficult to imagine ourselves in those situations. Nobody wants to set aside a large chunk of change for auto repairs when your car’s running fine. Our immediate wants usually trump our need to cover hypothetical and unpredictable emergency expenses.

The reality is that emergency expenses come in many forms and that there are far less traumatic examples out there that would be equally good at messing up your financial situation. Surely you can think of several dozen things that might foul up your finances, so rather than help you envision the worst, here are some tips to help you get your emergency fund funded and keep it that way.

Step ONE - set up a separate dedicated account where you can deposit funds. Ideally something where your emergency funds are not commingled with other monies. An actual savings account with online banking access would be best. Be sure you have the ability to deposit funds easily, and you can transfer money into and out of the account with ease.

Step TWO - determine how much money should be in your emergency fund. By the way, there’s a reason this is not step one. If it were, this step might discourage you enough that you never actually set up your deposit account. You need to be strong, determined, and realistic. Select a target amount that can become a real safety net for you and your family. Emergency funds vary widely from person to person. The regular recommendation is six months’ worth of expenses. It is a significant amount, and it will take time to meet it, but it will make all the difference in tough times.

Step THREE - start saving. Setting aside six months’ worth of expenses might sound downright impossible to you right now. Rather than contemplate the whole total, break it down so you can wrap your head around it and plan to tackle it over time. Check with your financial institution, they probably have a “recurring transfer” option through online banking which will also work nicely. Here are some additional strategies to help get you started:

- **Audit your monthly spending.** Identify one or two subscriptions that you might be able to live without. Then, cancel them and dedicate that money to your emergency fund. You’ll be surprised how much you spend monthly and you may even discover that you are doubling up with more than one family member paying for a music, streaming or cloud storage subscription when a single subscription could be legally shared by family members.
- **Earmark different income sources.** Many people have more than one source of income. Maybe you have a part time job, get paid for gigs, like to sell things on eBay or even have an income generating hobby. If so, consider dedicating that income to your emergency fund. If this money is less essential than your main paycheck, it may be easier to set aside.
- **Set up some goals and some rewards.** You already have a target amount established for your fund, now give yourself some incentives to save. Maybe you’ve been giving up or cutting back on eating out to help set money aside for your emergency fund. Why not reward yourself with a meal at your favorite restaurant each time you meet one of your savings milestones. In the long run, you’ll be setting aside more than you would have without meeting the goal, and you’ll be incentivized to keep up the good work.

Final tip - if you do encounter an emergency before your account is fully funded, don’t panic. Contact your financial institution to see what they can do to help you. For example, at 1st Nor Cal Credit Union, we have fixed, low interest rate VISA card accounts and fixed rate personal loans. But whatever you do, don’t go to a payday lender or use high-interest credit cards. A local credit union, like 1st Nor Cal Credit Union, can offer you advice you can trust and value-priced products and services to help you in your time of need.



CCCREA MEMBERS NEWSLETTER 2020 DECEMBER

by Louie Kroll, Retiree Representative

Greetings...

I hope this message finds everyone staying safe and healthy. By the time you read this message hopefully we will know who won this presidential election.

As I write this newsletter the COVID-19 virus positives are starting to go up again. Hopefully a vaccine will be approved soon, so we can get back to our normal routine. Till then I hope everyone is still wearing their mask, washing their hands, and social distancing when in public.

The retirement office is still temporarily closed to the Public. The staff at the retirement office will continue to conduct essential business functions from the office and from home. If you have moved during the year you need to contact CCCERA and to give them your new address. This will ensure that they send your correspondence to the right location. There are several ways that this can be done. You can phone the office on Monday through Thursday, 9AM to 2PM (closed for lunch 12:00 -12:30) to reach someone. At other times you can leave a phone message. You can e-mail or mail in your updated info to the office. All telephone and correspondence received by the office is being handled promptly. While the office is closed the Board of Retirement is still meeting virtually to handle the business of the association.

Segal who is the Actuary for the Contra Costa County Employee's Retirement Association's (CCCERA) presented the board with the Actuary Valuation Report for the year ending December 31,2019. It showed that there are 10,075 Active Members, 9,737 Retired Members and Beneficiaries, and 3,638 Deferred Members. It also showed that the Funded Percentage on the Valuation Value of Assets is at 90.6 percent, with the fund value at over 9.1 Billion dollars. This means that as of December 31,2019 the fund is doing good and it is in a very good place. As of September 30, 2020, the assets of the fund were over 9.4 billion dollars. You can also find this report on the CCCERA website.

I want you to know that CCCERA's investment staff and investment consultant continue to monitor the markets very closely. As of November 4, 2020, the S&P 500 is up 6.6% from its 2019, year end high.

It is important for you to remember that your pensions are safe. Just keep in mind that CCCERA is a defined benefit plan. Meaning payment to you as beneficiaries will continue despite any decline in the plan's market value.

In closing I want to wish you and your love ones a Joyous and Safe Holiday Season.

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



See's CANDIES



SEE'S CANDY SALES UPDATE –

In the September newsletter we advised that CCCREA's See's Candy Gift Certificates sales had to be discontinued due to low stock and the unavailability of replacements. See's Candy had to close their stores at the beginning of the pandemic since they were not considered essential. However, with their reopening they have decided to discontinue the gift certificates.

Sandy Hawkins, our See's Candy Chairperson, contacted See's, and the best price they would offer us, even with a high-volume discount, was \$21.25 for a \$25 gift card. See's Candy, in stores and online, is currently selling one-pound boxes of candy for \$23.95.

Endeavoring to offer alternatives to our members who like to give See's Candy during the Holidays, the following information may be helpful.

Costco is selling See's \$25 Gift Cards in a package of two for \$38.99. Amazon.com is advertising two See's \$25 gift cards for \$57.99.....not really a great deal. Even worse, you will have to pay \$52 a pound if you buy from Walmart. Target and Sam's Club are not currently offering any See's Candy at all.

Since Costco will ship the cards for free, at 19.00 each, Costco has the best deal for our members at this time.

If you are still holding any See's certificates that you have not used, they will not expire. They will still allow you to purchase one pound of candy, so they have actually increased in value.

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.

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



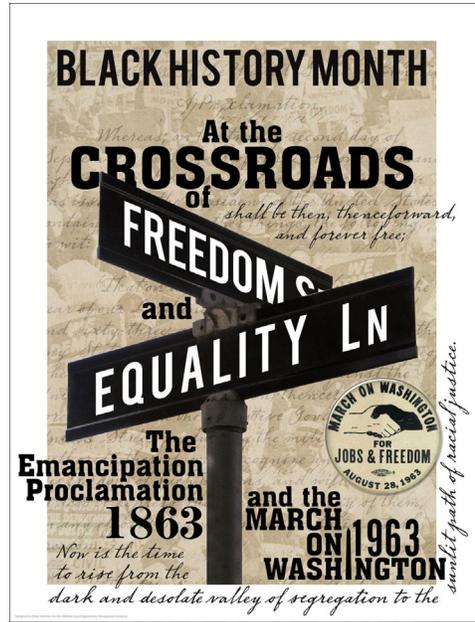
December: 25th CHRISTMAS



January 1st, 2020 HAPPY NEW YEAR!!



February: Black History month



Valentine's Day : February 14th



Presidents Day: February 15th



2019 – 2020 LUNCHEON DATES

December 12
March 12
June 11
September 10

Remember, if you are a new member your first meeting is just to 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!

CANCELED

2019 – 2020 REGULAR MEETING DATES

October 8th
November 12th
January 14th
February 11th
March 4th
April 12th
July 14th meeting TBD
August – No Meeting,
October 13th
November 10th

CANCELED

MEETING LOCATION:

TJ's Restaurant -
3210 Pacheco Blvd.

(The old Pegg's Restaurant across from the Shell Restaurant in Martinez, CA 94553. 10:00 AM - 11:00 AM. We are welcome to attend and share your thoughts and suggestions.

Call to let us know you are coming.
(855-522-2732)

CLOSED

CRCEA CONFERENCE DATES

The Fall CRCEA Conference is scheduled to be hosted by Stanislaus and Merced Counties, and is to be held at the Modesto Double Tree Hotel (October 22 – 24, 2020). Additional information and/or any updated information will be posted on the CRCEA website – www.crcea.org.

CANCELED

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



2021 CCCREA SCHOLARSHIP RULES AND REQUIREMENTS

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

AWARDS: Five scholarships of \$1,500 each will be awarded annually in June of each year, and available to the applicant for the fall school semester. Beginning in 2021, one of the scholarships will be funded by 1st Nor Cal Federal Credit Union.

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.

FINAL SELECTION: Applications will be screened and ranked by an outside independent education professional. 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 will be invited to the fall luncheon to receive their award.

****NOTE: Official transcripts are only "official" when they are sealed by the educational entity, and have not been opened by the applicant. Transcripts may be mailed directly to CCCREA.**

The letter of recommendation must come from someone familiar with the applicant and is knowledgeable of the candidate's qualifications and future potential. The letter may not be written by a family member or the applicant's sponsor.

All applications must be postmarked prior to March 31 of the year of application, and all documentation must be either included with the application, or previously mailed directly to CCCREA.

Failure to meet any one of the above requirements will result in the application being rejected.





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

Mary Lou Williams Memorial Fund Scholarship Application

PART ONE - APPLICANT INFORMATION

(Please type or print clearly)

Applicant's Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Phone: _____ Email Address: _____

Graduation

Date of Birth: _____ Date: _____

Currently Attending: _____

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: _____

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'



These members were reported to have passed away by the retirement office during the third quarter of this year.

ADELSON, SUZANNE	09/16/2020
BOEHNER, DONALD	09/07/2020
JONES, LORETTA	08/06/2020
LEAL, EDWARD	08/23/2020
YANK, GRACE	10/06/2020



**Contra Costa County Retired Employees Association
Board of Directors**

Board Members

Pam Collinshill
 Maria Catanese
 Carl Doolittle
 Vicki Doolittle
 Jim Hattum
 Sandy Hawkins
 Milt O'Neill
 Sheri Jelich
 Mike Sloan (Past President)

Pentrenya Boykins, President
byknst@aol.com

Jan Aaronian, Vice-President
janaaronian@gmail.com

Marcia Coudyser, Treasurer
coudyser@ares1.com

Nedra Marks, Recording Secretary
email: nmarks4000@yahoo.net



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

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Low Fees. It's What We Do!

Not just lower, up to **10x LOWER. Really!**

At 1st Nor Cal Credit Union, providing true value to our members is one of our top priorities. We believe there is no better way to show we care than to help you save your hard-earned money. Not just every so often by offering special promotions... we're talking real, honest-to-goodness savings you can count on. Our account and transaction fees are simply lower than what you will find at other California Credit Unions and even nationwide. Go one step further and compare our fees to what you'll find at a bank, well now you're talking huge savings!

Learn more at 1stnoralcu.org/lowfees



1st Nor Cal
CREDIT UNION



(888) 387-8632 • Branches in Martinez, Pittsburg, Brentwood, Benicia, Crockett, and Richmond

1st Nor Cal Credit Union membership is open to all persons who live, regularly work, currently attend school, or currently worship in Contra Costa, Solano, or Alameda counties, as well as any and all businesses, corporations, and other legal entities in those counties. Visit 1stnoralcu.org for more details.

Federally Insured by
NCUA