



Contra Costa County Retired Employees Association

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Representing the Past, Present & Future

June 2020

President's Message

Words to the wise.....Err on the side of caution.

As I write this message, we're all full of hope that progress is being made to stem the Covid-19 crisis. *(Psalm 91-KJV)*

I find myself almost at a loss for words. The unthinkable has happened - Covid-19? But what is it, when will it end, and most importantly, what has it taught us? There's plenty of room for self-reflection and pause, as this too shall pass!!

As we left off in March, our quarterly luncheon hosted a smaller number of attendees than normal. We were glad to see all who courageously attended. The coronavirus was just becoming a rapidly spread pandemic, and much more devastating than any of us expected.

Our intended speaker, Deputy District Attorney Jill Henderson (Supervisor of the Domestic Violence and Elder Abuse Units), was under a directive "not to engage in gatherings and trainings". This directive by the Contra Costa County Board of Supervisors was part of their declared emergency order. Jill was disappointed to have to cancel that morning, and requested to reschedule for a future date.

Luckily, located directly across the street from Zio Fraedo's Italian Restaurant in Pleasant Hill, was the DISC Centers of America. The owner, Dr. James Dietrick, D. C., agreed on short notice to share his expertise with us. He and his staff joined us for lunch, and spoke to us on the benefits of chiropractic services.

He suggested there are many uses for chiropractic treatments that most people are unaware of. These treatments can relieve pain from leg, hip, neck, traveling pain, numbness, tingling, sciatica, slipped or bulging herniated disc, etc. Spinal decompression can also provide relief for pain!

Dr. James accepts Kaiser Insurance, but he is willing to review any other health coverage you might have prior to an appointment. He expressed a willingness to offer our members a **FREE** consultation, examination and/or second opinion on any existing x-rays (\$100 value). Just mention CCCREA when calling.

Dr. James is located at 670 Gregory Lane Suite C in Pleasant Hill, and his office phone number is (925)395-0252. His website is www.ContraCostaDiscCenters.com.

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Since he came to present to our group on a last minute request, it's with great humility I give him a shout out!

Unfortunately, in response to Covid-19 social distancing, we have had to cancel our Board of Director meetings for April & May, as well as our June Luncheon.

Our activities for both the Amtrak outing and "Day at the Races" have been postponed. Our fingers are crossed that we will be able to meet in September! Updates for all events will be available on our website (www.cccrea.info).

The CCCREA Board of Directors has been able to conduct necessary business via text and e-mail. We also have plans for a "Board Retreat" to re-evaluate how we will do business moving forward.

In response to the Covid-19 we have donated \$1,000 to both Meals on Wheels and Contra Costa-Solano County Food Bank of the East Bay on behalf of CCCREA.

Attention other states: You may have your quarantine lifted, but we're still on restriction. We cannot have company; CALIFORNIA!!



Activities Corner: All activities have been cancelled and or postponed due to the Covid-19. We will look forward to organizing and making plans for outings, tours & luncheons as soon as our local governing officials announce it is safe to do so!



***June: 21st
Happy Fathers Day!***



***July: 4th
Independence Day***

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.

EDITOR'S NOTES

CCCREA's Newest Board of Directors Member:



Sheri Jelich has filled the vacant position left open when Mary Forney decided to retire from the Board. Sheri served Contra Costa County for 30 years, which included 20 years in the Personnel Office and 10 years with the Superior Courts division. She brings experience to the Board and much needed enthusiasm for the position. The Board is looking forward to a long lasting relationship with Sheri.

2020 Scholarship Application Issues: Scholarship Chair, Pam Collinshill, reported that CCCREA received very few applications this year. This was very disappointing given the Association's continued desire to support the higher education of our members and their families.

Pam said one stellar applicant missed out on a scholarship award because the application arrived two days past the mandated deadline. Another applicant cited the COVID-19 situation as reason for not submitting an official transcript due to school closures. This problem was overcome by other applicants by applying for their transcripts online, and having them sent directly to CCCREA.

Despite the current pandemic, there was ample opportunity for applicants to submit the required information by the established deadline. Applications were being accepted from January 1 until March 31.

We encourage all qualified candidates to apply for our scholarships, but like almost everything in life, there are rules, time limits and due dates. CCCREA desires to consider as many qualified applicants as possible in our endeavor to provide financial assistance to deserving recipients.

CRCEA Conference Update: Each year, members of your Board of Directors attend the bi-annual training conferences sponsored by the California Retired County Employees Association (CRCEA). These conferences are hosted by members of the twenty California counties that are members of this Association. CCCREA is a member of CRCEA, and we hosted the fall 2016 conference in Walnut Creek.

These biannual conferences are held in northern California in October and in southern California in April. The primary purpose of these conferences is for the 20 board members (called Delegates) to meet and conduct the necessary business of CRCEA. Secondly, there is a lot of networking with the other association's members to determine how they may have handled issues which normally confront all of the member associations at some point. There are also vital training and legislative reviews to be monitored, which are important to all retirees.

I am sure that many of you will recall that back in early October, 2019, Sonoma County was being ravaged by out of control wild fires. As it turns out, Sonoma County was scheduled to host the October conference at the Rohnert Park Double Tree Hotel.

Because so many homes were lost, and so many people were displaced by the fire, a mutual agreement was made between CRCEA and the Doubletree Hotel to cancel our conference. That cancellation freed up over 100 room nights that could be used by the displaced residents.

Fast forward to March 2020, and we have the coronavirus (COVID-19). Travel was banned, meetings with groups of more than 50 people were banned, and it was determined that those people in our age group were the most vulnerable to this virus. Again the conference had to be cancelled due to the previously described restrictions.

Now there is planning underway for the next conference, which is scheduled to be held in Modesto in October. While the planning is still ongoing for this event, there is much trepidation about whether restrictions will be lifted so that this conference can be held as scheduled.

For those who may be interested in attending, please consult the CCCREA website (www.ccrea.info), or the CRCEA website (www.crcea.org) for regularly updated information.

CRCEA Legislative Report: The legislative report which documents activity in the state legislature regarding issues of interest to California retirees is provided to all member associations on a quarterly basis.

Although the report is available to anyone interested, space limitations in this newsletter precluded our ability to publish it here. If you would like a copy of the report sent to you, contact Mike Sloan at mesloan1@aol.com.

Required Mandatory Distribution (RMD): Those of you over 70 ½ will know exactly what this is. The RMD is the IRS's way of getting tax money that was deferred all these years in your 401k and other retirement plans.

Our June newsletter had an article regarding the fact that the age for RMD withdrawals has now changed to 72 years old. With COVID-19 raging around the world, the RMD for 2020 has been waived entirely by the IRS.

Anyone with questions, or in need of additional information, should contact their retirement plan provider.



CCCREA MEMBERS NEWSLETTER 2020 JUNE

by Louie Kroll, Retiree Representative

Greetings,

I hope this message finds everyone doing their part to shelter in place and maintaining a social distance from each other. It appears that the COVID-19 pandemic curve is starting to flatten, so hopefully we will be able to resume some sort of normal lifestyle soon.

In this message, I want to touch on a couple of items in hopes that it will answer some of your questions and put you at ease.

First, your future retirement benefit payments will be received on schedule. Although the retirement office is temporarily closed, due to the shelter in place, the staff will continue to conduct essential business functions while working from their homes.

If you need to take care of any retirement business there are several ways that this can be done. You can phone the office and leave a message, e-mail your request, or mail in your request to the office. All telephone and correspondence received by the office is being handled promptly.

Prior to the COVID-19 pandemic, the Contra Costa County Employee's Retirement Association's (CCCREA) total fund return for 2019 was 14.6%. That is 7.6% above the Actuarial Assumed Interest rate which is 7%. Since the COVID-19 pandemic started, all major stock markets have now entered into bear market territory which is a decline of 20% or more from their peaks in mid- February.

I want you to know that CCCERA's investment staff and investment consultant are monitoring the markets very closely. It is important to remember that CCCERA is a long-term investor. Also, remember CCCERA is a defined benefit plan. That means payments to you as beneficiaries will continue despite any decline in the plan's market value.

CCCREA's portfolio is designed around the concept of resiliency. Within the portfolio, there is the liquidity sub portfolio which is functioning as expected. It will be able to fund benefits for several years, while continuing to generate cash flow. The portfolio is also designed to accept volatility in the equity and corporate debt markets in order to capture long term growth.

I just received notice that on May 5, 2020 at 9:00 AM the State Supreme Court has scheduled oral arguments on AB 197. The State Supreme Court usually has 90 days from the date of the oral arguments to render a decision, but some court deadlines have been extended due to the COVID-19 pandemic.

AB 197 changed how county retirement systems were allowed to calculate current member's retirement allowances. You can find more information and frequently asked questions on this issue by going to CCCERA's website (www.cccera.org). Click on the 'Resource Center' tab, on the top of the main page. Scroll down on Resource Center page and click on legislation. Scroll down and click on AB197.

Remember shelter in place, wear a mask or some sort of face covering if you have to go outside to do errands. We are all in this together, and will come out of this stronger. Stay safe and healthy.

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

*Louie Kroll, CCCERA Retiree Representative
Contra Costa County Retirement Board*

2020 MARY LOU WILLIAMS SCHOLARSHIP FUND RECIPIENTS

Alonna Cox is a two time CCCREA scholarship recipient currently attending California State University, at East Bay. She is seeking a Master's of Science degree in Speech Pathology to become a speech and language therapist. Alonna's sponsor is her mother, Kathy Cox.

Ivan Hudson is a first year graduate student at the University of Central Florida's DeVis Soirt Business Management Program. He is pursuing a Master's of Business Administration with emphasis in Sport Business Management. His goal is to become a Sport Marketing Agent in Basketball Ivan's sponsor is his aunt, Petrenya Boykins.

Cheyenne Jelich is currently attending the University of California, at Davis. She was admitted to the university in the fall of 2019 and is seeking a Bachelor of Science degree in Animal Biology. Her goal is to become a licensed veterinarian. Cheyenne's sponsor is her grandmother, Sharon Jelich.

Cassia Souza is a freshman at the University of California, at Riverside having graduated high school a semester early. She plans to pursue a degree in Cell, Molecular and Developmental Biology. She has not yet decided a career goal; however, she is considering a myriad of options to include a doctor, nurse, physical therapist, or athletic trainer just to name a few. Cassia's sponsor is her grandmother, Kathy Souza.



See's CANDIES



SEE'S CANDY UPDATE –

After 99 years in business, See's Candy Company shuttered its doors for only the second time in their history (the first time was during WWII when rationing was required).

Candy stores were not deemed essential businesses during the Covid-19 shutdown, and therefore were not allowed to remain open. Now after being closed for almost eight weeks, they have slowly begun inviting customers back to two of their stores.

Unfortunately, those stores are in Sunnyvale and San Jose, and they are only taking phone orders for pickup. Also, these orders must be prepaid over the phone.

While See's Candy certificates continue to be one of CCCREA's most useful membership benefits, they too have become a victim of the Covid-19 pandemic.

We have called all the stores in the local area to determine if we could somehow replenish our stock, but without success. That has placed us in a position that our stock is too low to be able to guarantee delivery for any orders placed now.

So until we can guarantee delivery of ordered certificates, a decision was made to suspend sales until the purchase of additional certificates could be ordered.

"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'

There were no CCCREA member deaths reported during this quarter by the Contra Costa County Employees Retirement Association.



Contra Costa County Retired Employees Association Board of Directors

Board Members

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

- Petrenya Blykins, President
byknst@aol.com
Jan Aaronian, Vice-President
janaaronian@gmail.com
Marcia Coudyser, Treasurer
coudyser@ares1.com
Nedra Marks, Recording Secretary
email: nmarks4000@yahoonet

2019 – 2020 LUNCHEON DATES

December 12
March 12
June 11th canceled
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 Fall CRCEA Conference is scheduled to be hosted by Stanislaus and Merced counties, and is slated 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.

2019 – 2020 REGULAR MEETING DATES

October 8th
November 12th
January 14th
February 11th
April 14th
May 12th
July 14th meeting TBD
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





**CONTRA COSTA COUNTY
RETIRED EMPLOYEES ASSOCIATION**
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Representing the Past, Present & Future

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