



Contra Costa County Retired Employees Association

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Representing the Past, Present & Future

March 2021

President's Message

The only thing that is certain is Death and Taxes!

"Our New Constitution is now established, everything seems to promise it will be durable; but, in this world nothing is certain except death and taxes." – Benjamin Franklin

Death purge or death cleaning sounds off-putting, but it's kind of meant to jar you into action. This Swedish exercise is distending. A combination of the word Swedish word "do" (which means death) and "standing" (which means cleaning) describes a way to sort and organize your earthly possessions so your family won't have to.

Imagine how surprising it is to find all the hidden treasures tucked away in places that were forgotten? To keep valuable treasured items or antique heirlooms from being discarded recklessly, start to give them away. This will assure they get into hands earmarked for the rightful owner. There is no time for hanging onto and saving items for special occasions. Use that China and silver now.

Covid has taught us to live each day as if it were our last. This time of staying at home has made me pay attention. I am finding ways to also improve on my own quality of life. While removing things that cause constant dusting and cleaning and allowing only those things that bring me joy to remain! For instance, those 200 CD and DVD's can be downloaded or played just by asking Alexa to do so.

As I have been undergoing home improvement projects, I have found things that I forgot I even owned. It's funny/not funny how your sentimental values and memories are just that, yours!! It saddens me to think the things I treasure or have possessed for so long means nothing to who may stand in line as a possible inheritant. Per instructions to me, my niece has claimed my home as her own. However, she is not interested in having any of the contents nor invests in the upgrades. I'm warned a dump truck will pull up and carry my possessions on to an unknown destination. (God forbid my untimely death, I am stubborn enough to live until the age 110 just to make her suffer). I'm pretty sure this is not just me with these sentiments?! ***I will go away and hope the world knows I did my best.....Cicely Tyson***

Shout outs:

Board of Directors: The Board resumed our business meeting in January via Zoom. This marked our 2nd time coming together during this pandemic. There were enough members to make up a quorum. We continue discussing ways to bring our membership together, and how that may look when that time comes for us to gather. Our bills are paid to date and we keep a watchful eye on spending i.e.... additional P O boxes, expenses associated with sending out newsletters with inserts (used for luncheon responses) as well as purchases of See's candy certificates. Tabled was discussion around the increase of our annual scholarships. We have invested in Zoom for such future meetings and guest speakers.

We are fortunate to sustain our board with officers to remain in place with only one position change.

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Outgoing Secretary **Nedra Marks** steps away from a second term noting her aspirations of utilizing more time to pursue her lifelong dream of writing and publishing novels. She will remain on the Board & all her efforts were greatly appreciated.

Welcome aboard, and Kudos to our newest and super energetic Board Member, now reigning supreme, Secretary **Sheri Jelich**. I pray for her patience as we social distance while talk, text and zooming her up to speed.

Past President **Mike Sloan** has not waivered and drives the engine behind our moving train. He works effortlessly at keeping us on track. The Pandemic is the only thing that has slowed him down.

Pam Collinshill our Scholarship chair is sitting at the ready awaiting those Applications due March 31st.

Board of Director Vacancies: 2 positions open. We encourage you to join our Board Meetings (currently held bi-monthly via Zoom).

Kelly Moore Paint: Hopefully, a few people have had an opportunity to take advantage of the 30% off discount from this store. I want to raise a hand to Dominic at Vallejo store # 918. I started a project and needed more paint. I overlooked that the store closed at 4pm. As I stood outside the door peeking in, he recognized me from purchasing the prior day and allowed me in after closing. He was patient and made time for small talk, consulting me on my project. Just a personal perk when patronizing a smaller store, and of course the discount made a difference. *See discount code offer on Page 6.*

Meals on Wheels: I was able to observe the worker bees in action, busily loading up meals for our living alone, and most frail homebound elderly. Director Denise Quiros praised the drivers, and many volunteers delivering meals daily right up to the doors of those living all over the county of Contra Costa County. Meals can also be picked up by caregivers. Their slogan: Saving lives one meal at a time!

Fishes and Loaves: Director Joleen Lafayette was very gracious in giving me an overview of the program. I visited with another CCCREA member (OC Rhone) to watch how the distribution was handled. I was most impressed to know homeless individuals are given space to receive mail. A person retrieving a meal explained how the process worked, and how thankful he was in having access to the mail program, as employers want you to have a mailing address when applying for a job. The organization has also partnered with the senior citizens center across the street for showers and other facility usages. They are opened daily for hot lunch meals and bags of bread, produce and canned goods.

Food Bank: Serves both Contra Costa and Solano. 96 cents out of every dollar donated goes directly to food programs, and 1 in 4 people receiving food are children. Every dollar donated can mean up to three meals can be distributed to the hungry.

Note: CCCREA has donated over \$5,000 during the Holidays to these 3 organizations.

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 NOTE

Scholarship News: This is the lead “note” since it’s by far the most important. By the time you read this, it will be early March, and this is a reminder that the scholarship application deadline is midnight on March 31st.

The applications MUST be complete and submitted in a timely manner to be accepted. With that in mind, it is important to remember that the school offices are working with limited resources during the pandemic, so it may take longer for us to receive the required transcripts. Please feel free to have the school send your transcripts directly to CCCREA.

There were instructions and an application provided in the December newsletter, however if you have discarded it or unable to find your copy, please email mesloan1@aol.com, and additional copies will be sent to you immediately.

Starting this year, 1st Nor Cal Credit Union will be providing a fifth \$1,500 award which will be added to the four already offered by CCCREA.

Cost of Living Adjustment (COLA): If you are interested in learning what the COLA will be for this year, please read Louie Kroll’s article in this newsletter. He offers a very good explanation of how the COLA is determined, and why some people may receive different amounts for the same period.

New Memory and Dementia Care Resource Added: We have recently added a link to a website that offers referral to local agencies which will help care for friends or relatives with Alzheimer’s or memory problems. The site, <https://www.alzheimersupport.com>, is now available for you to research and is listed under Informational Links on by the CCCREA and CRCEA websites.

Long Term Care Insurance Lawsuit: Michael Bidart, the attorney in charge of this case was contacted in January, and he stated there have been no new updates to report. This case is still scheduled to go to trial in April if there is no settlement, but with the pandemic that date is likely to be continued. Hopefully, by the time the June newsletter is published there will be something substantial to report.

CRCEA Legislative Update: The 2021 opening session of the California legislature was delayed until January 11, which means the legislators only had until the deadline of February 21 to submit any new bills. Governor Newsom has

submitted his 227.2-billion-dollar budget to the legislature, and they have until the end of their current session (usually May) to approve or reject his proposals.

The only part of the budget proposal that may affect PERS retirees is that the Governor is including \$9.5 billion for paying down unfunded retirement liabilities over the next three years. There is also \$3 billion in additional payments required by Proposition 2 in the 2021-22 budget year.

See's Candy: Some readers may note that the regular article for See’s Candy has been eliminated. This is because See’s is no longer selling the gift certificates that has been a mainstay in CCCREA’s membership perks for many years.

See’s is offering \$25 gift cards now, however the discount for volume purchases is only \$21.25. As was noted in the last newsletter, you can purchase two See’s gift cards from Costco for \$38.99, including free shipping. This is what they call a loss leader in merchandising, and it is probably less than what Costco is paying for the cards. Therefore, since Costco’s price is less than we would have to pay, our recommendation is that you purchase your See’s Candy gift cards from Costco.

1st Nor Cal Federal Credit Union Advertising: I am sure you noticed on the mailing page of the last newsletter that there was an advertisement for 1st Nor Cal Credit Union. While we have offered advertising space to them for their support in sponsoring our CRCEA conference some years ago, we have received no direct payments for advertising. We have since started to allow them space to advertise in our newsletter again as a thank you for their support of our scholarship program.

If you are in the market for checking, savings, mortgage, or an investment account, please give them a chance to talk to you about what they have to offer. One should always compare services when finances are at stake.

Newsletter by Email: This is just another reminder that you can receive your newsletter via email instead of a hard copy through the mail. By doing this, you are helping CCCREA’s budget while you are also being environmentally responsible.

If you would like the newsletter sent by email, please contact Mike Sloan at mesloan1@aol.com to get started.

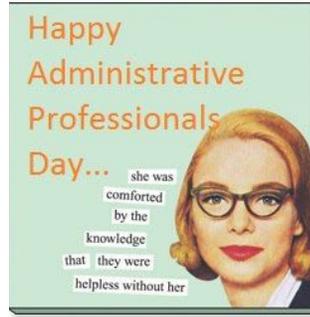
ACTIVITIES CORNER:

Don't let the pandemic's stay at home orders get you down and out. Mostly Down!! Limit your outings to essential needs while double masking and washing hands often!! We're so looking forward to planning outdoor activities when time permits.



March 17th Saint Patrick's Day, or the Feast of Saint Patrick, is a cultural and religious celebration held the on

th 17th of March, the traditional anniversary of Saint Patrick's death, the foremost patron saint of Ireland. The holiday has evolved into a celebration of Irish culture with parades, special foods(include cornbeef & cabbage, sheppards pie and irish soda bread), music, dancing, drinking and a whole lot of green!



21st Administrative Assistance Day (Secretary's Day)

celebrating those clerical workers, past and present, who often felt underappreciated as they carried on their backs the brunt of the county's work. We are reminded of the many efforts and struggles through a documentary shown on PBS entitled "9 to 5". Later starting the 925 labor movement, and inspiring the song "Working 9 to 5" by Dolly Parton. She, Jane Fonda and Lily Tomlin also starred in a movie titled "9 to 5".



22nd Earth Day showing support of enviornmental protection.



May 9th Mother's Day is a celebration honoring the Mother of the Family, as well as motherhood, maternal bonds, and the influence of mothers in society. You don't have to give birth to offer nurturing love.



April 4th: Easter egg hunts should be permitted as it's usually held outdoors?!!

31st Memorial Day.



15th 2021 tax filing season began Feb 12. The IRS outlines steps to speed refunds during pandemic. It is suggested to file electronically and request direct deposit for a faster return. Check IRS.gov for more.

FOOD FOR THOUGHT:

Attract what you expect. Reflect what you desire. Become what you respect. Mirror what you admire.

2021 LUNCHEON DATES

December 12
March 12
June 11

SCHEDULE TO BE ANNOUNCED

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:

Please call to let our friends who have recently retired to our luncheon!

2021 REGULAR MEETING DATES

SCHEDULE TO BE ANNOUNCED

BOARD MEETING LOCATION

TAKE OUT AND DELIVERY ONLY
T's Restaurant
3110 Palmdale Blvd.
(The old Regg's Restaurant across from the Sea Ranch in Palmdale, 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) 522-3732

CRCEA CONFERENCE DATES

The Fall 2021 CRCEA Conference is scheduled to be hosted by the Los Angeles County Retirees Association (RELAC) and will be held in Long Beach at the Marriott Hotel on November 7-10. Additional information and/or updates will be posted on the CRCEA website – website – www.crcea.org.

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 EMPLOYEES RETIREMENT ASSOCIATION UPDATE

by Louie Kroll, Retiree Representative

Greetings!

Happy New Year. Obviously, with COVID-19, this holiday season felt far from normal. With the vaccines being approved and administered, hopefully we will be able to get back to what normal use to be. 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. However, there are several ways that you can contact the retirement office with any questions. You can phone the office at (925) 383-1272, 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 at Info@cccera.org or by mail at the above address. 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.

This is also the time of year when we get anxious to find out what the Cost-of-Living Adjustment (COLA) will be. The Bureau of Labor Statistics/Consumer Price Index (CPI) for 2020 was published on January 13, 2021. As you might be aware of our COLA is based on the CPI for the San Francisco-Oakland-Hayward Area. The increase in the CPI from January 2020 to December 2020 was 2.0%. This was confirmed by our actuary, Segal. On January 27, 2021, the Retirement Board voted to approve the below COLA increases effective April 1, 2021. This means you will see the COLA increase on your May 1, 2021 retirement check. Below is also an example how the COLA bank works:

If you were retired on or before March 31, 2019, and in Tier 1, Tier 3 (Service Retirement), Tier 4 (3% COLA), Safety Tier A and Safety Tier D you will receive your maximum 3% COLA because 1.0% will be carried over from your COLA bank. If you retired on April 1, 2019 to March 31, 2021 you will receive the 2% COLA increase because there is an insufficient amount in your COLA bank to pay the maximum annual increase.

If you were retired on or before March 31, 2021 and you are in Tier 2, Tier 3 (Disability Only), and Tier 5 (3%/4% COLA and Disability Retirement only), you will receive the 2% COLA increase because there are no funds in your COLA bank to pay the maximum annual increase.

Here is the example on how the COLA bank works. If you have a maximum COLA of 3%, and the CPI for the year is 4%, that means 1% will go to your COLA bank. If the next year the CPI only reaches 2% and your maximum COLA is 3%, you will still get your maximum 3% COLA because 1% that you have in your COLA bank from the previous year will be carried over. If you do not have anything in your COLA bank and the CPI is 2% you only receive a 2% COLA because there is nothing in your COLA bank to carry over. Any COLA must first be approved by Retirement Board before it can be applied.

I hope the above information helps you understand how the COLA is calculated and how it is applied.

I want you to know that CCCERA's investment staff and investment consultant are continuing to monitor the markets very closely. For the year, the S&P 500 ended the year up 16.3% and the NASDAQ finished the year up 43.6%. The plan started 2020 with 9.4 billion dollars in assets and finished the year with over 10 billion dollars in assets.

It will be several weeks before the board gets the final performance figures for 2020.

It is also important for you to remember that your pensions are safe. Just keep in mind that CCCERA is a Defined Benefit Plan, which means payment to you as beneficiaries will continue despite any decline in the plan's market value.

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

"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 JUNE 10, 2020 TO JANUARY 24, 2021

CRISPIN CASTILLO	06/10/2020	DADE, GENEVIEVE	08/11/2020
WILMA ANDERSON	07/31/2020	HENRY, ODELL	11/06/2020
RONALD BASS	11/05/2020	MARGARET MEAD	11/26/2020
DOROTHY BRICKNER	10/30/2020	PAMELA MORGAN	12/25/2020
JOSEPH CALLAGHER	09/22/2020	IVA PARKER	11/06/2020
VERONICA CLARK	12/23/2020	JOSEPH PECORA	11/30/2020
SUE GABBERT	12/10/2020	JOHN PINKSTON	09/24/2020
JEANETTE GRAHN	12/22/2020	LOIS ROBERTSON	11/26/2020
HAZEL GRENIER	12/16/2020	KENNETH SANDY	12/24/2020
JOHN HILL	12/26/2020	ROBERT SMAYDA	01/24/2020
BEVERLY KALMBACH	01/18/2021	LUCY STEVENSON	12/25/2020
JOHN KELLEY	11/29/2020	JEAN VETRO	09/15/2020
JOHN LUCIDO	10/14/2020	HELEN YALE	12/02/2020



Contra Costa County Retired Employees Association Board of Directors

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 Carl Doolittle
 Vicki Doolittle
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 Milt O'Neill
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Marcia Coudyser, *Treasurer*
 coudyser@ares1.com

Sheri Jelich, *Recording Secretary*
 email: sjelich@aol.com

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

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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 1stnorcalcu.org/lowfees



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(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 1stnorcalcu.org for more details.

Federally Insured by
NCUA