



CONTRA COSTA COUNTY
RETIRED EMPLOYEES ASSOCIATION, LOCAL ONE

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Representing the Past, Present & Future

Spring 2017

President's Message



SCHOLARSHIP PROGRAM:

Well, since it will be close to March 1st when you receive this newsletter, I guess it's a little late to be wishing everyone a Happy New Year. However, since it is a new year, we must remind everyone that we are now accepting scholarship applications until March 31st. We will be awarding three \$1,000 scholarships again this year.

To date, only one student has contacted me for an application, and it

would be a shame to have \$2,000 left sitting in the bank when it could have been awarded to two qualified students. An application and an instruction sheet are included with this newsletter to assist in applying. Since we had quite a few applicants last year, those who did not win should already have the information they need readily available. It would be very simple for them to just update it with current information. March 31st will come and go very quickly, so I urge to talk to your student relatives who you believe can qualify.

A member has recently asked if they donated to our scholarship fund, would it be a tax-deductible contribution. Unfortunately, the answer is no. We are considered a tax exempt non-profit corporation, but we are not considered a charitable organization as described in Section 501c3 of the IRS tax code. Charitable status is difficult to obtain, and rightly so, and the minimal gain would probably not offset the considerable hurdles which we would have to overcome. However, should a member wish to contribute to the fund as a non-tax deductible gift, or through a bequeath, CCCREA would be most appreciative, as would the future scholarship recipients.

CalPERS LONG TERM CARE LAWSUIT – JANUARY 2017

UPDATE: The following is information taken verbatim from the website of the law firm Shernoff, Bidart, Echeverria, and Bentley LLP: "The Towers Watson defendants ("Towers"), recently filed a Motion for Summary Judgment that seeks to have the claims against it dismissed. This motion is currently set for hearing on March 8, 2017.

Towers was the actuary firm hired by CalPERS in or around 1992 to help it establish the initial premiums for the LTC Program. In our case, we allege that Towers breached its duty of care to policyholders by negligently performing the actuary work for the program. Specifically, the plaintiffs assert that Towers failed to incorporate appropriate reserves into its pricing structure for the program and used an unrealistic investment rate of return assumption, which

forced CalPERS to invest a significant amount of the LTC Fund in the stock market. Plaintiffs further assert that these mistakes were concealed and lead to the 85% rate increase that was announced in 2013.

Towers' motion argues that the claims against it should be dismissed for two reasons. First, it claims it owed no duty to the class since it was CalPERS that hired it to perform services; not individual policyholders. As such, only CalPERS can pursue claims against it, which it has declined to do. Second, Towers argues that the claims should be dismissed because they are barred by the 2-year statute of limitations that applies to claims of professional negligence. Towers asserts that when CalPERS first raised rates in 2003, class members should have had a reasonable suspicion that it made mistakes in structuring the premiums back in 1995 and that the statute of limitations on plaintiffs' claims started running at that time. Therefore, this case, which was not filed until 10 years later, is time barred by the 2-year statute of limitations.

The plaintiffs have filed an opposition to Towers' motion and do not believe it has merit. First, plaintiffs contend that Towers did owe a duty to class members since it was foreseeable they would be harmed if Towers negligently performed its duties. Second, plaintiffs contend that the statute of limitations on their claims has not run since the 85% rate increase that is the subject of this action did not actually happen until 2013. Since plaintiffs would not have been able to sue for a rate increase that had not even yet occurred, there is no way the statute of limitations on this claim has run. The hearing on the motion is set for March 8, 2017 and the court will likely rule on this motion at the hearing."

You can also stay abreast of updated information at:

<http://www.calpersclassactionlawsuit.com/litigation-update.html>

NEW EXECUTIVE BOARD: After almost 13 years, Marilyn Cramlett has decided it was time for someone new to step up and take her spot as Secretary of CCCREA. Marilyn has been involved with our Association since 2004 and has been an integral part of our success. I know for sure that I could not have done my job as president without her help, and we are very lucky that she has agreed not to fully retire, but will continue on the Board as one of its directors.

We are extremely fortunate to have another Board member, Maya Kennedy, willing to step up to fill the opening and continue Marilyn's fine work. Maya worked for the county library system and retired in 2007. She joined CCCREA in 2010 and has been a Board member for 2 years.

(President's Message Continued from Page 1)

I am also pleased to announce that Jim Hattum will be returning to our Board. Jim retired from the county's Hazardous Material Response Team in 2007. With Jim's appointment, we have only one vacant position on the Board, so if you think you would like to help in our efforts to make CCCREA the best it can be, I would love to hear from you (mesloan1@aol.com).

MARCH LUNCHEON SPEAKER: We have invited Stefanie West to speak to our group at the March luncheon. Stefanie is an attorney with an office in Walnut Creek who specializes in wills and trusts. However, her presentations will focus not only on the fact that everyone should consider having a trust (we all know we should), but she gives some practical situations which may make you think about this subject a little differently. Stefanie was a speaker at our October conference and received rave reviews for her down to earth approach to what is normally considered a dry and boring subject.

Stefanie can point out some of the issues you might not consider important now, but should something happen to you or a family member, these issues could become monumental problems for your family. One such problem may be something as simple as a PIN number or a password for current accounts. Another could be whether there have been plans made to care for pets. What about that valuable piece of jewelry you did not want to keep in a safe deposit box because you use it sometimes, but keep it hidden for safety? Is it in the pocket of an old jacket in the closet which could be given to the Goodwill without realizing it was there?

Stefanie will also be willing to talk to you on a one to one basis after the luncheon should you so desire, and she will make it convenient for you by coming to your home for any consultations you might need.

COLA FOR 2017: A report from the U. S. Bureau of Labor Statistics, Bay Area Consumer Price Index (CPI), issued on January 18, 2017, stated that the cost of living for the nine bay area counties was determined to be 3.5%. That will equate to a 3% cost of living raise on April 1, 2017 which will be reflected in your benefit check on May 1, 2017. For those who have a COLA bank, .5% will be deposited in the bank for use when the CPI falls below 3%.

The higher COLA amount is one of the few advantages of living in an area with an extremely high cost of living. Los Angeles County will only receive 2% and some other areas of California will only receive 1% or less. Unfortunately for Mendocino County (this is also a 1937 Act county), their Board of Supervisors recently voted to remove them from the Bay Area CPI and put them in the Western Region. This move is probably logical given Mendocino's lower housing prices and wages, but they will still receive 2.5%.

that some members of the Hazardous Materials Response Team had gained inappropriate retirement benefits by spiking their salary during their final year of employment.

The retirement board was alleging that 11 employees used excessive call-out time to pad their salary during their final year. The retirement office staff stated this was accomplished by the retiring employee assuming call-out time for other employees who would normally rotate the responsibility. This process

resulted in an increase of annual retirement benefits for the retiree of up to \$32,000. The board estimated that the cost of these enhancements would increase the fund's unfunded liability by 1.8 million dollars.

The outcome of the hearing was that the retirement board decided not to pursue recovery of the alleged overpayments, since all the 11-people relied on guidance from the retirement office staff prior to retiring. Each was told that working extra on call hours was a prudent way to boost their retirement benefit. The process was also approved by supervisors of their unit and the county payroll department.

DISCOUNT OFFERS FROM CRCEA AFFILIATES: The California Retired California Employees Association (CRCEA) has an affiliate program in which many of the affiliates offer discounts for various services. Currently three have some very lucrative offers available. Each of these offers can be accessed by going to the CRCEA website (www.crcea.org) and clicking on the Affiliates link at the top of the page. **CRUCON** is offering \$100 on board credit, and up to 80% off a cruise booking: <https://we.tl/D2KFAAnVNGU>

ROAD SCHOLAR is offering \$100 gift certificate which is good for the first booking with their service: <https://www.roadscholar.org/crcea>

GUIDED CHOICE is offering a free book which points out potential tax mistakes that retirees often make: www.guidedchoice.com/taxcrcea.

LUNCHEON RESERVATIONS: We had some very good news and some bad news related to the December Luncheon. The good news is we had a record turnout, and the food and entertainment were great, as usual. The bad news is that we had quite a few people call to say they would be attending and would pay at the door. Unfortunately, eight did not show up. We are still required to pay for their lunches since we must give the restaurant a guaranteed number for the luncheon. This is the only way the restaurant knows how much food to prepare.

The December lunches, which include prime rib, are charged at a higher rate, and when we must pay for lunches for people that did not attend, the association is out several hundred dollars. Please keep this in mind when you make your late reservations and please let us know if you must cancel.

Please fill out your reservation form as soon as you receive it, right now if you can, and send it in with your check as soon as possible.



Don't forget your See's certificates for the Easter Holiday coming soon. The certificates are \$15.50 each and are worth \$19.90 at the store, which is what a pound of candy costs now. The certificates can be used to purchase Easter items. The certificates can be purchased at our luncheons or by sending a check made out to CCCREA for the number of certificates you want to: CCCREA, P.O.Box 2973, Martinez, Ca. 94553.

If you have questions or need further information contact Marilyn Cramlett at 510-724-6788.



2017 Luncheon Dates

- June 8
- September 14
- December 14



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 925-228-1600.

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



Contra Costa County Retired Employees Association Board of Directors

Board Members

Mike Sloan, President
mesloan1@aol.com

Jan Aaronian, Vice-President
janaaronian@gmail.com

Marcia Coudyser, Treasurer
coudyser@ares1.com

Maya Kennedy, Recording Secretary
 925-930-6871
 email: mkennedy@inf.net

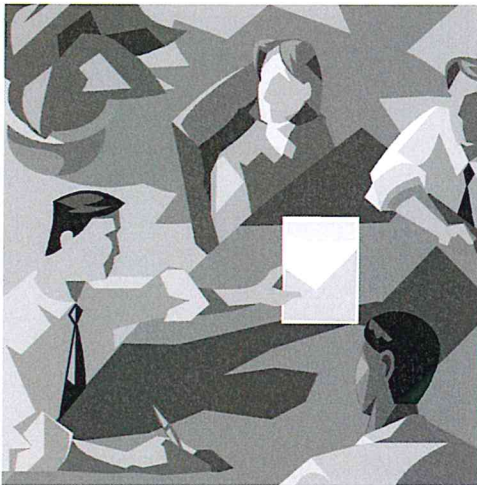
Petrenya Boykins
 Maria Catanese
 Marilyn Cramlett
 Carl Doolittle
 Vicki Doolittle
 Mary Forney
 Jim Hattum
 Sandy Hawkins
 Milt O'Neill
 Mary Lou Williams,
 (Past President)

Regular Meeting Dates

2017 Regular Meeting Dates

- April 11, 2017
- May 9, 2017
- July 11, 2017
- August - No Meeting
- October 10, 2017
- November 14, 2017

CRCEA CONFERENCE DATES



The next conference will be held on:

April 24 - 26, 2017

At the Crowne Plaza Hotel in Ventura, CA

More Information is online at:

www.crcea.org

MEETING LOCATION:

TJ's Restaurant - 3210 Pacheco Blvd. (The old Pegg's Restaurant across from the Shell refinery entrance) Martinez, CA 94553.

All are welcome to attend and share your thoughts and suggestions.

Call to let us know you are coming.

(925 - 228 -1600)

DAY AT THE RACES

Our annual Day at the Races is scheduled for Thursday, May 18, 2017 at Golden Gate Fields in Emeryville. The cost is still just \$35 for all day entertainment, and it also includes admission to the Turf Club, a racing form, valet parking, and an all you can eat buffet lunch. This would cost about \$60 if you were to purchase it as an individual.

Petrenya Boykins will host the event again this year, and she promises to have some surprises for you. I am aware that Golden Gate Fields has given us four gift certificates which will be given away on this day.

Watch your mail for the flyer and registration form which will be coming soon. Also, remember that our numbers for this event are limited, so get your registration in early.

5 common phone scams targeting seniors

The California Attorney General is urging the elderly to beware of phone scams, and many of these scams have gotten more sophisticated, with crooks using social media and the Internet to learn details about you, including family members' names, he warned this week.

Here are the five most common types of fraud targeting seniors, along with a brief description of how they work:

Grandparent scam: You get a phone call from someone posing as a grandchild who is supposedly out of town and in a desperate situation. They could claim to be locked in jail, have had a car accident or are in need of medical treatment. They'll want money wired to them. If possible, set up a code word in advance with each of your grandchildren that they can give to you if there is ever any question.

Jury duty scam: This time the call is supposedly from someone at the courthouse who claims you failed to report for jury duty and a warrant has been issued for your arrest. You're then offered a choice to either pay for the warrant or have an officer sent over to arrest you. The fraudsters will typically demand that the money be paid by money transfer or by loading a prepaid card.

Lottery scam: While the other scams prey on fear and concern, this one aims to convince you that you've won money in foreign lottery. Never mind that you can't recall every entering one. The call will come from someone who sounds official. They'll ask for a payment up-front for supposed taxes and fees so you can collect your winnings.

IRS scam: This scam is quite similar to the jury duty scam, but takes advantage of most Americans' inherent fear of the Internal Revenue Service. The phone call purports to be from the police or an IRS agent who is demanding payment for overdue taxes. If they're not settled immediately, the call claims, you'll be arrested. They'll want the money either wired or put on prepaid card. Remember, the IRS will not contact you via telephone. Their initial contact will always be in writing.

Utility scam: This is another fear-based scam that involves convincing you that the utility company is about to cut off service due to unpaid bills. The scammers will naturally want money sent to them by money transfer or a prepaid card.

It's one thing to provide information to a business when you initiated the call, but it's entirely different to give out personal and financial information to someone calling you -- even if they claim to be from an organization you do business with. If you do suspect the call is real, you

should contact the business yourself at a known phone number rather than one provided by the caller.

KELLY-MOORE® PAINTS

All members of the CCCCEA 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.



1st Nor Cal
1st NORTHERN CALIFORNIA CREDIT UNION

LOW RATES & FAST APPROVALS!

Auto Loan Rates As Low As 2.99% APR*

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Call (925) 335-3850 or visit www.1stnorcalcu.org

*Annual Percentage Rates (APR) are subject to change. Rate, installment term, maximum loan amount and advance amount are based on credit qualifications. Maximum rates vary based on loan amount. We reserve the right to determine collateral values based on industry recognized guidelines or full appraisal. Must be 18 years old or older to apply for a loan. Loans are subject to all Credit Union policies and procedures. Auto loan at 2.99% APR requires a minimum FICO® Credit Score. 60 month term at 2.99% APR is \$17.97 per \$1,000.00 borrowed.

NCUA

Spring Forward

On Sunday, March 12, 2017, Remember to set your clocks an hour ahead.



PASSAGES



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 awhile, leave footprints in our heart, and we are never ever the same.

~ Chicken Soup for the Soul

<i>David Beasley 10/25/16</i>	<i>Marie Bigbee 1/02/17</i>	<i>Lloyd Blevins 8/11/16</i>
<i>Edwin Carlson 11/02/16</i>	<i>Leslie Clark 1/15/17</i>	<i>Lorraine Concannon 7/31/16</i>
<i>Antonio Contreras 10/15/16</i>	<i>Walter Davenport 12/01/16</i>	<i>Betty Denning 9/14/16</i>
<i>Frances Doud 12/29/16</i>	<i>Donald Enzenauer 12/12/16</i>	<i>William Roch 10/27/16</i>
<i>Willie T. Miller 1/07/17</i>	<i>Maxine Price 11/10/16</i>	<i>Mary Reeves 1/09/17</i>
<i>Charles Richards 11/03/16</i>	<i>Marjorie Schleusener 8/26/16</i>	<i>Richard Thomas 12/31/16</i>
<i>Elizabeth Thompson</i>	<i>Ina West 10/20/16</i>	<i>Joyce Whitney 11/15/16</i>
<i>Ruby Williams 12/25/15</i>	<i>Marvin Wolf 12/08/16</i>	<i>Armand Wolff 10/23/16</i>
<i>Roscoe Wright 10/25/16</i>		



Welcome New Members



Darin Peterson

CCCREA SCHOLARSHIP REQUIREMENTS

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

AWARDS:

Beginning with the Fall 2016 semester, three scholarships of \$1,000 each will be awarded annually.

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).

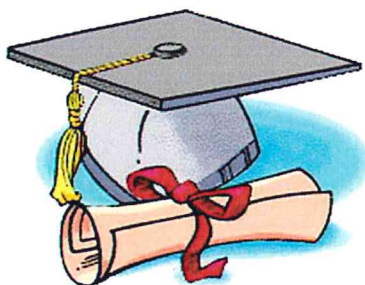
REQUIREMENTS:

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, 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.

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.





**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: _____

Phone: _____ SSN#: _____

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: _____

PART FOUR - APPLICANT INFORMATION SHEET

Please tell us a little about yourself. Include vocational and educational achievements and goals; student activities and organizations; athletics; community involvement; honors; awards, etc.

Please feel free to attach additional pages.
