



CONTRA COSTA COUNTY RETIRED EMPLOYEES ASSOCIATION

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Mail: info@cccra.info

Representing the Past, Present & Future

Spring 2018

President's Message



I am sure you have noticed that this edition of the CCCREA Newsletter is somewhat different than past issues, so I guess I should begin by explaining why it is different.

Since the inception of our organization, in the mid 1970's, we have been affiliated with the Public Employees Union, Local One. Over the years, we have depended on them for assistance with printing and mailing the newsletter, assisting us with our quarterly luncheons, helping to

coordinate our annual Day at the Races, and also providing a contact phone number and staff to assist with other duties.

In the past year, Local One has had some major setbacks with the loss of a large number of members to the Teamsters Union, as well as some leadership and financial setbacks. Because of this, they have had to cut their staff back to a minimal number, and appear to be in the process of joining forces with the AFSCME (American Federation of State, County and State Municipal Employees) union.

Due to this probable change over, the CCCREA Board of Directors voted to discontinue our association with Local One at this time, and strike out on our own. However, in doing so, there will be some necessary adjustments which will take a little time to iron out. We ask that you please bear with us during this adjustment period.

Starting in June, we will have a brand new look for our newsletter, which I believe you will find superior to what we have produced in the past, and we will also be saving money on an annual basis.

This newsletter will not contain the normal Legislative Report from the CRCEA Legislative Chairperson, Art Goulet. Art has advised that little has happened in the Legislature worth reporting in this session. There will also be no report on the CalPERS Long Term Care lawsuit, mainly due to there not being any significant changes from what was reported in the last newsletter.

However, we have included a section on the new California laws for 2018. Since 'ignorance of the law is no excuse' for violating a law, we wanted to provide you with the changes in the law to make you better informed, and less likely to suffer the consequences of breaking one of them. There were over 800 new laws passed in 2017, so this is by no means a complete list. If you want to learn more, you can simply Google "2018 California laws".

We have also included a segment on some of the newer scams being perpetrated on the unwary. Even after 32 years in law enforcement, I have not heard of some of these scams. In fact, our own credit union recently reported a newer version of what used to be called the "Bank Examiner Scam".

Since we will no longer be affiliated with Local One, who previously provided a phone number for member questions, we needed to get a new number. Our new toll free phone number is 855-5CCCREA (855-522-2732). When calling this number, you will be referred to the person who will best be able to assist you. This will be the same service that Local One has provided in the past.

Now for some really good news! The Contra Costa County Employees Retirement Association voted on January 24th to approve a 3% Cost of Living Adjustment (COLA) for 2018. This adjustment will take effect on April 1st, and you will see the increase in your May 1st benefit check.

While we are reporting the good news, we have received our first scholarship application for 2018. This is a good sign that the word is getting out, and the interest in this program is increasing. However, the down side to this story is the application was incomplete. I have reached out to applicant and advised them that without sending the necessary documents by March 31st, the application will be rejected.

Please be sure to spread the word about the availability of our scholarship program, but you must make sure your applicant sends all the required documentation to complete the application on time. The rules and an application form can be found on our web site: <https://cccra.info>. We will also have applications available at our luncheon at Zio Freado's Restaurant on March 8, 2018.

We had another great Christmas Luncheon in December with almost 100 people in attendance. Gail Strohl, CCCERA's CEO, gave us an update on what is happening at the retirement office, and we were all put into the Christmas spirit with a great concert by the Summerset Singers. There were also some great door prizes which were donated by Pacific Group Agencies and CCCREA.

For our March luncheon, we will have a representative from American Stage Tours speak to us about the numerous trips and outings available through their company. If you are interested, please let one of our board members know, and we will make sure to pass it on to Petrenya.

(President's Message Continued from Page 1)

While you have the Day at the Races on your mind, now would be a good time to save the date on your calendar. It will take place on Thursday, May 17th at Golden Gate Fields in Albany. The \$41.00 admission fee includes valet parking, admission to (and reserved seating) in the Turf Club, a daily racing form and a fabulous buffet lunch. The doors open at 11 AM, and first race will be at 12:45 PM. Information for signing up for this day of fun will be mailed to you sometime in March.

For the past year, members of the Board have been attending Retiree Orientation Classes at the retirement office in Concord. These classes are presented to county employees who are in the process of determining their retirement options, but who have not yet made their final decision.

This class gives us the opportunity to tell the future retirees about our organization, and encourage them to become members when they retire. Unfortunately, we do not have a way to determine if any of the orientation class attendees actually become members. In order to remedy this, the Board is in the process of changing our Bylaws to add a new membership category called "Associate Members".

The Associate Member will pay \$1.00 per month, instead of the \$3.00 fee for full members, and the Associate membership fee will be payable by check annually. Consequently, the Associate Member will qualify for most privileges of the Association; however they will not be able to sit on committees, hold an office, vote, apply for the scholarship program or be eligible for the supplemental insurance program until they become a full member.

It is hoped that by offering this membership alternative, we will be able to sign them up at the orientation meeting, and then they will be more likely to join full members when they finally retire.

And while we are on the subject of membership, we received 63 new members in January as a direct result of the supplemental insurance program administered by Pacific Group Agencies (PGA). To be eligible for this benefit, you must be a full member, thus the reason for our participation in the program.

Although I have mentioned this in previous newsletters, I wanted to say again that PGA does not have your address, and will not contact you unless you decide to participate in the supplemental insurance program. The supplemental packets are given to the retirement office, and they provide the address labels and mail the packets. PGA never has access to your address.

Finally, if you know of anyone who is a beneficiary of a county employee who has passed, please let them know that they are eligible to be full members in CCCREA as well. If they think they might be interested, please have them call us at (855) 5CCCREA or they can email me at mesloan1@aol.com.

NOT ALL THIEVES ARE STUPID BEWARE OF THESE SCAMS

LONG - TERM PARKING - A person left their car in the long-term parking at San Jose Airport while on a trip. During their absence someone broke into the car, and using the information on the car's registration in the glove compartment, they drove the people's home in Fremont and burglarized it.

The moral of the story is if you are going to leave your car in a long-term parking lot, you should NOT leave the registration/insurance cards in it, nor your remote garage door opener. This gives the bad guys a key to your house, or at least the garage, where they can park their car out of sight while they fill it up with your valuables.

GPS - The same situation can occur at a ball game. Even if the car is not stolen, things left inside send the bad guys directly to your home. One car that was broken into included a garage door remote control, some money and a GPS which had been prominently mounted on the dashboard. When the victims got home, they found that their house had been ransacked and just about everything worth anything had been stolen. The thieves had used the GPS to guide them to the house by using the "HOME" setting. They then used the garage remote control to open the garage door and then gained entry to the house. The thieves knew the owners were at the ball game, so that told them how long how much time they had to clean out the house.

Something to consider, if you have a GPS in your car, don't put your home address in it. Put a nearby address (like a store or gas station) so you can still find your way home if you need to, but no one else would know where you live if your GPS were stolen.

CELL PHONES - This segment describes a new twist on the theft of a wallet from a grocery cart. One woman has now changed her habit of how she lists her names on her cell phone after her purse was stolen. Her handbag, which contained her cell phone, credit card, wallet, etc., was stolen from her grocery cart, which was left unattended for a moment. Twenty minutes later, when she called her hubby from a pay phone telling him what had happened, hubby says, "I received your text asking about our PIN number, and I replied a little while ago." When they rushed down to the bank, the bank staff told them several hundred dollars had already been withdrawn from their account. The thief had actually used the stolen cell phone to text "hubby" in the contact list, and got hold of the PIN number. Within 20 minutes he had withdrawn a substantial amount of money from their bank account.

Moral of this story: A) Do not disclose the relationship between you and the people in your contact list. Avoid using names like Home, Honey, Hubby, Sweetheart, Dad, Mom, etc. B) Very importantly, when sensitive info is being asked through texts, CONFIRM by calling back. C) Also, when you're being texted by friends or family to meet them somewhere, be sure to call back to confirm that the message came from them. If you don't reach them, be very careful about going places to meet "family and friends" who text you. It could be a set up for a robbery.

2018 Luncheon Dates

- *March 13*
- *June 14*
- *September 13*
- *December 13*



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: (855-527-2732)

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

Contra Costa County Retired Employees Association Board of Directors



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coudyser@ares1.com

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- Milt O'Neill
- Mary Lou Williams,
(Past President)

Regular Meeting Dates

CRCEA CONFERENCE DATES



2018 Regular Meeting Dates



- April 10th
- May 8th
- July 10th
- August No Meeting
- October 9th
- November 13th

The Spring 2018 CRCEA conference will be April 16-18, and will held in Santa Barbara at the Fess Parker Double Tree Hotel.

The Fall conference will be in Marin County (October 15-17), and will be held at the Sheraton Four Points Hotel.

Additional information about these conferences will be posted on the CRCEA website (crcea.org) as the dates get closer.

MEETING LOCATION:

TJ's Restaurant - 3210 Pacheco Blvd. (The old Pegg's Restaurant across from the Shell Refinery entrance)
Martinez, CA 94553. 9:30 A.M.
All are welcome to attend and share your thoughts and suggestions.

Call to let us know you are coming.

(855-527-2732)




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



Diane Gonsalves 06/21/2017
 Lajuana Leipziger 11/21/2017



We still have See's Gift Certificates for sale for \$16.00 which is a good price. They are available at our luncheons or you can send a check, made out to CCCREA for the amount of your purchase, to P. O. Box 2973, Martinez, Ca. 94553. To order by mail please include postage of \$1.50 for 5 or less and \$3.00 for more than 5.

Don't forget that we have the new discount store on Monument Blvd. in Concord where you may buy candy at a discount by showing your CCCREA membership card. (Account #6013636)




*Birthdays
 of the
 Month*



KELLY-MOORE® PAINTS

All members of the CCCREA 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





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NEW CALIFORNIA LAWS FOR 2018

By Mike Sloan

For someone to be truly safe, they must know the laws of the land, and when you live in California, keeping up with changes in the law can be a full time job. In 2017 the legislature passed over 800 laws dealing with everything from broken parking meters to legalizing a drug.

Here are some of the laws which were passed last year, and most went into effect on January 1st. For further information you can "Google" new laws in California.

MARIJUANA - Now licensed dispensaries can legally sell recreational marijuana to adults 21 years and older. About four dozen dispensaries are licensed by the state to sell marijuana for recreational use, with many other retailers expected to receive licenses in 2018.

ILLEGAL TO SMOKE MARIJUANA WHILE DRIVING - The state updated its laws to keep up with new marijuana regulations, making it illegal to smoke or ingest pot while driving or riding in a car.

BROKEN PARKING METERS - A new state law in 2018 now allows drivers to park at broken parking meters ticket-free. The new law states that even if the credit card part of the meter is working but the coin part of the meter is jammed, you can still park in the spot without getting a ticket. According to the Howard Jarvis Taxpayers Association, in 2014 alone, drivers were dinged with \$165 million in broken-meter tickets.

However a group called the California Public Parking Association opposes the law. The group believes the new rule could make the parking crunch worse, and says the change could lead to vandalism.

SANCTUARY STATE - Another significant state law bars local law enforcement officers from cooperating with the federal Immigration and Customs Enforcement agency on deportations, except in cases in which immigrants had been convicted of certain crimes. Officers will also be barred from asking about a person's immigration status.

PEDESTRIAN CROSSWALK VIOLATIONS - Pedestrians will have more leeway when crossing the street, after the state did away with a Penal Code section that prohibited people from entering a crosswalk if the countdown signal had already started. Starting Monday, those out for a stroll can enter the crosswalk during the countdown as long as they cross safely before it finishes. This is a law that few people knew about unless they had received a ticket.

REFINANCING A MORTGAGE - Refinancing your mortgage just got a little more expensive. The housing crunch is hitting Californians hard, and lawmakers responded this year with 15 housing bills meant to spur affordable housing development and rent subsidies. To pay for some of the housing relief programs, the state has added a fee of \$75 to \$225 on real estate transactions, such as refinancing.

INGREDIENT LABELS FOR CLEANING PRODUCTS - California will be the first state to require ingredient labeling on cleaning products used in homes, schools and workplaces.

MINIMUM WAGE INCREASE - The state's minimum wage will increase by 50 cents to \$11 an hour at workplaces with 26 or more employees and to \$10.50 at smaller companies. The increase is part of a

law passed two years ago to raise the minimum wage to \$15 by 2023 for all workers.

EMPLOYERS CAN NOT ASK ABOUT PAY AT PREVIOUS EMPLOYMENT - Prospective employers cannot ask how much you make at your current or previous job, a provision meant to ensure lower paid workers, who tend to be women and minorities, won't have their salary history continue to keep them underpaid.

STATE COLLEGES TUTION FREE FOR THE FIRST YEAR - The first year of community college will be free in California for first-time students. However, there does not seem to be the funding for this program at this time.

NO CONCEALED WEAPONS ON SCHOOL GROUNDS - School district officials will no longer be able to decide whether teachers, and other employees with concealed weapon permits, will be allowed to bring their guns onto campus.

ALCOHOL RESTRICTIONS FOR UBER AND LYFT DRIVERS - Uber, Lyft and other hired drivers will be held to a higher standard when it comes to drinking and driving. Those drivers cannot have a blood alcohol concentration level of 0.04 percent or more when a paying passenger is in their car. This is half the limit for those not providing for hire services (0.08).

SEAT BELTS ON A BUS - Passengers riding in a bus that is equipped seat belts will have to use them beginning July 1. (I am not sure how they will enforce this one.)

HIGHER GAS TAXES AND VEHICLE REGISTRATION FEES - On January 1st, the price of gasoline increased by 12 cents a gallon, and the cost of registering a vehicle will increase between \$25 and \$175 based on a car's current value. **(Note: An initiative to repeal the above law may be filed in 2018 - Carl DeMaio is leading an effort to place a constitutional amendment on the ballot that would repeal the tax and fee hikes, and prevent future increases without a statewide vote of approval.)**

CALIFORNIA NOW HAS A STATE DINOSAUR - California has a state bird, flower, fossil and fabric. Now, the state has an official state dinosaur. The *Augustynolophus morrisi* was a duck-billed, plant-eating dinosaur, whose remains have only been found in California.

GENDER SPECIFIC DRIVER'S LICENSES ELIMINATED - Californians who do not identify as male or female will have to wait until 2019 to be given a third option for listing their gender on driver's licenses and birth certificates. Beginning in 2019, driver's licenses will have three options for sex: male, female, and non-binary.

PET STORE MAY NOW ONLY SELL RESCUE ANIMALS - Pet stores in California will be allowed to sell only rescue and shelter dogs, cats and rabbits. The bill goes into effect Jan. 1, 2019.

(Continued on page 6)

New 2018 Laws Cont. from page 5

CREDIT CARD SURCHARGES AT BUSINESSES - A federal appeals court says California can't prevent businesses from charging additional fees to customers who use credit cards. The 9th U.S. Circuit Court of Appeals ruled that a 1985 state law, which banned credit card surcharges, violated the businesses' free speech rights.

DISABLED PERSON PARKING PLACARDS AND PLATES - This law makes changes to the administration of the Disabled Person Parking Placard and Disabled Person License Plate Program, including requiring applicants to provide proof of true full name and birthdate. The law also will limit the number of replacement disabled person parking placards an applicant can request, without obtaining a medical certification, to four in two years. It also requires the DMV to establish a renewal process that requires applicants to return a renewal notice by mail every six years. Currently, all permanent disabled placards will expire in June 2019, and they are automatically renewed every two years. The placards which will expire in June 2023 will be the first batch of placards subject to this renewal process. The new process will not require current applicants obtain a medical certification as part of the renewal. For more information about the new law effecting Disabled Person Placard and Plates, visit the DMV website.

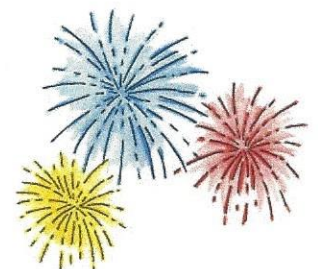
ELECTIONS - Get ready for a new era of voting in California: Senate Bill 450, which passed in 2016, does away with neighborhood polling places and replaces them with elections conducted primarily by mail. It represents another effort to boost sagging voter participation. Under the new system, every registered voter will receive a mail ballot. Drop-off locations will be available up to four weeks before Election Day, and temporary regional "vote centers" will open 10 days ahead of time to register voters and accept ballots.



*Welcome
New Members*

(Disclaimer: Our apologies if your name is misspelled. They were taken from a form that had been copied several times, and some were barely legible.)

- | | |
|---------------------|-----------------------|
| Khalid Abdul-Jadid | Theresa Mena |
| Diane Bailey | Bert Michalczyk |
| Wanda Barber | Russell Minor |
| Ana Bertero | Amy Mitchell |
| Mildred Boyd | Neomi Markison |
| Joanne Bump | Ray Oldham |
| Maria Cabida | Eloy R. Ortega |
| Josie Carrillo | Maly Phammavong |
| Gilbert Chavez | Charles Powell |
| Jon Cox | Lee L. Pratt |
| Azile Cross-Price | Barbara Richmond |
| Araceli Cruz | Gloria Rios |
| Seth Culver | Keith Ruhter |
| Cortney Dubois | Carmen D. Salcedo |
| Christine Frederick | Teresa Sancen |
| Bruce Fukayma | Edward D. Schoolcraft |
| Virginia M. Garcia | |
| Thomas Graves | |
| Frances Greene | |
| Russell Greenlaw | |
| Ralph Hernandez | |
| Kenee Hunter | |
| Wayne James | |
| Michael Lder | |
| Matt Malone | |
| Freddie Martinez | |



LAWS
you need to
KNOW



**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: _____

CCCREA SCHOLARSHIP RULES AND REQUIREMENTS

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

AWARDS: At least three scholarships of \$1,000 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.

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 will be invited to the fall luncheon to receive their award