



CONTRA COSTA COUNTY
RETIRED EMPLOYEES ASSOCIATION, LOCAL ONE

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Representing the Past, Present & Future

Fall 2016

President's Message



There is an awful lot of information to cover in this newsletter, so I will get right to it, and begin with the most important items first.

SCHOLARSHIP PROGRAM: As I reported in the last newsletter, the first year of our scholarship program has been a resounding success. At that time, I said we had six applications; however, we ended up receiving applications from 17 interested students vying for three awards of \$1,000 each.

Unfortunately, we had to eliminate two candidates because their grade point average (GPA) did not meet the minimum standard set in the application.

The applicants were judged on their GPA, the completeness of their application packet, the appropriateness of the essay, and the relevance of their recommendation letter. The person who evaluated the applications is a retired school superintendent with a doctorate in education. His services were used to assure that the selection process was as fair and unbiased as possible. The evaluator used a scale of 24 points as the best possible score, and the top three applicants all scored 23.70 or higher.

The three scholarship winners are Lauren Canale (sponsored by her grandmother, Alice Canale), Timothy Reagan (sponsored by his grandfather, Donald Weller), and Schyler Bruen (sponsored by his great aunt, Delores Freeman). All of the winners and their sponsors have been invited to the September luncheon, where each will be presented with their award. Should the students be unable to attend due to schedule conflicts, the awards will either be given to their sponsors, or mailed directly to the student.

CRCEA CONFERENCE: Over the past several newsletters, I have advised that our Association will be hosting the CRCEA (California Retired County Employees Assn.) semi-annual conference this October at the Walnut Creek Embassy Suites Hotel. I have put out the call for volunteer help from members, and many of you have stepped forward and offered to assist us.

Now I would like to invite those of you who might be interested in attending the conference to see what we do, and to partake in some very informative sessions by many very dynamic and knowledgeable speakers. At this conference, our keynote speaker will be the California State Treasurer, John Chiang, who will be speaking about Secure Choice, a state sponsored retirement program for all Californians.

Another highlight will be a two hour course presented by the California Highway Patrol called "Age Well – Drive Smart." This program is very similar to the AARP mature driver course, and a completion certificate

will be awarded, which can be given to your auto insurance company for a possible discount on your policy.

Since we know some people may be interested in participating in this course, but not the whole conference, there is a special day rate available. The cost for the entire three day conference is \$45.00, but if a member wants to attend only one or two days, the rate is \$15.00 per day. On the day of the CHP course (Tuesday, October 18th), an optional deli style lunch will also be available at a cost of \$20.00.

If you are interested in having a registration packet sent to you, please contact me at mesloan1@aol.com or go online to <http://www.cccra.info>, and you can download the complete packet there. The website is also a great place to get more information about the entire conference program.

And finally, we are also looking for items/gifts which can be used for door prizes. If you have any new items you are not using and would like to re-gift, we would be appreciative of all offers. Even very small things are useful since we will be putting together some gift baskets, and we can put items together to make a very nice themed gift. Also very useful are bottles of wine, gift cards, and money for purchasing gifts.

If you have something you would like to donate, please bring it to the September luncheon, and Maria Cantanese will be there to collect your contribution. Or if you cannot attend, please contact me at the above email address, and I will make arrangements to pick up your donation.

CalPERS LONG TERM CARE LAWSUIT UPDATE: Below is the latest update from the attorneys who are handling the lawsuit against CalPERS:

JULY 2016 – "The content of the class notice was approved by the Court on June 21, 2016. We will begin sending out notice on or around July 5, 2016. Importantly, because there are over 122,000 potential class members, the class notices are being mailed in groups of about 20,000 each mailing. This process will take several weeks to complete, so please be patient if you do not receive your class notice immediately. We will provide an update on this website once mailing is completed. If you have not received a notice by that time, you can contact us at 1-877-959-1926. If you would like to view the class notice, please go to this website: <http://www.calpersltcclassaction.com/>"

NOTE: Both my wife and I have recently received post cards with notice of the class action lawsuit. As with any class action lawsuit you may be a party to, if you want to remain part of the lawsuit, you do not have to do anything. Just ignore the notice, and wait for further information.

The next scheduled court dates are for a trial readiness conference on September 18, 2017, and the trial is scheduled to start on October 02, 2017. Yes, the dates are correct. That will be over one year from now, and another rate increase will be forthcoming. Just another example that the "wheels of justice turn slowly".

(Continued on page 2)

(President's Message Continued from Page 1)

RETIREE SUPPORT GROUP (RSG) LITIGATION: A complete update on the RSG litigation history and current status is reported on Page 7.

OPEN ENROLLMENT FOR HEALTHCARE BENEFITS:

October is the traditional month for open enrollment. Open enrollment is the time period set aside each year to make changes of your health care provider, change beneficiaries, or update information regarding your health benefit plan. Normally, you will not be allowed to make any of these changes during any other time of the year.

Last year we provided time for representatives from the county health benefits office to make a presentation at our September luncheon. Unfortunately, we discovered September is too early for the benefits office to have all changes reported by the various benefit plans available for distribution to the membership.

However, this year the Retiree Support Group (RSG) has invited the county health benefits administrators to their October 6, 2016 meeting to make a presentation regarding open enrollment and benefit changes. If you are a current RSG member, or are interested in becoming a member, you may attend this meeting.

The meeting will be held at the Pacheco Community Center (5800 Pacheco Blvd, Pacheco), which is just north of Center Street and directly across the street from the Auto Zone store. The meeting will start at 10 AM. Further information can be found at www.rsgofccc.homestead.com

WILD AT WORK: No, this is not a description of your retirement party, but it is a company that CCCREA has partnered with to provide discounts for everything from travel and theme parks to dining out.

To access the benefits of this program, you will need internet access, and you will have to log onto the WWW.CCCREA.INFO website. Once there, scroll down to the Affiliates tab (lower right corner), which changes every seven seconds to a different Affiliate. When Wild at Work comes up, click on the box "Learn More". Then scroll down to the web link at the bottom of this page to access the web site.

Once on the site, you will notice the name has changed to BenefitHub. This is a company that has partnered with Wild At Work to provide even more discounted products and services. At this point, you will be given a multitude of offerings for different types of discounted products and services. When you find something of interest, click on the link, and a window will open asking you to register. You will not be asked for any personal information other than your name, email and zip code. Decide on a password (be sure to save your login and password somewhere because you will need it each time you want to use this service), and you will be on your way to saving money.

If you do use this service, I would be interested to know how easy it was for you to access the information, and also how satisfied you are with the services on the site. You can send your comments to: mesloan1@aol.com.

BEST DAYS OF AUGUST: I know you are going to be sad

when I tell you that you have already missed some of the most important days of the month. For instance, August 2nd was National Ice Cream Sandwich Day, and the 6th was National Wiggle Your Toes Day. See, I said you would be sad. But there are still many more very important days to savor in August, and on the 21st it will be National Senior Citizen's Day. Now you feel better, right? Also mark your calendar for the 22nd since that will be National Tooth Fairy Day, and you can finish off the month with Toasted Marshmallow Day on the 30th.

Now looking farther into the future, don't forget that on November 8th we all have a civil responsibility to vote. I know that for many of us, we will have to hold our noses while doing it, but there are many important decisions which must be made during this election, not the least of which is the 17 propositions on the California ballot. We will also choose two new county supervisors, and we will decide whether to increase a multitude of taxes for various causes and needs.

To prepare you for this task, I have listed the 17 propositions that will appear on the California ballot along with a brief explanation of each (See Page 8.) Hopefully, this will give you a head start when you get your voter pamphlet, which I understand will be over 150 pages long.



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your primary financial
institution.**

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- Deposit checks from home with your smartphone
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- No monthly service charges
- Direct Deposit and Optional Overdraft Protection
- Go green with eStatements



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2016 Luncheon Dates

- September 8, 2016
- December 8, 2016



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

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mesloan1@aol.com

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2016 Regular Meeting Dates

October 16, 2016

November 8, 2016

MEETING LOCATION:

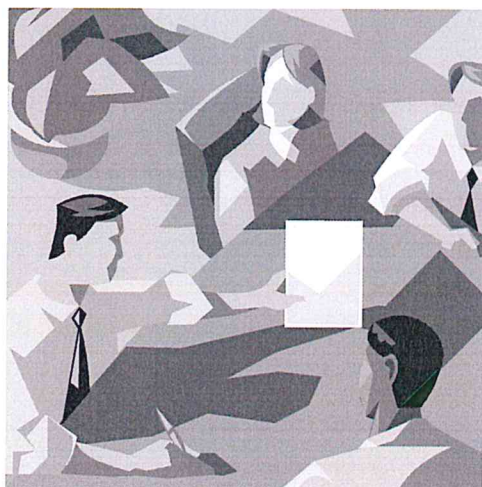
TJ's Restaurant - 3210 Pacheco Blvd. (The old Pegg's Restaurant across from the Shell refinery entrance) Martinez, CA 94553.

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

Call to let us know you are coming.

(925 - 228 -1600)

CRCEA CONFERENCE DATES



Contra Costa - October 17 - 19, 2016

Details Available on the CCCREA.INFO and CRCEA.ORG Web Sites.



Don't forget that we have See's Gift Certificates for sale.

The price has gone up at the store but we still sell ours for \$15.50, which is a \$3.50 a pound saving.

If you wish to purchase one, or more, send your check to:

CCCREA, P.O.Box 2973, Martinez, Ca. 94553.

CRCEA Legislative Report For June 2016

By Art Goulet, CRCEA Legislative Chair

Bold text represents changes since the last report

AB 241 (Gordon) required, notwithstanding any other law and under certain conditions, a local public entity to provide the name and mailing address of each retired employee or his or her beneficiary receiving the retired employee's retirement benefit to any 501(c)(5) organization that is incorporated for the purpose of representing retired employees or their beneficiaries as members of the organization in the neutral evaluation process required under current law before a public entity may file for bankruptcy under Chapter 9. The problem with this bill was that most county retiree associations are not 501(c)(5) organizations but, rather, 501(c)(3), (4), or (7) organizations. 501(c)(5) organizations are labor organizations formed for collective bargaining purposes, not to represent retirees, although a 501(c)(7) organization composed of retired employees can qualify for exemption as a labor organization under IRC 501(c)(5) where it acts to secure and maintain retirement benefits for its members. I am only aware of a single county retiree association that is a 501(c)(5) organization; the Contra Costa County Retired Employees Association (CCCREA). **The bill was amended on June 1 in a minor way (just to require the retiree and beneficiary information in list form, but on June 9, it was amended to limit its application to public entities that filed bankruptcy prior to Dec. 31, 2011. It was amended yet again on June 21 to include 501(c)(3) and (4) retiree organizations, as sought by CRCEA. We also sought inclusion of (c)(7), but at this writing don't know why it wasn't. In reading the bill more closely, I realized the requirement is for the public entity to provide the list of retirees and beneficiaries, not the retirement system. I question whether the public entity has an up to date list; they may know who retired, but I doubt if they know has died, or who their beneficiaries are. An exception to this would be for those entities that directly provide healthcare benefits to their retirees. More importantly, because of the fact that no 1937 Act county has yet declared bankruptcy, and the June 9 amendment limited the applicability of the bill to bankruptcies filed prior to Dec. 31, 2011, the bill as it currently exists is of no importance to CRCEA members. So, unless there is a subsequent amendment which revives its importance, I will no longer be reporting on it.**

AB 259 (Dababneh) would additionally require an agency that was the source a breach of records security, and the breach compromised a person's social security number, driver's license number, or California identification card number, to offer to provide the person with identity theft prevention and mitigation services at no cost for not less than 12 months. **The bill has been held at the Senate Appr. Committee since August 27 of last year, so it is probably dead.**

AB 1692 (Bonilla). CERL, among other things, authorizes the Board of Supervisors of Contra Costa County to make a Tier Three retirement plan applicable to certain non-safety officers and employees for whom the board is the governing body, and sets forth the terms and conditions of disability retirement allowances for Tier Three members. This bill would authorize that Board to apply the same terms and conditions to those non-safety officers and employees who are new members subject to the retirement formulas specified in PEPRA. **The bill passed out of the Senate P.E. & R. committee on June 13 (5-0), and is on the Senate floor.**

AB 1812 (Wagner) would prohibit the retirement benefit paid to a member of any public retirement system from exceeding \$100,000 if the employ-

ee's service is not included in the federal social security system, and from exceeding \$80,000 if the employee's service is included in the federal social security system. The bill would also require that those amounts be adjusted annually by each public retirement system using the Consumer Price Index (CPI) for All Urban Consumers. This bill would apply to a public employee who is first employed by a public agency and becomes a member of any public retirement system on or after January 1, 2017. If any of these provisions are in conflict with a memorandum of understanding that is current and in effect on January 1, 2017, the memorandum of understanding would be controlling while it remains in effect, but upon expiration of that memorandum of understanding, these provisions would be controlling and would not be superseded by a subsequent memorandum of understanding.

As you may recall, PEPRA limits pensionable compensation, not the retirement benefit, and provides for adjustment of it annually based on the change in CPI for All Urban Consumers, U.S. City Average, from September to September. The bill is at the Assembly P. E. R. & S.S. Committee. **Since it is still in the house of origin, it is presumably dead.**

AB 1853 (Cooper) is a very important bill sponsored by SACRS. It would authorize the retirement boards operating under the County Employees' Retirement Law of 1937 (CERL) to modernize the operating authority structure for their system so that they can continue to fulfill their mission and meet the fiduciary responsibilities they owe to their stakeholders. Some years ago, 1937 Act systems began efforts to gain a more modernized operating authority structure. The primary mechanism for achieving this was to make the retirement system a separate employer from the county, but whose employees would participate in the retirement system, thereby making the retirement board the final decision maker and implementer of certain personnel matters; i.e., salaries and fringe benefits.

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Typically, all employees working for county retirement systems are county employees, and the county sets salaries and fringe benefits. Up to now, the systems who have been authorized by the Legislature to change their operating structure are OCERS, SBCERA, CCCERA, and VCERA. Each structure is different. They vary from explicitly named classifications, to broad categories of employees, or to all employees who perform work for the retirement systems. This bill would have allowed all systems to choose to adopt the OCERS, SBCERA, or CCCERA model, or do nothing. That is, the bill does not mandate change, but provides options for change if the retirement board chooses to do so. Additionally, the bill would allow any of the systems who previously were given some operational authority to change their structure to elect a different model.

(Legislative Report continued from page 4)

As indicated in my previous report that it might be, the amendment of May 11, eliminating the SBCERA and CCCERA models and all the collective bargaining provisions attendant to the CCCERA model, was reversed by amendment of June 20. Additionally, that amendment added requirements for the retirement system to notify, and to meet and discuss with participating employers, the employees in the system, and any relevant employee organization of its intent to exercise any of the operational options available under the bill at least 60 days before considering a resolution making an option applicable. The bill would also grant an employee organization representing county employees working for the system, and any unrepresented employees the right to elect to be system employees, which would be irrevocable and would affect future employees in the affected classifications. Also, importantly, the bill now requires that counties be cooperative and timely in establishing and implementing agreements relating to operation of the system. The next hearing on the bill is scheduled for June 27.

AB 2376 (Assembly PE, R & SS Committee) would revise the definition of Los Angeles County's Retirement Plan D, established under CERL, to refer to the contributory retirement plan otherwise available to members of LACERA between June 1, 1979, and December 31, 2012, inclusive, instead of the current definition in CERL. It also amends provisions of CERL specifically applicable to Los Angeles County to provide that the concurrent retirement exception applies to a member of the retirement system in Los Angeles County eligible to retire at 55 years of age and would state that the amendment is declaratory of existing law.

CERL requires that the regulations adopted by a board of retirement include provisions for the filing of a sworn statement by every person who is or becomes a member, showing date of birth, nature and duration of employment with the county, compensation received, and other information as is required by the board. This bill would authorize the regulations, in lieu of a sworn statement, to provide for the submission of the information by a member's employer instead of the person. Additionally, this bill would authorize the alternate retired member to vote as a member of the board if the 8th member is present and both the 2nd and 3rd, both the 2nd and 7th, or both the 3rd and 7th members are absent for any cause. This provision is sponsored by CRCEA. The bill was amended on June 20 to eliminate the provision that a safety member who receives credit for prior employment in public service, the principal duties of which consisted of active law enforcement or active fire suppression, or active service in the Armed Forces of the United States during time of war or national emergency, will have his or her retirement allowance for that service calculated under the safety benefit formula in effect on the date of the member's initial safety membership, rather than a single specified safety formula. Although Senator Moorlach's premise was entirely incorrect when he alleged it would result in increased benefits for safety members, he was correct in his allegation of increases. Such increases would be limited to safety members who entered service as general member, and they could be substantial if they became safety members at 3% at 50. Accordingly, it was deemed prudent to amend the proposed language out. It is scheduled for hearing at the Senate P.E. & R. Committee on June 27.

AB 2833 (Cooley) would, for contracts entered into on and after January 1, 2017, require a public pension or retirement system to require private equity fund managers, partnerships, portfolio companies, and affiliates to make specified disclosures regarding fees and expenses in connection with limited partner agreements on a form prescribed by the system. Consistent with requirements relating to public records, the bill would require a public pen-

sion or retirement system to disclose the information received in connection with the limited partner agreements at least once annually at a meeting open to the public. This bill is in response to a lot of negative publicity about hidden fees and charges associated with investments by retirement systems in hedge funds and private equity. The bill passed out of the Assembly Appr. committee on May 27(20-0), and out of the Assembly on May 31 (80-0). It is now at the Senate P.E. & R. committee. The bill was amended on June 21 to be more prescriptive with respect to the information to be obtained, rather than leaving the form up to the individual systems. It also now applies to older investments in which new additional capital investment is made after Jan. 1, 2017. A hearing is scheduled for June 27.

SB 897 (Roth) Existing law (Labor Code sec. 4850) provides that certain peace officers, firefighters, and other specified public employees are entitled to a leave of absence without loss of salary while disabled by injury or illness arising out of and in the course of employment, for the period of the disability, but not to exceed one year. The leave of absence is in lieu of temporary disability payments or maintenance allowance payments otherwise payable under the workers' compensation system. The payment made during the leave of absence is tax-free and the time during the leave counts towards service in the retirement system. This bill would apply to and allow only police officers, firefighters, and sheriffs employed by local agencies an additional year of a leave of absence without loss of salary. The bill was amended on March 29 to limit its application to catastrophic injuries at the hands of another, such as severe burns, severe bodily injuries resulting from a building collapse, and severe bodily injuries resulting from a shooting or stabbing. The catastrophic injury must have been incurred, during duty, through the direct result of the actions of another, including a battery, or through active firefighting operations without respect to the cause of the fire. It passed out of the Senate on May 23 (35-0), and is at the Assembly Insurance (Ins.) committee, where it underwent a minor amendment on June 16. It passed the committee on June 22 (12-1), and is on the Assembly floor.

SB 1436 (Bates) Existing law authorizes the legislative body of a local agency to hold a closed session regarding the salaries and fringe benefits of its unrepresented employees, but prohibits the closed session from including final action on the proposed compensation of such employees. This bill would require the legislative body to orally report a summary of a recommendation for final action on the salaries, salary schedules, or compensation paid in the form of fringe benefits of a local agency executive during the open meeting prior to taking final action. This appears to be a liberalization of current requirements since, currently, the final action must be agendaized and, typically, there is a written report on the recommendation. The bill passed out of the Assembly L. Gov. committee on June 15 (9-0) and was referred to the Assembly Appr. Committee.

Legislative Report





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>Joseph Archimede</i> 7/21/16	<i>Florence Davis</i> 5/13/16	<i>Theo Evans</i> - 5/24/16
<i>Rosalee Fleck</i> 7/8/16	<i>Clarence Flynn</i> 4/9/16	<i>Lillian Hannan</i> 5/21/16
<i>Laura Hill</i> 10/18/14	<i>Rose Joseph</i> 2/29/16	<i>Charles Marshall</i> 6/9/16
<i>Susan McKenzie</i> 6/18/16	<i>Doris Moore</i> 5/17/16	<i>Charles O'Bryan</i> 6/11/16
<i>Doris Pierson</i> 3/17/16	<i>Barbara Powell</i> 5/28/16	<i>Nancy Rampani</i> 5/5/16
<i>Ray Redel</i> 12/11/15	<i>Gerald Stearns</i> 6/1/16	<i>Susan vesperman</i> 5/2/16
<i>John Vojvoda</i> 7/29/16	<i>Clark Walker</i> 7/21/16	<i>Frances White</i> 6/19/16



Welcome New Members



*WELCOME !
Robert Roberts
And
Cindy Lima*

RETIREE SUPPORT GROUP (RSG) LAWSUIT and WHY SHOULD I CARE

By Mike Sloan

First, for those who may not be aware, RSG (Retiree Support Group of Contra Costa County) is a sister retiree organization, and is one of the three formally recognized retiree groups in the county recognized by the Contra Costa County Retirement Association. They were formed in 2002, and their purpose is very similar to CCCREA, e.g., the protection and enhancement of retiree benefits and the education of county retirees regarding retiree issues.

I've discovered that there are a large number of people who do not know who or what RSG is, and until recently, unless you were a member to that organization, it was not on most people's radar. However, now that RSG has had a settlement in their 3+ year lawsuit against Contra Costa County, it will be gratifying to know that the benefits of their efforts will extend to a large number of persons who retired from the county prior to January 1, 2016. For this reason, I will try to give you some background on the lawsuit and its current status.

RSG filed a lawsuit against the county in 2012 because the county had reneged on its promise to pay health care benefits to retirees, equivalent to what is referred to as the "80/20 split". For many years, the county paid 80% of the cost of health care benefits and the retiree paid 20%. In 2010, the county changed the 80/20 to a flat fee (this change worked out to an approximate 70/30 split).

After over three years of legal maneuvers, and the discovery that they had spent almost seven million dollars defending this suit, the county has agreed to a settlement. However, the county stipulated that they wanted the suit to be granted class action status in an effort to head off similar future suits by those who choose to opt

out of the settlement. In June, the federal court judge overseeing this suit granted the motion for class action status.

Just when things seems to be progressing smoothly toward a "happy ending", a new twist was introduced to the process. Prior to class action status being granted and for reasons which one can only guess, one of the local active employee union groups (AFSCME Local 512, Local 2700), and two of AFSCME's retiree organizations (AFSCME Retirees Council 57 and AFSCME Local Retirees Subchapter 142) decided to become involved. To the best of my knowledge, their focus seemed to be that they felt they could somehow negotiate a better agreement than was decided on in mediation. On April 22, AFSCME filed a motion to delay the class action process, and this motion was subsequently denied.

Failing in court, ASFCME decided they would send a letter to their retired membership urging them to opt out of the settlement. ASFCME knew that if more than 5% of the class opted out, the county could void the settlement agreement and return to litigating the original suit.

When a notice of a class action is sent, the parties are given the option of opting out of any agreement which may come to pass through the courts or mediation. By doing this, you also eliminate your right to receive any benefits from the final decision. In short, the only real reason to opt out of a suit would be if you intended to file a suit on your own to attempt to obtain a better outcome.

RSG and the county petitioned the judge for a preliminary injunction against AFSCME. The judge agreed with RSG, and the county's contention, that the letter sent

by ASFCME contained false and misleading statements which were causing a lot of confusion among the recipients. The judge not only issued an injunction against AFSCME, but ordered the neutral Settlement Administrator to send a notice to every retiree who had received their previous letter, correcting the false and misleading statements. The judge also ordered that all opt outs resulting from ASFCME's letter and opt out form be deemed invalid.

Now for the question many retirees are asking about the lawsuit Settlement, what does the Settlement do for me?

1) Since health care benefits are not legally vested in retirement, the county could withdraw coverage of this benefit at any time. The Settlement grants legally guaranteed lifetime coverage in the county insurance plans.

2) Will legally guarantee lifetime county subsidies of health insurance premiums up to the level fixed by the Board of Supervisors in 2011. This means that as long as health insurance premiums do not drop below the maximum county subsidy amount, the county will never drop their subsidy below this amount. However if provider health care premiums rise, the cost of your health insurance will also increase, the same way in which your health insurance premium cost would increase without the Settlement.

Also, should the county institute a new three tiered system as planned, non-Medicare retirees with two or more dependents will receive an additional subsidy of \$150.00 per month.

3) Will legally guarantee lifetime coverage for eligible dependents to be able to participate in county sponsored health insurance plans.

4) Will legally guarantee right to non-Medicare pooled premiums. This is specifically important because should the county remove the retirees from the non-Medicare active employee's pool, the retiree's health care costs would escalate dramatically.

5) Will legally guarantee lifetime coverage for your survivor or beneficiary. In the event of the retiree's death, your survivor or beneficiary will have a guaranteed lifetime right to participate in county-sponsored health insurance plans. However, the county will not provide a subsidy for the survivor or beneficiary, as is already the case today. The Settlement does not change this.

6) Will legally guarantee the right to enforce the **Settlement** by allowing retirees for the next seven years to simply request the court to do so.

7) Effective January 1, 2021, and continuing for the lifetimes of the Medicare retirees, there will be an increase in the amount of the county monthly premium subsidy for medical plans by \$25.

Help for Revoking/Rescinding

Your Opt Out: If you received the AFSCME Retirees' letter, or learned about that letter from someone else, and if you submitted an "Opt Out" to AFSCME or to the Settlement Administrator because of the AFSCME Retirees' letter, and if you want to revoke or rescind your "Opt Out," **YOU MUST ACT BEFORE SEPTEMBER 6, 2016.** I encourage you to contact RSG by e-mail at RSGCCC@gmail.com, or to contact their attorneys at the toll-free telephone number set up for this case: **800-236-8134** with any questions.

And if you are still confused, or have additional questions, please don't hesitate to contact me at: mesloan1@aol.com, and I will do my best to clarify any issues of concern.

ELECTION 2016: CALIFORNIA PROPOSITIONS

On November 8th, California voters will be faced with a daunting task. There will be 17 ballot measures which could take up five double sided pages on the ballot, and the election guide could be between 150 and 200 pages. One election chief was quoted as saying, "The ballot is just going to be a nightmare."

California voters will have to make decisions regarding life and death (the death penalty initiative) and which bags to use at the grocery store (the plastic bag ban initiative). You will also have an opportunity to decide if adult film actors should be required to use condoms, and a \$3 billion BART bond measure.

You will be asked to do the job that your legislators refused to do, and Joe Canciamilla, Contra Costa County election chief, stated the initiatives resulted from "an overall culture of cowardice" in the legislature. He believes the initiative process has become just as political as law-making itself.

One political strategist said he expected about 8 to 9 per cent of the voters will leave some items on the ballot blank. Another strategist for an organization defending the rights of voters said skipping certain measures isn't a sin when confronted with a large ballot. "It's not a test.", she said, "It's perfectly fine to leave some blank, if you're not confident in your choices." Sometimes it might even be a better choice than guessing. You don't want to inadvertently vote for something you really did not want to succeed.

The following is a list of the ballot measures in the order they will appear on your ballot:

Proposition 51 – School Bonds: Authorize \$9 billion dollars in school construction bonds

Proposition 52 – Hospital Fees: Safeguard fees intended to make the state eligible for federal health funds

Proposition 53 – Bond Rule: Require voter approval for state revenue bonds of \$2 billion or more

Proposition 54 – Transparency: Require Legislature to publish a bill 72 hours before passage

Proposition 55 – Tax Extension: Extend 2012's Proposition 30 income-tax surcharge on the wealthy to fund schools

Proposition 56 - Cigarette Tax: Raise by \$2 per pack to \$2.87

Proposition 57 – Sentencing: Earlier parole for nonviolent offenders; more latitude for judges not to try juveniles as adults

Proposition 58 – Bilingual Education: Overturn 1998's "English Only" initiative

Proposition 59 – Citizens United: Nonbinding query on whether lawmakers should seek to overturn 2010 Supreme Court ruling on voter instruction

Proposition 60- Porn: Require adult film actors to wear condoms during sex

Proposition 61 – Prescription Drugs: Limit prices on state purchases of prescription drugs

Proposition 62 – Death Penalty: Make life imprisonment with no parole most severe sentence

Proposition 63 – Gun Control: Tightens weapons restrictions further

Proposition 64 – Marijuana: Legalize recreational use and tax purchases

Proposition 65 - Carry-out Bags: Requires grocery stores to direct paper bag sale proceeds toward environmental funds

Proposition 66 – Death Penalty: Preserve capital punishment and speed up judicial review

Proposition 67 – Plastic Bags: Overturn 2014 plastic bag ban

This list is intended to give you a general idea of what types of new laws you will be voting for, or against, and there is no intent to sway opinion one way or the other. Please start studying your voter pamphlet as soon as you receive it, so you can be as informed as possible. And don't forget, when you get to the voting booth, and you do not understand what the proposition is, you can decide to not vote for that issue. This is better than guessing and voting differently than you had intended.

SOME MEASURES THAT DID NOT QUALIFY FOR THE BALLOT:

Pension Reform: Would have curtailed public employee pension benefits (this one will be back in 2018)

Hospital CEO Pay: Would have capped pay for public hospital CEO's

Drinking Age: Would have lowered the drinking age to 18

Political Ad Tax: Would have placed a 1,000 percent tax on political advertising

Holocaust Denial Restriction: Prevents Holocaust denial organizations from disseminating information

Online Voting: Requires Secretary of State to develop process for online voting

And over a dozen other measures related to marijuana and the hemp industry.

