



# Contra Costa County Retired Employees Association

PO Box 2973, Martinez, CA 94553 • Phone Toll Free: 1-855-522-2732

E-Mail: [info@cccra.info](mailto:info@cccra.info)

*Representing the Past, Present & Future*

Fall 2022

## President's Message

By Petrenya Boykins

***I can respect any person who can put their ego aside and say, I made a mistake "I apologize, and I am correcting the behavior"***

— sylvester mc nutt III

Our Board has undergone changes that will take time to get up and running on all cylinders. One of those things effected the operation of our Newsletter and we hope to be back on track!

I hope this edition finds you all well and trying to normalize after the lock down, loss of some favorite businesses and increasing "robo calls". The real challenge will be finding your smile after wearing a mask so long. I do encourage you to continue use of your CCCREA mask provided when in large crowds, traveling on public transportation (airports, trains, etc....)and any where you will be within 6 feet of crowds. If you need another mask or never received one please make us aware thru the grasshopper or [www.cccrea.info](http://www.cccrea.info)

***The June luncheon invitations were not widely distributed causing the Board to kick into action making phone calls, emailing and texting at least the most regular attending members. I thank those of you who did call the grasshopper, send an email or show up at the venue to assure your seat!***

***We also had a Guest Speaker that was second to none. The Scholarship Awardees were appreciative in their acceptance of Awards! (all pictured in this article).***



*Luara Binter with the committed Baumgartner couple who came in lieu of invite as they knew the assignment. (quarterly luncheon time!)*



*Janice Siders and Shelia Anderson*



*Jan Aaronian and Cathy Carpino*

(Continued on page 2)

I'm Most apologetic about you missing our guest speaker Julie Posadas Guzman. She was so dynamic regarding justice involved families and the need for inclusion. All citizens should feel a part of the community and not marginalized causing them to act out in overt ways becoming front page news.

Julie has been requested to provide a presentation at CRCEA 2024 Conference where CCCREA will Host. Those Formal plans are still in the works. We really need support from business offering sponsorships and speakers to present topics of interest for our sessions. You will be reading more about the conference and preparation in the upcoming articles.

**JULIE POSADAS GUZMAN, J.D.**

Over the course of her career, Julie Posadas Guzman has assisted multiple California jurisdictions to significantly improve their responses to justice-involved children, women, and families. Before serving as the Evidence Based Practices Program Manager for the Santa Clara County Probation Department, she was the Director of Girls Services for the San Francisco Juvenile Probation Department and a Victim Advocate with the San Francisco District Attorney's Office. She was also the Disproportionate Minority Contact consultant for the Contra Costa County Probation Department and an expert consultant on human trafficking with the Alameda District Attorney's Office. Her current work involves developing a comprehensive conference for justice-involved families in Santa Clara County. She has received numerous awards for her advocacy work to improve systems and services for justice-involved girls and women. Julie's commitment to volunteering and community engagement includes serving as the Board Chair for both the Young Women's Freedom Center and Building Peaceful families. Julie holds a degree in Sociology from San Francisco State University and a Juris Doctorate from New College of California, School of Law.



**VOLUNTEER**

Just to name a few:

- Registration during luncheons,
- Member invitations to those who maybe preparing to retire within the next 5 years,



- Solicitation of businesses offering discounts and information on improving lives of retirees,
- Setting up and managing a face book page
- Editor for newsletter & submitting articles,

**BOARD OF DIRECTOR VACANCIES**

As we are undergoing changes in Administrative responsibilities, it is important to have individuals with skills and talents to support the Association.

We encourage you to come and join our Board Meetings (please call ahead to assure space is available). Meetings held the 2nd Tuesday of the month. There are also opportunities to Volunteer with CCCREA not joining the board or attend meetings. Inquire within on CCCREA Grasshopper line @ (855) 552-2732 or byknst@aol.com.

# "SHOUT OUTS"

## DEDICATED BOARD MEMBERS... SETTING SAILS

**Carl Doolittle** A special thank you goes out to Carl who has served many years on the CCCREA Board and decided to step down to spend more time with his family. Carl started as an electrician in IBEW302 in 1996 then worked 1984-2001 with Public Works for the county. He was always active in his unions and cared deeply about improving the work conditions as well as safety of all employees. In 2006 He continued fighting for worker's rights when he was hired as a business manager for Public Employees Union Local 1 in Martinez.

Many of us know Carl from our work sites as he always had a smile on his face and a kind word. He was often in his overalls with tools fixing something. He played a major role in the retrofitting of lighting the county building which saved a great deal of money and was recognized by the Board of Supervisors.

During his tenure on the CCCREA board Carl was vocal on the importance of establishing the scholarship funds, advocated for the amount to be increased and very pleased to see it come to fruition. He is elated that his own Grandson Garrett applied and was awarded our scholarship two separate years (pictured right)!!

Carl and Vicki Doolittle (his doting wife of 57yrs who retired from the county and will continue to serve on the board) live in Pittsburg. They both enjoy traveling and especially visiting with their two grandsons. Carl's advice "enjoy every minute of retirement, travel and explore the things that you didn't have time for when working"!



## **Sandy Hawkins**

Hired by County Hospital's Richmond Clinic in 1962. In 1965 she went to Social Services and moved around from Richmond to Martinez, Pleasant Hill, Concord and back to Martinez. Then to the Sheriff's Department in 1981 at the Martinez Detention Facility. Sandy stayed there until her retirement July 1, 2001. Thirty-nine years with the county.

While Sandy has stepped away from the Board of Directors commitment, she continues to assist with luncheon registration and raffles. Sandy is also responsible for the color and design of our Board Polo shirts. (pictured right)!!



## COMING ON BOARD

### *A WARM WELCOME TO OUR NEWEST CCCREA BOARD OF DIRECTORS*

#### *JUDY SHIPE AND MELANIE SMITH.*

**Judy** worked for the county Library from 1981 to 2017 in the Antioch, Ygnacio Valley, Pinole and Pleasant Hill Branches with her last stop in Library Administration. One of the hardest and most rewarding parts of her career at the library was the story time for toddlers & preschoolers. Judy resides in Pittsburg and enjoys reading, meeting friends for lunch, jigsaw puzzles, a wee bit of travel and all things SF Giants!

**Melanie** started her career in 1982 at the County Library (Antioch, Concord, Moraga, San Ramon Branches) and transferred to the Social Services /Employment and Human Services in 1995. Melanie highlights working for the County was knowing that we made such a difference in so many lives. She also immensely enjoyed, as part of the Antioch library infomaniacs team , the county trivia tournament that benefitted the Juvenile Hall Auxiliary. Melanie retired in October, resides in Concord loves to knit and visit her 34 nieces and nephews.

**Thelma Wheeler** was instrumental with sharing this editions theme: Judge not thee be judged... Laws of the Land to Govern our very lives by. Let us not be so quick to persecute one another! Thelma is always a talkative bright light at the Luncheons and contributes her beautiful arrangements of Succulents for a raffle gift.

**Marian Woglfrom** Remembering Member Marian Woglfrom who passed away July 31st at the age of 102. This information was shared by her daughter Susan Lauro.



*Pictured: Thelma Wheeler center, speaker Julie Posadas Guzman guest Owenia and Scholarship Chair Pam Collinshill.*

*May we continue to grow in members and wisdom while evolving in a virtual reality.*

## CCCREA 2022 SCHOLARSHIP RECIPIENTS AWARDED IN JUNE 2022

Our Board of Directors awarded \$2000 in scholarships to each of the five recipients of the Mary Lou Williams Memorial Scholarship Fund, one scholarship was sponsored by our community partner, 1st NorCal Credit Union. A very Special Thanks to Business Development Manager, **Scott Adams** who attended and imparted words of wisdom and encouragement to our attending Awardees

Our 2022 recipients are **Frances Casey**, sponsored by 1st NorCal Credit Union, **Garrett Doolittle**, and second time awardees, **Angelina Mercurio**, **David Rose**, and **Nathanael Swisher**.

**Frances Casey** currently attends San Jose State University in San Jose, California pursuing a Master's in Social Work, her desire is to become a School Social Worker.

Frances' anticipated graduation date is May 2023. Frances attended our June 9 quarterly luncheon accompanied by Father Sean Casey and received a certificate of award and scholarship check.

**Garrett Doolittle** currently attends Cuesta College in San Luis Obispo, California and plans to transfer to California Polytechnic State University He desires to become a construction manager. Garrett's CCCREA sponsoring member is his grandmother, Vicki Doolittle.

**Angelina Mercurio** is a June 2022 graduate of Clayton Valley Charter High School planning to enroll this Fall at the Diablo Valley College in Pleasant Hill, California. She will pursue a degree in Food Science with a career objective in Research and Development. Angelina and John Mercurio, father and CCCREA sponsoring member, attended our June 9 quarterly luncheon where Angelina received a certificate of award and scholarship check.

**David Rose** is a June 2022 graduate of Heritage High School in Brentwood; California He has applied to several colleges in both the University of California and California State University systems. He plans to enroll this Fall to pursue a Bachelor of Science degree in Environmental Science with a career objective as an Environmental Scientist/Engineer. David's CCCREA sponsoring member is his aunt, Carmen Ochoa.

**Nathanael Swisher** currently attends the University of Arizona in Tucson, Arizona pursuing a degree in Civil Engineering. His anticipated graduation date is May 2024. After graduation, Nathanael's desired career objective is to become a Geotechnical Engineer. Nathanael's CCCREA sponsoring member is Arlene Nelson, his grandmother. CCCREA's Board of Directors and 1st NorCal Credit Union are proud to present these recipients with scholarships to support them in their pursuit of higher education.



# ACTIVITIES CORNER:

September: 5<sup>th</sup> Labor Day



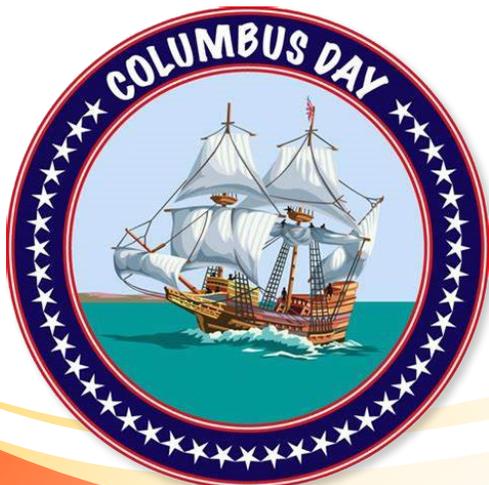
September: 11<sup>th</sup> Grandparents Day



September 15th-10/15 Latino Heritage Month



October: 10<sup>th</sup> Columbus Day



October: 31<sup>st</sup> Halloween



November: 11<sup>th</sup> Veterans Day



November: 24<sup>th</sup> Thanksgiving



2022  
LUNCHEON  
DATES

**Past Speaker:**  
September 8, 2022  
**Guest Speaker: Patrick Remer**  
Senior Community Library  
manager Co Co Co  
December 9th, Holiday  
Luncheon TBA

2022 REGULAR  
MEETING  
DATES

October 18<sup>th</sup>, 10am  
November 8<sup>th</sup>, 10am  
December 9<sup>th</sup>, luncheon  
@ Zio Fraedos  
Zoom available up on  
request

BOARD MEETING  
LOCATION

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

CRCEA  
CONFERENCE  
DATES

The Fall 2022 CRCEA  
Conference is scheduled  
to be Hosted by  
Sacramento County Retirees  
Association (SCREA)  
October 9-12, 2022

# 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](http://kellymoore.com)



# OPEN ENROLLMENT

**Contra  
Costa  
County**



## Human Resources Department Employee Benefits Services

Administration Building  
1025 Escobar Street, Second Floor  
Martinez, CA 94553  
925-655-2100  
[benefits@hrd.cccounty.us](mailto:benefits@hrd.cccounty.us)

### Benefits Open Enrollment for Plan Year January 1, 2023 – December 31, 2023

We are pleased to provide you with the 2023 Benefits Information for eligible retirees and retiree survivors of Contra Costa County. Open Enrollment will begin at 8:00 AM on Monday, October 17, 2022, and end at 5:00 PM on Friday, November 4, 2022. All original enrollment forms and required dependent documentation must be received by the Employee Benefits Services Division of the Human Resources Department during the Open Enrollment Period.

<https://www.contracosta.ca.gov/6350/2023-NonPERS-RetireeSurvivor-Open-Enroll>

#### HEALTH NET PLAN CHANGES FOR 2023

- PPO Plan – We have been informed by Health Net the existing PPO Plan and PPO COB Plan will be replaced with a new PPO Plan and PPO COB Plan effective January 1, 2023. These new plans will include the same features and services as your current Plan. If you wish to stay on the new PPO or PPO COB Plan, No Action is required by you.
- Traditional Health Net Plan A and Plan B – Traditional Health Net Plan A and Plan B will no longer be offered to any Active or Retiree group. If you are an early retiree, on a Medicare COB plan, or on Seniority Plus, you will be automatically assigned to the corresponding Health Net SmartCare plan. No Action is required by you (You may need to contact Health Net to see if your doctor or medical group is still available in the Health Net SmartCare network).
- Health Net Sr Plus – As of January 1, 2023, John Muir Network will be leaving Health Net Sr Plus. Your options are the following:
  1. Stay on the Health Net Sr Plus and choose a different network. (Only action would be to contact HealthNet and pick a new group and maybe a new doctor)
  2. Disenroll from Health Net Sr Plus and move to the COB plan. (You would need to complete a disenrollment form and the Open Enrollment Change form).
  3. Change plans all together (You would need to complete a disenrollment form and the Open Enrollment form).

*If you don't wish to make a change to your current non-Health Net plans, no action is necessary.*

#### DELTA DENTAL PPO PLAN CHANGE FOR 2023:

- Delta Dental PPO – An increase in coverage for diagnostic and preventive services from 70% to 100%.

The elections you make during this Open Enrollment period are effective for the Plan Year of January 1, 2023, through December 31, 2023. **If you are not making any changes to your current plans or those who are covered by your medical and dental plans, you do not need to complete any forms.** If you are changing carriers, adding or deleting dependents, you will need to complete the appropriate forms and provide the required documentation.



## **CCCERA Investment Performance in 2021**

### ***Market Overview***

The beginning of 2021 carried over many of the themes of late 2020. Equities, particularly in technology and high growth segments continued to reach all time highs while financial markets were fairly calm and the COVID-19 receded from the winter peak of 2020-21. As the economy continued to re-open, travel and consumer facing companies began to benefit as well. Towards mid-year, we started to see inflation pick up and this accelerated into the latter portion of the year and on into 2022. This new inflationary environment began to impact the real economy and financial assets started to see some volatility.

Despite these challenges in the latter portion of the year, the equity markets finished 2021 with another strong year. In fact, most asset classes other than fixed income had a very good year. The Russell 3000 Index of domestic stocks returned 25.7% for the year while the MSCI ACWI returned 18.5%. Emerging market securities sharply lagged the U.S. market with a return of -2.5%. The prospect of rising interest rates negatively impacted the debt markets, with the Barclays Bloomberg Aggregate returning -1.5% and the 1-3 Year Government/Credit Index returning -0.5%. Real estate benefitted from the re-opening of the economy and the NCREIF Property Index returned 17.7%.

### ***Total Fund Performance***

CCCERA's Total Fund returned 13.9% (net of investment management fees) for the year ending December 31, 2021. This return was lower than the policy index return of 15.3%. CCCERA has taken a somewhat conservative approach in our investment program which allowed us to achieve these returns while assuming a lower risk posture than our peers, resulting in superior risk adjusted returns as measured by our Sharpe ratio. Over the trailing ten years ending December 31, 2021, the fund achieved a Sharpe Ratio of 1.4 relative to the median public fund at 1.2, ranking in the 29<sup>th</sup> percentile of public funds.

### ***Asset Allocation***

As of December 31, 2021, CCCERA's market value of assets was \$11.5 billion, an increase of approximately \$1.3 billion from the December 31, 2020 market value of \$10.2 billion. This was the result of investment gains of \$1.4 billion and net cash flow of -\$54 million.

# EDITOR'S NOTES

## WHO ARE WE AND WHAT DO WE DO?

CCCREA is an organization of over 1650 members concerned with oversight and protection of our retirement benefits. We continue to reach out to new retirees to keep members informed of benefits and advocate for them to all policy makers.

## WHO CAN BE A MEMBER?

All retirees and beneficiaries receiving benefits through the Contra Costa County Retirement Board, including the 16 other participating agencies authorized under the California State Government Code, Section 31450 et. seq. (CERL) and Section 7522 et. seq. (PEPRA) are eligible for membership. Some of the 16 agencies include the CCC Sanitary District, the County Fire Districts, Mosquito Vector and Control District, and the Housing Authority.

## ARE WE THE ONLY RETIREE ASSOCIATION IN CONTRA COSTA COUNTY ?

There are three retiree organizations that are "officially" recognized by the Contra Costa County Employees Retirement Association. In addition to CCCREA, the other retiree groups are the Retiree Support Group of Contra Costa County (RSG), and the American Federation of State, County, and Municipal Employees (AFSCME). While all three retiree groups are concerned with the preservation and enhancement of the retiree's benefits, all the groups have a slightly different focus. CCCREA is the only Contra Costa retiree association recognized by the California Retired County Employees Association and members of our association board also sit on the board of CRCEA.

## What is CRCEA?

CRCEA is an association of the 20 California counties (including Contra Costa), whose retirement systems are governed by the County Employees Retirement Law (CERL) of 1937, and maintains a membership of over 180,000. Member counties benefit from a paid lobbyist in the state legislature, and a legislative analyst who is also a CRCEA board member. This connection with the state legislature allows CRCEA to take immediate action regarding any legislation which is deemed to be potentially beneficial or harmful in nature.

## MEMBERSHIP

CCCREA's dues are only \$3.00 per month for retirees. Associate membership is available to those employees who plan to retire in the next one to five years. The dues for this group are \$1.00 per month, and \$12.00 is collected annually January of each year.

Associate Members qualify for all the benefits listed below, except the scholarship program, the supplemental insurance program (this requires payments deducted from a retirement account), and the ability to sit as a Board member or to vote. Once the member retires, the membership fee would automatically go to \$3.00 monthly (deducted from the retirement benefit check) and all benefits would apply.

**If you see me talking to myself, I'm  
having a staff meeting.**



*Petrenya Boykins CCCREA President*

**THE JUNE LUNCHEON WAS A WONDERFUL" CELEBRATION OF FATHERS"**

All of our Male Members in attendance were gifted with a basket full of "Dad & POP" treats. Let's just say Movie Night was already provided for:



**Contra Costa County Retired Employees Association  
Board of Directors**

Petrenya Boykins, *President*  
byknst@aol.com

Jan Aaronian, *Vice-President*  
janaaronian@gmail.com

Marcia Coudyser, *Treasurer*  
coudyser@ares1.com

Pam Collinshill, *Recording Secretary*  
email: pcollinshill94611@gmail.com

**Board Members**

Maria Catanese

Judy Shipe

Melanie Smith – Seton

Vicki Doolittle

Jim Hattum

Milt O'Neill

Mike Sloan (Past President)

**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.

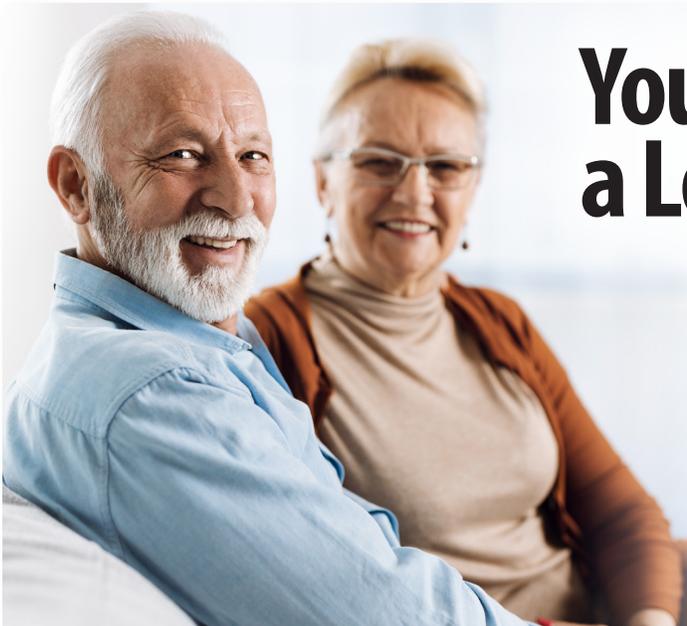
Also, as a reminder, if you are the surviving spouse of a Contra Costa County retiree, you are also qualified to be a member of CCCREA. If you, or someone you know, qualifies for this status, please send us a note at: [pcollinshill94611@gmail.com](mailto:pcollinshill94611@gmail.com) or [www.ccrea.info](http://www.ccrea.info), and we will reinstate your membership immediately.



**CONTRA COSTA COUNTY  
RETIRED EMPLOYEES ASSOCIATION**

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\*APR = Annual Percentage Rate. Your APR will vary based on your final loan amount and finance charges. Your actual payments are based on the interest rate, not the APR. The interest rates and Annual Percentage Rates (APRs) shown are subject to change without notice. All mortgage loans through 1st Nor Cal Credit Union are for primary residence homes in California only. Adequate property insurance required for the life of the loan. Flood insurance may be required. All loans subject to credit approval. Other restrictions may apply. Payment example: For a 30 year, \$350,000 conforming mortgage and a fixed rate of 5.625%, approximate payment amount is \$2,014.80. The monthly payment includes principal and interest, as 1st Nor Cal CU does not offer impound accounts. NMLS # 580488

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