



# 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*

September 2021

## President's Message

by Petrenya Boykins

### ***Where are we going now?***

Whew..... I really feel as though a message in large font displaying "I'm lost for words" would be fitting.

Just when I get excited about reaching out and gathering folks together, the fear of a super spreader comes to mind. Safely assembling a vulnerable population is the most important decision we can make.

Personally, I'm very social, but as of late, I find myself identifying all reported symptoms caught on talk shows and nightly news. If it were not for my power of prayer and 2 1/2 mile power walks, I too could play into agoraphobia, brain fog, insomnia, bouts with depression and imaginary everything else covid related.

I can really see how the mind plays tricks on you. The thing is our generation, 50 – infinity, was always encouraged to be resilient and prepared for disasters! ***"What doesn't kill you makes you stronger"*** comes to mind.....(Aphorism of the 19th century German philosopher Friedrich Nietzsche) also & song by Kelly Clarkson

Do we think it's weak to need a break? Do we ignore the need to recharge our batteries? Responsibility of our own lives requires us to recognize the need to restore our energy. Now, since we are developing the ability to be with ourselves, we can take a break from the world and come back restored. This meditation time generates more energy for our lives. Recreation with friends, a walk, a movie, or a concert does the same. Taking responsibility to get away is a good cure for self-pity and exhaustion.

"Today, I will be aware of my need to restore my energy. I'd like to get away from the earth awhile and then come back to it and begin again." - Robert Frost

Tentative plans are underway and hopeful for a Holiday Luncheon to finally meet and enjoy one another in person. Save the date December 9th, 2021 @ Zio Fraedos. As we have not met in over 18 months, this luncheon will be FREE to Members!

***Please find a short survey regarding your comfort ability. There is also a version for the e-newsletter.***

**Shout outs to:**

**Sandy Hawkins** who moved into action securing masks for our members as the mask mandate jumps back into being a necessity. The mask come S/M and M/ L size. They are of excellent quality with a chin cover, nose guard and adjustable. For ways to secure a mask please contact us at 855-522-3732 or [info@cccra.info](mailto:info@cccra.info)

**Betty Snowden and Lauren Koontzy** who personally sent in cards and made phone calls to keep my spirit lifted with kind prayers and words of encouragement! Thank you so much it keeps me motivated and means a lot.

**Yanni - Manager of TJ's Café at 3210 Pacheco Blvd Martinez, Ca.** who graciously accepted us back inside utilizing the meeting space for our monthly meetings. Open daily 6:30 a.m. - 3 p.m. and a senior menu is available.

**Melanie Smith** for setting up a Zoom meeting with Elaine Welch, Executive Director of Mobility Matters. Mobility Matters provides mobility management services throughout the county by matching riders to transportation providers that meet their individual needs. There is a dire need for volunteers to provide single rider transportation from door through door, and not just curb pick up and drop off. Drivers must be 25-75. The service is offered to all Contra Costa County residents. For more info - [www.mobilitymatters.com](http://www.mobilitymatters.com)

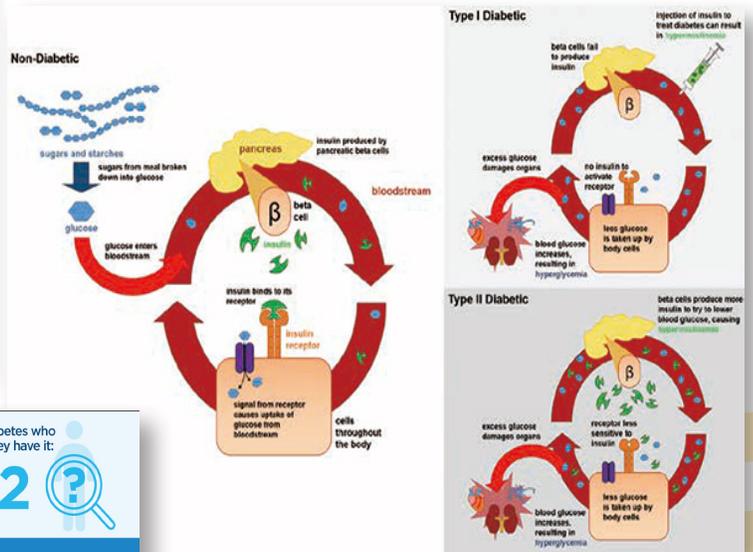
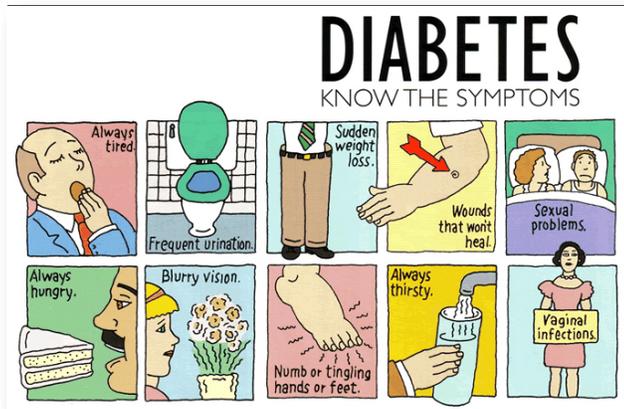
We will have Elaine as a guest speaker during one of our upcoming luncheons.

**Pam Collinshill** - A special thank you for stepping up and assuming the recently vacated Secretary's position. She started right away recording meeting notes, providing agendas, and keeping us organized. Utilizing her strengths, we now have a new shortened and concise Mission Statement.

Our new Mission Statement: "CCCREA exists to preserve retirees' pensions and safeguard benefits through legislative initiatives, social engagement and community support."

Watch for our new brochures as well. The Board is adding final approval to them, after which time the printer will do their magic, and we will provide them for you to share. Board positions remain available, along with other ways for you to participate without serving as a Board member or attending meetings.

*If you find your name in this September Newsletter article, please contact us for a special offering and chance to win a gift card.*



**DIABETES: A GLOBAL VIEW**

**FACTS & STATS**

- Number of people with diabetes worldwide: **1 in 12**
- People with diabetes who do not know they have it: **1 in 2**
- Lives lost globally from diabetes: **one every 7 seconds** OR **almost 5 million annually**
- Where 77% of people with diabetes live: **77% Low & middle-income countries**



## CONTRA COSTA COUNTY EMPLOYEES RETIREMENT ASSOCIATION UPDATE

by Louie Kroll, Retiree Representative

### *Greetings,*

I hope this message finds everyone staying safe and healthy.

As I write this article, COVID 19 cases are on the rise again due to the new Delta variant of the COVID -19 virus. All reports say that the Delta variant strain is highly infectious. The New York Times reported on July 21, 2021, that the Delta variant is estimated to account for 83 percent of the new coronavirus cases in the United States. I have recently read that more than 99.7 percent of people being hospitalized are unvaccinated, and that 99.5 percent of the deaths are among the unvaccinated. Hopefully, more people will get vaccinated so we can get this virus under control, and we can continue to resume a normal lifestyle.

During the May 26, 2021, Retirement Board meeting, Verus, who is Contra Costa County Employee's Retirement Association's (CCCERA) investment consultant, reported on our investment performance for the period ending March 31, 2021. The total fund returns for the first quarter was 2.8 % (Net of Fees), and the market value of fund was over 10.3 billion dollars.

A Retirement Board seat which was vacated by Todd Smithey in April was filled by Dennis Chebotarev. Dennis is an IT supervisor at Central Sanitary District and ran un-opposed for that seat. He will be the newly elected General Member Trustee.

At the July 14, 2021, board meeting, the required annual reorganization of the board took place. This reorganization determines who is assigned to the leadership positions for the next year. The Board re-elected Appointed Member Scott Gordon as Chair, General Elected Member David McDonald as Vice Chair and Appointed Member Jerry Holcomb as Secretary.

By the time you receive this you should have received the CCCERANEWS Summer 2021 Member Newsletter. If you have not received it, or misplaced it, you can always go to the CCCERA website at [www.cccera.org](http://www.cccera.org) to look at a copy.

The newsletter states that the retirement office will remain temporarily closed to the public. However, in-person member appointments are scheduled to begin on July 26, 2021. Also starting on July 26, 2021, regular phone hours will be reinstated. You can now phone the office at (925) 521-3960, Monday through Friday, 8 A.M. to 5 P.M. (closed for lunch 12:00 -12:30) to reach someone. At other times you can leave a phone message, e-mail the office at [Info@cccera.org](mailto:Info@cccera.org) or reach them by mail at 1200 Concord Ave. Suite 300 Concord, CA 94520. All correspondence received by the office is being handled promptly.

The Board of Retirement is still meeting virtually to handle the business of the Association. Unless there are any changes in Governor Newsom's Emergency Order allowing off site meetings, in-person board meetings will resume in October 2021.

Always remember CCCERA is a defined benefit plan. Meaning payment to you as beneficiaries will continue despite any decline in the plan's market value.

If you have any questions, feel free to contact me at (925) 383-1272 or you can text me at that number.

*Louie Kroll, CCCERA Retiree Representative*

*Contra Costa County Retirement Board*

# CCCREA'S 2021 SCHOLARSHIP PROGRAM RESULTS

## by Pam Collinshill, Secretary and Scholarship Chair

### CCCREA's 2021 Mary Lou Williams' Scholarship application period ended March 31<sup>st</sup>.

While we did not receive an overwhelming number of applications, the pool of applicants was so impressive, the scholarship reviewers expressed having a difficult time narrowing the pool to five winners. Nevertheless, each of the five awardees will receive a \$1,500 scholarship.

This year, one of the five scholarships awarded was proudly sponsored by the 1st NorCal Credit Union. CCCREA is pleased to partner with 1st NorCal Credit Union to help provide financial support to our students seeking a higher education or vocational endeavor. This year's recipient of 1st Nor Cal's sponsorship is Jennet Carter.

If you have an opportunity, please send a note to David Green, 1st Nor Cal's CEO, thanking them for their continued support of our Association and promoting educational opportunities for our youth. He can be reached at [dgreen@1stnoralcu.org](mailto:dgreen@1stnoralcu.org).

We invite all aspiring students to apply for our scholarships, provided he or she adheres to the requirements of our scholarship program. With that being said, we offer the following tips that could potentially increase the chance of your becoming a recipient of one of our scholarships in the future:

- 1) Your sponsor must be a CCCREA member in good standing.
- 2) When applying, be sure your G.P.A. meets the minimum requirement of 2.5.
- 3) Submit an official transcript, which is typically sent in a sealed envelope from the high school, college, or university. Additionally, you may have the school mail the transcripts directly to CCCREA.
- 4) Your essay should include some mention of your courses of study, and how certain courses will factor into your desired college degree or career path.
- 5) Additionally, you should list all organizations or clubs you have joined, any volunteer service work you have performed, and/or any part time employment you may have had.
- 6) Only one letter of recommendation is required. Therefore, sending multiple letters of recommendation is not necessary, nor will it gain an advantage.
- 7) Lastly, make sure all required application documents, including letters of recommendation, are postmarked by the application deadline (March 31<sup>st</sup>), even if documents are mailed in separately.

Since the selection pool is smaller for CCCREA's scholarship program, this increases the opportunity for a scholarship award for a family member. Be sure to encourage the student in your family to begin the application process now for 2022. Rules and application forms are available on CCCREA's website – [www.cccrea.info](http://www.cccrea.info).

Due to the COVID-19 virus, and our continued concern for the wellbeing of our members, there will not be a September luncheon. Therefore, all scholarship awards have been mailed directly to the recipients.

This year's awardees were invited to submit his or her picture and a bio for this newsletter. Four of the recipients responded and are showcased below (listed in alphabetical order):

**SEAN BRAGEN** – Sean was sponsored by his grandmother, Mae Bragen. No photo or bio was received for Sean, but we are including his note of thanks to CCCREA.

Sean wrote, "Dear Ms. Collinshill and CCCREA, thank you so much for the scholarship award towards my education. I will put the money to good use towards my eventual goal of graduating college! Once again, I really appreciate you guys for picking me!"

(CCCREA's 2021 Scholarship Program Results Continued from Page 4)

**JENNET CARTER** – “I graduated from UNC Charlotte on May 14, 2021, with my Bachelor of Science in Health Systems Management. It took me 17 years and the raising of two children to reach this point.



This Fall I will be starting my master’s degree in Public Health at either UNC Chapel Hill or George Washington My end goal is to work in quality management and as a public health advocate. I want to help people break down the barriers to receive quality healthcare and contribute to making systems work with less waste.

My mom, Evelyn Carlock, is my sponsor.”

**GARRETT DOOLITTLE** – “I just recently graduated from Clayton Valley Charter High School. Next year I will be attending Cuesta College in San Luis Obispo with hope of transferring to Cal Poly in 2 years, or so. I will be majoring in architecture at both schools.



Throughout high school, I played varsity lacrosse, enjoyed mountain biking, and many other outdoor activities. I look forward to enjoying the outdoor environment in San Luis Obispo and meeting new people.

Finally, I would like to thank the CCCREA for giving me the opportunity to apply for this scholarship, and I also want to thank my grandparents, Vicki and Carl Doolittle (sponsors), for letting me know about this scholarship.”

**MIA GALLEGOS** – Mia was sponsored by her step grandmother, Belinda Stewart (on the right in Mia’s picture. Mia’s stepmother, Cicely Gallegos is on her left).



“My name is Mia Gallegos, and I am from Houston, Texas. I recently graduated from an early college high school called Houston Academy for International Studies and I have obtained my Associates of Science degree.

In the Fall, I will be attending Texas State University majoring in biology with a pre-med concentration and minoring in psychology. My career goal is to become a pediatrician.

My inspirations for my career goal are my grandfather and my younger cousin. They were both in and out of hospitals and seeing a team of healthcare workers come together and to help both of them recover.

Thank you for awarding me this scholarship!”

**NATHAN SWISHER** – Nathan was sponsored by his grandmother, Arlene Nelson.



“This fall I will be a junior studying civil engineering at the University of Arizona.

After being homeschooled in Tucson until age 16, I attended Pima Community College for three years. Now, I am enrolled at the University of Arizona full time.

While there, I have been taking part in many new and exciting opportunities. These experiences include training with other students for the Associated Schools of Construction Competition and being a Community Outreach Officer in the University of Arizona chapter of the American Society of Civil Engineers. I am also an intern at the Geotechnical Engineering company I plan to work for after graduation: Alta Arizona.

My inspiration to go into my field comes from a desire to work with others to restore America's crumbling infrastructure. As my college experience continues, I find myself amazed when I discover new aspects of how civil engineering affects our environment.

Now that Covid restrictions have lightened up somewhat, I have also been able to start seeing my grandma in person at her assisted living home. She is my CCCREA sponsor for the amazing opportunity that is the Mary Lou Williams Scholarship. It is very reassuring to know that there are people out there who care about my success, and I am thankful that they support my goal of obtaining an education in the geotechnical subfield of civil engineering.”

# ACTIVITIES CORNER: SEPTEMBER – NOVEMBER 2021



*(CCCREA MASK AVAILABLE BY REQUEST)*

## September 6<sup>th</sup>: Labor Day



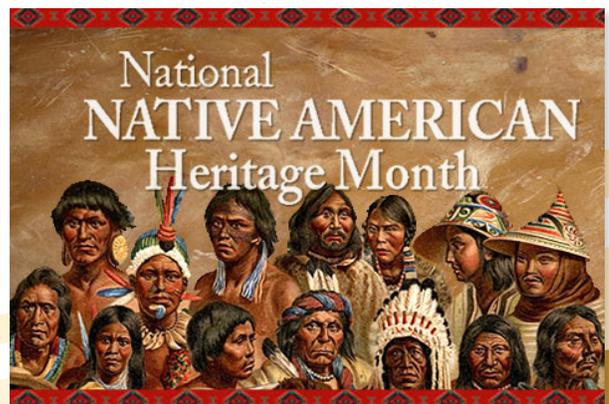
## September 15<sup>th</sup> – Oct 15<sup>th</sup>, National Hispanic - Latino Heritage Month



## September 12<sup>th</sup> Grand Parents Day

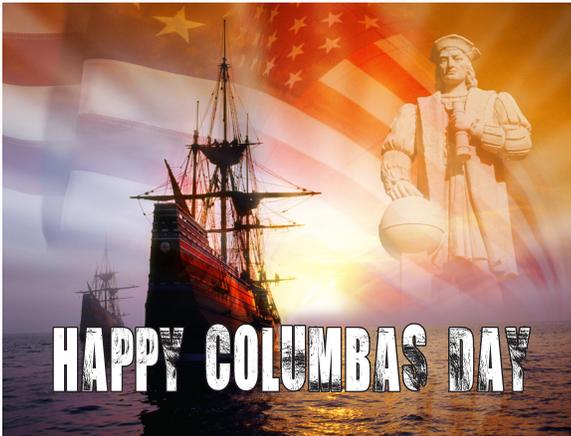


## November 26<sup>th</sup>: Native America Day



(Activities Corner Continued from Page 6)

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



**November 11<sup>th</sup>, Veterans Day**



**October 31<sup>st</sup>, Halloween**



**November 25<sup>th</sup>, Thanks Giving Day...**

**Gobble til you wobble!**



**ATTENTION ALL RETIREES -  
ADDRESS CHANGE REMINDER**



If you are moving, and have changed your address with the retirement office in Concord, that will not automatically change your address with our Association. The retirement office guards your address closely, and will not share it with us. Please send us a note as well with your new address so you don't miss any editions of the newsletter or any important notices.

Also, as a reminder, if you are the surviving spouse of a Contra Costa County retiree, you are also qualified to be a member of CCCREA. If you, or someone you know, qualifies for this status, please send us a note at: [mesloan1@aol.com](mailto:mesloan1@aol.com) or [www.ccrea.info](http://www.ccrea.info), and we will reinstate your membership immediately.

# SENIOR FITNESS PROGRAMS SPONSORED BY MEDICARE

by Mike Sloan

Over the past few months, I have been contacted by some of our members with questions about a program called “Silver Sneakers”. This is a fitness program designed strictly for seniors and sponsored by Medicare. This program provides free membership in local gyms, programs for in-home exercise programs, and access to information about nutrition and other health related issues.

I was a member of this program several years ago, but my health care provider, Health Net, dropped this program from my authorized benefits. Currently, there are only a limited number of insurance companies who still provide this service. Those companies are Aetna, Anthem, Blue Shield of California, Promise Health Plan, Brand New Day Health Plan, Humana, Bakers Life, L.A. Care Health Plan, Scan, and Vitality Health Plan.

If you have any of the health plans previously mentioned, you can go to the Silver Sneakers website, [www.silversneakers.com](http://www.silversneakers.com), and sign up to become a member.

However, as an alternative, I have recently been contacted by another program which offers similar, but I think even better benefits than Silver Sneakers. This site is called Silver and Fit.

Silver and Fit offers their services to a different set of health care plans, including mine. The plans that offer this service to their members in California are Health Net, Kaiser Permanente, Moda Health, PERS Health Insurance Program, Inter Valley Health Plan, Golden State Health Plan, Brandman Health Plan, Aspire Health Plan, Sharp Health Plan, SISC, Stanford Health Care Advantage, Imperial Health Plan, Astiva Health, Western Health Advantage, Molina Healthcare, and Western Health Advantage.

If you live outside California, go to their website, [www.silverandfit.com](http://www.silverandfit.com), and you can look up those health plans that are eligible for membership in your state. Also, the website encourages you to contact them if you would like to see your health plan become a member.

At the start of the Silver and Fit program, you are offered either a Garmin® or Fitbit® Wearable Fitness Tracker Kit for no charge. For your home exercise program, you will be given your choice of a Yoga Kit with a mat and hand towel, or a Beginner, Intermediate, or Advanced Strength Kits with exercise bands and dumbbells. None of these items were offered by Silver Sneakers.

Silver and Fit also offers free gym memberships in your area. Upon checking my Zip Code, I found that there are 25 participating gyms within a 30-minute drive of my home.

If this was not enough to get you to sign up, they also offer programs for stress management, chair exercises, Tai Chi w/ with a kit, diabetic exercises and even an exercise program for the bedridden.

Also available are different social clubs, educational programs, hobby groups and even volunteer opportunities. Included in their program is an extensive written and video resource library.

To join this program, or to get additional information, you can go to [www.silverandfit.com](http://www.silverandfit.com), or you can call (888) 797-7757.

Below is a sample of the type of helpful information you will find at the Silver and Fit website:

## Fall Prevention

Keep in mind that although exercise may reduce fall-related **fractures** in healthy seniors, it may increase the risk in seniors with functional limitations. Therefore, it is important to check with your doctor before beginning any exercise program. Assistance during exercise, or an organized exercise program, may be necessary for some people.

The good news is you can lower your risk of falling by heeding these simple recommendations:

- 1) **Staying active.** Strong muscles and good balance can help you recover from a misstep or catch yourself before you fall.
- 2) **Seeing your doctor regularly.** Be sure to get your eyes and hearing checked. Wear your glasses as advised by your eye doctor.
- 3) **Reviewing your medication.** Some medicines can make you dizzy or sleepy. Talk to your doctor about whether your medicines may increase your risk of falls.
- 4) **Making your home and workplace safe.** Use nonslip mats and install grab bars in key areas, like your tub or near your toilet. Talk to a friend, neighbor, or family member daily if you live alone.

## ARE YOU OR A DEPENDENT TURNING 65? HERE IS NEEDED INFORMATION ABOUT UPDATING YOUR MEDICARE STATUS.

### - Our appreciation to the Retiree Support Group (RSG) of Contra Costa County for providing this information -

In order to smoothly adjust your county sponsored health insurance coverage and premiums, these are some steps a County retiree needs to take when either you, as the retiree, or your dependent goes on Medicare.

(1) If you are not already receiving Social Security, you will need to notify Medicare six months before becoming age 65.

(2) If you are already receiving Social Security, Medicare will likely have been notified already and will send you a Medicare card automatically.

(3) Your Medicare card should arrive in the mail between 3 and 3 1/2 months prior to the month you turn age 65. Make a copy of your Medicare Card and keep it in a safe place.

(4) You will need to send a letter to the county health benefits office regarding your change to Medicare. Include your name, your Employee Number, and your date of birth. If the person turning age 65 is a dependent, provide the name and date of birth of your dependent. Also include a copy of your Medicare card with your letter.

Send or fax the information to the County Employee Benefits Unit, 651 Pine Street, 5th Floor, Martinez, CA 94553. FAX number – (925) 335-1798

(5) Request County Benefits confirm receipt of your letter and Medicare Card copy by either sending you an e-mail message or calling on the phone. Include your e-mail address and phone number in your letter.

A few things to note:

1) If you are enrolled in Kaiser or Health Net, additional forms may be required to coordinate your health plan with Medicare. You'll want to contact County benefits to obtain these forms to complete the Medicare enrollment.

2) If you are enrolled in the Kaiser teamsters plan, you'll want to keep in mind that the health plan will terminate upon the effective date of Medicare part B, due to ineligibility for the plan. You will need to contact Employee Benefits to elect a new plan.

3) Not all plans will give you a reduction in cost, there may be an adjustment to the health plan rate. If you have questions please contact employee benefits to inquire about new premiums.

4) If you want the plan change to take effect on the date of your Medicare part B effective date, the employee benefits services unit will need to receive your Medicare card showing enrollment in Medicare parts A & B, as well as any needed enrollment forms well in advance of the effective date of Medicare part B.

5) Members who have safety retirement in CalPERS, and are eligible for Medicare, should also contact CalPERS and advise them.

6) Safety retirement members who are not eligible for Medicare will need to get a letter from Social Security stating that they are ineligible for Medicare. That letter must be sent to the Benefit's office, so you are not cancelled.

***For questions or assistance, please call  
Craig Taylor, Health Benefits Supervisor,  
at (925) 335-1746.***

**"IF YOU WERE GOING TO DIE SOON AND HAD ONLY ONE PHONE CALL YOU COULD MAKE, WHO WOULD YOU CALL AND WHAT WOULD YOU SAY? AND WHY ARE YOU WAITING?"..... STEPHEN LEVINE "**

**'Chicken Soup for the Soul'**



**RETIREE DEATHS REPORTED BY CCCERA FOR JUNE – AUGUST 2021**

MERLE BECKER	07/20/2020	HELEN RUSH	06/27/2021
JEANNE HALBASCH	04/28/2021	RONALD PANGILLA	07/01/2021
DAVID MICKELSON	05/17/2021	RICHARD RAINEY	07/04/2021
DEANNA CONRY	05/23/2021	KENNETH JAMES	07/07/2021
SHIRLEY KING	06/10/2021	CHARLOTTE SNIDER	07/23/2021
LEONARDO NG	06/11/2021		



**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

Carl Doolittle

Vicki Doolittle

Jim Hattum

Sandy Hawkins

Milt O'Neill

Nedra Marks

Mike Sloan (Past President)

2021  
LUNCHEON  
DATES

**December 9<sup>th</sup>**  
for Holiday Luncheon  
@Zio Fraedos in Pleasant Hill.  
This luncheon will be  
**FREE!**

CRCEA  
CONFERENCE  
DATES

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

2021 REGULAR  
MEETING  
DATES

**SCHEDULE  
TO BE  
ANNOUNCED**

BOARD MEETING  
LOCATION

**TJ's Restaurant -**  
**3210 Pacheco Blvd.**  
**Martinez, CA 94553.**  
**Open daily 6:30am- 2pm daily.**  
All are welcome to attend and share  
your thoughts and suggestions.  
Keep a watchful eye for a mailed  
"THANK YOU" or "Welcome New Member"  
Packet awarding a special coupon  
offer for dining at TJ's!

**KELLY-MOORE®**  
**PAINTS**

All members of the CCCRCEA will be able to  
access discounted paint and sundry items with  
the following account information.

**Account # 620-CC1600**

The discount is available at all Kelly Moore locations.



[kellymoore.com](http://kellymoore.com)

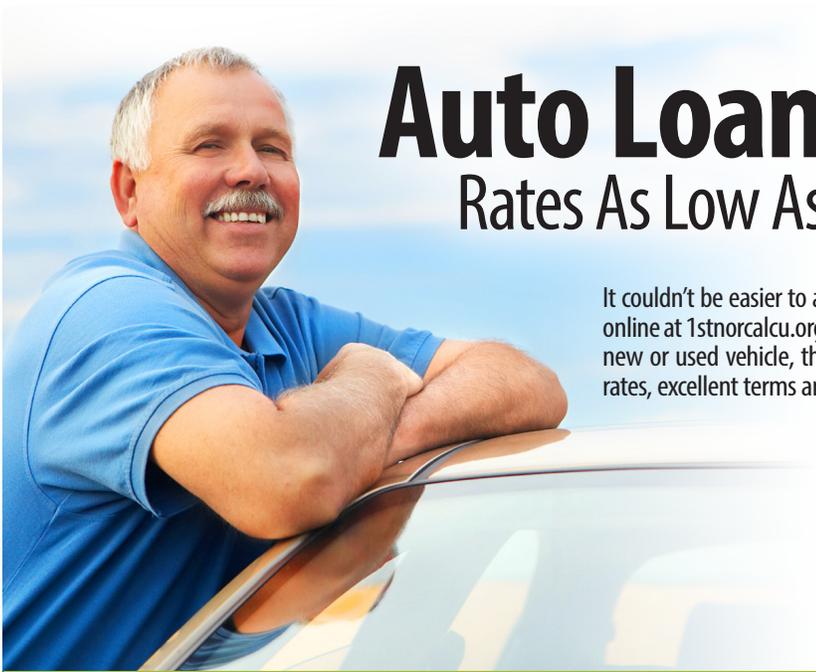




**CONTRA COSTA COUNTY  
RETIRED EMPLOYEES ASSOCIATION**

P.O. Box 2973 Martinez, CA 94553-8868  
*Representing the Past, Present & Future*

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# Auto Loan Rates As Low As **2.25%** APR\*

It couldn't be easier to apply for a 1<sup>st</sup> Nor Cal low rate auto loan. You can apply online at [1stnoralcu.org](http://1stnoralcu.org) or simply visit your favorite local dealership, select your new or used vehicle, then tell the dealer you want 1<sup>st</sup> Nor Cal financing. Low rates, excellent terms and a super simple application process... talk about easy!

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\*Annual Percentage Rates (APR) are subject to change. Rate, maximum term, maximum loan amount and advance amount are based on credit qualifications. Maximum terms vary based on loan amount. We reserve the right to determine collateral value 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 2.25% APR requires a minimum FICO<sup>®</sup> 780 Credit Score. 36 months at 2.25% APR is \$28.76 per \$1,000.00 borrowed. 1<sup>st</sup> Nor Cal Credit Union membership is open to all persons who live, regularly work, currently attend school, or currently worship in Contra Costa, Solano, or Alameda counties, as well as any and all businesses, corporations, and other legal entities in those counties. Visit [1stnoralcu.org](http://1stnoralcu.org) for more details.

Federally Insured by  
**NCUA**