



Contra Costa County Retired Employees Association

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Representing the Past, Present & Future

December 2018

President's Message

My Final Newsletter: As I write this article, I am feeling somewhat nostalgic. The reason is that this will be the last newsletter which I will be writing the President's Message. I will be retiring from the President's position in January, and a new person will be sitting in my chair at the head of the table.

As I look back at our accomplishments over the last 8 years, our bank balance shows that I will be leaving CCCREA in a better financial position than when I took over the reins.

Since we have many new members, I thought it might be both helpful and interesting to provide the membership with some history of our Association. A separate article regarding this subject can be found on Page 4.

During my tenure, we have incorporated as a non-profit association, received tax exempt status from both the IRS and the Franchise Tax Board, we trademarked our logo, and we have a non-profit exemption from the Post Office for discounted mailing costs.

Shortly after becoming president in 2010, I was elected as vice president of CRCEA (California Retired County Employees Association). In that capacity I have been able to keep abreast of current state and federal legislation that could affect California county retirees and their benefits. In 2015, a team from CRCEA met with the Attorney General's office, the state Legislative Analyst's Office, and state Finance Office to voice our opposition to the initiative that Chuck Reed and Carl DeMaio were trying to qualify for the 2016 ballot. I believe our efforts were instrumental in convincing the Attorney General's Office to make corrections to the description of the initiative which eventually caused Reed and DeMaio to withdraw the initiative from the ballot.

These two men, and others in the California legislature, are still actively trying to discredit our pension system, and they would love nothing more than to take away our COLA. It is expected that they will try to revitalize their initiative in the coming years.

I have regularly attended retirement board meetings to stay abreast of the investments made which directly affect the stability of our retirement benefits. In doing so, I have developed a good working relationship with that office's staff, and they have been very helpful in resolving problems brought to them by our retirees, some of them from out of state.

For the past two years, we have attended Retiree Orientation Classes which are also sponsored by the retirement office. We have taken the opportunity to acquaint the attending employees with our Association, and explain to them the benefits of joining our organization. This year I was able to convince our board of the value of having an Associate Membership classification, which would include active members who plan to retire in the next 1 to 2 years.

To allow for this additional membership classification, we have changed the by-laws. Currently we have been contacted by 46 active employees who are interested in joining the Association.

Membership has always been a struggle for our Association, mainly because we are competing with two other recognized retiree groups. None of the other 20 counties in CRCEA has this issue, and they are able to maintain a much higher percentage of retirees to association members. During some months in the past year, we have lost more members than we have gained due to passages.

Three years ago, the Board approved a Scholarship Program, and to date, we have awarded 11 students with \$1,000 scholarships each. An article reminding all applicants of the importance of submitting a complete application will be reviewed in a separate article on Page 9 of this newsletter.

Scholarship Name: At our meeting in October, the Board of Directors voted unanimously to name the scholarship program the Mary Lou Williams Scholarship Fund. Mary Lou has been an active member of this Association's Board of Directors for over 20 years, and was the president when I joined in 2009.

(Continued on page 2)

(President's Message Continued from Page 1)

Mary Lou has been a staunch supporter of a scholarship program for her entire tenure, and was a primary advocate for our current program.

Goodbye To A Good Friend: As many of you are aware, our previous Secretary, Marilyn Cramlett, has decided to move to Mississippi to be close to her family. Marilyn has also been the face of our See's Candy sales since we started the program. We will all miss her smiling face, but I think I may miss her most of all. Marilyn was Secretary of the Association, and my right hand for many years. We all wish Marilyn good health and the best of everything in the years to come.

Board of Director Vacancies: This is the third newsletter in a row that I have asked for volunteers to come forward to assist us with the administration of this organization. To date, out of our 1600 current members, I have not had a single person contact me voicing interest in learning more about the jobs available. Apparently I have not gotten across to the membership how critical the need is at this time. Without people willing to help run the Association, it will soon cease to exist.

Sleep Apnea and CPAP Machines: Almost 7 years ago, I was diagnosed with sleep apnea, and my doctor prescribed a CPAP (Continuous Positive Airway Pressure) machine to alleviate the sleeping problems caused by this condition. Over the years I have been amazed at how many people I have met who also have this sleeping disorder, or they have someone in their family who uses a CPAP machine.

Last year I discovered that PG&E recognizes the CPAP machine as a necessary medical device. For those who use a

CPAP and other designated medical equipment, PG&E offers a discount that they call a Medial Baseline Allowance. A form can be downloaded from PG&E's website, or you can call their business office for details. With your doctor's signature, the allowance is virtually automatic.

Since this allowance saves me almost 20% on my electrical bill, I wanted to make sure everyone who qualifies for this allowance was aware that it is available.

Long Term Care Insurance Lawsuit Update (September 2018): Checks for the Towers Watson partial settlement were mailed to 122,610 class members on July 16, 2018. As of August 30, 2018, more than 100,000 checks had been cashed. However, more than 22,000 checks remained outstanding.

Please note that all outstanding checks will be voided as of January 12, 2019, so we would encourage all class members to cash their checks as soon as possible. Also, if you are a class member and have not received a check, please call the Settlement Administrator, Heffler Claims Group, at 1-844-528-0188.

Class Counsel has also been busy working on expert discovery. Plaintiffs' experts are currently analyzing a massive amount of policyholder data produced by CalPERS for the purpose of determining class damages. Expert discovery will continue over the next several months, followed by pre-trial motions and proceedings, and the trial is scheduled to begin in June 2019. Finally, the September 4 Status Conference with the Court was continued to October 15, 2018 at 11:00 am. We anticipate the Court will let us know at the Status Conference if a specific start date has been set for the trial next June. – (Note: An even more recent report has been added on Page 8 of this newsletter.)

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 or www.cccrea.info, and we will reinstate your membership immediately.

2019 LUNCHEON DATES

March 14
June 13
September 12
December 12

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: (855-522-2732)

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

2019 REGULAR MEETING DATES

January 8th
February 12th
April 9th
May 14th
July 9th
August No Meeting
October 8th
November 12th

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.
(855-522-2732)

CRCEA CONFERENCE DATES

The Spring Conference will be held in San Diego at the Double Tree Hotel (April 14-17, 2019).

Additional information about this conference is posted on the CRCEA website (cccra.org).

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



THE HISTORY OF THE CONTRA COSTA COUNTY RETIRED EMPLOYEES ASSOCIATION

AS RESEARCHED BY MIKE SLOAN – December 2018

Our Association’s available history records date back to November 1972. These records indicate that a then recently retired county employee named William K. (Slim) Taylor sent a letter to county retirees in an attempt to discover if there was any interest in forming an association for Contra Costa County retirees.

Taylor wrote in his invitation memo that in an effort to get the Association started, he had been invited by the organizing group to assume the temporary position of chairman. The initial name for the Association was the “Retired Employees Chapter of the Contra Costa Employees Association”. (It should be noted here that the Contra Costa Employee’s Association was the union representing county employees in 1972. This union later became the Public Employees Union, Local One. Thus our association began as a “unit” of Local One, and this is the reason we were often referred to as “Local One Retiree’s Association” for the past 45 years.)

The organizing group met with the then current County Retirement Administrator, Ben Russell, to discuss benefits for retirees and pending legislation which could affect retiree benefits. This meeting was held in early December at the Contra Costa County Employee’s Association meeting room on Alhambra Blvd. in Martinez, which was next to the Teamsters Union Hall. Ben Russell was later invited to become a board member of the newly formed association.

At this first meeting, Slim Taylor was selected as the first president of the organization, and it was decided that the group would be called Contra Costa County Retired Employees Association (CCCREA). (Note: If it were possible, I would go back in time and lobby the group to not use this name. The reason being is that it is too similar to the retirement office’s name – Contra Costa County Employees Retirement Association – CCCERA.)

In March of 1973, a report by the CCCREA Secretary indicated the membership was 674, and the membership dues were \$1.00 per month. Also in 1973, CCCREA became a member of the California Retired County Employees Association (CRCEA). CRCEA is a statewide organization which was formed to consolidate the 20 county retiree organizations whose retirement benefits are governed by the County Employee Retirement Law of 1937 (also known as the ‘37

Act). Contra Costa became very active in CRCEA, and was responsible for helping to enact several pieces of legislation to benefit county retirees.

In October of 1981, the members of the Association voted to increase the dues to \$2.00 per month. The reason for the dues increase was given as rising costs, and the need to hire a professional staff. (Note: During a personal interview some years ago with George Snell (President from 1995 – 2001) regarding CCCREA history, he told me that the association was relying more and more on Local One for administrative services, and the union was demanding additional money for their services.)

Also in 1981, there was a report that the Association was concerned about pending state legislation (SB 485) which would eliminate the retiree’s cost of living (COLA) raises. Part of the aforementioned dues increase were needed to hire professional assistance to oppose this and other attempts to decrease retiree benefits. That legislation did not pass, but protecting our COLA is still a major concern which continues today.

By 1985, membership had increased to 1050, which at that time was approximately 25% of all county retirees.

Over the years, Local One began to take over more and more of the administrative services, and an “Executive Director” was appointed to handle the Association’s day to day activities. This included collection of dues, payment of invoices, providing funds to association members for expenses, and other financial needs. The union was also handling any tax reporting, providing insurance, and making necessary reports to Secretary of State, etc.

In 1992, the president was Erwin Loretz (2nd president), vice president was Helen Shea (3rd president), Secretary was Dean Baker, and the Executive Secretary was Paul Katz from the Public Employees Union, Local One. Paul Katz was also a business agent for Local One.

It is interesting to note that there was no treasurer at this time. This was due to the fact that Local One handled the collection and distribution of all funds.

(History of CCCREA Continued from Page 4)

From a document named the “Report To CRCEA”, dated March 1992, the total number of retirees was 3287, and the total number of CCCREA members was 1,417. That would place the membership percentage at approximately 43%. (Note: As of October 2018, CCCREA’s membership is 1,600, which is approximately 17% of the number of current retirees – 9,848.) Also in March of 1992, the retirement benefit fund’s assets were approximately 12 million dollars, and that compares with December 2017’s reported assets of almost 9 billion dollars.

In the 43 year history of CCCREA, there have only been seven presidents, and of those, two were only president for one year. That means that the other five served a term of approximately eight years each.

In 2011 when I took over as president, I was very concerned about the organization’s finances, and diligently worked with Local One to provide information about income, expenses, tax returns and insurance coverage. Unfortunately, there was much resistance to providing this information. During the early years, the association’s board abdicated all responsibility for these functions to the union, and the union then looked upon the association as part of the union and not an independent entity.

The concern at that time was there was no accountability for the funds collected from the membership. The board was also concerned that Local One could not provide any documentation that our officers and board members were covered with Directors and Officers insurance to protect us from lawsuits. The CCCREA board was also unable to obtain documents which could be used to prove we had filed annual tax returns as required by the IRS and the Franchise Tax Board. More research determined that out of an annual income of approximately \$18,000 per year, the association only had less than \$500 in the bank. It was at this point that the Board of Directors began a process to become more autonomous and rely less on Local One.

The treasurer opened a bank account, and then contacted the retirement office to have all dues sent directly to the association and not to the union. We then negotiated terms for the continuation of administrative services with Local One. These services included publishing and mailing the newsletter, phone answering service, providing occasional office and meeting space and coordinating the luncheons and collecting funds from that event.

In 2013, CCCREA filed for incorporation with the state which gave us a non-profit status. We also filed for tax exemption from the IRS and the Franchise Tax Board, and tax exempt was granted that same year. Although we still have to file returns with both agencies, we do not pay any taxes.

During the same time period, we applied to the postal service, and was granted, a non-profit mailing permit which saves the association a considerable amount on postage. Officers and Directors insurance was purchased, as well as an umbrella policy which covers the Association for incidents such as injury claims.

Over the years, several significant legislative proposals were sponsored by CCCREA and CRCEA. As early as 1982, there are written records indicating the association’s president was having problems with the retirement office while trying to obtain retiree addresses. Even during my first few years as president, I was having similar issues. The retirement office continued to refer to some obscure law stating they were not authorized to give out the personal information of retirees in their records.

To overcome this problem, CCCREA and CRCEA sponsored a bill (SB1382-2012) which required the Contra Costa retirement office to assist any “recognized” county retiree group in providing access to all the retirees in their system. This legislation was passed by the legislature, and signed into law in August 2012 by Governor Brown.

After this law was passed, the retirement board stated they would have to review the subject matter to be sent, and they wanted to reserve the right to censor any information they did not feel was appropriate. When they were threatened with legal action, they decided to compromise. While they would still not give us the address information, they did provide a service whereby they accepted the information we wanted sent, and then their office would mail it out at our expense. They were not allowed to review or censor any mailings, and so far, this has worked out fairly well.

Another very important piece of legislation was SB673 in 2014. This bill was needed to allow the retirement office to become independent from the county government. With the support of CRCEA, this legislation passed and was signed into law in August of 2014 by Governor Brown. The retirement office now has its own staff that is hired by the CCCREA administrators, and they are no longer county employees. Wages and benefits are now negotiated “in-house” without any county input.

(History of CCCREA Continued from Page 5)

In 2014 the CCCREA Board of directors requested a dues increase of \$1.00 per month to provide the funds for a scholarship program. The vote by the membership was over 90% in favor of the increase and the scholarship program.

Since the beginning of the program, there has been a great deal of interest, and we have received between 20 and 30 applications each year. To date, CCCREA has given out 11 scholarships of \$1,000 each. However, in 2018, the board voted to increase the scholarship amount to \$1,500 per award. Also in 2018 it was decided that the scholarship program would be named the Mary Lou Williams Scholarship Fund. Mary Lou was president from 2004 until 2011, and was instrumental in developing the program.

In 2016, CCCERA began holding Retiree Orientation Seminars after a long hiatus. Our Association has been invited to each seminar, and we are allowed to give a presentation regarding the benefits of being a member of our organization. Each attendee is encouraged to join CCCREA as soon as the retired.

In 2018 the CCCREA Board decided that it would be beneficial to have the soon to be retired employees involved in the Association prior to their retirement. By a unanimous vote, the by-laws were changed to add a new membership category called Associate Members. This category will include any Contra Costa County employee whose retirement benefits are controlled by the CCCERA, including several special districts. The employees who state they are 1 to 3 years from retirement are encouraged to become Associate Members.

Associates will have the same rights and benefits as full members, except they will not be able to vote, hold office, or participate in the scholarship and supplemental benefits programs. Since the Associate dues cannot be deducted from a benefit check, a \$12.00 per year fee will be paid annually in January.

HICAP Answers Medicare Questions

by Maya Kennedy, CCCREA Secretary

People with Medicare coverage face many choices during the open enrollment period (October 15 – December 7). Medicare and supplemental insurance can be complicated, and advertising for health coverage can be misleading or confusing. HICAP (Health Insurance Counseling & Advocacy Program) can help, said Pam Brown, one of the speakers at our September luncheon.

HICAP's trained, volunteer counselors provide objective information to help you understand your options and analyze what works best for you. HICAP's services are free of charge, and no insurance is sold or endorsed. HICAP can also help with billing and claims problems.

In Contra Costa County, HICAP can be contacted at (925) 602-4163 or (800) 510-2020. Their web address is www.cchicap.org. There are HICAP offices in all California counties; outside Contra Costa County, call (925) 229-8434.

Ms. Brown also discussed Senior Medicare Patrol (SMP), which helps Medicare beneficiaries avoid, detect, and report Medicare fraud. She advised never to sign anything that you did not initiate yourself, and don't accept anything for free in exchange for your personal information. Medicare doesn't call or visit to sell you anything. Treat your Medicare and Social Security numbers like a credit card number, and never give these numbers to a stranger. For more information, contact SMP at 1-888-613-7080 or www.smpresource.org.

"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 a while, leave footprints in our heart, and we are never the same."

'Chicken Soup for the Soul'



PASSAGES REPORTED THROUGH SEPTEMBER 12, 2018

BAPTIST, JOYCE	01/17/2018	LEE, THERESA	05/05/2018
BROOKS, RUBY	05/05/2018	MAUZEY, CLIFF	05/21/2018
CHIVERS, ROSALIE	05/12/2018	MOTELET, KATHLEN	06/02/2018
CLAUSEN BONNIE	07/05/2018	NEWBRY, CARMELITA	08/31/2018
DUARTE, GERALD	05/06/2018	PISTOCHINI, HARRIETT	08/10/2018
EARLS, ELVA	03/21/2018	POLAND, JANICE	04/25/2018
GAINES, LEE	04/05/2018	PONGRACE, JANICE	06/22/2018
HAWKINS, ROBERT	03/20/2018	ROMITI, BERNARD	07/11/2018
HENDERSON, ESTER	04/19/2018	RYAN, BETTIE	08/05/2018
HUERTA, EDNA	07/10/2018	SILVA, VICTORIA	09/23/2018
HUIISH, LOIS	04/10/2018	SOPER, ETHEL	09/11/2018
HULSE-GARCIA, ANITA	05/15/2018	VERNON, FLOYD	06/13/2018
IRWIN, EDGAR	04/16/2018		



Contra Costa County Retired Employees Association Board of Directors

Board Members

Petrenya Boykins

Maria Catanese

Marilyn Cramlett

Carl Doolittle

Vicki Doolittle

Mary Forney

Jim Hattum

Sandy Hawkins

Milt O'Neill

Mary Lou Williams,
(Past President)

Mike Sloan, *President*
mesloan1@aol.com

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

Marcia Coudyser, *Treasurer*
coudyser@ares1.com

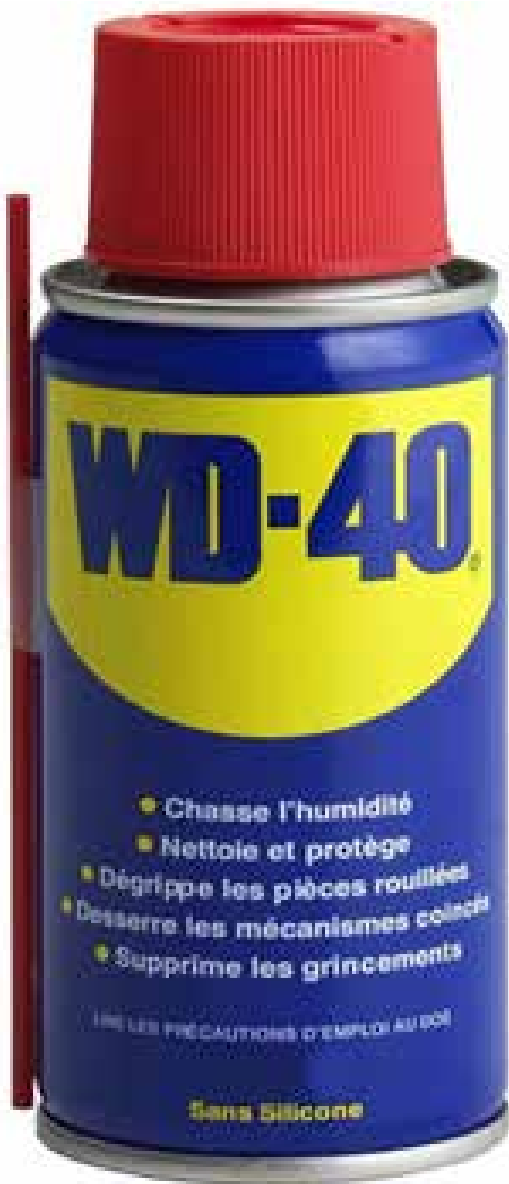
Maya Kennedy, *Recording Secretary*
925-930-6871
email: mkennedy@inf.net

What is The Main Ingredient of WD-40? “Water Displacement #40”

The product began from a search for a rust preventative solvent and degreaser to protect missile parts, but Ken East (one of the original founders) says there is nothing in WD-40 that would hurt you.

WD-40 was created in 1953, by three technicians at the San Diego Rocket Chemical Company. Its name comes from the project that was to find a ‘Water Displacement’ Compound. They were finally successful for a formulation, with their fortieth attempt, thus WD-40.

The ‘Convair Company’ bought it in bulk to protect their atlas missile parts. WD-40 Uses:



1. Protects silver from tarnishing.
2. Removes road tar and grime from cars.
3. Cleans and lubricates guitar strings.
4. Gives floor that ‘just-waxed’ sheen without making them slippery.
5. Keeps the flies off of Cows, Horses, and other Farm Critters.
6. Restores and cleans chalkboards.
7. Removes lipstick stains.
8. Loosens stubborn zippers.
9. Untangles jewelry chains.
10. Removes stains from stainless steel sinks.
11. Removes dirt and grime from the barbecue grill.
12. Keeps ceramic/terracotta garden pots from oxidizing.
13. Removes tomato stains from clothing.
14. Keeps glass shower doors free of water spots.
15. Camouflages scratches in ceramic and marble floors.
16. Keeps scissors working smoothly.
17. Lubricates noisy door hinges on both home and vehicles doors.
18. It removes that nasty tar and scuff marks from the kitchen flooring. It doesn’t seem to harm the finish and you won’t have to scrub nearly as hard to get them off. Just remember to open some windows if you have a lot of marks.
19. Remove those nasty bug guts that will eat away the finish on your car if not removed quickly!
20. Gives a children’s playground gym slide a shine for a super-fast slide.

(History of CCCREA Continued from Page 8)

21. Lubricates gearshift and mower deck lever for ease of handling on riding mowers.
22. Rids kids rocking chair and swings of squeaky noises.
23. Lubricates tracks in sticking home windows and makes them easier to open.
24. Spraying an umbrella stem makes it easier to open and close.
25. Restores and cleans padded leather dashboards in vehicles, as well as vinyl bumpers.
26. Restores and cleans roof racks on vehicles.
27. Lubricates and stops squeaks in electric fans.
28. Lubricates wheel sprockets on tricycles, wagons and bicycles for easy handling.
29. Lubricates fan belts on washers and dryers and keeps them running smoothly.
30. Keeps rust from forming on saws and saw blades, and other tools.
31. Removes grease splatters from stove-tops.
32. Keeps bathroom mirror from fogging.
33. Lubricates prosthetic limbs.
34. Keeps pigeons off the balcony (they hate the smell).
35. Removes all traces of duct tape.
36. Folks even spray it on their arms, hands, and knees to relieve arthritis pain.
37. Florida's favorite use is: 'cleans and removes love bugs from grills and bumpers.'
38. The favorite use in the state of New York, it protects the Statue of Liberty from the elements.
39. WD-40 attracts fish. Spray a little on live bait or lures and you will be catching the big one in no time. Also, it's a lot cheaper than the chemical attractants that are made for just that purpose. Keep in mind though, using some chemical laced baits or lures for fishing are not allowed in some states.
40. Use it for fire ant bites. It takes the sting away immediately and stops the itch.
41. It is great for removing crayon from walls. Spray it on the marks and wipe with a clean rag.
42. Also, if you've discovered that your teenage daughter has washed and dried a tube of lipstick with a load of laundry, saturate the lipstick spots with WD-40 and rewash. Presto! The lipstick is gone!
43. If you spray it inside a wet distributor cap, it will displace the moisture, allowing the engine to start. My discovery, Ants don't like it..... P.S. - As for that Basic, Main Ingredient... Well.... it's FISH OIL...

Now This Is Definitely Worth SHARING!



CALPERS LONG TERM CARE LAWSUIT UPDATE

November 2018

CalPERS Threatens To Raise Rates 124% If They Lose Lawsuit

According to an article published in the Sacramento Bee on November 05, and written by Adam Aston, the CalPERS Long Term Care class-action lawsuit has been scheduled for trial in June 2019. The court has scheduled three to four weeks for this trial.

The parties appeared at a Status Conference before Judge Ann Jones on Friday, November 2, 2018. Judge Jones confirmed that the class trial will commence June 10, 2019 at 10:00 a.m. The Court also confirmed a few additional pretrial dates: (1) expert discovery must be completed by January 31, 2019, (2) a further Status Conference was set for February 20, 2019 at 10:00 a.m. to address a briefing schedule for pretrial motions, and (3) a Final Status Conference was set for May 28, 2019 at 1:45 p.m.

Michael Bidart, the attorney representing CalPERS members, anticipates that the trial will go forward as scheduled. Bidart estimated the plaintiffs could receive as much as \$1 billion in damages from the case. "There are just so many people," he said.

According to the Sacramento Bee article, CalPERS says in its petition to the 2nd District Court of Appeal that if they lose the case, it would actually harm people who bought the plan. The reasoning being is because the pension fund would be compelled to more than double the rates it charges for long-term care insurance to pay the settlement.

"There is no source of funds to pay a judgment other than the long-term care fund itself. Should the fund come up short because of a judgment, we would have to raise rates significantly," CalPERS spokesman Wayne Davis said.

The lawsuit stems from a series of rate increases that CalPERS adopted for long-term care insurance beginning in 2013, peaking with an 85 percent rate hike in 2015. CalPERS say in its most recent appeal that it would raise rates on the plan by 124 percent if it loses the lawsuit.

Bidart contends that the structure of the rate increases breached the contracts people signed when they bought the policies beginning in 2003. Those agreements included assurances that rate hikes would be spread among those who bought long-term care insurance, and that people who

bought inflation protection policies would not see their rates increase because of expanded benefits, according to court documents.

Bidart criticized CalPERS' argument that winning the case would harm plaintiffs in the lawsuit. "When they make that argument, it takes your breath away," he said. "Your defense is you can do whatever you want; you can create harm, and that the harm you create is so great that you cannot carry on your program without sticking it to the people you stuck it to once."

In July, people who bought the long-term health insurance plan began receiving checks worth about \$80. The money came from a settlement that CalPERS consultant Towers Watson reached in late 2017. The settlement separated the firm from the case, but did not resolve the bigger claims against CalPERS.

September 2018 Update

Checks for the Towers Watson partial settlement were mailed to 122,610 class members on July 16, 2018. As of August 30, 2018, more than 100,000 checks had been cashed. However, more than 22,000 checks remained outstanding. **Please note that all outstanding checks will be voided as of January 12, 2019, so we would encourage all class members to cash their checks as soon as possible.** Also, if you are a class member and have not received a check, please call the Settlement Administrator, Heffler Claims Group, at 1-844-528-0188.



2019 SCHOLARSHIP PROGRAM

For the past three years, CCCREA has been promoting and sponsoring a scholarship program for our Association's family members. To date, eleven scholarships have been given out at \$1,000 each, however beginning with 2019, the scholarship amount will increase to \$1,500 each. The number of scholarships will be dependent on the annual budget, but will not be less than three.

Each member sponsor for the scholarship applicants needs to be very specific when providing their family members the applications and rules. Last year we had a few applications that had to be disqualified due to the failure to provide an official transcript of the applicant's grades.

When transcripts are sent from the school, they come in a sealed envelope, and very often also have the seal of the school imprinted on the envelope or the transcript itself. Any applications with transcripts outside the sealed envelope, or photocopies of transcripts, will be rejected.

Although grades are important, the reviewer gives a lot of credit to those who have been affiliated with student committees or extracurricular activities. Those who

volunteer for non-profit groups and charities outside of the school will also receive extra credit in the eyes of the reviewer. A well written essay describing the applicant's accomplishments while in school and future goals are also given higher marks. The applicant's letter(s) of recommendation are also extremely important.

Transcripts can take several weeks arrive after they are ordered, so it is not too soon to ask for them.

As a reminder to the membership, the Board of Directors has no input into the selection of candidates, but only takes the recommended list and then votes to approve the scholarship. During the past three years, we have used two different reviewers, and both are retired Superintendent of Schools.

Finally, since we continue to receive the number of applicants that we have in the past (27 last year), the Board has decided to limit the number of successive awards a student can earn to two. It was felt that some very deserving and qualified students were losing out on the opportunity to compete.



**See's
CANDIES**

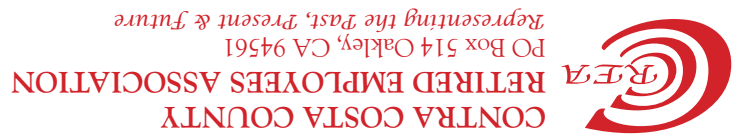
SEE'S CANDY SALES – SANTA IS COMING!

The number of certificates sold continues to grow each year, and the Board of Directors has voted to maintain the current price at \$16.00 each. This price is a discount of almost 25% over the See's Candy retail price of \$20.50 per pound.

There has always been a big demand for the certificates at the Christmas luncheon, so you might want to plan ahead and order early. The certificates make great gifts for your family, friends, and neighbors.

Many of the other county associations in CRCEA have raised their prices to \$17.60, which is the regular discounted price. However, since we buy so many, we get a volume discount, and we will continue to pass those savings on to the membership.

The certificates can also be mailed to you at a cost of \$1.50 postage for one to five certificates, and \$3.00 postage for any amount over five. Send your request to CCCREA-SEE'S 3130 Balfour Road- Suite D271 Brentwood, CA 94513.



Tray_Tray Number***Bundle_Number***SP_Sort PositionEndorsement LineBreak Mark
Full Name
Address Line 1
Address Line 2
City State ZIP Code
IM Bar code

NONPROFIT ORG
U.S. POSTAGE
PAID
CONCORD, CA
PERMIT NO. 153