

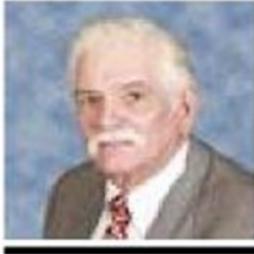


THE INTERCOM

Newsletter of the California Retired
County Employees Association (CRCEA)
January 2018

www.crcea.org

Issue #1-2018



PRESIDENT'S MESSAGE

The year has come and gone. 2017 is history and it is now 2018. I am hoping that each and every one of you had an opportunity to be with family and friends during the holiday season.

My last message in September/October talked about wildfires and now once again it is plaguing California. Napa/Sonoma was ugly. As I write this, the fires in Ventura County and San Diego County and Los Angeles County are still being fought. I know some of you were displaced, and may have even lost your homes. I can only hope and pray that things will be "okay" going forward and that lives and spirits will get everyone through the ordeal.

The last quarter of 2017 has been quiet. That is with the

exception of the Conference in Emeryville. A lot of work by the folks in Alameda County provided us with another absolutely fine conference. A big thank you to Jerry and Liz, and all the others I met who took time to man the table and coordinate everything.

California Legislature went on its Christmas break without any real damage being done to retirements and the retirement issue. Several items were held over until they come back in January for the second half of the two-year session. There are a number of issues still "hanging" out there that will be taken up as the session moves along. Senator Moorlach still has a couple of bills that would impact pensions for those still working. They were pulled from hearings in the fall, but very well could be attempted to move forward. A keen eye on all of this will be maintained by us and our consultant.

I think that our upcoming conference in Santa Barbara County will be a time for discussion on many of these

issues as we review the Sacramento Scene.

The CalPERS LTC issue is slowly moving forward. Slowly being the operative word. Dave Muir from LA County is monitoring the matter for us and will keep everyone updated as appropriate. The pension cases from Marin County, Alameda County, and CalPERS are proceeding and could be showing some action this year. Attorney Ashley Dunning gave us a good update at the October conference, and I am certain that those directly involved will keep us up-to-date.

As I have said often, we continue to keep our eyes and ears open to what is or is not going on. The earlier we know about something, the sooner we can research it to see its impact and what (if anything) we should be doing. There is no good reason to go "chasing ghosts", but we still need to be vigilant in order to be in a position to react when it is appropriate.

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Back to conferences, our next Spring Conference in April will be in beautiful Santa Barbara. It's not too early to think about making your hotel reservation. The venue (Fess Parker Double Tree) is a great location. It will probably fill up fast. Check out our website (www.crcea.org) for all the information you need to make a reservation.

The record has a scratch in it, so it repeats and repeats. Not even so much as a change of wording. CRCEA continues to reach out for Affiliates. Those are businesses that provide services to retirees or otherwise support public employees and retirees that we can approach to be affiliates of CRCEA. All of our affiliates believe that they have something of benefit for your members, and the local associations will be looking at each of them to evaluate at the local level. You can check on the basic information on each at our website under the Affiliate tab. If you have a question on their service/product, do not hesitate to give them a call in order to see if that affiliate can be of benefit to your association.

As always, if anyone has any idea or potential affiliate that would be of benefit to CRCEA and its members, give Mike Sloan or any Executive Committee member

the information and we will follow up.

There is always the need to increase our local association membership roles. Following some discussion in October, we plan to set aside a block of time to talk about membership and how different approaches by different associations has either worked or not been successful. Only through our numbers do we have strength and only through our strength can we obtain success. Try to make an effort to get those newly retired (and the long time retirees as well) to join your local association. Clearly our dues are much lower than the dues they paid while working, and a simple reminder that your association is looking out for their continued peace of mind in retirement.

I wish each and every member the absolute best. Last time I asked you for your good thoughts for those in the hurricane areas. This time I am asking for those same good thoughts for all who have been through the wildfires in California.

I have friends who were evacuated, but so far have not lost their homes. I know, however, that there are others that have lost a

lot. Let's all say a little prayer for all those in those areas.

Until next time.....



SKIP MURPHY, President

CRCEA Conferences

Spring 2018
Santa Barbara (RESBC)

Fall 2018
Marin (MCARE)

Spring 2019
San Diego (RESDC)

Fall 2019
Sonoma/Mendocino
(SCARE/AMCRE)

Spring 2020
Tulare (TCREA)

Fall 2020
Stanislaus/Merced
(RESCO/REMCO)

**WE HOPE YOU WILL BE
ABLE TO JOIN US FOR
GREAT INFORMATION,
NETWORKING, AND, OR
COURSE, FUN!**



**Retirement Security
Committee - Update
by Mike DeBord, Co-Chair
Retirement Security
Committee**

As we head into 2018, the Retirement Security Committee wanted to give you an update of activities. At the CRCEA Fall 2017 Conference, we heard presentations from Amy Brown, CRCEA legislative consultant, and from Ashley Dunning, an attorney who provides legal services to the majority of the 20 County systems governed by the County Employees Retirement Law of 1937. These two professionals made informed presentations on legislative and legal activities as they relate to our pension protections. And while we all continue to see many articles in the press about the increasing cost of public pensions and the problems it creates, **at this time we don't see any specific legal or legislative activities that pose a direct threat to our retirees' pensions.**

This does not say that there will not be future efforts to undermine our pension benefits. **Local and state governments are being seriously impacted by large annual increases in employer contributions necessary to fund their public pensions,** and this situation

is projected to worsen for several years. The increases in employer costs are caused by two primary factors. First, the retirement systems have been lowering the annual expected rate of return on their investments, such as from 7.5% to 7.0%. Any reduction in earnings must be offset, typically by higher employer contributions. Second, most public retirement systems are not fully funded today, and increased employer contributions over time will likely be required to close this gap.

The financial pressures on local government due to increasing costs for public pensions are real and often require painful reductions of public services to balance their annual budgets. Our Retirement Security Committee is concerned that as these budget pressures continue to increase, that actions may be attempted that could potentially undermine our retirement benefits. We have already seen actions over the last many years that reduced or eliminated retiree medical subsidies in many Counties (where they were not fully vested) and several State-wide ballot initiative attempts targeting public pensions. And **while California has some of the strongest legal protections of public retirement bene-**

fits, we must stay alert to any actions that might impact our CRCEA members. Our Retirement Security Committee has been very active in addressing a wide variety of issues on behalf of our CRCEA members, as well as supporting retirement security concerns in the private sector. The following is a brief **recap of our Retirement Security Committee efforts.**

- Established the Retirement Security Committee as a **“standing committee” in CRCEA**
- Provided written and oral testimony at the State Capitol, on December 1, 2011, during the hearings that led to the **Governor's Pension Reform Act** (Implemented January 1, 2013)
- Researched, wrote, published and widely distributed two white papers on disturbing trends in U.S. retirement plans, titles: **“Transition to 401(K)--A Train Wreck in the Making, Part I and Part II”** (2012)
- Met with one State Senator and several Members of the Assembly at the State Capitol in August 2012, and provided written and oral testimony during the hearings in

support of Senate Bill SB-1234, “**Secure Choice Retirement Savings Act**” that was designed to provide retirement benefits for private sector workers who work for an employer with more than 5 workers (Approved and signed into law by Governor Brown in 2016)

- Wrote a strong letter of concern on August 13, 2014 to the leaders of the U.S. Senate and House, that was co-signed by the Co-Chair of the Retirement Security Committee and the President of CRCEA, to address the impending death spiral of multi-employer pension plans if the provisions of the **Pension Protection Act of 2006** were not continued
- Provided written and oral presentations in both 2015 and 2016 to **combat multiple State-wide Initiative Proposals** that would have undermined California public pensions—we met each time with representatives from the State Department of Finance, State Legislative Analyst’s Office, and the State Attorney General’s Office (The good news is that none of these Initiatives made it to the ballot)

- **Supported, through CRCEA, several class action lawsuits** in individual CRCEA associations that involved potential loss of retirement benefits for its members (such as filing a legal brief in State court in support of retirees’ benefits)
- Made numerous **presentations at the CRCEA conferences and individual associations**
- **Authored many articles for our Associations and CRCEA newsletters** to keep our members up-to-date
- Created and maintained the **Retirement Security Database** accessible at www.crcea.org
- **Supported and participated in many coalitions** focused on public pension issues, a critical element to effectively mobilize efforts against future attacks on public pension benefits

Because of our involvement in these activities, the **Retirement Security Committee now has the background, structure and experience** to help address future concerns that could impact our members’ pen-

sion benefits. And while we are not having to deal with any immediate threats to our retirees’ pensions now, we need to continue establishing relationships with public retirement groups and others in each of our Counties so when the time comes to ask for their support and help, they will be ready. And finally, **we very much appreciate all the great support from the CRCEA organization and from all of you as members of CRCEA.**

Mike DeBord and George Shoemaker, Co-Chairs
CRCEA Retirement Security Committee



Spring CRCEA Conference Preview
by Annette Paladino,
RESBC President & Mark
Brickley, RESBC Secretary

The Retired Employees of Santa Barbara County (RESBC) will present CRCEA's upcoming Spring conference on **April 16-18, 2018** at the **Fess Parker DoubleTree Hotel by Hilton**, in Santa Barbara, California. The DoubleTree Hotel's stunning remodel will be completed before the conference begins and will include upgraded guest and meeting rooms, a new grand foyer, and revamped restaurants. This beautiful beachfront hotel features a large outdoor pool, bubbling spa, workout facility, and a new wine tasting bar featuring Fess Parker's varietals. Bring your swimsuit as the beach is just across the street!

RESBC feels lucky it can offer CRCEA conference attendees room rates of \$189 + tax & hotel fees. Regular DoubleTree room rates can top \$300+ per night. CRCEA conference attendees staying at the hotel will also receive vouchers for the hotel's hot breakfast buffet (2 max per room from August 16-18 only). Overnight parking rates have been substantially reduced. The hotel also offers CRCEA conference attendees the option of

beginning their stay a night early (Sunday, August 15, 2018) and/or extending their stay to Wednesday and Thursday nights at the same room rate. However, if you wish to extend your stay over Friday or Saturday nights, room rates will reflect the DoubleTree's higher weekend pricing. We **strongly** recommend that you book your rooms early for the Spring 2018 CRCEA Conference. At this article's writing, rooms were still available, however, many CRCEA members have already booked their accommodations.

If we exceed our current attendee room allotment, the hotel may (if available) offer CRCEA registrants additional rooms. Please let RESBC know if you need assistance with room reservations only after you attempt to book your stay online, or by calling the hotel directly. See the conference flyer (Page 6) for the correct web address to book your rooms. Our contact at the hotel is Ms. Denise Dibble, Senior Sales Manager (805-564-4333). RESBC's phone voice mail is: 805-568-5933.

The Spring 2018 CRCEA Conference will include noted guest speakers and panel discussions including: Building Effective

County Retirement Association Boards, The Future of Public Pensions and a Legislative Round-Up: Sacramento to Washington DC. We are also following up on interest expressed at the last Alameda County CRCEA conference with a presentation on Sleep & Health. The conference's Tuesday night banquet will feature a delicious, multi-course buffet dinner and up-tempo entertainment.

The Retired Employees of Santa Barbara County extend our welcome mat and encourage you to attend the upcoming Spring conference on Santa Barbara's beautiful waterfront. It's going to be a blast!

Please be on the lookout for an email from Rhonda Bieseimer in the next few weeks requesting input on the Membership Recruitment and Retention Guide. It's really important that we get feedback from every Association so we can have a complete working tool.

Please contact Rhonda should you have questions.

rhonrob@att.net



2018 CRCEA SPRING CONFERENCE APRIL 16-18. 2018



SANTA BARBARA COUNTY

FESS PARKER DOUBLE TREE

633 E. CABRILLO BLVD., SANTA BARBARA, CA

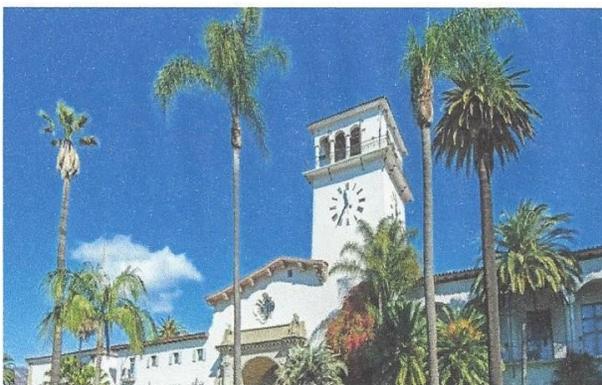
- \$189 Per night + taxes
- Parking: \$5 per night
- Breakfast included

***Reserve by 2/15/18**

877-893-0892

<https://aws.passkey.com/e/49174669>

***Ask for RESBC-CRCEA conference rate**



Hosted by
Retired Employees
of
Santa Barbara County

For conference information:
AnnetteAPaladino@Gmail.com

SUCCESSFUL AGING

How hospice can help with end of life care

Q. We had hospice care for my mother in her home the last three months of her life. The care she received was extraordinary and indispensable. Would you please write something about hospice so your readers will know the importance of this resource? — *D.B.*

A. Dear D.B: Indeed, we all should know about hospice. Here is a brief overview: Many think of hospice as a place, which can be confusing. Typically here in Southern California, hospice is not a place but a visiting service. It's for those who are terminally ill, focusing on symptom management and comfort for the patient. The emphasis is on compassionate care rather than cure based on the belief that each person has the right to die pain-free and with dignity. To be eligible, one must decline curative treatments for the terminal illness. A person can still receive care for problems that aren't part of the terminal illness. The most common place to receive hospice services is in the patient's home. Services also occur in hospitals, nursing homes, large and small assisted living homes and other long-term care facilities. Hospice is available to

patients of any age, religion, race, or illness. Medicare, Medicaid, most private insurance plans, HMOs and other managed care organizations cover hospice costs.

A person is eligible for hospice after being certified by a physician as having a life expectancy of six months or less after admission. If patients live longer, they can continue to receive services as long as a doctor again documents their eligibility. Patients are free to leave the hospice system at any time.

Hospice takes a team approach made up of individuals who provide expert medical care, pain management, and emotional and spiritual support tailored to the patient's needs and wishes. Support also is provided to the patient's loved ones. Often the patient's physician writes the original referral to hospice. The team includes a physician, nurses, aides, social workers, clergy or other counselors and trained volunteers. They provide comfort while managing symptoms and medications, visiting the patient about two or three times a week for a total of five to ten hours. It is not 24-hour care.

Personal services such as social visits, reading to the patient or limited shopping can be provided by valued hospice volunteers. The bulk of personal care, however, remains the responsibility of the patient and family. Depending on the patient's needs and the availability of family to help, it may be necessary to hire in-home care or to move to a care facility in the community.

The experience of the late columnist and humorist Art Buchwald is noteworthy. At age 81, Buchwald chose to receive hospice services rather than to continue with more aggressive medical treatment. He did so with every intention to die. Although his kidneys were failing, he refused to continue dialysis and was told he would have two to three weeks to live. For some miraculous reason, his kidneys started to function again. The news spread and visitors poured in such as Sen. John Glenn, Jack Valenti, Ethel Kennedy and Donald Rumsfeld, as well as brass from the Marine Corps. In 2006, he was quoted in the Washington Post as saying, "The more publicity I got, the more attention my kidneys got and instead of going quietly into night I was holding news conferences every day."

His extended life motivated him to write and launch his book, "Too Soon to Say Goodbye." He died at age 82.

The Buchwald story is likely the exception. The point is no one can write the life-death script. Often, individuals live longer with hospice care because of experiencing less stress and increased comfort.

Our communities are enlightened with hospice services with more than 700 certified in California. The two well known in the South Bay are Providence TrinityCare Hospice at 800-535-8446 and Torrance Memorial Hospice at 310-325-9110. D.B., thank you for bringing hospice to our attention. It is a model for quality and compassionate care for those who face a life-limiting illness.

*Helen Dennis
Columnist for the Los Angeles
Newsgroup on Successful
Aging; recently named by PBS
Next Avenue as one of the 50
influencers in aging for 2016
www.HelenmDennis.com*

*Reprinted with permission.
Excerpt from The San Bernardino Sun, 2017*



We Don't Wear Signs
(sunnyskyz.com)

As I was pulling into work, I was following this car. The sign in the back window said, "Learning stick, sorry for any delay."

Knowing this information, I was very patient with their slow shifting, and honestly they were doing pretty well for still learning. Then I asked myself a tough question: Would I have been just as patient if the sign hadn't been there? I can almost definitely say no.

We don't know what someone is going through. We don't wear signs that illustrate our personal struggles. You don't see signs taped to people's shirts that say, "Going through a divorce", or "Lost a child", or "Feeling depressed", or "Diagnosed with cancer."

If we could read visually what those around us are going through we would definitely be nicer. But, we shouldn't have to see signs and have reasons to treat strangers with kindness. We should do it anyway, whether we know what is going on or not. Whether they deserve it or not.

Let's give everyone an extra dose of patience, kindness and love.



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