



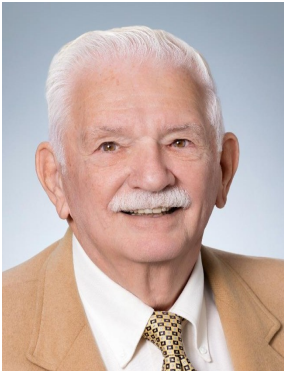
www.crcea.org

THE INTERCOM

Newsletter of the California Retired
County Employees Association (CRCEA)

October 2026

Issue #4-2026



PRESIDENT'S MESSAGE

For the third time in a row – where has the year gone? Maybe I am setting myself into the plot of “Groundhog Day”, but I just looked at the calendar and 3 months have gone by and it only seems like yesterday.

I mentioned the Spring Conference last time and now we are bumping up on the Fall Conference time. I keep running out of time. BUT the good news is that we continue to move down the road with an alternative format and will continue to adjust if it is not that workable.

So, as you see my repetitions, please remember that we are moving forward.

In the vein of moving forward, by the time you get this message the Fall Conference Business Meeting will be right

around the corner. This is the first of our new scheduling and the first time we have had an election of officers without being in the same room. The process doesn't change because of the method of getting together. We still need to take care of the business of CRCEA. Like any other corporation, the designated delegates are the Board of Directors of our corporation. We need to participate in order to conduct the business of the organization as well as ensure that that business addresses the past, present and future needs of the organization.

As I speak of the conference, I think about the upcoming change(s) that we are implementing this year. The Fall format may be shorter and different, but it is the semi-annual meeting of the delegates of CRCEA where we need to take care of business. I wonder about the mandatory election process that takes place in the fall and whether full business can be accomplished smoothly via teleconferencing. But I am also confident that with this change all those involved will ensure that we get the work done and when we find “glitches” that we have the talent within the organization to fix them and make the process successful.

CRCEA is always looking for those with the desire to be involved with the organization even more than just a delegate or member. The leadership of the CRCEA entity is always in need of those who might have a desire and commitment to step into a leadership role. The Business Meeting in October will also include the time for the election of the CRCEA President and the Treasurer. Next year is the election of the Vice-President and the Secretary. Give this some thought. Think about stepping up. Is there a little interest in the back of your mind? Reach out to others, including those incumbents in that position now. Pick their brain to see if maybe, just maybe you might want to get involved.

On the legislative side, it seems that the bills are done being reviewed. Many have been sent to the Governor for signature or veto. The two bills CRCEA has been watching closely are AB 1601 (allowing Sonoma County to try to work something out to give a COLA to its retirees) and AB 1383 (which would adjust some areas of PEPRA to allow a better retirement tier for safety members). Both are on the Governor's desk.



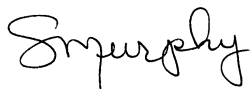
(The above was written prior to action of the Governor on both AB 1601 and AB 1383. The Governor signed AB 1601 enabling Sonoma County retirees to work on obtaining a COLA. The Governor vetoed AB 1383 keeping all existing PEPRAs tiers status quo.)

CRCEA was involved in supporting both bills since it could enhance the status of existing retirees (AB 1601) or future retirees (AB 1383). While the first would help all retirees, the second would first focus on safety members. But general members are also watching. It's been historically true that if one piece of legislation is success for a group, the next group seems to follow up with a "me too" adjustment. In the case of lower tiers of PEPRAs it's called for.

The summer breaks are over. Kids, grandkids, and great grandkids are now back at school. Time to get back to our normal routines (is there such a thing?). Being retired has all the pluses and minuses of our earlier work life – but we get to have the control of how busy we are or not.

Look out for those kids and beyond. Look out for your spouses or significant others along with friends. Stay as active as you want to be or is possible. As Clint Eastwood has said, "Don't let the Old Man in."

Until next time.....



SKIP MURPHY, President

A FEW KEY BASICS TO KNOW ABOUT LONG-TERM CARE

- **It's ongoing help with daily activities, not short-term rehab.** Long-term care supports people who can't perform everyday tasks like bathing, dressing, eating, or managing medications due to age, chronic illness, or disability. It's different from short-term "post-acute" rehab after a hospital stay.
- **Most care begins gradually as needs increase over time.** People often need more help as they get older or as chronic conditions worsen. The need may arise suddenly (stroke, heart attack) but more commonly develops slowly.
- **Care is delivered in multiple settings.** Options range from help at home to adult day programs, assisted living, and skilled nursing facilities. Each setting offers different levels of support and medical involvement.
- **Activities of Daily Living (ADLs) determine care needs.** ADLs (bathing, dressing, eating, toileting, transferring) and IADLs (managing medications, preparing meals, handling finances) are used to measure how much help someone requires.
- **Medicare covers very little long-term care; Medicaid is the largest payer.** Medicare generally does *not* cover long-term stays in nursing homes, though it may cover short-term skilled care. Medicaid covers long-term care for those who qualify financially.
- **Planning early is essential.** The best time to plan is *before* care is needed — while you can still make decisions about preferred settings, costs, legal documents, and who will help provide care.

Good site for additional information/resources:

National Institute on Aging: www.nia.nih.gov

SAVE THE DATE: CRCEA 2027 SPRING CONFERENCE APRIL 11-14, 2027

Staying Active and Making a Difference

DoubleTree Hotel by Hilton
Fresno Convention Center
2233 Ventura Street, Fresno, CA 93721

For Reservations: 1-559-268-1000
(\$179 per night, plus taxes)

Free Secured Parking

Deadline to redeem the Group Rate is:
March 29, 2027

For event details, visit: <https://crcea.wildapricot.org>

Hosted by:



California Retired County
Employees Association
Division 1
www.crcea.org
E: vp@crcea.org

Make your hotel reservations – click here



Hotel reservations link:

<https://www.hilton.com/en/book/reservation/deeplink/?ctyhocn=FATCCDT&groupCode=CDTCRC&arrivaldate=2027-04-11&departuredate=2027-04-14&cid=OM,WW,HILTONLINK,EN,DirectLink&fromId=HILTONLINKDIRECT>

**DOES A PERSON'S DEBT GO AWAY WHEN THEY DIE?
(Consumer Financial Protection Bureau - CFPB)**

When someone dies, their debts are generally paid out of the money or property left in the estate. If the estate can't pay it, and there's no one who shared responsibility for the debt, it may go unpaid.

Generally, when a person dies, their money and property will go towards repaying their debt. If there's no money in their estate, the debts will usually go unpaid.

For survivors of deceased loved ones, including spouses, you're not responsible for their debts unless you shared legal responsibility for repaying as a co-signer, a joint account holder, or if you fall within another exception.

If you're not responsible for a debt, debt collectors may still contact you if you're a surviving spouse or oversee the estate, but it's illegal for debt collectors to suggest you're responsible for paying from your own money. It's also always illegal for them to harass you about paying the debt.

When you may be responsible for someone else's debt

You're not typically responsible for repaying the debt of someone who's died, unless:

- You're a co-signer on a loan with outstanding debt
- You're a joint account holder on a credit card. Note: this is different from an authorized user
- You're a surviving spouse and your state law requires spouses to pay a particular type of debt
- You're the executor or administrator of the deceased person's estate and your state law requires executors or administrators to pay an outstanding bill out of property that was jointly owned by the surviving and deceased spouses
- You're a surviving spouse and you live in a community property state that requires surviving spouses to use jointly-held property to pay debts of a deceased spouse. These states include Alaska (if a special agreement is signed), Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, and Wisconsin.

If there was no co-signer, joint account holder, or other exception, only the estate of the deceased person owes the debt.

When there is no estate

If there is no money or property left in the estate, or the estate can't pay, the debt will generally not be paid. For example, when state law requires the estate to pay survivors first, there may not be any money left over to pay debts.

How debt collectors can communicate with you about a deceased person's debt

If you're a surviving spouse or a personal representative, executor, or administrator of a deceased person's estate, debt collectors can contact you to discuss debts and payments from the estate. However, it's not legal for them to state or imply that you're personally responsible for paying the person's debts from your own assets, unless your

situation falls into one of the specific circumstances listed above that would make you legally obligated for the debt.

Under the Fair Debt Collection Practices Act (FDCPA), debt collectors may not harass, oppress, or abuse you or any third parties they contact. Even if you're legally responsible for a debt, you have the right to tell a debt collector to stop contacting you.

Ways to understand whether you're responsible for the debt

Talk with a lawyer. If you have questions about whether you're responsible for a deceased person's debts, you may want to talk to a lawyer. To find an attorney, you can contact a lawyer referral service in your area and ask for a lawyer with experience in consumer law, estate, or probate matters, debt collection defense, or the FDCPA. Some attorneys may offer free services or charge a reduced fee. There may also be legal aid office or legal clinics in your area that will offer their services for free if you meet their criteria. Service members should consult their local JAG office. For older Americans and their care givers, the Eldercare Locator also provides trustworthy local support resources, including free legal aid for eligible older adults. Get details in writing.

Debt collectors are required to provide specific information about a debt during your first communication with them or within 5 days of the first communication. This information is known as a validation notice. If the collector refuses to give you any information about the debt – even though you are a surviving spouse, parent of a deceased minor, or personal representative of the estate – it might be a scam.

If you're having an issue with debt collection, you may submit a complaint with the CFPB.

www.consumerfinance.gov

Upcoming CRCEA Events

**Fall Business Session
Wednesday, October 21, 2026
(via Zoom)**



**Division 1
Spring 2027 Conference
April 11—14, 2027
Fresno**

(SEE ADDITIONAL INFORMATION ON PAGE 3)

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

NEW CRCEA CONFERENCE SCHEDULE

Spring 2026 - Santa Barbara (last of the old schedule)	Fall 2026 - Board of Directors Business Session Set by CRCEA Secretary
Spring 2027 - Division 1 Full Conference	Fall 2027 - Board of Directors Business Session Set by CRCEA Secretary
Spring 2028 - Division 2 Full Conference	Fall 2028 - Board of Directors Business Session Set by CRCEA Secretary
Spring 2029 - Division 1 Full Conference	Fall 2029 - Board of Directors Business Session Set by CRCEA Secretary
Spring 2030 - Division 2 Full Conference	Fall 2030 - Board of Directors Business Session Set by CRCEA Secretary
Spring 2031 - Division 1 Full Conference	Fall 2031 - Board of Directors Business Session Set by CRCEA Secretary
Spring 2032 - Division 2 Full Conference	Fall 2032 - Board of Directors Business Session Set by CRCEA Secretary
Spring 2033 - Division 1 Full Conference	Fall 2033 - Board of Directors Business Session Set by CRCEA Secretary
Spring 2034 - Division 2 Full Conference	Fall 2034 - Board of Directors Business Session Set by CRCEA Secretary

**CRCEA
Executive Committee**

E.F. "Skip" Murphy
President

Connie Land
Vice President

Carlos Gonzalez
Treasurer

Virginia Adams
Secretary

Vacant
Immediate Past President

**CRCEA
Committees/Chairs**

Affiliate
Carlos Gonzalez

Audit/Finance
Melanie Seton Smith

Bylaws
David Muir

Communications
Virginia Adams

Conference
Connie Land

Executive
E.F. "Skip" Murphy

Legislative
vacant

Legislative Advisory
E.F. "Skip" Murphy

Membership/Benefits
Nancy Gust

**CRCEA
Committees/Chairs
(continued)**

Nominating
Will Hoag

Retirement Security
John McTighe

Technology Steering
Gene Pennington

**CRCEA
Member
Associations/
Presidents**

Alameda County
Alicia Baptista

Contra Costa County
Petreyna Boykins

Fresno County
Christine Balbas

Imperial County
David Prince

Kern County
Robb Seibly

Los Angeles County
Linda Hopkins

Marin County
Gene Pennington

Mendocino County
Tom Ingram

Merced County
Lori Norman

**CRCEA
Member
Assoc/Presidents
(continued)**

Orange County
Roger Hilton

Sacramento County
Randal Angeloni

San Bernardino County
Dena Smith

San Diego County
Janel Pehau

San Joaquin County
Trish Huarte-Pechan

San Mateo County
Linda Bruzzon

Santa Barbara County
Tony Manuel

Sonoma County
Andre Bercut

Stanislaus County
Myrna Lebert

Tulare County
Maggie Mello

Ventura County
Reddy Pakala

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