



THE INTERCOM

Newsletter of the California Retired
County Employees Association (CRCEA)

July 2019

www.crcea.org

Issue #3-2019



PRESIDENT'S MESSAGE

Just where has the time gone? The weather is warming – unless you happen to be where the snow and rain keeps coming down. The neighborhood kids are talking about the end of the school year. Even some have already ended the academic year (my grandson came home from college in mid-May). It just seems like someone sped up the clock, which in turn sped up the calendar.

So, Spring has sprung and we are on the cusp of Summer. As such, the Spring CRCEA Conference is now history. I hope that you had a good time in San Diego, learning from the sessions and networking with your friends and delegates from up and down the state. Even though my “home” as-

sociation (RESDC) was the host group, I was not intimately involved with the planning and program of the conference. So, without any preconceived bias, I can say that they did a great job in providing CRCEA with another informative and entertaining time. I hope that some of you that traveled to San Diego were able to take the time to see some of the sights and attractions that we San Diegans sometimes take for granted. Personally, I enjoyed the Sunday evening gathering at Stone Brewery. No agenda, no formality, just visiting with both old friends and new friends. The beverage wasn't bad either.

The Executive Committee continues to monitor what has been going on across the state and across the nation. As matters come up, we share email or phone calls, sometimes getting to some solution or preparing for the next meeting to have an in-depth discussion.

The retirement issues reported across the country continue to fan the flames of

those lighting the fire of how troublesome the defined pension plan can be. But when you dig into it, you can almost always see a common problem – poor planning and a commitment by the local governments to keep up with the funding issues. Now that is NOT universal, but when you look at the Illinois and Kentucky issues, they have not even been willing to pay the normal costs to keep the funds solvent. Yes, even our counties are concerned about the rising costs, but our 20 counties have almost universally planned ahead to weather this storm with hope of calming in the not too distant future.

As I mentioned in the last newsletter, and which was explained at the conference, there will be a proposal for a by-law change that would stagger the terms of the officers on the Executive Committee. While it probably wouldn't happen, it was possible that all four officers (President, Vice-President, Secretary, Treasurer) could be replaced in one swoop. The newly elected officers

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would then be left without any transition information or person to help guide them into the new task. The proposal would elect the President and Treasurer in even numbered years and the Vice-President and the Secretary would be elected in odd numbered years. The term of office would stay the same at two years. This proposal was been sent to the By-Law Chair and his committee for review and possible action and was reported on at the conference. It has been fine-tuned and will be voted on at the October conference. It will go into effect and the staggered terms will begin with a vote for the Vice-President and Secretary positions at that time.

With the California Legislature in session for the start of a new two-year session, we will be watching carefully legislation and what might impact our County Employees Retirement Law (CERL) or other items impacting our retiree members. So far, there has not been anything detrimental to our systems or our members. In fact, there has only been one bill impacting the '37 Act and that is a bill specific to Sacramento County only. There will be a bill submitted by SACRS, but so far all discussion has been centered on "technical cleanup".

Well, here I go again. 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, Carlos Gonzalez, or any Executive Committee member, the information and we will follow up.

As I close, I want to thank each and every one of you for your work on behalf of your retirees. Without people willing to be involved at the local level, who would watch out for them? Thank you also to those that have taken the extra effort to be involved with CRCEA, either as a delegate or as a committee member. This

organization could not be what it is without you.

Let me leave you with a small piece of an article that I penned for our local newsletter. Just a segment to make us appreciate our systems.

I know that many of us worked for 20 or 30 or 40 years, and reached our retirement years. We all hope that we live a good and comfortable life into retirement. So here are some figures for you to think about.

Below is a breakdown of the approximate number of current SDCERA members who retired with more than 20 years of service:

<i>Years of Service</i>	<i>Members</i>
<i>20 – 25 years</i>	<i>2,301</i>
<i>25 – 30 years</i>	<i>2,036</i>
<i>30 – 35 years</i>	<i>1,542</i>
<i>35 + years</i>	<i>331</i>

Now compare that to how long some of our members have been RETIRED:

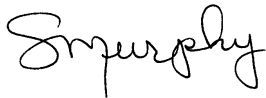
<i>Years of Service</i>	<i>Members</i>
<i>20 – 25 years</i>	<i>1,262</i>
<i>25 – 30 years</i>	<i>712</i>
<i>30 – 35 years</i>	<i>410</i>
<i>35 + years</i>	<i>324</i>

So, you can easily see that the benefit you have paid for and earned is something that is life saving and gives you

that ongoing comfort well after you left county service.

While we sometimes complained about the amount pulled out of our checks each payday, the question to you is could you have saved the amount of money in your working career to substitute for your retired income through the retirement system? Candidly, I doubt it. In my case, in looking back, it was money well spent (actually saved).

Until next time.....



SKIP MURPHY, President

CRCEA Officer Elections

There will be a proposal before the delegates at Rohnert Park that seeks to split up the elections, so that two officers are elected every year, instead of all four every two years. Should the delegates approve that proposal, the Vice President and Secretary positions will be voted on, for new two-year terms.

There are many challenges facing CRCEA and our member organizations. There are groups that seek to undermine public pensions, and

they are continuously looking for more effective ways to do it.

CRCEA, as the parent organization, must remain vigilant and strong. We need to maintain high quality leadership to help counter these threats that could create a lot of problems for 1937 Act systems and their plan sponsors.

Please consider throwing your hat in the ring, or encouraging others in your association to do so.

The deadline for presentation of a slate of nominees is September 14, 2019.

If you have any names (or questions), please contact me as soon as possible.

Thank you.

Will Hoag
Nominating
Committee Chair
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Future CRCEA Conferences

Fall 2019
Sonoma
(SCARE)

Spring 2020
Tulare (TCREA)

Fall 2020
Stanislaus/Merced
(RESCO/REMCO)

Spring 2021
Los Angeles (RELAC)

Fall 2021
Fresno (REFCO)

Spring 2022
Orange (REAOC)

Fall 2022
Sacramento (SCREA)

Spring 2023
San Bernardino (RESBC)

Fall 2023
San Joaquin (RPESJC)

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



Know the Signs and Symptoms of a Stroke

(Reprinted from an AARP Magazine Article)

Stroke symptoms usually develop suddenly and without warning, or they may occur on and off for a day or two.

Stroke victims need to be treated as soon as possible. One of the most important treatments loses effectiveness if not administered within three to four hours of stroke onset. Therefore it's crucial to call 911 immediately if you suspect you or someone else is having a stroke. Although stroke treatment and rates of good outcome have improved dramatically over the past decade, timing is essential.

"Wait-and-see should not be a part of the decision process," says Edward C. Jauch, M.D., of the Medical University of South Carolina. Some stroke victims may not be aware of their symptoms or may be unable to communicate.

There are two kinds of stroke. About 87 percent of all strokes are "ischemic," and occur when a blood clot blocks a blood vessel in the brain or an artery to the brain. If administered in time, a clot-busting treatments and intra-arterial catheter-based therapies using new "stent retrievers" can help reduce the damage from this kind of stroke, so getting treatment quickly is absolutely critical.

The second type of stroke is "hemorrhagic," and occurs when a blood vessel in the brain breaks, causing bleeding in the brain. These strokes generally need to be treated in intensive care and may require surgery.

A mini-stroke, or "transient ischemic attack," is caused when blood to the brain is temporarily disrupted. Symptoms, the same as for major strokes, last for only an hour or so, then vanish.

Recognizing and treating TIAs immediately can reduce your risk of a major stroke. Call 911 or go immediately to a hospital because it can signal that a full-blown stroke is imminent — maybe just hours away. It's unpredictable."

Treatment might include blood thinners to combat clotting, surgery to clear a blocked artery or treatment plans for underlying disorders, such as high blood pressure, high cholesterol, heart disease and diabetes.

Call 911 when one or more of these sudden symptoms occur:

- Numbness or weakness of the limbs or face, especially on one side of the body
- Facial paralysis (one side droops, drooling)
- Trouble speaking or understanding speech
- Mental confusion
- Vision problems
- Dizziness, difficulty walking

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- Extremely painful headache
- If you think someone is having a stroke: Call 911!

Do not give aspirin, which thins the blood. Without knowing which kind of stroke is occurring, taking aspirin could cause more damage, says Larry B. Goldstein, M.D., Chairman of Neurology and Co-Director of the Kentucky Neuroscience Institute at the University of Kentucky.

- Try to get the person to sit or lie down to prevent a fall
- Check that the person's airways are clear
- Do not give water or food — the stroke victim could choke
- Write down when symptoms first appear to help the medical staff assess treatment

Reduce your stroke risk by making these lifestyle changes:

- Stop smoking
- Lower your cholesterol
- Lower your blood pressure
- Manage diabetes
- Don't abuse alcohol
- Maintain proper weight
- Exercise regularly
- Eat three to five servings of fruit and vegetables daily
- Reduce daily salt consumption to 1,500 mg
- Have your blood pressure checked regularly

You're at higher risk for stroke if you:

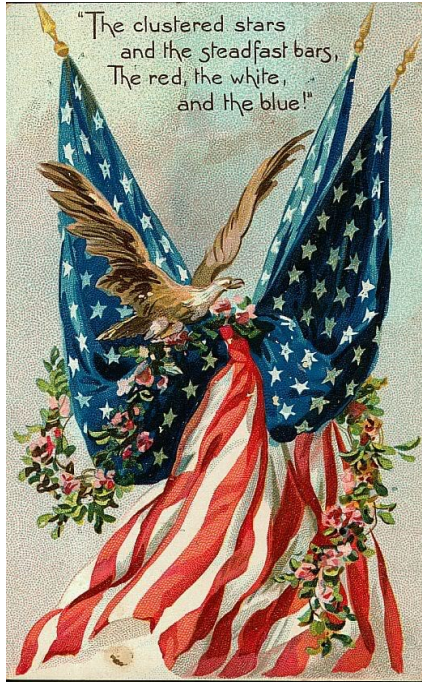
- Are African American
- Are male
- Have a close relative who had a stroke before age 65
- Are older: Stroke risk doubles for every decade after age 50
- If you have already had a stroke, you are at 10 times higher risk of having another stroke.

Thanks to Mike Sloan for this article.

We here in Sonoma County hope you will join for this year's CRCEA Fall Conference being held at the DoubleTree by Hilton in Rohnert Park. Official conference dates are October 28 to October 30. You may wish to plan a mini vacation as there is much to see and do here and the hotel is extending conference rates for October 30 and October 31 as well. A bonus for those who golf, the Foxtail Golf club is immediately across from the hotel, and as a hotel guest, you pay the membership rate.

For a list of the many activities as well as some of the presentations we have planned for the conference itself, please go to our website and click on the conference link:

<http://sonomacountyretirees.com/index.shtml>



Hate those Social Security Penalties? You can help get rid of them
by Dave Muir
RELAC President & CRCEA Alternate Delegate

Many government retirees suffer unfair reductions in their Social Security benefits under two (2) penalties contained in the Social Security laws.

The **Windfall Elimination Provision (WEP)** reduces social security benefits of retirees who did not participate in the Social Security system while working for the government. The most

common application of this unfair penalty involves employees who worked in the private sector (and thus were covered by Social Security) before they became government employees. Government retirees who have 30 years or more of substantial earnings while a participant in the Social Security system are exempt from the WEP penalty. And for those retirees receiving a low retirement allowance, the WEP reduction in the Social Security benefit cannot exceed 50% of the retirement allowance.

The **Government Pension Offset (GPO)** is a penalty that applies to Social Security benefits of dependents (spouses, widows and widowers). This unfair penalty applies to some government retirees and reduces their Social Security dependent benefit by an amount equal to two-thirds of the retirement allowance. In some cases, the entire Social Security dependent benefit is entirely wiped out by the GPO. This occurs when two-thirds of the government retirement allowance is equal to or greater than the Social Security dependent benefit.

Two identical bills, known as the Social Security Fairness Act, are now pending in Congress. (Senate Bill

521 introduced on February 14, 2019, and H.R. 141, introduced in the House of Representatives on January 3, 2019.) Both bills, if passed, would repeal the WEP and GPO. The Congressional Research Service reported that as of December 2017, in California alone, over 249,000 beneficiaries were penalized by the WEP and nearly 99,000 beneficiaries were penalized by the GPO.

LACERA's legislative consultant in Washington, D.C. has opined that its "quite possible" for the House to pass a bill this year repealing the WEP or both the WEP and the GPO. "That will create pressure on the Senate to act next year and the issue could also find its way into the presidential campaigns."

YOU CAN HELP BY WRITING TO YOUR REPRESENTATIVES IN CONGRESS.

To contact your member in Congress, visit the following links:

www.house.gov/representatives/find-your-representative

www.senate.gov/general/contact_information/senators_cfm.cfm

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Toolkits with sample letters and much, much more are available at:

[www.nea.org/
home/16567.htm](http://www.nea.org/home/16567.htm)

[www.calrta.org/repealing-
wepgpo/](http://www.calrta.org/repealing-wepgpo/)

A copy of RELAC's letter to the Senate urging passage of the pending legislation can be found on RELAC's website: www.relac.org. An identical letter was sent to the House of Representatives.

SUCCESSFUL AGING

Do you recognize the signs of elder abuse?
by Helen Dennis
(originally published in
Press Enterprise
Newspaper
June 23, 2019)

Dear readers,

As with many important issues related to aging, there's a date set aside to draw attention to what is considered one of the most serious public health and human rights crises facing our nation. That is the mistreatment of our elderly, or elder abuse. June 15 was World Elder Abuse Awareness Day, acknowledging physical abuse, caregiver

neglect, abandonment, financial exploitation and psychological and sexual abuse.

Take this true or false quiz to check your knowledge on the facts. Increasing your awareness may help protect you and those you love from abuse.

True or false?

1. Elder abuse is a big deal.
2. Most elder abuse occurs in nursing homes.
3. Physical abuse of an older person usually is obvious.
4. Most victims of elder abuse are women.
5. Elder abuse is a private matter.
6. Elder abuse is costly in dollars.
7. Opioids are a new elder abuse threat.
8. The signs of elder abuse are known.
9. Adult children have a negligible role to play in protecting their parents from financial abuse.
10. Laws have been passed to address financial abuse.

Answers

1. **TRUE** >> Indeed, it is. One in 10 adults in the U.S. is abused, according to a 2010 Elder Mistreatment Study. Yet only 1 out of 14 cases of elder abuse are

reported to authorities, according to a report by the National Academies.

2. FALSE >> Most of this abuse occurs at home by family members and other loved ones an older person trusts. These include adult children, spouses, partners and others.

3. FALSE >> Bodily harm can occur with no signs. A twisted arm does not necessarily result in a visible injury. Bruises may be misinterpreted as a fall or just part of normal aging.

4. TRUE >> In many cases, spouses are the perpetrators.

5. FALSE >> It is considered a public health crisis. It is similar to how we have viewed domestic violence against women and children as a private matter. Elder abuse and domestic violence are public concerns for safety, health, human rights and dignity.

6. TRUE >> According to an FBI investigation in 2017, almost 50,000 people over 60 lost \$342.5 million from financial exploitation and scams. Estimates of the cost to society of **m i s t r e a t m e n t** of older adults are in the billions.

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7. TRUE >> We know that a growing number of older adults misuses opioids including oxycodone, hydrocodone and fentanyl. Others are taking or misusing their medications, causing the older adult to be exploited by these elder and opioid abusers.

8. TRUE >> We know signs of elder abuse. These include poor hygiene, lack of food in the house, bedsores, significant monetary withdrawals and giving uncharacteristic large cash gifts to caregivers. Sometimes there are physical signs such as a black eye or broken bones, which are blamed on a fall or other accident. An abuser can be aggressive, demeaning and verbally aggressive. Another red flag: signed legal documents whose meaning the victim is unable to explain.

9. FALSE >> Adult children have a role to play. It begins with a conversation. Parents can sign a financial power of attorney form giving the adult child authority to manage their finances if parents can no longer manage them. Adult children can also encourage parents to sign up for direct deposits of their checks and introduce themselves to a representative of the parents'

bank to fill out a "trusted contact" form. This lets financial institutions put a temporary hold on funds when there is a reasonable suspicion of exploitation.

10. TRUE >> The recently signed Senior Safe Act protects financial advisers and firms from liability when reporting financial exploitation of an older client. The law also encourages banks and brokerage houses to train their employees to identify and report suspected elder fraud.

What to do when you suspect elder abuse? In California, call adult protective services or the police.

Be aware and responsible. We all have roles to play. Note: Elder abuse can happen to anyone.

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Helen Dennis is a nationally recognized leader on issues of aging, employment and retirement with academic, corporate and nonprofit experience. For more information, visit HelenMDennis.com. Or follow her at [facebook.com/SuccessfulAgingCommunity](https://www.facebook.com/SuccessfulAgingCommunity).



String Cheese Bread Sticks

- 2¼ cups baking mix (such as Bisquick)
- 2/3 cup milk
- 8 oz (8 sticks) string cheese
- 1 T butter, melted
- ¼ t garlic powder

Heat oven to 450°. In medium bowl, stir baking mix and milk together until soft dough forms. Beat 30 seconds. Place dough on surface sprinkled with a little baking mix. Gently roll in baking mix to coat. Shape into a ball; knead approximately ten times.

Roll dough 1/4" thick. Cut into 8 6"x2" rectangles. Roll each rectangle around one piece of cheese. Pinch edge into roll to seal; seal ends also. Roll on surface to completely enclose cheese stick. Place seam side down on ungreased cookie sheet.

Bake 8-10 minutes, or until golden brown. Mix melted butter and garlic powder. Brush over warm cheese sticks before removing from cookie sheet. Serve warm; with pizza sauce for dipping, if desired.



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The Intercom is published
quarterly, and distributed
via e-mail.

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