



CONTRA COSTA COUNTY
RETIRED EMPLOYEES ASSOCIATION, LOCAL ONE

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Representing the Past, Present & Future

Winter 2006

Season's Greetings

Greetings fellow members of CCCREA, thank you for sending myself and other officers to the state wide CRCEA (California Retired County Employees Association) Fall 2006 Conference. There are 21 retiree associations that belong to CRCEA. CRCEA meets twice each year to confer on how to deal with issues that effect some or all of our retired members. There are always important issues discussed. From time to time there are problems faced by our individual retire associations that have the potential of becoming a problem for us all. One such problem has been rapidly growing and has risen to the point that it will likely directly increase the share of the cost of health care born by retirees.

Most of the California counties that are under the '37 Act retirement law have not pre-funded the cost of retiree health care and are operating in some fashion of pay as you go. One of the presenters at this conference offered a patented solution. I do not know if this is a viable solution for our county. The following is the first and second paragraph of a document they provided which explains the problem; I am including these paragraphs:

"Today public agencies in California are involved in discussions over the accounting standards that require the funding of Post Retirement Health Care be shown on the government organizations books. Most organizations that provide these benefits have not funded these benefits while employees earned them. Because of this, billions of dollars in unfunded Retiree liability has been created. The new Government Accounting Standards Board (GASB) Statements 43 and 45 require government employers to account for Post Retirement Health Care on an "actuarial" basis during an employee's working life instead of on a "pay-as-you-go" basis during retirement. Previous methods obscured the magnitude of the government's obligation.

Recognizing this was a serious problem for many of our clients, we started last year looking for possible solutions. We have seen proposals for cancellation of coverage, reduction of coverage and separation of Active and Retiree Claims experience with little room for negotiation. Today we have arranged to present to you "The Unique Solution" which was developed over a period of four years by Larry Bell and Mike Nola."

The following statement is from the Retired Employees Association of Orange County:

"MEDICAL BENEFITS CUT

On September 12, 2006, the Orange County Board of Supervisors, by a 5-0 vote, approved the following cuts in retiree medical benefits: reduced annual cost of living increases from 5% to 3%; and cut medical grant payments by 50% once retiree hits Medicare eligibility age. The Board also approved moving retirees into their own health insurance pool, separate from active employees. These changes are effective January 1, 2008."

Your participation in CCCREA and any other retirees you may be able to encourage to participate in what ever way you or they can (even if it is just becoming a member and paying the \$2 per month for those that have not already done so), will improve our ability to come through this difficult time with as little reduction in benefits as possible!

Thank You!

Vice President Carl Doolittle



CCCREA Christmas Luncheon
Thursday, December 14, 2006
Crowne Plaza Hotel
43 John Glen Drive, Concord
See flyer for more info!



Mary Lou Williams,
President

President's Corner

We are entering the Winter Solstice, the Christmas Season, and the coming of Winter. For us non-native Californians the season probably most remembered is the turning of leaves in Fall and the snow. Snow is great but I shoveled my share when I was too young to argue but I was building character along with muscles (thus said my Father). Now snow is beautiful if you are inside and looking out through a window.

"I heard the
bells, on
Christmas Day,
Their old,
familiar carols
play,
And wild and
sweet
The words repeat
Of peace on
earth, good will
to men."



Henry Wadsworth
Longfellow

"Christmas Bells"

I have asked our Vice-President, Carl Doolittle, to keep us all informed on all legislative matters. He serves on the State organization's legislative committee and is kept very well informed. Contra Costa County has settled with their Labor Unions. The Co-Payments for CCHP A & B have not changed. For Kaiser, the office visits are \$10, \$10-\$20 for prescriptions and \$10 for emergency room visits. Health Net: \$10 for office visits, \$10-\$20-\$35 for prescriptions and \$25 for emergency room visits. There are no other changes in the monthly split.

We are joining Local #1 for our 5th Annual Food and Toy Drive. Staples are always needed along with tins of tuna, fruit and vegetables. The Contra Costa and Solano County Food Bank has always been able to purchase at least \$8.00 worth of food for every \$1.00 we donate. Please be as generous as you are able. 9% of people receiving emergency food service are Seniors and they could be our friends or neighbors. We will have barrels on site for food & toys as well as envelopes available for those that need them for their cash or check donation. A flyer with donation items needed is included for your information.

To all our new retirees: Remember the WWII "Uncle Sam" poster with his finger pointing at me and saying "I want you"? Well, I want you too! Your Board of Directors needs more help and fresh ideas and are asking (begging) for your help. We meet every month on the second Tuesday at the Local #1 building starting at 11:00 AM. I won't bite and would love to have you join me. We don't meet the months of the luncheons (4 times per year) or in August. The meetings usually last approximately 2 hours. Don't be part of President Nixon's "Silent Majority."

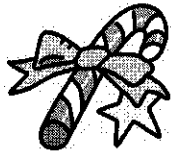
In closing, on behalf of your entire Board of Directors, I want to thank all of you for your support and wish all a Merry Christmas and Happy New Year.

Mary Lou

925-685-1415 or Email: mlou1015@aol.com

PS. Big surprise at the luncheon!

Welcome New Members!



Claudette Mills

Retirement Date: 9/1/06

Sheila Anderson

Retirement Date: 3/30/06

Credit Card Theft Prevention

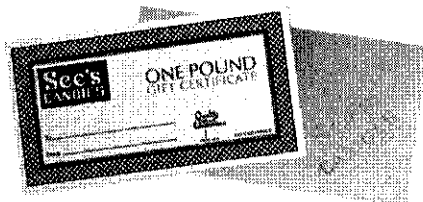
Here are some things to do to prevent Identity Theft and what to do if your wallet is stolen.

- ✓ Do not sign the back of your credit cards. Instead, put "Photo ID Required" in the signature area. The store clerk will ask to see your ID.
- ✓ Never have your Social Security number printed on your checks.
- ✓ Copy the contents of your wallet. Get both sides copied so you will have the correct information when reporting lost or stolen credit cards. Keep this copied information in a safe place. NOT IN YOUR WALLET! Consider having a trusted friend or family member keep a copy.
- ✓ File a Police Report immediately in the jurisdiction where your credit cards were stolen.

See's Candy Gift Certificates

We still have See's Candy Gift Certificates for sale. With the holidays coming up what easier gift than a certificate where the receiving party may go to the store and pick out the candy of their choice. The certificates are good at any time at all See's Candy stores. The price is \$12.10 per certificate which is a \$2.00 per pound savings. Prices for See's Candy is going up January 1, 2007, but the certificates we now have will be accepted after that time at the stores without additional cost.

We will have the certificates at the Christmas Luncheon or you may call Local #1 for further information at 925-228-1600.



Most important of all: Call the three national credit reporting organizations immediately to place a fraud alert on your name and also call the Social Security Fraud line. This alert means that any company that checks your credit card knows your information was stolen and they have to contact you by phone to authorize new credit.

Here are the numbers you always need:

Equifax:	1-800-525-6285
Experian (formerly TRW):	1-888-397-3742
Trans Union:	1-800-680-7289
Social Security (Fraud Line):	1-800-269-0271



**Contra Costa County
Retired Employees Association
Board of Directors**

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Board Members

Arlene Baker

Dean Baker

Bonnie Cannata

Vicki Doolittle

Erwin Loretz

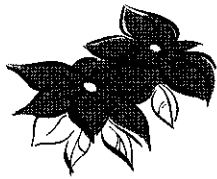
Betty Owiecki

George Snell

Sandra Venerable

Lou Welke

Just in Time for the Holidays...



See's Candy Gift Certificates



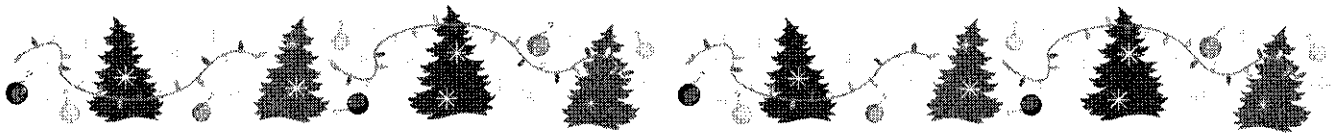
The Contra Costa County Retired Employees Association is selling gift certificates as a fundraiser to help offset the cost of sponsoring the 2009 Statewide Conference for all '37 Act County Retirees.

The cost is \$12.10 for a one pound certificate. The certificates can be used how you wish at any See's Candy store. They also make perfect gifts for Thanksgiving and Christmas which will be here before you know it!

Simply include your name, address, telephone number, and number of boxes you are ordering along with your check as follows:

Local#1, Attn: See's Candy
PO Box 6783
Concord, CA 94524-1783

Please allow 1-2 weeks for delivery and feel free to call if you have any questions



5th Annual Local # 1 Toy/Food Drive



If you are interested in joining the Committee that helps put together this wonderful community service, please call Local #1 at (925) 228-1600.

Barrels for canned goods will be delivered to the Union Hall soon!

