**CRCEA Conference**

**Sunday April 14, 2019**

2:00pm to 5:00pm Conference Registration(Grand View Ballroom)

**Monday April 15, 2018**

**Membership Meeting: Grand View Ballroom**

**9:30 – 11:30 AM**

Handout of draft CRCEA Membership Recruitment & Retention Guide shared with each county in attendance.

Rhonda stated that she has been building this document for several months. She asked that the Counties who had blank areas in the document to send her any updates so that she may be able to complete the document.

The first topic in the guide is the scholarship program. If any entries are missing, the counties can still enter the information and give it to Rhonda. Rhonda also asked for any supportive documents that we have for scholarships. Many of the counties are seeing a reduction in applicants for the scholarships. We need to look at beefing up the marketing for the scholarship opportunities.

Retail discounts – many of the counties provide discounts. See’s candies is popular.

Health and other insurance benefits – many utilize PGA for supplemental insurance benefits. There was a request of PGA that they share testimonials of those who have been impacted by the insurance benefits. These stories could be shared in our newsletters to show why the insurance is important (the travel insurance is very important for those who travel).

Associate members – page 16 of the packet lists the Counties who have these programs and how they work. In LA County, associate members are entitled to PGA benefits other than the health type insurance (such as travel, pet insurance, etc.). Additionally, in LA County, they send out quarterly mailings to the new retirees to share information about PGA benefits. PGA is doing multi-media marketing so that potential members may receive the information electronically, on a website, on the newsletters, in the mail, etc.

Recruitment of retirees not yet members – page 18 – Orange County did not provide a response. With the quarterly type mailers as suggested above, we could send these mailers.

Newsletters – page 19 – all of the counties send out newsletters. Greg at PGA writes a column each quarter for the Stanislaus newsletter. PGA would be willing to do this for other counties.

Websites – page 21 – we are not listed as having a website. (Note: I will update all of the Orange County areas with missing data.)

Luncheon meetings – page 27 – we did not provide any information.

Sponsorships – page 31 – only Fresno County responded to this. Most believe that an amount should be continuous. Perhaps we should have an outreach letter that may be used to obtain sponsors.

Miscellaneous benefits, coalition building, and other recruitment retention processes and procedures were also shared.

Steve Pettee also discussed the liability policies that he writes that will provide certificates of insurances for activities that are sponsored by county retirement associations.

Rhonda suggested that we have contacts with our labor organizations for active employees. They may be of assistance to reach employees who are soon to be retired. There is a caution as the labor unions could be in competition with the retiree association. Many counties expressed that they have had problems in this area.

Rhonda would like comments regarding increasing member dues – how it was done, what was the impact, etc. Luncheon subsidies vs. free luncheons should be shared with Rhonda.

If the counties collaborate with other groups, information should be sent to rhonrob@att.net. Counties would also like to share if we have input at pre-retirement seminars. We should also share if any hand-outs are given at the pre-retirement seminar.

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**Opening Session: Grand View Ballroom**

**1:00 PM – 1:30 PM**

**Call to Order**: CRCEA President:Skip Murphy at 1:02 PM

**Invocation:** Chaplain Herb Smith, San Diego County Sheriff’s Department

**Presentation of Colors**: San Diego Sheriff’s Dept. Color Guard

**Pledge of Allegiance**: George Shoemaker, Director, RESDC

**Welcome:** John McTighe, President, RESDC

Recommended that attendees download the SCHD app. All of the sessions are listed as well as the bios of the speakers and, when available, any presentation material.

**Roll Call of Counties**: CRCEA Secretary Virginia Adams

All counties present except for Mendocino

**Introduction of first time Attendees** – President Skip Murphy

A booklet was shared to celebrate 50 years of CRCEA. George Shoemaker shared the contents of the booklet which include the year the Counties joined, legislation that has been passed, the history of the presidents and many photographs with memories of CRCEA. This will be available on the CRCEA website.

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**1:30 PM – 1:45 PM**

**Presentation:** Welcome

**Speaker:** Dianne Jacob, Chair San Diego County Supervisor

**Introduction:** John McTighe, President, RESDC

Ms. Jacob is the longest serving member of the SDC BOS. She was the first woman to chair the retiree association. She was responsible for turning around the County to make it one of the top counties in the US, putting a face on Alzheimer’s, her efforts with fire fighting in the area, etc. She also is on the retirement board and has been since 2004. She will term out at the end of 2020.

She stressed the importance of the BOS to have a good relationship with the retirement board. The retiree system has assets in the amount of $12.7 billion and 18,000 active members, almost 17,000 retired members plus several hundred deferred members.

She talked about their association with Lee Partridge from Texas. At the time, the retiree board decided to outsource their entire portfolio. He was called the $10,000,000 man. There were a few members, including Ms. Jacobs, who had doubts about Mr. Partridge. The majority of the Board loved Mr. Partridge and they basically rubber stamped his decisions. He had a sales pitch to leverage 5 to 1. Several people became leery of his processes. There was not full transparency of the process and this was very uncomfortable for Ms. Jacobs. In 2014, she spoke to a new Board and gave her opinions of what was happening.

At first, they did not terminate Mr. Partridge but eventually they did. The key was a new Board with fresh ideas who made sure the process was open and transparent. The most important part of this process was appointing the right CEO. Their investment costs at that time was over $10,000,000. This was way out of whack with other systems. They brought in David Wesco as the new CEO. He came in and changed the entire management staff, brought everything back in-house so that they once again had control of the fund. With the changed investment portfolio, they are staying steady and trying not to lose. They do see the rate of return going down but holding steady. They are operating with less administrative staff than they had before and seem to be more successful. They estimated that in the year 2030 that they will save more than $1 billion in the operations and maintenance cost.

When she first came on the BOS, the County was being bashed. As the supervisors have changed, things have gotten better. Their credit rating has become stronger and their relationship with the county retirement system has become better. There have been decisions that have not been popular. They have cut back on the County health care for the retirees – not a popular decision. They also cut enhanced pension benefits. The benefits that were offered were not sustainable. They got rid of the STAR COLA as it was the right thing to do. They have asked their employees to share more of the cost of retirement. With the changes, the system is financially sustainable for the long term. These changes will save over $2 billion over time. The County’s contribution to the retirement fund will be up to nearly a billion dollars. Planning ahead has been the key to their success as a County.

The County has contributed over $160 million to the Pension Stabilization Fund. Their expected rate of return is 7.25% but they know they will have to lower that projection. The must ensure that the monies stay in the fund and not be used for anything else. They successfully took this plan to the voters and were successful in ensuring this money cannot be used for anything else. It is a secured fund.

One of the huge factors in pension health is the size of the senior population. Those 55 and older are the fastest growing segment of their population. They know that this is going to lead to more with Alzheimer’s disease. This is the 3rd leading cause of death in San Diego County. She had led many efforts related to Alzheimer’s, including the Alzheimer’s’ Project, and has done what she can for this terrible disease. It has reached an epidemic proportion and is costing the County significantly.

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**1:45 PM – 2:30 PM**

**Presentation: Keynote Address**: Alzheimer’s Disease Therapeutics: State of the Field

**Speaker:** Dr. Paul Alsen, Professor Neurology, Director USC Alzheimer’s Therapeutic Research Institute (ATRI)

The USC Alzheimer’s Therapeutic Research Institute in San Diego opened 20 years ago – mission is to accelerate the effectiveness in the progression of Alzheimer’s disease. They have been involved in this research for over 30 years (formerly through UCSD). They have developed new techniques, candidate therapies, clinical trials, etc.

* 50 million had AD dementia worldwide; 10 million new cases per year
* As populations age, the number of cases of AD dementia will grow to 130 million in 2050
* Annual economic impact is greater than $1 trillion

Two abnormalities in the brain – neurofibrillary tangles – rope like changes in brain cells. Speckled deposits in the nerve cells – now known as amyloid plaques.

The brain loses tissue and becomes smaller. Atrophy of the brain is caused by Alzheimer’s at the memory portion of the brain.

Originally, they thought Alzheimer’s disease began with dementia. Could not make the definitive diagnosis until after death when they could view the brain. Alzheimer’s disease is always fatal. This is an epidemic of the aging world population.

* History of AD Therapeutics
* 1906: Dr. Alois Alzheimer describes AD
* 1906-1970’s: General assumption that this is an unusual and untreatable degenerative disease of middle age
* 1976: Dr. Robert Katzman editorial: The Prevalence and Malignancy of Alzheimer’s Disease
* Late 1970’s Cholinergic hypothesis suggests treatment possibilities.

The beginning of AD therapeutics

* An academic-government partnership in the US: National Institute on Aging (NIA) supports the development of AD trial methods, and the first multicenter trial (tacrine)
* Tacrine trialists, led by Thal and Davis, become the Alzheimer’s Disease Cooperative Study (ADCS, funded by NIA in 1991)

All of the drugs that are now being used are based on the studies that were done by the NIA. Once the pharmaceutical industry saw that there could be drugs that would help with AD, they came on board.

* 1993: Tacrine is approved; 3 other similar drugs follow
* 2003: Memantine is approved, representing a second therapeutic class for AD
* And then a lost 16 years??

Finding new treatments for AD

How do we decide what new treatments should be tested in randomized controlled trials?

* Basic research studies
* Epidemiology

Pros:

* + real-life observations
	+ can examine many issues simultaneously
	+ hypothesis-generating
	+ expensive, but not nearly as expensive as clinical trials

Cons:

* + Without random assignment to a treatment condition, studies are never conclusive (biases unavoidable)
	+ In the AD field, epidemiology has not been very helpful with therapeutics
	+ None of the drugs can slow the disease and effect the plaques and tangles.

Negative ADCS trials (mainly based on epidemiology) – including trying prednisone, Rofecoxib, Naproxen, Estrogen, simvastatin B vitamins, and DHA

Candidate therapies suggested by epidemiology:

* Anti-inflammatory drugs
* Estrogen
* B vitamins
* Statins
* Docosahexaenoic acid (DHA)
* And more…..

What they found is that none of them worked!

Moving away from epidemiology: genetics and neurobiology. They have done many trials to get rid of the peptides but none of them worked.

Again, the industry did more drug trials that were promising but had no positive effect on the patients.

How can we do better? New tools available:

* Optimize section of drugs
* Optimize drug doses
* Treat early
* Now utilizing Amyloid PET scans to see the amyloid accumulation in the brain as well as the tangles. Amyloid plaques precede dementia by at least 15 years.

How can we prevent or slow the disease?

We have to identify people who have the signs before they have the disease. Must do an intervention while the brain is functioning normally. 30% of clinically normal individuals at least 65 years of age are amyloid positive by CSF or PET. Target amyloid-related cognitive decline. ADCS A4 Trial Design – 1,100 individuals whose brains are functioning well. The latest drug that is being tested is Aducanumab - an amyloid reduction. Biogen Pharmaceutical, who has been a big player in the research and study of medicine to treat Alzheimer’s, is considering to not continue with this drug.

There are now 4 amyloid-reducing antibodies available.

We need to work on prevention and very early treatment of AD. The target is amyloid-related cognitive decline in clinically normal older individuals.

Current status of the A4 trial –

* 67 sites US, Canada, Australia and Japan
* 6762 participants screened (14% minority)
* 4487 amyloid PET acquired
* Amyloid PET eligibility = 29.5%
* Fully enrolled: 1169 participants randomized
* Attrition remains low -13.9% over 4 years
* 531 participants baselined in LEARN

He estimates 4-8 years before we have a drug that will cure AD.

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**2:30 PM – 3:30 PM**

**Presentation:** The Future of Defined Benefit Plans

**Speaker:** Hank Kim, Executive Director and Counsel, National Conference on Public Employee Retirement Systems (NCPERS)

**Introduction:** George Shoemaker, Director, RESDC

Mr. Kim shared hard copies of several reports that have been created by NCPERS. (Note: I have copies if you would like to see them.) The reports are all available on the NCPERS website. There is a dashboard to the latest study that can individualize the reports available. Public Pension Defense Tool Kit is one of the reports that is also available and has been updated. Secure Choice 2.0 publication is also available (Cal-Savers in CA).

NCPERS is the largest nonprofit trade association representing approximately 500 public sector DB plans that have more than $3 trillion in assets.

Who we are:

* Advocacy
* Research
* Education

[www.NCPERS.org](http://www.NCPERS.org)

Educating stakeholders as one of their core missions.

**American Retirement Landscape**

**Private Sector Plan**

* $2.889 trillion in defined benefit plans
* $5.994 trillion I defined contribution plans

**State/Local Plans**

* $3.909 trillion in defined benefit plans
* $479 billion in defined contribution plans

**Federal Plans**

* $1.796 trillion in defined benefits plans
* $570 billion in defined contribution plan (Thrift Savings Program – TSP)

Note – data is from the US Federal Reserve, March 2019.

The total US workforce labor, 146.7 million working Americans. Of that figure, 124 are in the private sector (85% of the workforce); 20 million works (14% of the workforce); 2.8 million civilian employees (2% of the workforce).

**Public Pension History**

Public pensions have been around for more than 150 years.

* 1857 New York state established lump sum benefit for NYC police
* 1866 FDNY gets lump sum LOD benefit.
* 1878 Proto pension for NYC police and fire
* 1894 First teachers benefit
* Many statewide public plans established soon after 1935.

**2018 NCPERS Study** – Mr. Kim shared the results of the latest study.

**Bottom Line**

* Funds continue to tighten assumptions
* The trend of public funds becoming more cost effective continues
* Responding funds have funded levels that are sustainable
* Income used to fund pensions come from three sources: investment returns, employee contributions, employer contributions.

**Electronic version of presentation is available www.resdc.net/crcea**

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**3:45 PM – 4:30 PM**

**Presentation:** Avoiding Scams and Preventing Elder Abuse

**Speaker:** Paul Greenwood, former Deputy District Attorney and Lead Elder Abuse Prosecutor, San Diego County District Attorney’s Office

**Introduction:** Chris Heiserman, 2nd Vice President, RESDC

Mr. Greenwood headed up the Elder Abuse Prosecution Unit of the San Diego DA’s Office for 22 years and is now retired. Greenwood and his colleagues prosecuted more than 350 felony cases. The San Diego office is among only a handful of official elder abuse units in the country, and Greenwood has made it one of the most aggressive and respected foes of the crime.

Criminals steal (conservatively) $36 billion a year from the elderly.

Elder abuse is:

* A crime going unpunished
* Predictable
* Affecting both urban and rural areas

Why don’t victims report these crimes (PC368 is the code of elder abuse)?

Embarrassment. Fear of retaliation. Concern that the adult children or the police will try to remove the victims and put them into a nursing home. Much of the abuse is perpetrated by a family member. The ones that he has had the hardest time to prosecute are the physical neglect cases. It is hard to make people believe that the family members who the elderly rely on are doing the abuse.

He also educates professionals. He is known by the banks and credit unions. With the work they have done, the banks are now mandatory reporters of suspected adult abuse. Out of all his cases I estimates that about 65 percent have a financial exploitation component. He gets many calls from people who are frustrated because they tried to report a financial exploitation case and were told they had to sue the perpetrator.

He continued with many examples of cases he has prosecuted over the years. His report was very interesting as he spoke from the prospective of the elderly person who was abused and talked about what they had suffered.

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**4:30 PM – 5:15 PM**

**Presentation:** CRCEA Roundtable Discussion

**Speaker/Moderator:** Skip Murphy

Jerry Jacobs – completed the audit of the CRCEA books. Jerry gave a copy of the audit to each of the delegates.

Stanislaus – the lawsuit decision came after the New Year. It did not come in their favor. Rhonda and Mike will meet with their attorney this evening as he is in the San Diego area.

Doug Storm – conference funding group (Doug Storm, Linda Robinson, Rhonda, and Tom). A work in progress and just a proposal. Steve Pettee would come up with $10 K per conference as our major sponsor. The first $5 K is seed money; the 2nd $5 K is a match to what the County comes in with (could be in-kind services). The money would be held in escrow by CRCEA.

Steve Pettee would be allowed:

* To publish a PGA article in the newsletters;
* He would be able to hand out information at pre-retirement seminars;
* He would like to have a button on our website;
* Once a year he will blast on our websites;
* Would attend one luncheon each year;
* He would like a table at each of the conferences; and
* He would do the hospitality at each conference.

Each county would still be given $2,000 seed money from CRCEA. Alameda, Sonoma and Santa Barbara do not do business with PGA so there would not be this deal made available to those counties. This group would like to create a formal agreement that would be brought to the CRCEA Board of Directors (the delegates).

Recess called at 5:18 PM

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**Tuesday, April 16, 2019**

**8:30 AM – 8:45 AM**

**Morning General Session**: Grand View Ballroom

**Call to Order**: CRCEA President:Skip Murphy at 8:30 AM

**Announcements:** reminder about the conference evaluation; turn into Virginia Adams

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**8:45 AM – 9:45 AM**

**Presentation:** Retirement Security Coalition

**Speakers:** Chris Brewster, Member, City of San Diego Retired Employees’ Association; Gaspar Luna Oliveira, Director, District G, California State Retirees; Mark Nanzer, Executive Director (RESDC)

**Introduction:** George Shoemaker, Director, RESDC

**San Diego Retirement Security Roundtable**

Chris stated that one of the areas we fail in is to establish local coalitions to deal with this topic. He was the President of the Water Lifesaving Association. He stated that they needed to align their message so that all the people were sharing the same message regarding lifesaving. With the training and help he provided, he stated that there are 14 organizations that now share the same message.

In San Diego, Proposition B eliminated defined pension for all public employees other than police officers. During this time, there were attacks on public employees and their systems. They felt like they needed to continually justify why they had a pension. They reached out to all of the organizations who were involved in retiree public pensions in San Diego County. They began with a summit meeting but first had to find the organizations. They found that they did not know them all and had to gather this information. The results of the summit led to the establishment of the Retirement Security Roundtable. The roundtable was born in 2015; they meet every 6 months, there is no cost, and no overhead. There is regular participation by ten associations within the county. The meetings are 2-hours, updates on key issues, strategy setting, roundtable info sharing.

Recent deep-dive topics include the current Supreme Court appeals on the California Rule, the City of San Diego Proposition B, and updates on plans of Carl DeMaio, Chuck Reed, and others.

They have focused on the Cal Savers retirement savings program. They believe that promoting this for the private sector is good as retirement is good for all. It is the right thing to do to believe that private sector people should have a good pension.

Rapid response – they are able to react quickly to hot topics. They were able to provide an op ed to the article that was written about the California Rule articles that stated that the Supreme Court missed an opportunity to do away with the CA Rule. They argued that a promise must be kept. Responding to editorials is needed so that the public reads both sides. (These op ed articles are available for all counties to modify for their own use.)

They also believe in playing offense. They believe that writing op eds to explain the benefit of public pensions are necessary to educate the public about pensions. They wrote an op ed about the long-haul of the pension systems exceeding its goals.

They wrote a flyer about what the community should know about retirement security. This included that retiree pensions contribute to the economy; all workers should have retirement security; public retiree pensions are reasonable; and public employees pay for their pension benefits. They also share information about pensions. They meet and greet with local politicos. The County association has met with the BOS at least once a year. The City organization is now meeting with their local city councils. They found that the city council members did not even know that the retiree organizations existed.

Chris then shared how to start this type of coalition in other areas. This includes:

* identifying partners, including all with interest,
* host kick-off meeting, use low/no cost meeting options,
* identify a moderator, use existing staff,
* short meetings twice a year,
* info sharing tree between meetings,
* enlist good writers for op-eds, align messaging, be a roundtable of equals.

They are not incorporated.

Mark stated that it is important to identify those with like needs and ideas regarding retirement. It is important to have a smaller group identify agenda items for the meetings. It is important to be proactive. It is important to be flexible with media. LetsTalkPensions.com is a website from the State retiree association.

Gaspar stated that he was not aware of the existence of CRCEA. He represents CA State retirees – they are the face of California. Retirees vote. He believes that the squeaky wheel gets the grease, and this is applicable regarding State legislation. We should take advantage of meeting with the local politicians. They meet with their local politicians at least once a year and educate their representatives. CalPERS is about 71% funded. Over a 30-year basis, their return has been a bit over 8%. Average monthly pension is $2,700 per month. CalPERS invests billions of dollars in California companies. 85% of the retirees live in California and pay a lot of taxes. Several of today’s leaders in the State started their careers in the San Diego city council. There is a bill AB 824 – being sponsored by James Wood that he suggested we should watch. This bill is about “pay for delay” related to the pharmaceutical industry. Big Pharma has been going to generic drug makers and paying them not to make generic drugs so that the brand-name drugs can stay in the market even though the patent has expired. As an individual, we can reach out to our local state senators and put an end to the pay for delay practice by supporting AB 824. Gaspar’s group has written a letter of support for this legislation. His organization now has 39,000 members; there are 26 chapters throughout the State.

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**9:45 AM – 10:45 AM**

**Presentation:** Enrichment Activities for Seniors

**Speakers:** Jolyn Parker, VP of Programs, Oasis; Eddie Baca, Advisory Board Member, Osher Lifelong Learning Institute (OLLI); Pat Mosteller, Department Chair of Emeritus Program

**Moderator:** Chris Heiserman, 2nd Vice President, RESDC

**San Diego Oasis** - Practices Successful Aging – 34 years serving seniors; active tutoring program with Title 1 schools. Program is supported by community donors. “Lifelong Adventure”. Seniors find a passion and address the issues that seniors find themselves into as they get older. Oasis exists to prevent isolation and associated decline in older adults while providing opportunities to stay relevant, healthy and connected to the world. They offer socialization, learning, healthy living support and purpose.

Loneliness/Social isolation – increase likelihood of mortality by 26%. Can cause premature death. They have over 5,000 actively engaged in the program. They have 2,499 classes and activities per year. 49 locations throughout San Diego County. This organization is 35 years old. Provide socialization and friendship building. They estimate that 40% of their members live alone. The average age is 71; 75% have a college degree. Emphasize lifelong learning and exercise.

**Osher Lifelong Learning Institute** – at San Diego State University. Never stop learning. Started in 1977 by the Bernard Osher Foundation. Across the US, there are 123 OLLI centers – each a part of a university. They share a commitment in serving the community of life-long learners. 180 courses with 800 students at the current time. 60 volunteers work with the program. Their mission is “to engage and enrich lifelong learners through a diverse selection of courses and programs to foster the joy of learning”. Types of offerings include lectures, courses, workshops, book clubs, “edventures” (field trips) and special events. Membership benefits include convenient free parking, free lectures, library privileges, special events, leadership and volunteer opportunities, and student discounts. Book “I am Lubo” by Lou Pechi was written by one of the OLLI participants.

Resources – OsherFoundation.org, NRC.Northwestern.edu, NeverStopLearning.net/olli.

**Older Adult Studies, San Diego Continuing Education’s Emeritus Progr**am at the CA community college district – CCC Continuing Education offers free classes for 55+. They are State funded through tax dollars, designed for students aged 55+. Their focus is on health and well-being and providing relative and meaningful content. They focus on learning strategies of older adults. Teaching strategies and learning styles including recognize past experience, pace and learning styles, peer interaction/support/sharing, personal relevance, bran-based teaching techniques promote positive aging. Not using or mis-using the brain can have an impact towards losing brain health. Positive Aging including:

* Healthy lifestyle choices promoted in every class.
* Teaching strategies address senior learning and support brain health.
* Stress positive psychology, happiness, and wellbeing.
* Stress reduction.

Unique classes – designed to incorporate healthy learning elements. This class is called Brain Fitness and exercises the brain. Mirror neurons – the area of the brain lightens up for the learner and the trainer. They also have field trip classes each week. Many on-line classes are available.

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**11:00 AM – 11:30 AM**

**Presentation:** Introduction of Affiliates

**Introduction:** Mike Sloan, CRCEA Affiliate Chair

**Member Extra+** – Ernie Strobel (could not attend) – offers a program for travel; provides multiple services for travelers.

**Chieron** – Kathy – pension and healthcare actuarial firm. National firm; have two offices in CA. They work on the liability side of the plans.

**My Senior Health Plan** – Pete Blasi – assist the Medicare eligible population nationwide. Serve over 25,000 seniors. They do Medicare insurance counseling – what is covered, what is not covered and what is right for the individual client. The have post enrollment support with claims and other issues that may arise. They shared a comparison between HICAP and My Senior Health Plan. They provide many more services than HICAP and have very specific information available including physician coordination. They are licensed nationwide now. In San Diego County, in 2018, 65 retires saved more than $300 K in premiums. They always look for the best plan for the senior. This is a free service to the county and the individual retirees.

**Pacific Group Agencies** – Steve Pettee – very important to communicate what is available to our members. They are going to step up the efforts this year to share what is available to our associate members as well as regular retiree members.

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**11:30 AM – 12:15 PM**

**Presentation:** Disaster Recovery

**Speakers:** Julie Jeakle, Senior Emergency Services Coordinator, San Diego County Office of Emergency Services

**Introduction:** Janel Pehau, Director, RESDC

**Preparing to Recover**

Following a disaster, communities are forced to make decisions about how to rebuild after a disaster. A lot of time has focused on response and not necessarily on recovery. Coordination and collaboration will be discussed. The recovery continuum – emergency management is a process in which preparedness continues into response, and recovery, integrating through interdependencies, shared assets and overlapping objectives. We need to replace more emphasis on recovery planning. Catastrophe – 2018 was a bad year for disasters – worldwide $160 billion natural disasters. In the US, 14 events with losses greater than $1 billion resulting in 247 fatalities. In CA, 10 of the top 20 most destructive wildfires occurred in the last decade. In California we spent $24 billion – a new US record – fighting these wildfires.

Coordination and collaboration – identifying stakeholders, building and maintaining relationships. Must consider and plan for the impacts to business, individuals and social impacts. We must recognize that a disaster can happen to anyone at any time. Must understand our strengths as a community and identify what are our gaps and shortcomings.

Introduction to recovery support functions – community planning and capacity building, economic. Engage the community in the recovery process. Must plan on how to return the community back to economic health after an emergency. Helping businesses help themselves – according to FEMA, 40% of businesses do not reopen after a disaster. Must be able to sustain health and social services and insure that there is adequate, affordable and accessible housing. We should be aware of our vacancy rates and what would be available short-term and long-term after a disaster. Consider barriers that we may have for families that need to rebuild after disasters. We must have long term mental health plans. We must emphasize and identify critical infrastructure systems. This could include buildings, transportation, utilities, etc. Natural and cultural resources for environmental, historical preservation laws, executive orders. We must be able to protect and preserve our historical areas. Know what natural disasters threaten us – fire, earthquake and floods in CA. We must also consider terrorism and mass violence. Focus on plan for reunification and public information.

There are State and Federal assistance programs, but they can be complicated. There are qualifications and eligibility requirements. Not designed to return people to their pre-disaster state. In order to qualify, there is a certain amount of damage that is required before there is assistance. FEMA does have individual assistance, but the maximum is $34 K per household.

In San Diego County they are preparing to recover. They have recovery plans, a recovery coordinator, recovery org structure, recovery website, long-term recovery working group. On the website, the individual can go on the website and report the losses to their homes and/or businesses.

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**1:30 PM – 2:30 PM**

**Presentation:** Legislative Report – Sacramento Scene

**Speaker:** Art Goulet, Chair, CRCEA Legislative Committee – he was not available

**Presenter:** Skip Murphy, President CRCEA

CA legislature is back in session. Over 2,500 bills have been submitted before the February cut-off date. Committee bills are not subject to the February cut-off.

**Retirement Bills**

* AB 462 – Rodriguez – PERS bill. The bill deals with disability that has to do with peace officers. They want to increase misc. members to the same 50% as safety members. Defines what a County police officer is (not a deputy sheriff)
* AB472 – Voepel – PEPRA amendment – This will make non-substantial changes (a spot bill).
* AB 510 – Cooley – housekeeping and retention and destruction of records. Right now, the records have to be kept for 1 year. This bill allows for an exemption. Must have an approved retention policy within the County for this exemption.
* AB 644 – Committee on Public Employment and Retirement – State teachers’ retirement compensation – revises PEPRA and will add renumeration to salary and wages.
* AB 664 – Cooper – CERL: permanent incapacity (Sacramento County only) – this bill would measure managers against peace officer standard.
* AB 672 – Cervantes – reemployment after a disability retirement. Prohibits a person to coming back to work if their work has the same requirement that caused the disability.
* AC 1184 – Gloria – public records – must preserve all writings by electronic mail for at least 2 years.
* AB 1212 – Levine – PERS, STRS, and CERS systems. This bill would require a state agency that is responsible for infrastructure projects to produce a list of priority infrastructure projects for funding consideration by the retirement board. Bill would require a state agency provide project information upon request.
* SB 266 – Leyva – PERS disallowed compensation benefit adjustments. This bill requires re-evaluation of certain compensation retroactive back to January 1, 2017. If the compensation that allowed a higher benefit is disallowed, the pension would be decreased but contributions may be allowed going forward.
* SB 341 – Morrell – PERS/STRS Reporting Cal Savers – requires reporting the calculation based on a 10-year treasury note.
* SB 769 – Moorlach – PERS – this bill is a spot bill.

**Workers Compensation Bill**

* AB 346 – Cooper – workers’ compensation leaves of absence. Wants to add school police, dept of education, community college police.

**Tax Bills**

* AB 18 – Levine, Bonta, Nazarian – firearms excise tax. Want to charge an additional tax for any firearms purchase. This tax would be used for the prisons.
* AB 66 – Gonzalez – Tax Exemption on diapers for infants or toddlers.
* AB 142 – Cristina Carcia – lead acid battery fees – will increase the cost of every battery from $1 to $2.
* AB 213 – Reyes, Buer-Kahan, Gallagher, Smith – vehicle license fee adjustments. Would add increased costs for license fees based on the increase of the County property value.
* AB 181 – Cooley, Quirk – vehicle license fees.
* AB 872 – Aguilar, Curry – Property taxation – change in ownership between parent to child and/or transfer of stock.
* Ab 1605 – Ting, Bloom – Transportation – specialty bill. Relates to the city and county of San Francisco – makes part of Lombard Street a toll street.
* SB 246 – Wieckowski – gas and oil drilling tax.
* SB 468 – Jackson – repeal of certain tax expenditure – do away with taxes except income taxes.
* SB 378 – Wiener – Taxation, estate, gift and generation skipping transfer.
* AB 1362 – sanctuary bill

Still talk of a soda tax – 2 cents per ounce. Would prohibit big gulps. Water tax. Taxing services such as talking to a lawyer, financial advisor, any services provided.

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**2:45 PM – 3:30 PM**

**Presentation:** Communication with Members

**Speaker:** Liz Silverman, Technology Manager, RESDC

**Introduction:** Mark Nanzer, Executive Director, RESDC

By the end of this presentation you will have a better understanding of how eblasts, your website, and social media

Small organizations, doing a lot with little.

• You can’t do everything.

• Ask yourself: What small actions will give the best return on your investment of time and money?

• Try those actions, and then measure the results. Learn, improve, and try again.

In San Diego County, they use technology for:

**Eblasts (aka Mass Emails) – must be:**

1. Expected and Anticipated

2. Timely

3. Relevant

* Keep Emails Focused
	+ People skim. ▫ Use headers and brief descriptions. ▫ Link to further reading.
	+ Stick to one topic. • Only include a few items.
* Measure Results
	+ Open rate and click rate.
	+ What succeeded? What could be improved?
* Think about sending mass e-mails following luncheons to share the event with those who did not attend. Event registration with a credit card.

**Website**

An effective association website:

1. Efficiently provides information people want.
2. Helps convert on-the-fence potential members into members.
* User-friendly– simple to navigate
* Streamline – get to info quickly
* Professional – build trust & confidence

**Social Media**

RESDC is on Facebook, Twitter and LinkedIn

Makes it easier to connect with people:

* Free & easily accessible
* Can be general or with a specific focus
* Allows sharing – photos, videos, life events

**Database**

A database is an all-in-one solution that can…

* Store your member data
* Give you tools to email your members
* Provide a website builder
* Track event registrations

**Membership Survey**

Tools like Google Forms, QuestionPro, and Survey Monkey make it easy to create a survey and email a link to it.

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**3:30 PM – 4:45 PM**

**Presentation:** CRCEA Breakout Committee Sessions

**Speakers:** All Standing Committees

As I went to the Membership Committee on the first day, I did not attend another of the breakout sessions.

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**Wednesday, April 17, 2019**

**8:00 AM – 11:30 AM**

**Business Session:**

**Call to Order**: Skip Murphy, CRCEA President at 8:05 AM

**Announcements:** reminder to fill out the evaluation forms and leave with Virginia Adams

**Roll Call of Delegates:** Virginia Adams

All counties in attendance other than Mendocino.

**Approval of Fall Conference Business Session Minutes:** CRCEA Secretary Virginia Adams

*Motion made by Stanislaus and seconded by Kern to approve the minutes as written. Motion carried.*

**Executive Committee Report:** Skip Murphy

Nothing earth shattering since the last conference.

**Treasurer’s Report:** Carlos Gonzalez CRCEA Treasurer

**Financial report as of December 31, 2018 and a budget update for the first quarter of 2019**

Report presented by Carlos Gonzalez. He also shared a copy of the bank statement with the attendees. He stated that the auditor is doing a thorough review of the CRCEA financial records.

*Motion made by San Diego and seconded by Orange to accept the Financial Report as shared. Motion carried.*

**Old Business**

No items shared.

**New Business**

**By-Laws –** David Muir reported on the by-law change that was initiated by the Executive Committee. A vote on this change will be done at the next conference so that it can be shared with all Counties’ associations in the meantime.

This change was to address the staggering of the terms of office of the Executive Committee. ½ of the committee would be voted in at a time (VP and Treasurer voted in on odd number years & President and Secretary would be voted in on even number years). The term would continue to be for two years. David Muir pointed out that by-laws are effective upon approval. Also, as reminder, anyone in any of the associations may present changes in the by-laws.

Skip Murphy also discussed the term-limit section that he thought was removed. There was a recollection that this was done in either 2014 or 2015. They will make sure this is in the clean-up for the October meeting.

Mike Sloan also said that he would like to clean up the conference timing section of the by-laws so that there is a bit more flexibility in the timing of the conferences. A suggestion was made that the conferences be referred to as a Spring Conference and the other a Fall Conference. It is important to make sure our conferences do not overlap with the SACRS conference.

**Committee Reports by CRCEA Committee Chairs:**

**Affiliate**: Mike Sloan – reported that they had a good presentation of the affiliates yesterday with a nice lunch sponsored by one of the affiliates. Please consider new affiliates that could be of some value to our membership. At one point we had 13 affiliates but now down to 5. Mike Sloan has contacted several businesses to see if they would be interested in being an affiliate. Not even one has gotten back to him. Send an e-mail to Mike Sloan if there is a suggestion for a new affiliate and he will make the contact. He stressed that we need to share the information about the affiliates with our members so that they are used. LA County and San Diego uses Recreation Connection and they may be a possible resource. Contact information will be sent to Mike Sloan. Nationwide may also be willing to be an affiliate. See’s Candies may also be a possible affiliate for CRCEA.

**Bylaws**: David Muir, Los Angeles – this was reported earlier in the meeting.

**Committee Reports suspended at 8:35 AM**

**Long-term care lawsuit update** Mike Dugard, attorney representing the plaintiffs – 103,627 persons impacted by this LTC lawsuit. He practices in Claremont, CA. He is trying to get people to attend the jury trial when they go to trial. The case is set for trial on June 10 in Los Angeles. Will be tried in the old federal building on Spring Street.

Background on this lawsuit - In a meeting in October 2012, CalPERS decided to have a premium increase in the total amount of 86%. The class was notified in 2013 and the lawsuit was filed in August of 2013. Judge Johnson was assigned to the case. The judge ruled in the plaintiffs favor on everything but then the judge retired. They were then assigned to Judge Ann Jones. She was also supportive of our case and ruled against CalPERS on a summary judgment. They have since learned that Judge Jones was being assigned to the Court of Appeals. They still need to start the case due to time limits; Judge Buckley is willing to hear the case. There was a conflict with that judge, so a new judge had to be assigned. It is now assigned to Judge William Highberger. Their first appearance will be on April 25, 2019. The other side could challenge the selection of this judge, but that is not known. The motions will be heard on May 14, 15th. Website: [www.calpersclassactionlawsuit.com](http://www.calpersclassactionlawsuit.com) has all the information regarding this case.

In 2012, a decision was made to increase the premiums but not to everyone who had coverage. LTC 1 was made available for purchase in 1995 and LTC 2 2004. Those that are impacted are those who purchased the LTC 1 coverage. If the insured have 2 of the 6 requirements, they may have the coverage. Sandra Smoley and her team, from Sacramento, was the one who promised the benefits of the LTC coverage. Those who bought this life-time benefit were told that there was no limitation. Coverage was increased by 5% each year. Those who paid the extra for the Cadillac coverage were guaranteed that their premiums would never be increased.

Towers, an actuarial firm, reviewed the promise of this insurance and did support that the insured would have the lifetime benefit and the premiums would never go up. 84% of 30,000 who bought the insurance in the first 7 months bought the premium insurance. CalPERS then brought in another actuarial firm who said that they were very underpriced and the money that was not sufficient. At that time, they should have stopped marketing the LTC insurance and they didn’t. A total of 150,000 bought this coverage; 76% bought the higher coverage. Of that, some of them have passed away. 126,000 people remain who are impacted by this breach of contract.

CalPERS was aware through their actuaries that the premiums were not sufficient to provide the lifetime benefits. There are three buckets of damages - People who continued to pay the 85% premium, people who reduced their coverage without paying the increased premium and the third are the persons who dropped their coverage all together.

What the plaintiffs want is have their coverage back. Under law, they cannot enjoin a breach of contract. They are suing CalPERS to determine how this can be fixed. The CalPERS attorneys are saying that premiums increased 2003, 2007 and 2010 but no one claimed anything then. The contract of insurance allows for an increase in contract if they experience higher than expected claims, they can, on an issue age basis, increase the premiums. This is what they did in 2003 and 2007. In 2010, the increase was across the board but higher for those with the higher coverage. CalPERS states that the persons who chose to reduce their coverage have no damages if they have not claimed benefits.

We should know on April 25, 2019 when the final court date will be. The lawyer is asking that we notify our members and have then attend the trial if possible. The attorney will send a brief update to Mike Sloan that will be shared with all of the CRCEA mailing list.

**Returned to agenda at 9:23 AM**

**Audit/Finance**: Jerry Jacob, Alameda – shared the audit/finance report with the delegates. We are on a cash basis. We had two counties that paid their dues in advance. The lobbyist is the biggest expense we have. All books and records tie in for 2018.

*Motion made by (?) and seconded by Contra Costa to accept the Audit Report as presented. Motion carried.*

**Communications/Intercom**: Virginia Adams, San Bernardino – the next Intercom deadline is July 24, 2019. Reminder to update any information on the CRCEA website to see if individual counties need updates. Any changes should be reported to Mike Sloan. The evaluations should be turned in or done on line.

**Conference**: Mike Sloan reported that San Diego did an outstanding job. There were 17 people in attendance at the break-out meeting yesterday. Tulare and Los Angeles are still working on the contracts with their site. Sonoma County will take the banners home for the next conference. Mike Sloan stated that the conference manual should continue to be used in the planning. Any updates should be sent to him. Older agendas are available to see the topics that have been discussed at past conferences.

**Legislation**: Art Goulet, Ventura – he did not attend the conference. Skip Murphy provided the legislative report during the conference.

**Membership & Benefits**: Rhonda Biesemeir – she stated that her committee had a very good meeting on Monday morning. At least 25 people were there. The recruitment/retention guide was discussed, and updates will be made as they are sent to Rhonda. Each delegate received the survey that was sent out to the County representatives. Skip Murphy asked that the dues be reported either as the monthly amounts or annual amounts so that they are consistent. Mike Sloan suggested that we split up the time for the break-out meetings so that people may attend more than one meeting.

**Nominating**: Will Hoag, Ventura – he did not attend the conference. Skip Murphy will remind him about the By-Law change.

**Retirement Security**: George Shoemaker, San Diego – he said that a coalition does not have to be a big burden as described by the speaker yesterday. If can be less formal than described. They would like each County to have a contact person so that if anything comes up, they will be able to reach out to them.

**Technology Committee** – Gene did not provide an update.

**Roundtable discussion continued if necessary.**

Tom from San Bernardino stated that he very much appreciated the Membership Committee breakout, we need to have more time to have these meetings to share more information. He stated that the technology session should be discussed in more detail. We need to get ahead of the game to keep our members in the associations. He suggested that we have more designated time for each of these sessions rather than having them all at the same time so members can attend each of the sessions. Many of the counties agreed with this and really believe that the sessions could be more productive.

One of the attendees stated that he very much was pleased that we began the meeting with the pledge of allegiance.

Jerry Jacobs shared a CRCEA membership and affiliate list.

One of the delegates (Katrina) stated that it would be helpful to have a binder with helpful information or a break-out session to assist the new association attendees. The new LA County attendee agreed with this.

Skip Murphy reported that Ginger Mello has accepted the role of the historian for CRCEA. Dorothy Lueking will continue to help but Ginger will take over. There were comments that the Delegate Manual needs to be updated. It is available on the website. Any updates will be discussed at the next conference.

There was a discussion about the relationship between the associations and the retirement boards. Most of the speakers said having a positive relationship is very helpful for both sides. A good working relation is an imperative.

**Invitation to the 2019 Fall Conference** (October 28-30, 2019)

Doubletree Hotel, Rohnert Park, CA

## County: Sonoma County Association of Retired Employees (SCARE) – there is an airport express from either the San Francisco or Oakland airports. There is a casino one mile away from the venue. The wineries and microbrewers are very popular to visit.

Unfinished Business

Good of the Order - none

Closing remarks – Skip Murphy thanked everyone and San Diego County for hosting.

Adjourned at 10:35 AM