



THE INTERCOM

Newsletter of the California Retired
County Employees Association (CRCEA)
January 2023

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PRESIDENT'S MESSAGE

Another year has passed, just flying by like the leaves falling from the trees and blowing across our lawns. As I write this Thanksgiving is done and Christmas looms right around the corner. By the time you read this, the New Year celebrations are history and we are looking down the road at an entirely new year. Wasn't it just yesterday that we met in Sacramento for our Fall Conference? It was good to get together in person where we could renew acquaintances and make new ones. Sacramento County Retired Employees Association (SCREA) did a great job. Lots of good information as well as a very entertaining evening on Tuesday. Well Done! Next we meet in Southern California in San Bernardino County at the end of April. I've been as-

sured that RESBC is working hard to maintain the level of education and information that makes our conferences what they should be. The hotel is close to Ontario Airport, which will make it easy for those who might fly in to attend. Those who drive will find it also easy to get there with the freeway system nearby. Mark your calendars for April 23-26, 2023. The committee established to review and recommend the frequency and format of our conferences will be submitting its report for delegate discussion and possible action at our next conference in San Bernardino. Local associations need to have their discussions when the materials are sent out, so that your views are passed on to the committee and ultimately discussed with the entire CRCEA delegates at the Business Meeting in April. During the "holiday season" following the fall conference through the start of the new year, the business of CRCEA usually slows down. Such seems to be the case this year. But, that doesn't mean we simply shut down. In fact, the issue of the CalPERS Long-Term Care continues to be an issue that is still on the minds of many.

Dave Muir recently sent out information (see pages 2&3) trying to get people involved in trying to persuade the State of California to become more supportive of coming up with a solution to the litigation. Any questions may be directed to him. While it may be a bit late, I am hopeful that each of you had a good holiday season. Family and friends are so important. Cherish them all year long and keep them close.

Until next time.....

SKIP MURPHY, President



The History of New Year's Resolutions
(www.history.com)

The ancient Babylonians are said to have been the first people to make resolutions, some 4,000 years ago. They were also the first to hold recorded celebrations in honor of the new year — though for them the year began not in January but in mid-March, when the crops were planted. During a massive 12-day religious festival known as Akitu, the Babylonians crowned a new king or reaffirmed their loyalty to the reigning king. They also made promises to the gods to pay their debts and return any objects they had borrowed. These promises could be considered the forerunners of our New Year's resolutions. If the Babylonians kept to their word, their (pagan) gods would bestow favor on them for the coming year. If not, they would fall out of the gods' favor — a place no one wanted to be.

A similar practice occurred in ancient Rome, after the reform-minded emperor Julius Caesar tinkered with the calendar and established January 1 as the beginning of the new year circa 46 B.C. Named for Janus, the two-faced god whose spirit inhabited doorways and arches, January had special significance for the Romans. Believing that Janus symbolically looked backwards into the previous year and ahead into the future, the Romans offered sacrifices to the deity and made promises of good conduct for the coming year.

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CalPERS Long-Term Care Insurance Committee

**CRCEA Online Petition
HELP NEEDED**

The CalPERS Long-Term Care Insurance Committee (LTC Committee) is undertaking a project to publish an online petition urging the Governor and Legislature to enact a program providing compensation to CalPERS policyholders who have been harmed by CalPERS' mismanagement of the Long-Term Care Insurance program.

WE NEED VOLUNTEERS TO JOIN OUR WORKING TEAM: We will obtain online petition signatures through emails and newsletter articles directed to employee and retiree organizations in major public agencies (cities, counties, etc.) throughout the state. **WE NEED VOLUNTEERS TO HELP US SEND EMAILS TO THE AGENCIES ASKING FOR THE IDENTITY AND CONTACT INFORMATION OF AFFILIATED EMPLOYEE AND RETIREE ORGANIZATIONS.**

An early working draft of an article to solicit online signatures is on the next page.

If you would like to join our team, please contact Dave Muir at dmuir6@gmail.com.

California Retired County Employees Association (CRCEA)

SIGN THE ONLINE PETITION

**Restitution for Losses Suffered Under
the CalPERS LONG-TERM CARE INSURANCE DISASTER
by: Jacquelyne F. Jackson and David L. Muir***

In 1995 the California Legislature authorized CalPERS to offer long-term care insurance policies to active or retired public employees of any public agency in the state along with their relatives. Over 158,000 Californians have purchased policies, relying on CalPERS's promises that premiums would never increase. Notwithstanding such promises, CalPERS began a series of hefty premium increases in 2003 stating that its investments had not provided the expected profits to ensure the benefit payments promised. In 2013 CalPERS made policyholders irate when it announced an 85% premium hike to be implemented during 2015 and 2016. Early in 2021, policyholders learned that CalPERS would impose a 90% rate hike to be implemented during 2021 and 2022 and might impose more hikes in future years. Faced with such huge premium increases, policyholders opted to reduce benefits or even abandon their policies after investing large amounts in premium payments.

CalPERS has snatched away financial peace of mind by imposing hefty premium hikes that many policyholders cannot afford. If policyholders stop paying, they lose all benefits along with all previously paid money for premiums.

The California Legislature shares a major portion of responsibility for this disaster. Authorizing CalPERS to become an insurance carrier notwithstanding its total lack of experience and qualifications needed for such a serious undertaking was a fatal mistake. CalPERS knew nothing about running an insurance business; its only expertise was in the areas of providing pensions and healthcare programs to public employees. Adding to the risk inherent in such a misguided undertaking, the Legislature exempted the program from oversight and regulation by the California Department of Insurance. Making matters even worse, the Legislature exempted the CalPERS program from coverage under the California Insurance Guarantee Association that would provide policyholders with protection.

The Legislature has a responsibility to enact programs that have a firm foundation with appropriate safeguards to prevent harm to the public. California public employees and their families were let down by the government.

Demand that California elected officials provide the funding or whatever it takes for fair compensation for the torment CalPERS has forced on the retired and working people, many of whom are elderly.

**SIGN THE PETITION TO MAKE IT HAPPEN!
Go to [www.....](#), or [click here](#).**

**California Retired County Employees Association (CRCEA) is proud to sponsor this online petition. David L. Muir is chair of the online petition working group. Jacquelyne F. Jackson is the consulting co-chair.*

It's been 8 years! Stronger Together 2

**2023 CRCEA SPRING CONFERENCE
APRIL 23 — 26, 2023**

**Ontario Airport Hotel
700 North Haven, Ontario, CA
800-654-1379**

- ◆ **\$119 per night, plus taxes**
⇒ **Ask for RESBC/CRCEA rate**
- ◆ **Breakfast included!**
- ◆ **Parking included!**

Reserve by April 1, 2023



Evening Socials

- ◆ **Sunday — hosted by VOYA**
- ◆ **Monday — hosted by PGA**

VOYA
FINANCIAL



PACIFIC GROUP AGENCIES

Lunch

- ◆ **Tuesday — hosted by MSHP**


MySeniorHealthPlan.com

HOSTED BY: Retired Employees of San Bernardino (RESBC)

For conference information, please contact:

Dena Smith (dena_smith@sbcglobal.net or 951-359-5386) or

Virginia Adams (lvlyva@msn.com or 909-754-5274)

As you can see from the flyer on the prior page, RESBC has planned an informational, fun conference for April 2023. Can't wait to see everyone!

In addition to the conference, social events, lunch, and banquet, following are suggestions/websites for restaurants within walking distance, and shopping nearby.

Restaurants - in order of distance from hotel

- www.hamburgermarys.com/ontario-cal
- www.blackangus.com
- www.eltorito.com
- www.benihana.com/locations/ontario-ca-on

All restaurants listed above are less than 0.5 mile walk from hotel.

Shopping

- www.simon.com/mall/ontario-mills
- www.victoriagardensie.com

Ontario Mills is 1.7 miles via car
Victoria Gardens is 5.5 miles via car

*Please
join us!*

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For early Christians, the first day of the new year became the traditional occasion for thinking about one's past mistakes and resolving to do and be better in the future. In 1740, the English clergyman John Wesley, founder of Methodism, created the Covenant Renewal Service, most commonly held on New Year's Eve or New Year's Day. Also known as watch night services, they included readings from Scriptures and hymn singing, and served as a spiritual alternative to the raucous celebrations normally held to celebrate the coming of the new year. Now popular within evangelical Protestant churches, especially African American denominations and congregations, watch night services held on New Year's Eve are often spent praying and making resolutions for the coming year.

Despite the tradition's religious roots, New Year's resolutions today are a mostly secular practice. Instead of making promises to the gods, most people make resolutions only to themselves, and focus purely on self-improvement (which may explain why such resolutions seem so hard to follow through on). According to recent research, while as many as 45 percent of Americans say they usually make New Year's resolutions, only 8 percent are successful in achieving their goals. But that dismal record probably won't stop people from making resolutions anytime soon — after all, we've had about 4,000 years of practice!

**NEW LAWS ON ABORTION, GRIEVING LOVED ONES, AND RAP LYRICS
COMING TO CALIFORNIA IN 2023**

Less expensive abortions, raises for some workers and more time to grieve lost loved ones are some of the hundreds of new laws that take effect in California in 2023.

Democratic Governor Gavin Newsom signed 997 new laws in 2022 and many of them take effect on January 1, 2023 while some become law later in the year.

Here's a look at some of them:

Less expensive abortions

Private insurance companies won't be able to charge people co-pays or deductibles for abortions anymore. That will save an average of \$543 for a medication abortion and \$887 for a procedural abortion, according to an analysis by the California Health Benefits Review Program. Lawmakers also did the same thing for vasectomies, but that law won't take effect until 2024.

Higher pay

California's minimum wage will jump from \$15 to \$15.50 per hour. That means raises for as many as 3 million workers. The increase was triggered by inflation, as required by a law passed in 2016.

'Cyber-flashing' lawsuits

You will be able to sue someone for sending you "obscene material" against your will. Known as "cyber flashing," this includes nude photos or videos or other material depicting sex acts. A court could award damages plus penalties of \$1,500 to \$30,000.

More housing

Two new laws will open up much of the state's commercial land for residential development while mostly preventing local governments from blocking the projects. One law will let developers build housing on some commercial land as long as a certain percentage of the housing is affordable. Another law will let developers build market-rate housing on some commercial land, but these projects will still have to go through an environmental-review process.

Early release for critically ill inmates

A new law eases the standard for compassionate release, which critics said was too restrictive. Of the 304 inmates who sought compassionate release from January 2015 to April 2021, just 53 were released by the courts, according to the nonprofit advocacy group Families Against Mandatory Minimums.

Disruptive meetings

Public meetings have always been a place for people to voice their frustrations with government. But the pandemic restrictions have only made those meetings more intense. A new law sets rules for when local officials can remove people from public meetings for being too disruptive. The law says the presiding officer can remove people only after warning them.

Protected rap lyrics

In criminal trials, prosecutors often use the defendants' words against them. That includes things like rap lyrics, which prosecutors sometimes use to attack someone's character or connect the crime to gang violence. A new law aims to restrict the use of "creative content" in courts, requiring a judge to first hold a hearing about whether the content is admissible.

No more 'Pink Tax'

Women often pay a lot more for shampoo and deodorant than men: Retailers often charge more for products that are marketed toward women, a practice known as the "pink tax." A new law says that retailers must charge the same prices for products that are "substantially similar" regardless of their marketing.

New state holidays

California will have three new state holidays in 2023: Juneteenth, the Lunar New Year and Armenian Genocide Remembrance Day. Juneteenth will be June 19 and celebrates the abolishment of slavery in the United States. Lunar New Year is celebrated in Asian countries and coincides with the first new moon between the end of January and the first 15 days of the first month of the lunar calendar. Armenian Genocide Remembrance Day will be April 24 and recognize the killing of millions of Armenians in the Ottoman Empire during World War I.

More time to grieve

Most workers will be guaranteed at least five days off when a loved one dies. The law applies to government agencies and private companies with at least five employees. "Family member" means spouse, child, parent, sibling, grandparent, grandchild, domestic partner, or parent-in-law.

Salary disclosure

Considering applying for a job but frustrated because you don't know what the salary might be? A new law in California aims to fix that. Starting in January, companies with at least 15 employees must include the pay scale in all job postings.

Oil drilling

A law to ban new oil drilling within 3,200 feet of homes, schools and other community sites is set to take effect January 1, 2023, but it may soon be put on hold by a referendum. Oil and gas groups have organized the ballot drive, hoping that voters will overturn the law in 2024. Signatures are being verified.

*by Adam Beam
www.apnews.com
December 30, 2022*



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