



NEWS BRIEFS

Published Quarterly by
SACRAMENTO COUNTY RETIRED EMPLOYEES ASSOCIATION
Post Office Box 161414 Sacramento, CA 95816
www.saccountyretirees.com

June 2014 Number 2

Susan Cucchi, Editor



PRESIDENT'S CORNER

By Kiyoshi Adachi



On April 4th I received a mailing from SCERS (Sacramento County Employees Retirement System) which contained two enclosures titled "Retired Member Statement As of March 2014" and "Annual Financial Report Summary For the Fiscal Year Ended June 30, 2013 and 2012".

The "Retired Member Statement" told me my monthly "Benefit Amount at Retirement", the "Cumulative Cost of Living Adjustments, COLA" to date and my "Total Benefit Amount as of March 2014". The report also shows the estimated monthly benefit information effective April 2014 and the current beneficiary information.

Retirees have received this most welcomed information from SCERS for the past several years and it is one of the many ways SCERS provides retirement security to all of us. In the "Annual Financial Report Summary" the message to SCERS members by Chief Executive Officer Richard Stensrud states in part, "...the pension trust is now more than \$1 billion larger than it was before the market collapse." And "...continues in a strong financial position with a funded ratio of approximately 83%, one of the highest funding ratios among public employee retirement systems." Also, "The investment performance has also been strong over the long term with an annual investment return of over 8.4% over the last 27 years, comfortably above the investment return target of 7.5%" Mr. Stensrud states. There is nearly \$7 billion in the pension trust.

SCERS retirees should have great confidence that their benefits are safe and protected by the Board of Retirement and the staff of SCERS. Retirees will not have to wonder "how long will my pension benefits last"?

If you have any questions or concerns SCERS can be contacted at sacretiree@saccounty.net or at 916-874-9119.

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IN MEMORIAM

Myrtle Adams
 Luella Anderson
 Aida Bacoccini
 Muriel Bergstrom
 James Bollinger
 Marva Ann Bollinger
 John Bornschein
 Barbara Boyd-Baker
 Delores Broyles
 James Cermak
 Nellie Chinn
 Dewayne Chung
 Ruth Cornell
 Davie Cummings
 Constance Curtis
 Wilburta Darnielle
 Milburn Myron Day
 Richard Donovan
 Dennis Durbin
 Albert Feltus Jr.
 William Fowler
 Kenneth Furstenau
 Susan Girouard
 Mary Gorman
 Gwendith Gossett
 John Guerrettaz
 Donald Hannaford
 I.L. James
 Katherine Jones
 Gerald Kahl
 Mary Jo Kaufman (Kampmeiert)
 Mark Kiehm
 Barbara King
 Audrey Langill

Jeanne Layton-Johnson
 Kenneth Lee
 Jo Nell Lomax
 Elipio Lovato
 Marion Lusk
 George Lynch
 James Marvin
 William McClintock
 Jane McCluskey
 John Morgan
 Dana Moss-Ackerman
 Sharon Oshier
 Anne Paisley
 Alexander Peshkoff
 Herbert Phillips
 Leonard Poffinbarger
 Ruby Romovich
 Robert Roswald
 Barbara Rutter
 Farris Salamy
 Rafael Salazar
 Anetha Schooling
 Keith Shepherd
 Georgene Skaggs
 Adelyn Smith
 Daniel Smith
 Daniel Solis
 Karl Spreitzer
 Thomas Sullivan
 Gladys Tomlinson
 Kenneth Wade
 Dena Wagner
 Patricia Warner
 Glenn Wellman

The surviving spouse of a member is eligible to SCREA membership.
 For enrollment assistance please contact our Membership Chair, Sue Murray,
 at 916-359-6394.

FRAUD PREVENTION

By John Whitney
Sacramento Credit Union Branch Manager

At Sacramento Credit Union, we want you to shop and spend with confidence. That's why we've come up with a list of common fraud tactics and some suggestions on how to combat them. Let's look at some of the ways you can help keep your data safe.

Criminals use many means to gain access to your identity. Two common methods are social engineering and small scale data theft. Social engineering attempts to trick you into thinking that you're giving your data to someone you can trust. You can recognize most of these scams by watching for one or both of these tactics:

- 1) The company refuses to identify itself. The only people who have an interest in hiding their identities are criminals.
- 2) The representative gives you a short time frame for decision making. Companies that want your business are more than willing to let you think about the decision. Scam artists fear giving you time to think because it will give you more time to see through the scam.

Small scale data theft is hard to detect. Unscrupulous employees may memorize or copy credit card information during a normal transaction. They then use the information to spoof a copy of your card they can use or sell. You can secure yourself against it in three steps:

- 1) When possible, don't let the card out of your sight. If you're paying at a restaurant, follow the server with your eyes from the table to the register. Many restaurants have become more aware of this security concern and have put the registers in a more visible area.
- 2) Use the "debit" function of your bank card. This number is useless without your PIN, which is much harder to fake than your signature.
- 3) Keep an eye on your card statements. Look for charges from gas stations and convenience stores

that you don't recognize. These are usually first stops for thieves who are trying to establish a pattern of travel and test their ability to get away with the transactions before they make big purchases on your dime.

Other ways of preventing fraud

If you've done business online, you know that the Internet has been a windfall for scams as well. It can be difficult to sort out genuine businesses from the con artists. It can be especially difficult if you need money or are trying to run a home business. Here are three precautionary principles to help you detect and avoid scams:

- 1) Never send money via Western Union or other money transfer services to someone you don't know. These services do not provide any kind of security or refund policy on your transaction. Any legitimate business person will not have a problem taking a check, credit card, or other form of online payment.
- 2) Wherever possible, insist on United States Postal Service shipping. Sending fraudulent materials through the mail is a federal offense. The Postmaster General's office, therefore, takes the investigation of these concerns seriously. Using the USPS can help you catch fraudsters in the act and provide investigative resources should you get caught in a scam.
- 3) When in doubt, call someone. If you receive an offer that seems too good to be true, check it out. Call the company or organization the person you're dealing with represents. Call the bank that issued the check. Call the police. All legitimate business organizations despise fraud as much as you do, because it makes it harder for them to do business. They'll be happy to cooperate in investigating your situation.

We hope this information will help you to stay alert and stay protected!



BENEFITS COMMITTEE REPORT

By Kiyoshi Adachi



There has been much in the papers on pension reform of public employees pensions. According to a recent editorial, San Jose Mayor Chuck Reed's pension reform measure will not be on the ballot this year. The California Attorney General said Reed's initiative "...eliminated constitutional protections" for public employees such as "teachers, nurses and peace officers". A Sacramento Superior Court judge sided with her summary. The initiative required 807,000 signatures to qualify for this year's election. The mayor called off his campaign for this year the article said. Reed's plan would allow state and local governments to negotiate future contributions or benefits. However, it will not offset any benefits that have already been earned by either current workers or retirees. A later news article has reported Mayor Reed promising to try again, probably in 2016.

The California Legislature passed and the Governor signed a pension reform measure which is currently being bargained in Sacramento County. This law lowered pension benefits for state and local government workers hired in 2013 and later. This pension cutback is ana-

lyzed on page A3 of the April 10, 2014 Sacramento Bee. When I was an entry level engineer for the county, the County offered, in lieu of a COLA, to pay one-half of the employee's pension contribution. The County is now bargaining with the workers to restore the pension contribution formula to its original levels.

Retiree unhappiness with the low levels of reimbursement by dental carrier Principal Financial Group continues. The EBO (Employee Benefit Office) has been made aware. The County's contract with Principal Financial Group is in force for 2014.

There is nothing to report for the 2015 health program. The 2014 health program for retirees consisted of various new plan providers for both the Medicare-eligible and non-Medicare groups. Significant premium reductions were the result of some of the changes. The premium reductions were very well received. According to the EBO, about 1277 (1045 Medicare, 232 non-Medicare) retirees were required to enroll in new plans in 2014 with most experiencing premium savings. Very good job by the EBO.

Change of Address?

Please fill out and mail this notice to:
SCREA, P.O. Box 161414
Sacramento, CA 95816

Name: _____

New Address: _____

City: _____ State: _____

Zip: _____ Telephone: _____

Email: _____

Date of Move: _____

Previous Address: _____

PRESIDENT'S CORNER

By Kiyoshi Adachi

Continued from page 1

On October 20, 21, and 22, 2014 our Association will host the State Association, CRCEA (California Retired County Employee Association) semi-annual conference at the Embassy Suites in Old Sacramento. CRCEA consists of 20 member counties (Alameda, Contra Costa, Fresno, Imperial, Kern, Los Angeles, Marin, Mendocino, Merced, Orange, Sacramento, San Bernardino, San Diego, San Joaquin, San Mateo, Santa Barbara, Sonoma, Stanislaus, Tulare and Ventura) formed under an act of the legislature in 1937; therefore, the 20 counties are referred to as the 1937 Act Counties.

CRCEA together with SACRS (State Association of County Retirement Systems) are both statewide organizations composed of 1937 Act counties which represents the interest of the 20 counties. CRCEA represents over 160,000 retirees and meets twice a year with the counties alternating as hosts. The purpose for CRCEA is to advocate for retiree benefits.

The SCREA conference committee is putting together a program that will be informational and topical. The entire SCREA Board will be assisting. The Old Sacramento venue will provide out of town guest opportunities to shop and sightsee.



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2014 LUNCHEON DATES

By Sandy Carli

Below you will find the 2014 SCREA LUNCHEON DATES AND DEADLINES FOR RESERVATIONS AND CANCELLATIONS. PLEASE mark your calendar, enter into your iphone, iPod, or cut it out and put in a visible place! All events start at 11:00 with LUNCH SERVED AT NOON.

2014 CALENDAR FOR SCREA'S ANNUAL LUNCHEONS

JUNE 9, (Monday) 2014

General Meeting at the Dante Club

Deadline: *June 4, 2014*

SEPTEMBER 15, (Monday) 2014

Annual Founder's Day Picnic at Elk Grove Park (Rotary Grove)

Deadline: *September 10, 2014*

DECEMBER 8, (Monday) 2014

Holiday Luncheon at the Hilton Hotel off Arden Way

Deadline: *December 3, 2014*

REMEMBERING BOB HOPE 1903-2003

On his six brothers: "That's how I learned to dance. Waiting for the bathroom."

On his early failures: "I would not have had anything to eat if it wasn't for the stuff the audience threw at me."

On giving up his early career in boxing: "I ruined my hands in the ring. The referee kept stepping on them."

On golf: "Golf is my profession. Show business is just to pay the green fees."

On going to heaven: "I've done benefits for ALL religions. I'd hate to blow the here after on a technicality."

On turning 70: "I still chase women, but only downhill."

On turning 80: "That's the time of your life when even your birthday suit needs pressing."

On Turning 90: "You know you're getting old when the candles cost more than the cake."

On turning 100: "I don't feel old. In fact, I don't feel anything until noon. Then it's time for my nap."

Notice: The information presented in "News Briefs" is believed to be from reliable sources. However, no responsibility is assumed by SCREA, the Editor or the writers for inaccuracies in the articles published.

JUNE LUNCHEON SPEAKER

By Sandy Carli

At the June 9th SCREA Luncheon at the Dante Club Mr. Richard Stensrud, CEO of SCERS (Sacramento County Employees' Retirement System) will provide an update on the current and future prospects of our retirement benefits. We recently received the Annual Financial Report which is an outstanding report on the financial health and fiduciary integrity of our retirement system. However, there are always questions in people's minds, and this would be a good time to have your questions answered. He will also address what current employees are facing in regards to being able to retire in the near future and if changes to the retirement system will have any major impact on our existing retirement benefits. Time will be allowed for questions and if you have questions of a personal nature, you may meet with Mr. Stensrud after lunch if he is able to stay.

This year, SCERS is hosting the Fall statewide CRCEA (California Retired County Employees' Association) Conference at the Embassy Suites in Sacramento on October 19-23, 2014. More information will be coming out as to the topics that will be addressed as well as the speakers. Any member is welcome to attend and even have some get-away time in Old Sacramento. There is a cost to attend and reduced room rates are also available. Comedian Jack Gallagher will provide the entertainment at the Banquet.

WELCOME OUR NEW MEMBERS

Graciela Belcher, DHA
 Lela Bornschein
 David M. Brown, DHA
 Hideko Davis, DHA
 Susan K. Dumm, Sheriff
 Mary Delliquadri
 Sandra L. Flaa, Sheriff
 John Fordyce
 Patricia Guichard, Sheriff
 Gregory Hank, Sheriff
 Steven E. Hanson, Sheriff
 Bruce Hendrickson, DTech
 Izumi Jones, DHHS
 Doris Anne Kelsey, Ag Commission
 James Kelsey, Airports
 Kin C. Kwong
 James H. Lincoln, Sr., Superior Courts

Stephen M. Loewe, DHA
 John Maurer, Probation
 Helen Moschella, DHA
 Debra A. Muro, DHA
 Steven J. Lindall, Building Inspection
 Charles A. Parker, Technology
 Carlos Ponce, Sheriff
 James A. Rallens, Jr. Water Resources
 Glenn W. Ralph, Sheriff
 Mary Shuba, DHA
 Cyndi L. Smith, SSD
 Emmett Smith, MSA
 Sharon Timms
 Linda Kay Tolbert, Sheriff
 Del Tura, DHA
 Linda H. Virgil, Sheriff
 Diane Walters DHA

For your information here are some important phone numbers and addresses:
SCERS: 916-874-9119 980 9th St. Suite 1900 Sacramento, CA 95814-2739
Employee Benefits Office: 916-874-2020 700 H St. Suite 4667
 Sacramento, CA 95814

**SCREA BOARD OF DIRECTORS
ELECTION JUNE 9, 2014
NOMINATING COMMITTEE RECOMMENDATIONS
By Linda Kimura**

The Nominating Committee is pleased to announce its recommendations for the June 9, 2014 SCREA Board of Directors election. The following individuals are Members in good standing and have met the election requirements as stated in the SCREA Bylaws, Article VII, Elections. They are:

Sue Murray,
Vic Scotti, and
Pamela Thomas

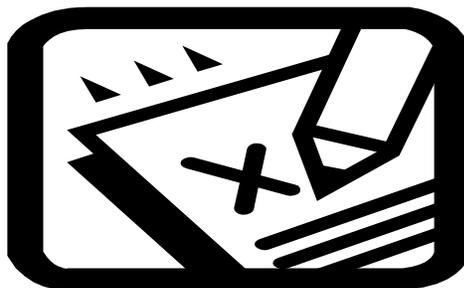
Following direction from the SCREA Bylaws, these Board Members will be on the slate of recommended members at the SCREA election, which will take place at the General Meeting on June 9, 2014 by a voice vote.

As previously announced in this newsletter, Board Member Nancy Wolford-Landers will not be seeking re-election. Therefore, that position is vacant. As of this writing, the Nominating Committee is actively seeking applicants for this vacancy. SCREA Members in good standing are urged to apply by submitting their letter of interest to Nominating Chair Linda Kimura at SCREA, P O Box 161414, Sacramento, CA 95816 or by e-mail to kimurafour@aol.com. Letters of interest should include contact information (address and phone number), and a short statement indicating they wish to run for election and will serve if elected. Once Members have applied, the Nominating Committee will interview the applicants and make a recommendation to President Kiyoshi Adachi for appointment. It is anticipated this appointment will be made in time for the start of the next term of office beginning July 1, 2014.

Terms of office for these Board of Directors positions are three years effective July 1, 2014. The minimum expectation of a Board Member is to attend the monthly Board meetings, which are held the first Monday, and to serve on at least one Committee. The Committees are:

Executive	Nominating
Benefits	Program
Budget and Bylaws	State Association
Information	Sunshine
Legislation	Website
Membership	

Questions should be directed to Nominating Committee Chair Linda Kimura at (916) 485-8442 or at the aforementioned e-mail address. Also, refer to SCREA's website www.saccountyretirees.com for additional information.



JUNE 9, 2014 (MONDAY) SCREA LUNCHEON

By Sandy Carli



It's time to reserve your space for SCREA's June 9, 2014 General Membership Luncheon at the Dante Club on Fair Oaks, Blvd. (directions below). If you haven't been to the Dante Club in a while you will enjoy their remodeled dining room. Should you miss the reservation deadline or send it in on the day of the deadline you **MUST** contact me at 457-0304 or email me at scarli@surewest.net so that I can let you know if space is available. Reservations are required for all SCREA luncheons.

NO HOST BAR STARTS AT 11:00 AM

LUNCH SERVED AT NOON

GUEST SPEAKERS:

Richard Stensrud, CEO Sacramento County Employees' Retirement System
CRCEA Conference October 19-22 Hosted by SCREA at the Embassy Suites

ELECTION OF SCREA OFFICERS

DOOR PRIZES

Menu Choices:

Herb Crusted Baked Tilapia with Lemon, Capers, and a Fennel cream sauce; or
Baked Chicken with roasted garlic in a white wine grape cream sauce; or
Vegetarian Cheese Ravioli.

Each selection comes with Rolls and Butter, a Tuscan Bean Salad with Cannellini,
Borlotti and Fava Beans, Pancetta, onions, Celery, Carrots, and Italian
Herbs in a white Balsamic Vinaigrette, and Rice Pilaff.

Spumoni ice cream

Coffee or Tea

RESERVATION/CANCELLATION DEADLINE

JUNE 4, 2014

Directions to the Dante Club

2330 Fair Oaks Blvd.

From Highway 50:

Take Howe Avenue north; turn right on Fair Oaks Blvd., right onto the frontage road off Fair Oaks Blvd. Turn right into the parking area just before the car wash and at the stop sign.

From Watt Avenue:

West on Fair Oaks Blvd. Turn left at the entrance to the car wash.



NEWS BRIEFS



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OFFICERS

President	Kiyoshi Adachi	916-966-0904
Vice President	Barbara Smith	916-684-5344
Past Pres.	Gil Magness	916-993-8443
Treasurer	Vic Scotti	916-638-5297
Membership	Sue Murray	916-359-6394
Secretary	Lyn Scotti	916-638-5297

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Martha Hoover	916-362-4009
Linda Kimura	916-485-8442
Carol Mosier	916-354-8827
Pamela Thomas	916-685-0329
Nancy Wolford-Landers	916-457-3002

SCREA LUNCHEON RESERVATION MONDAY, JUNE 9, 2014

Member(s) Name: _____ Phone: _____
 Member(s) Name: _____ Phone: _____
 I (We) have a new email address: _____

Non-members Name: _____ Phone: _____
 Non-members Name: _____ Phone: _____

# _____ (Members)	Herb Crusted Baked Tilapia	\$18.00= _____
# _____ (Members)	Baked Chicken	\$18.00= _____
# _____ (Members)	Vegetarian Cheese Ravioli	\$18.00= _____
# _____ (Non-Members)	Crusted Baked Tilapia	\$25.00= _____
# _____ (Non-Members)	Baked Chicken	\$25.00= _____
# _____ (Non-Members)	Vegetarian Cheese Ravioli	\$25.00= _____

Total Check enclosed _____

RESERVATION DEADLINE NO LATER THAN JUNE 4, 2014
DO NOT SEND CASH. SEND A CHECK MADE PAYABLE TO
SCREA-LUNCHEON, P.O. BOX 161414, SACRAMENTO, CA 95816

Please call Sandy Carli at 457-0304 or email scarli@surewest.net if
check is sent on or after reservation date. Cancellations accepted until June 4, 2014.