

REMCOAI General Meeting Minutes  
REMCO Luncheon Follows  
Tuesday, March 14, 2017

CALL TO ORDER

President Sandy Teague called the meeting to order at 11:35 AM with the Pledge of Allegiance, called for a Moment of Silence for Military and Public Safety personnel, and for members who have passed. He introduced the Head Table: President Sandy Teague, Secretary LaVon Justice, Vice President Kaye Greeley, Treasurer Lola Barnett, CRCEA Delegate Jackie Walther-Parnell, and Guests Jean Okuye, of Funeral Consumers Alliance, Assistant CEO Scott DeMoss and Arnie Carvajal, from Risk Management.

Secretary's Report:

Secretary Justice provided an overview of the December 13, 2016 REMCOAI Meeting minutes. The full report is posted on the REMCO website and hard copies are available from the Secretary. Motion - accept report: **\*M/S/P**

Treasurer's Report

Treasurer Lola Barnett reported a current balance of \$45,795.43, with \$125 petty cash, after deposits of \$18,923.00 and expenses of \$42,197.43. REMCO's Pension Protection Plan is \$101,713.36. Motion - accept report: **\*M/S/P**.

President Teague reminded members they voted at December's meeting that guests attending luncheons pay \$8 while members pay \$6.

President Teague introduced guests Assistant CEO Scott De Moss and Arnie Carvajal. Assistant CEO DeMoss stated that Risk Analyst Wendy Alvares wasn't able to attend as she was working on another project; however he wanted members to know there was another Risk Analyst who would be able to answer their questions, and many may be familiar with him if they had been participants in the voluntary Deferred Compensation program. After Assistant CEO DeMoss' introduction, Risk Analyst Carvajal gave a short speech to let members know how to reach him with their questions on their insurance benefits. The members welcomed him with applause.

President Teague asked CRCEA Delegate Jackie Walther-Parnell to provide her report on the October 2016 Conference. Jackie provided an overview on CRCEA stating they were formed in the late 1960's, with membership consisting of 20 associations representing California's 1937 Retirement Act counties. Jackie represents the REMCO members as a voting delegate at the two annual conferences, one held in the Spring and one in the Fall, to learn and share information that is important to all the members. Jackie's first conference was in Walnut Creek, and she will attend the April Conference and return in June to provide information from the April 2017 Conference. Some of the information provided by Jackie was the amount of the average Social Security check is

\$1,350; that defined benefit plans are almost extinct; and wage growth is well below the increase in the cost of living. Jackie reported on some of the presentations which ranged from the roundtable discussion on the number of conferences to be held annually, the National Parks history; Estate Planning; Road Scholar, a non-profit travel group, with more information on their website [www.roadscholar.org](http://www.roadscholar.org) ; and on the CHP Age Well/Drive Smart mature driving program, noting that the old 10/2 way of holding the steering wheel could break arms in cars with air bags, and that most insurance companies give policy discounts to those who attend and pass a mature drivers course. During the breakout session, Jackie as part of the membership committee discussed different incentives that would provide members a feeling of reaping benefits from maintaining membership in their retiree organizations, and they shared ideas on growing their local associations.

President Teague announced that Scholarship applications were due March 31, 2017. Also, REMCO is looking into a membership card for REMCO members to receive discounts at local businesses. Over 100 letters were sent out to local businesses asking if they would provide a discount, such as 5-10%, for REMCO members when they presented a membership card. Four businesses, Elegant Massage, Campus Automotive, Park Avenue Physical Therapy and Santa Fe Pet Hospital, have responded so far. The Board would meet and discuss membership cards at their next meeting.

President Teague reported that elections for REMCOAI Officers (President, Vice-President, Treasurer and Secretary) would be held this year, with the process set at the June meeting and the outcome of the elections announced and the new term beginning at the September meeting. Anyone wanting to serve can provide their name or a name of someone who has agreed to serve to any of the Officers. A question from a member on what were the responsibilities of the positions was answered that the By-Laws provided that information, and can be found on the REMCOMerced website for anyone to read. Also, the terms for the Retirement Board Representative and the Alternate end this year and an election will be held in December. Anyone interested in serving in those positions need to register their name as a candidate at the County Elections office in the basement of the County Building. The Elections office would also have the deadline for entering their name for either position.

Vice-President Kaye Greeley introduced guest speaker Jean Okuye of Funeral Consumer Alliance. Jean stated she was the outgoing President, and introduced Randy Siefkin as the incoming President. Jean reported that many people don't have final plans in place and don't know their rights as to what information should be provided to them at this emotional time. Funeral Consumer Alliance of Stanislaus and Merced Counties is an advocacy group that protects consumers' rights by giving information to consumers, and getting laws passed to support consumer rights. The average funeral arrangements may be \$10,000 or more while a direct cremation can be \$995. When

someone dies in a hospital consumers are only given 3 hours to remove the body from the hospital, and if plans such as what funeral home to use, what type of service the individual wants, and the next of kin aren't in place, the body will be moved to the funeral home of the hospital/ambulance's choice, which may be more expensive than what the family would have chosen. A general price list of the services, such as holding body price (waiting until services are conducted), of the local funeral homes is on the website, Funerals.org, as well as a booklet Before I Go, which contains pertinent information useful for next of kin trying to adhere to a consumers' choices. Jean read a table of contents of Sections on what documents should be placed in a binder such as Advanced Health Care Directive, Durable Power of Attorney (Finances), Healthcare plans, Organ Donor Document, Computer passwords, and lists of the first things to do after a loved one dies. Lifetime Membership in the Funeral Consumer Alliance is \$35, which includes special member rates at the contracting mortuary and support to the next of kin at the time of death; the application lists the personal information required for a California Death Certificate, which is provided to the mortuary, and what final arrangements the applicant has chosen. No membership is required to access the information on the website.

President Teague reported that the sign-up sheet was at the head table for the April 4<sup>th</sup> Monterey Trip leaving from the Costco parking lot at 8:00 AM sharp. Costs would be \$35 to \$41 per person depending upon the number signing up. Director Becky Reis stated the bus would reach the Monterey Aquarium area around 10:00 AM and leave at 2:00 PM, with the bus returning to the Costco parking lot around 4:00 PM. The deadline to sign up was March 21<sup>st</sup>.

President Teague reminded members to get their reservations in early for the June 13<sup>th</sup> luncheon meeting.

Receiving no additional business subjects, President Sandy Teague closed the meeting at 11:55 PM.