



Retired Employees of Merced County Association, Inc.
A 501(c)(7) Association (REMCOAI) **SEPTEMBER 2014**

NEWSLETTER

Join Us

The quarterly luncheon and the first business meeting of the newly incorporated **Retired Employees of Merced County Association, Inc.**, a 501(c)(7) Association, will be held on **Tuesday, September 9th** at the **Merced Elks Lodge**, 19th & "M" Streets, Merced. Doors open at **11:00 AM**. The program will begin at **11:30** and lunch will be served at **12:00 Noon. RESERVATIONS ARE MANDATORY** to allow the Elks Lodge to order/prepare enough food. REMCO must pay for the number of meals ordered on advance reservations. Help us save money and make your reservation today! The following people will accept your reservation:

Sandy Teague (209) 769-7331
Lola Barnett (209) 384-4185

Officers & Board of Directors

President: Sandy Teague, PhD (209) 769-7331
Vice President: Kaye Greeley 394-9091
Secretary: Lavon Justice 722-8202
Treasurer: Lola Barnett 384-4185
Director: Michael Sofranek 374-3465
Director: Linc Clendenin 722-1306
Director: Scott Johnston 617-2126
Director: Ron Kinchloe 409-8394
Director: Marie McDonough 723-0917
Interim Director: Walter Lopes 723-8938
Retirement Bd Rep: Ron Kinchloe 409-8394
Retirement Bd Alt: Scott Johnston 617-2126

Appointed Staff

CRCEA Delegate: David Baker
CRCEA Delegate: Kaye Greeley
Newsletter Editor: John Carlisle 722-9249
jbc76@sbcglobal.net

REMCO WEBSITE: www.REMCOMerced.com



PRESIDENT'S CORNER By Leon "Sandy" Teague, PhD

The world is really a wonderful place in which to live, when you consider the three alternatives. Although to remain in the world requires a great deal of work.

Growing old is not for the sissy in us. It is true that most of us make it a considerably long period of time, in human years that is, because in the life of the Earth itself we are here but a quick flash in time. In earth years, about 4.5 billion or so, humans have infested Earth but a moment. A very brief moment!

Ah, but what a moment it has been. Some humans have done big things, some humans have done little things. Some humans have done good things, some humans have done bad things. Some humans have helped other humans and some humans have destroyed other humans. But the most important concept is that every single occurrence was, and is, vitally crucial in getting us to this exact moment in time.

So, what do we do with this moment? After all, we cannot accomplish anything in a single moment. "We can't?" "Why not?" Life is given and life is taken in a moment. Add a few moments together and we can change the world. What will your moment(s) consist of?

It appears that as we age, a few moments are devoted to trying our level best to stay in this world. It is certain that sooner or later we all will need either physical or emotional support, or even both.

So, with that in mind what are you doing about it? Are you putting all your eggs in so me else's basket in hopes they nurture and care for them without any input from you. Are you really content to let others decide what to do with your egg of life, and go through life with the question, "What am I doing here?" Or are you going to dye it bright colors and exclaim to the world, "Get out of my way!" You can do this by being the best you can and set standards you are comfortable with. A good use of your personal yardstick standard is how it measures other humans. Helping others, contrary to some beliefs is not all bad, time-consuming, or expensive. There are humans dedicated to helping carry the basket of life for other humans, such as REMCOAI, and it is almost free.

This Association is comprised of very professional humans who work quietly, diligently and continuously

to ensure your 'nest eggs" (you know those pesky sometimes troublesome money taking irritants called pension and health benefits) are never broken but are nourished to grow and prosper.

What will happen when these humans can no longer carry the basket? Who will step up, take hold, and place sturdy, strong hands upon the basket of life and guarantee our sometimes taken for granted, fragile way of life? Will that someone be you? "Why not?" Others have carried you, how about returning the favor for those who cannot yet carry the weight?

Local Associations are comprised of professional basket carriers who will, one day, need someone to take over and carry the basket. If you care about anything in life you must get down off the shelf, stand up and be counted. You are way too valuable to rust away in a dusty corner. If you are a government retiree, rusting is not an option. It never was and should never be. Your knowledge is useable and required, the help would surely be appreciated.

"Come on, together we can do it!!!"

Do not walk in front of them, do not walk behind them, walk beside them and call them friend as you hold your vital end of the basket. "Can you do that?"

Public Pension Reform Efforts "Poverty Pushers" Won't Get My Vote!

This is the 3rd of an ongoing series of articles by the California Retired County Employees Association (CRCEA) *Retirement Security Committee*.

Those advocating the wholesale destruction of public sector pension systems (that have been in place for over 75 years) through the initiative process **never make the critical argument for the proposed 401(k) replacement plan**. While these "public pension reformers" tell you how the concept of pensions in the private sector is now history and how pensions were replaced with 401(k) savings accounts, they never make the case of how successful this 401(k) experiment is working out. They don't tell you **that nearly half of American families now have less than \$10,000 in savings** including the much touted 401(k) savings accounts. They don't tell you that Fidelity reports that **one third of workers cash out their 401(k) accounts when they change jobs or lose their job** or how **one fifth of 401(k) workers put loans on their accounts** during the recession.

They don't talk about how poorly workers are accumulating the goal of ten times their projected final year compensation in their 401(k) accounts so they can retire at a

livable standard of living. And they don't talk about the traditional 4-legged stool of retirement security (I.e. Social Security, pensions, savings and home equity) that has kept the elderly out of poverty and how their proposals would break a critical leg of that wobbly stool **leaving many retirees trying to live on Social Security alone**.

25% of Californians are already living in poverty. The "Poverty Pushers" that are looking to complete the destruction of "pensions" in California must believe that this figure is way too low because their "solution" will clearly push far more of our elderly into the "401(k) poverty trap". **The "Poverty Pushers" won't get my vote!**

Speaking of voting, let's look at the recent California June 2014 election. Only 18% of eligible voters turned out (or 25% of registered voters). The younger voters are turned off. Older voters are more likely to vote and their votes can truly make a difference. I hope seniors continue to stay informed on this critical issue and if given the opportunity to vote, that they will **vote to protect public service pensions** for current workers and for the next generation, our "kid's generation".

Further information on retirement security topics will be available in future newsletters.

FORMAL ELECTION UNNECESSARY

REMCO members are either quite happy with the current slate of Directors, or not willing to take an active part in their organization it seems! Election or reelection of Board Members was previously noticed to members and a deadline was given for nominations to be submitted for any member wishing to nominate a member for a Director position. There were **NO NOMINATIONS** by the deadline of anyone not already on the Board! (The current Board will consider that a compliment, rather than looking at it in a negative way!) This is what is known as a "white ballot", which means the President will call for a motion to adopt the white ballot at the September meeting, a second and a vote to pass the motion, which will be abbreviated in the minutes as "MSPWB", since all current Directors were nominated and have agreed to remain at this point.

STAY TUNED AND INVOLVED!

REMCO DIRECT LINK

MCERA website MCERA@co.merced.ca.us now has a direct link to the REMCO website! Thank you MCERA!



New Retirees

Christina Nordman, Superior Court 05/16/2014
 David Gilbert, Planning 05/03/2014
 John Sheppard (SCD), Probation 05/08/2014
 Angela Martinez, H.S.A 05/01/2014
 Roberta Baker, DCSS 04/16/2014
 Martha Cuestas, DCSS 04/09/2014
 Valen Castellano, Ag Com 05/05/2014
 Gary Carpenter, Castle 05/15/2014
 Lucindy Krauss, MCMA 05/20/2014
 Thomas Huckabee, Mental Health 06/28/2014
 Ahmed Amin, Public Health 06/28/2014
 Jackie Eimer, H.S.A. 06/28/2014
 Maria Ilano, Mental Health 07/01/2014
 Patricia Roman, H.S.A 05/26/2014
 Pamela McClain, Probation 06/21/2014

In Memoriam

<i>Name</i>	<i>DOB</i>	<i>Deceased</i>
Lucille Gresham	2/15/1914	5/9/2014
Millard Hauser	5/1/1916	5/3/2014
Norma Delong	11/27/1924	5/15/2014
Larry Hunt	7/16/1942	5/16/2014
Heidi Ceccarelli	8/6/1958	5/17/2014
Soon D'Entremont	9/27/1945	6/19/2014
Richard Gandy	7/31/1930	6/20/2014
Albert E. Groth, Jr.	12/15/1946	6/25/2014
Anna Markiano	1/3/1920	6/29/2014
Neoma Pattterson	6/8/1929	7/19/2014

NEWSLETTER ARTICLES:

If you have an article you would like published in the REMCO newsletter, please contact John Carlisle:
 722-9249 / jbc76@sbcglobal.net

REMCO WEBSITE:

Find the REMCO Website:
www.REMCOMerced.com



ADDRESS REMINDER:

PLEASE remember to send written notice of any address change to **BOTH** the REMCO newsletter Editor **AND** MCERA.

REMCO
 Retired Employees of Merced County
 PO Box 3605
 Merced CA 95344-3605

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