



# THE INTERCOM

Newsletter of the California Retired  
County Employees Association (CRCEA)

April 2024

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

Issue #2-2024



## PRESIDENT'S MESSAGE

Well, here we are again – moving the clocks forward this time around. I can deal with the loss of an hour on the weekend, but inevitably, I miss one of the clocks at our house. Usually, it's the one on the microwave. Maybe, just maybe, California will get to leave them alone all year long. Arizona does it, why not us?

Up front, I want to take a moment to remember and recognize one of the pioneers of CRCEA. Many years back I met a gentleman by the name of Wes Hall from Stanislaus County, who was a driving force in the formation of CRCEA, as well as the backbone of Retired Employees of Stanislaus County (RESKO). A true gentleman with a quiet demeanor while making his point. Wes passed on to the

organization above us, reuniting with Dorothy Lueking, George Shoemaker, Bill de la Garza, Bill Kirkwood, and all the other retirees who have reunited after leaving this world. I can only hope that we have made them proud of the organization they worked so hard on to represent county retirees.

As you read this newsletter, we will be zeroing in on the April 2024 meeting of the delegates of CRCEA. Due to circumstances, this meeting will be a Business Session only and will be held utilizing the electronic Zoom format. There will be some very important reports made and the necessity for some important discussion and decision making by the delegates. So, mark your calendar for Wednesday, April 24, 2024, at 9:00 a.m.

After the April meeting, the next gathering of delegates will be in early November in Contra Costa County (Walnut Creek), which will be an election cycle for the CRCEA President and Treasurer. I am encouraging any and all who might have interest in continuing to move this organization ahead to consider becoming

a CRCEA officer. There are many of you with the experience and knowledge who could step into a position of leadership and do a terrific job. How about some of the younger people? We need to bring in our younger retirees. They are the future of our organizations, and bring in the thoughts and ideas of the recent retirees and those following behind them. Give it some serious thought. Many of us are marching along on that longevity road and somewhere in the future will be joining that other group of CRCEA leaders I mentioned earlier in this message.

As a final note, the Executive Committee was advised by Vice President Doug Fletcher that he was resigning from his position with CRCEA. Doug has a number of things going on in his personal life and he stated, "I am unable to put in the time to effective in my role". He also stated, "I have had to leave meetings early and have not contributed to the objectives of the board." Doug needs to be thanked for stepping up when he did to assist with CRCEA, and he is also to be commended for his personal decision to

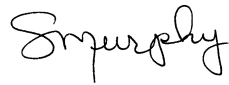


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step away based on his recognition of personal requirements. His service is appreciated.

As always, members of the Executive Committee are committed to working with local associations to discuss CRCEA. If anyone wants a visit to talk about CRCEA to let your board and/or membership know more, please let us know and we will try to accommodate.

Until next time.....



SKIP MURPHY, President



### Upcoming CRCEA Conferences

**Spring 2024**  
**Business Session via Zoom**  
**April 24, 2024**

**Fall 2024**  
**Contra Costa (CCCREA)**  
**November 3 — 6, 2024**

**Spring 2025**  
**Ventura (REAVC)**  
**April 13-16, 2025**

**Fall 2025**  
**Alameda (REAC)**

**Spring 2026**  
**Santa Barbara (RESBC)**

**WE HOPE YOU WILL BE ABLE TO JOIN US  
FOR GREAT INFORMATION, NETWORKING,  
AND, OF COURSE, FRIENDS AND FUN!**

### Required Minimum Distribution (RMD) - Definition and Calculation

#### What Is a Required Minimum Distribution (RMD)?

A required minimum distribution (RMD) is the amount of money that must be withdrawn annually from employer-sponsored retirement plans like 401(k)s, as well as from traditional individual retirement accounts (IRAs), Simplified Employee Pension (SEP) IRAs, and SIMPLE IRAs. RMDs do not apply to Roth accounts until after the account owner dies.

If you have one of these retirement accounts, you must start withdrawing your RMD by the first of April after you turn 73 years old. You must calculate and withdraw the correct RMD every year after that, or face a penalty from the Internal Revenue Service (IRS).

#### KEY TAKEAWAYS

- The required minimum distribution is the minimum amount you must take out of your retirement account after a certain age to avoid a tax penalty.
- The amount is determined by dividing the retirement account's prior year-end fair market value by a life expectancy factor published by the IRS.
- If you have multiple IRAs, you will usually need to calculate the RMD for each separately but may be able to withdraw the total RMD amount from just one account.
- You can take more than the RMD.

#### How to Calculate RMDs

RMDs are determined by dividing the retirement account's prior year-end fair market value (FMV) by the applicable distribution period or life expectancy.

Your account custodian should be able to tell you your RMD, but you can also calculate what you owe on your own. The IRS has worksheets to help you calculate the amount that you must withdraw. Make sure that you're using the latest calculation worksheets, because the tables are updated to reflect changes in life expectancy.

Different situations call for different calculation tables. For example, if you have a non-Roth IRA, and the account's sole beneficiary is your spouse, and your spouse is more than 10 years younger than you, you will need to use a different table than other account holders.

For traditional IRA account holders, the RMD calculation involves three steps:

- Write down the account's balance as of December 31 of the previous year.
- Find the distribution factor listed on the calculation tables that corresponds to your age on your birthday for the current year. For most people, this factor number ranges from 27.4 down to 1.9. As a person gets older, the factor number goes down.
- Divide the account balance by the factor number to find the RMD.

*IRS tables are updated to reflect changes in life expectancy, and different situations call for different calculation tables.*

### **Example of an RMD**

You must withdraw your RMD from the relevant retirement savings account(s) by December 31 every year. You may withdraw your funds periodically throughout the year or wait until the year's end to earn the maximum interest on your funds.

Here's an example. Bob, a retirement account holder, turned 74 on October 1. His IRA was worth \$205,000 on December 31 of the prior year. To calculate the annual amount to be withdrawn, that prior December 31 balance is divided by the distribution factor from the relevant IRS table.

That means Bob divides \$205,000 by 25.5, which is the distribution period from the latest Uniform Lifetime Table for a 74-year-old. There are other tables for beneficiaries of retirement accounts and account holders with much younger spouses.

$$\text{RMD} = \$205,000 / 25.5 = \$8,039.21 \quad \text{RMD} = 25.5 \$205,000 = \$8,039.21$$

Divide \$205,000 by 25.5, and you get \$8,039.22. That's the minimum amount Bob needs to withdraw from his retirement account in the current year to avoid a fine.

There are some other things Bob should keep in mind. Let's suppose Bob has multiple IRAs. This means the RMD for each account must be calculated separately. Depending on the types of accounts involved in this scenario, Bob may have to take RMDs from each account rather than a total amount for all RMDs from one account.

If you have multiple IRAs, you may aggregate the RMD amounts for each of them and then withdraw the total from one or a portion of the total from each

Fortunately, you probably don't need to worry about calculating the minimum amount to withdraw each year. Generally, the custodian of the account can calculate your RMD for you.

### **Inherited IRAs**

If you inherit an IRA as a designated beneficiary, you will need to use the same RMD that the account owner would have used for the year they died. RMD rules vary depending on whether you are a surviving spouse, a minor child, or a disabled individual.

*The RMD rules do not apply to Roth IRAs and Roth 401(k)s while the owner is still alive.*

Generally, if you inherit an IRA from an account owner who died before January 1, 2020, you would calculate your RMD using the IRS Single Life Table.

However, if the account owner died after December 31, 2019, you'll need to follow the RMD rules established by the SECURE Act. These rules distinguish between eligible, designated, and non-designated beneficiaries. The timeframe and calculation of your RMD can vary greatly depending on which of these categories define you as a beneficiary.

Some designated beneficiaries may be required to withdraw the entire account balance by the 10th calendar year following the year of the account owner's post-2019 death, whereas some non-designated beneficiaries may be required to withdraw the entire account balance within five years of the account owner's death.

These rules effectively eliminate the stretch IRA, an estate planning strategy that some beneficiaries of inherited IRAs had used in the past to extend the tax-deferred benefits of an IRA.

As RMD rules can be complex, it's important to review IRS Publication 590-B, Distributions from Individual Retirement Arrangements (IRAs) when making decisions regarding your distributions from an inherited IRA.

### **Special Considerations**

Some qualified plans allow certain participants to defer the start of their RMDs until they actually retire, even if they are older than age 73. In general, this deferral rule applies to plans at the workplace where they are currently employed, not to IRAs or qualified plans from previous employers. Also, these qualified plan participants should check with their employers to determine if they are eligible for this deferral.

Older workers who must take RMDs from non-Roth accounts may find themselves in higher taxable income brackets. However, there are a few strategies, like state tax loopholes, that they may take to reduce the impact of this RMD boost in annual income.

While an account holder must withdraw the RMD amount, they can also choose to withdraw more than that amount. If the account holder wants to withdraw 100% of their account in the first year, that's perfectly legal, but the tax bill could be a bit of a shock.

If you don't need the funds from your RMD to live, and your income meets the requirements, you could use the RMD to contribute to a Roth IRA.

### **When Do RMDs Start?**

At present, individuals must start taking required minimum distributions from qualified retirement accounts at age 73. Prior to 2023, the RMD age was 72. Before 2020, it was 70½.

### **Are RMD Distributions Taxed?**

Yes. You are responsible for a deferred tax liability because RMDs are withdrawn from retirement accounts that had contributions made with pre-tax dollars. You must pay income tax on RMDs when they are taken (at your current tax bracket).

### **What If I Don't Take RMDs?**

If you are over age 73 and choose not to take your RMD, you will be penalized by the IRS. The amount not withdrawn will be subject to a 25% tax. (Before the passage of the SECURE 2.0 Act in 2022, this was a 50% penalty.)

### **When Do You Have to Start Taking IRA Distributions?**

A traditional IRA follows the RMD rule, so you need to start taking distributions at age 73.2. Roth IRAs, like Roth 401(k)s, do not have RMDs.

### **Why Does the IRS Impose RMDs?**

An RMD acts as a safeguard against people using a retirement account to avoid paying taxes.

Because traditional IRAs and non-Roth 401(k) plans use pre-tax dollars, the IRS imposes RMDs to prevent individuals from avoiding paying the deferred tax liability owed on those contributions.

### **The Bottom Line**

The RMD rule is in place to prevent individuals from avoiding the deferred tax liability owed on their retirement contributions. Still, most people start withdrawing from their retirement accounts before they must start taking RMDs, because they need the money: they live off their retirement funds.

RMDs begin at age 73, and are calculated by dividing the retirement account's prior year-end fair market value by a life expectancy factor published by the IRS. Failure to take RMDs as currently required results in a 25% penalty.

Fortunately, the IRS publishes a worksheet that makes it very easy to calculate how much you must take out each year. However, other factors can be a bit tricky, such as what to do with multiple IRAs and how RMDs work when the retirement account holder passes away and the funds are inherited. Be sure to do your tax-time research and stay abreast of what you need to do.

*Elizabeth Blessing*  
[www.investopedia.com](http://www.investopedia.com)

### **HOW TO RESPOND TO AN INSULT ACCORDING TO THERAPISTS**

Have you ever been stunned into silence by an insult — only to think of the perfect witty comeback two hours too late?

Of course you have, and there's a physiological reason why. "When someone says something offensive or harmful that hurts us or hurts a member of a community that's really important to us, our nervous system can get activated," says Kerry McBroome, a psychologist in Brooklyn. "The parts of the brain that are responsible for coming up with clever or witty things to say are just not online — they're nervous and sensing a threat."

That's why planning ahead is essential. "There's something really life-affirming about having something to say ready to go in your back pocket," McBroome says. Pulling off a sharp response can boost your confidence and "be such a source of pride."

We asked therapists to share their favorite comebacks that either invite additional dialogue or shut down the conversation.

#### **"Hey, flag on the play."**

When Ajita Robinson, a therapist in Bethesda, Md., is taken aback or confused by the words that just rolled out of someone's mouth, she pulls out a sports term: "Hey, flag on the play." In football, a flag indicates that an official believes a player committed a penalty, like pass interference or roughing the kicker. By flagging what someone just said, Robinson is making it clear that their words were out of bounds or require further clarification. "Folks usually respond pretty well, like, 'What are you noticing?'" she says.

One of Robinson's clients, for example, recently went on a date with a man she thought was too sexually suggestive. The woman said, "Hey, flag on the play," and he understood that he'd crossed a line. "I thought that was pretty cool, because she used it as a way to express that this was something she was uncomfortable with," Robinson says. "It's light-hearted, but sends a signal that the comment or interaction crossed a boundary."

#### **"Thanks, but I'm not accepting unsolicited feedback."**

There's a sub-zero chance that you want to hear your great-uncle's opinions on your pants size, reproductive choices, or dating life. The odds are much greater that he'll express them anyway. In such cases, Robinson suggests replying: "Thanks, but I'm not accepting unsolicited feedback on [fill in the blank]"

"People are surprised to hear someone push back," she says. "It reminds them that even though they might be well-intentioned, it's still unsolicited. It stops it in its tracks." Plus, she adds, the response isn't disrespectful — so you can keep the peace while sticking up for yourself.

#### **"Are you okay?"**

These three simple words pack a punch, says Melanie Williams, a psychotherapist in Baltimore. "There's so much packed in this short comeback," she says. Imagine that a colleague just made a sexist remark. If you ask them if they're okay, they might look at you

strangely and reply in the affirmative. Then, Williams notes, you can follow-up with a quick observation: “Just checking, because that was completely inappropriate.”

Asking someone if they’re okay immediately lets them know that the spotlight is on them, rather than on whomever or whatever they were talking about, she points out; plus, it signals that what they said was problematic and opens the door to self-reflection.

**“Could you repeat that? I don’t think I heard you correctly.”**

This line is particularly effective when you’re in a group of people, or when someone mumbles something under their breath, says Amanda Stemen, a Los Angeles-based therapist who teaches mindful communication skills. “A lot of times when people say something rude, it’s really impulsive, and they’re not thinking about whether it’s the wisest thing they can say in that situation.” By asking them to repeat themselves — even if you had no trouble hearing them — you’re extending an opportunity to rethink and rephrase what they said. “Often, they’ll realize there are a bunch of people around, and they don’t want to say it loud, because the shame is going to kick in,” Stemen says. “It deescalates the situation.”

**“What a wild thing to say out loud.”**

McBroome’s favorite comeback is useful when someone says something prejudiced or outright bigoted. She smiles and brightly responds: “Wow, what a wild thing to say out loud.”

“They don’t see it coming, and by throwing them off their rhythm or startling them, they’re able to question something they previously hadn’t questioned,” she says. She’s found that people often realize they need to examine their bias and reflect on why something they thought was acceptable to say didn’t go over well.

**“What was your intention with that comment?”**

This comeback is both effective and therapeutic, says Jessica Good, a therapist in St. Louis. She suggests using it with people who are trying to insult someone else: critical or judgmental family members, toxic coworkers, frenemies. “It makes them say the quiet part out loud,” she says. At best, someone might pause and reflect on their statement. Or they could deny any ill-intent — in which case they’ll still learn that they can’t get away with such behavior, because you’ll call them out on it. Either way, Good says, it will curb passive-aggressive or demeaning comments. She recommends delivering the line in a calm voice with a curious tone, while making direct eye contact that signals your confidence.

**“I know you’re likely threatened by an educated woman, but...”**

Kaytee Gillis, a psychotherapist in Lansing, Mich., used this retort during a holiday gathering when a male relative tried to explain a certain mental-health diagnosis to her, despite the fact that she had far more expertise than he did. She recommends following the “but” with whatever you’re being challenged on. For example, if you’re sharing your professional experience and someone thinks they know better, you could say: “I know you’re likely threatened by an educated woman, but this is something I have a degree in.”

You can replace “educated woman” with whatever the situation calls for, Gillis says. “In my experience, it shuts down the conversation,” she adds. “It can be a gentle but assertive reminder for them to be respectful, or, when it’s said with a stronger tone, it can put the person in their place.”

**“I wonder why you feel comfortable saying that to me.”**

If somebody makes an inappropriate comment about a group of people — maybe it’s racist, homophobic, or misogynistic — use this line to call them out on it, advises Kristen Suleman, a therapist in Houston. “It makes it clear that you’re not engaging in the conversation in the way they expected you to,” she says. “It’s effective because it’s direct, respectful, and factual.” You probably do feel genuine curiosity about why your conversation partner made such an ignorant statement; here’s an opportunity to dig into the why and encourage self-reflection and critical thinking. Aim to speak in a calm, curious tone of voice, Suleman suggests.

**“You should come with a warning label!”**

Your cousin keeps bringing up politics at a kid’s birthday party. A friend’s sense of humor makes the group feel uncomfortable Aunt Gladys has decided it’s a good time to dispense diet tips. To handle these unwanted conversations, Gillis sometimes opts for a lighthearted response: “You should come with a warning label!” It makes people laugh, she’s found — diffusing a potentially tense situation while letting them know they’re crossing into inappropriate territory. Most people successfully get the message that they should change their tone.

**“I don’t get it. Can you explain the joke?”**

Perhaps you’re eager to shut down the conversation, especially around an inappropriate “joke.” Asking the person to explain what’s so funny is a terrific way to hold them accountable for their behavior, Suleman says: “They might think twice next time.” She recommends delivering your question with genuine interest while trying to maintain compassion. The goal isn’t to humiliate the other person, or appear holier than thou, Suleman clarifies — it’s to create curiosity about the purpose of their comment.

**When all else fails: let silence speak louder than words.**

Sometimes, there’s simply no reason to dignify a difficult person with a response, Stemen says. That’s especially true if you’ve already tried other comebacks that failed. “Go straight to silence,” she advises. Look at the other person, and maybe raise an eyebrow, but don’t speak. “Without even having to say anything, it communicates to them that you’re not going to engage,” she says. “If you feed into it in any way, it will fuel the fire. But for the most part, if you don’t add to that drama, it will fizzle out.”

Angela Haupt  
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*The Intercom* is published  
quarterly, and distributed  
via e-mail.

Virginia Adams, Editor  
San Bernardino County  
909-790-7199

[intercomdistribution@gmail.com](mailto:intercomdistribution@gmail.com)