

**Minutes of the Meeting of the Board of Directors
Retired Employees of Alameda County
Monday, November 11, 2024, 9:30 A.M.**

Zoom Video Conferencing Board Meeting

Alicia Baptista, President of the Board, called the meeting to order at 9:30 AM

Roll Call: Alicia Baptista, Dawn Stevenson, Paul Reeves, Liz Koppenhaver, Connie Land, Kathy Foster, Marsha Rice, Linda Slater, and Cynthia Baron were present. Charo Panesi-Guerra, REAC Member and Administrative Assistant, was also present.

Minutes: Minutes of the October 14, 2024 Board meeting were reviewed. Linda Slater moved that the October 14, 2024 REAC Board Minutes be approved as submitted. Marsha Rice seconded the motion and the motion was approved.

Announcements & Communications: Alicia reported that she received a communication from a member who lives in Hawaii, who wanted to know if there were any See's Candies Volume Savings stores in Hawaii. Alicia explained that there are no See's Candies Volume Savings stores in Hawaii. She also sent him a link, which is on our website, which will take him directly to a See's Candies information page.

Alicia also received a communication from a member who attended the REAC Fall Luncheon and who complained that there were not enough Disabled Parking spaces available, which made it difficult for them to get to the luncheon. Since REAC does not control how many Disabled Parking spaces are at a given venue, our only recourse is to ask if the hotel can block off additional spaces to be used by our members who need Disabled parking. Connie mentioned that this is a wide spread issue and there are never enough convenient Disabled parking spaces for the number of Disabled placards issued by the DMV. However, we will make a request for additional Disabled parking spaces at future events.

ACERA: Today is a county holiday, Veteran's Day, so there will be no ACERA report. Mike Fara, ACERA's Communications Manager, will provide his regular report at the December Retirees Committee meeting.

Treasurer's Report: Liz presented REAC's October 2024 Treasurer's Report. The beginning Interest Privilege Account balance was \$30,963.66. Receipts totaled \$10,091.11 and included \$500.00 from our 1st United Credit Union advertisement, \$7,436.00 from membership dues and \$2,120.00 from checks for the Fall Luncheon. Disbursements totaled \$13,806.40 and included \$1,765.42 to Red Arrow for the October Newsletter, \$594.31 for postage, \$850.00 for officer monthly stipends, \$1,238.21 for Select Staffing (4 payments), \$1,029.97 for Creative Circle (3 Payments), and a \$108.95 for Safeway gift cards for CCCERA (Contra Costa County Employee's Retirement Association) as a contribution to their Fall Conference. The net deficit for the month was \$3,715.29. The ending Interest Privilege Account balance was \$27,248.37 and total assets were \$252,765.89.

Alicia took a moment to provide an update on the contribution REAC made to CCCERA for their Fall Conference. It was very well received, it was unexpected, and REAC received a lot of positive

feedback. In fact, it was announced during the program that REAC made a donation to support their Fall Conference. Apparently, it has never occurred in the past, which generated a lot of discussion as to why retirement associations do not contribute to help each other. Alicia said the feedback was gratifying.

Liz reported that she is working with Sulema Peterson, SACRS Executive Director, to clarify the amount of our SACRS Annual Dues payment. Liz expressed appreciation for all the help Connie provided her in putting together the financial reports.

Alicia reported that Select Staffing is now known as EmployBridge.

Liz reported that she will be meeting with Alicia later this month to discuss the \$26,188.04 Certificate of Deposit we have which is maturing on 11/22/2024. The current plan is to move those funds into a separate account for use for the 2025 CRCEA Conference REAC will be hosting.

Connie moved that the October 2024 Treasurer's Report be approved as submitted. Marsha seconded the motion and the motion was approved.

Liz presented REAC's 2025 Proposed Budget. Membership dues are projected to be \$93,500, which is dependent on the number of REAC members. The income from the 1st United Credit Union advertisement is projected to be \$6,000 which is the same as 2024. The projection for the Spring Luncheon and the Annual Membership meeting is \$5,000, the amount budgeted was \$1,300, and the projection for the Fall Luncheon is \$1,000, the amount budgeted was \$2,600. Both the \$5,000 and the \$1,000 are place holders and are under review. The number of members attending our luncheons has continued to increase, and that increase has been reflected in the \$5,000 projected amount. Liz expressed some concern regarding the increase in our overall expenditures. REAC is currently spending more than we take in. She requested that the Board give some thought to what actions, if any, the Board should take regarding the increased rate of our expenditures.

Connie mentioned that the \$5,000 projected income for the Spring Luncheon and Annual Membership meeting seems a little high. We had 136 people attend the 2024 Spring Luncheon. If we increase the projection to 140 individuals, and increase the amount we supplement to \$25.00 that would give us a projection of \$3,500, which seems more reasonable. With respect to the projections for the Fall Luncheon, we had 152 people attend that luncheon. If we increase the projection to 160, and increase the amount we supplement to \$25.00 that would give us a projection of \$4,000.

With respect to our other projected expenses, Liz expects an increase in the Red Arrow printing charges. The 2024 charges were \$29,125.16, and she projects those charges to be closer to \$30,000 for 2025. At this point, it does look like there will be a slight increase in our postage costs, so a projection of \$7,000 seems appropriate. She does not expect an increase in the Newsletter layout charged by Creative Circle, so she projects the 2025 costs to be around \$6,000.00. Our Web Hosting cost will not increase but our Web Hosting Domain Fees will probably increase.

The Board requested that Liz break out the specific costs included in the Misc/See's Candies Savings Program, Line Item #23. The Board also asked Liz to break out the costs included in the Spring Luncheon, Line Item #25.

Liz mentioned that our Auditor has requested copies of all the 2023 REAC Board Meeting Minutes. Paul sent them to her, and she will be forwarding them to the Auditor. She also mentioned that the Auditor will be increasing his fees by 5% for 2025.

Paul reminded the Board that we were planning on doing a membership drive in 2025, and he suggested that we create a separate Line Item to reflect the costs associated with the membership drive. Liz agreed to add a Line Item to reflect those costs. Sending recruitment letters to those individuals who are not REAC members, and who retired within the last three years, seems to be the most cost effective use of our resources. Kathy mentioned that around 500 individuals retire every year, so we should plan on sending recruitment letters to around 1,500 retirees.

Linda suggested that we might want to change the paper type we currently use to a less expensive paper. Alicia reminded the Board that we already changed the paper we were using to a less expensive paper, and that we also decided to use locally (Domestic) produced paper rather than non-domestic produced paper.

CRCEA (California Retired County Employees Association): Connie presented her CRCEA report.

The CRCEA 2024 Fall Conference was held on November 3, 2024 thru November 6, 2024 at the Embassy Suites Hotel in Walnut Creek, Ca. The host county was the Contra Costa County Retired Employee Association. REAC representatives attending some or all of the conference were Alicia, Marsha, Kathy and Connie. Pete Albert, ACRE President, also attended.

The conference was well organized and informative. There was great sponsorship from CRCEA Affiliates, credit union, and others. There were about 65 attendees from various counties. A number of counties had more than 1 attendee. There were sessions of serious importance, sessions of general interests and interactive sessions to give and receive ideas to help County Associations with the way they do business.

Some of the sessions of serious importance were: State of Public Pensions, Reverse Mortgages – A Financing Option, Investing after Retirement, Legislative Updates, etc. Sessions of General Interests were: Age Well-A Drive Smart Program, and Hacking the Minds of Scammers, which was put on by staff from the FBI.

The Business Meeting was informative. The Ad Hoc Committee Chair gave a brief recap of the steps taken to get to this point, including submitting the final recommendations to the CRCEA Executive Committee regarding the future of CRCEA Conferences. There was discussion and a motion was made to:

1. Approve the Ad Hoc Conference Committee recommendations as presented, including collection of \$0.12 per member starting January 2025.
2. Bylaws are to be drafted and reviewed to represent changes as, and when, appropriate.
3. Conference Manual is also to be revised to represent changes as, and when, appropriate.

The motion was approved. For updating the Conference Manual, the CRCEA Vice President and chairs of the two divisions will take this forward.

The President and Treasurer positions were up for elections. Both incumbents decided to run. There were no nominations from the floor. Both incumbents were elected for another 2-year term.

The next conference schedules are: Spring 2025: Ventura County – April 13-16, 2025 Crowne Plaza Hotel Ventura. Fall 2025: Alameda County – September 28 – October 1, 2025 DoubleTree Hotel-Pleasanton. Spring 2026: Santa Barbara County – dates and location TBD.

REAC 2025 Fall Conference Planning Committee Update: Connie provided an update on the REAC 2025 Fall Conference Planning Committee. The Committee met on November 8, 2024. Meeting highlights include discussion on the conference theme for the flyer and program booklet, identified donors to solicit funds to offset conference expenses, continued discussions on the program topics and speakers identified, and other topics, etc. Next steps include receiving Committee updates, making progress each meeting, and continue to review the Conference Manual, etc. The Committee is making progress but a lot of work is still needed. This Committee meets monthly via Zoom.

Alicia took a moment to recognize Connie for all the effort she makes on behalf of our retirees. Connie provides assistance to the Treasurer; she is heavily involved with CRCEA; has the lead on the REAC 2025 Fall Conference; has the lead on the REAC Website Update; and serves on the Editorial Committee.

SACRS (State Association of County Retirement Systems): Kathy reminded the Board that she will attend the Annual SACRS Fall Conference beginning tomorrow afternoon. The Conference is being held November 12-15, 2024 at the Hyatt Regency Monterey Hotel and Spa, Monterey, California. Cynthia and Alicia are also attending. Kathy will provide a report on the SACRS Fall Conference at our December 9, 2024 Board meeting.

ACERA Offsite – Cynthia attended the ACERA Offsite Meeting. She felt it was well done. ACERA made numerous presentations which provide very useful information. Alicia also attended and she also found the Offsite to be well done and informative. Alicia found it interesting that one of the presenters who spoke on the economy, talked about how good the economy was doing, how America is the envy of the world, and yet people who live here continue to complain about how bad the economy is. Cynthia was surprised to learn that when economists talk about the economy, they do not include energy or the cost of food. By not including the things which affect people the most, you really have no idea how well the economy is actually doing as it relates to real people. And therefore, saying the economy is doing well, is subjective.

Retirement Board: There was no new information to report.

Investment Committee: There was no new information to report.

Health Care (Centers for Disease Control and Prevention): Linda reported that it is now Flu shot season, and the CDC is still recommending that everyone get their Flu shots, and that everyone get their COVID-19 vaccines. She also reminded people that anyone who might need to get Shingles shots, should do so as soon as possible.

Alicia recently read an article about the hidden dangers of progressive lenses in the AARP Bulletin. The American Public Health Association (APHA) reports that a variety of health care organizations and governmental agencies recognize falls for adults 65 and over as an “urgent national public health crisis”;

it's the leading cause of injury-related deaths in people 65 and up, according to the Centers for Disease Control and Prevention.

What's not spelled out is that when it comes to impaired vision and falls, the glasses themselves could be the danger: Several scientific studies have found that older people who wear multifocal eye glasses, progressives, bifocals or trifocals to correct both near- and farsightedness were approximately twice as likely to suffer falls as those wearing single-vision lenses. She recommended that retirees, who currently wear those types of eye glasses, should talk with their eye doctors. Perhaps single vision glasses for walking will reduce the risk of falling. Kathy volunteered to see if VSP would be able to do a mini presentation on the subject at one of the luncheons.

Activities: Alicia reminded the Board that the Annual Membership Meeting and Spring Luncheon has been moved to March 17, 2025 at the DoubleTree by Hilton in Pleasanton. The Board decided to have both the March Board Meeting and the Annual Membership Meeting on the same day, March 17, 2025.

Membership and Recruitment: As of October 31, 2024, membership stood at 3,747 members, which is a slight decrease from the previous month. Charo also shared with the Board, a letter that she just received, from a member, who mailed it to us for the Fall 2023 Luncheon. She mailed it to us on September 22, 2023, and it took a year to reach us.

REAC Website: Connie provided her Website Activity report for October, 2024. There were 261 unique visitors to the REAC website. This represents a 34% increase from last month, which was 171. The average time spent on the site was 1 minute and 51 seconds; a decrease from last month. The most-visited pages during October were the Member Resources, followed by Who We Are and the Calendar.

Document Share Options: Alicia, Dawn and Connie met with the CRCEA Technology Chair on October 29, 2024. They received a lot of helpful information and they will meet again later this month to explore options provided to REAC and next steps. Connie will provide another update at the December meeting.

Alicia mentioned that she, Dawn and Connie were looking at Google Work space, which has a number of options which might provide us with the flexibility we have been looking for. It also has an option for business email, which we could use to conduct REAC business rather than using our personal emails.

REAC News: The REAC News will contain information regarding the results of the See's Candies survey, the date for the March Event, and information from the CRCEA Conference.

Other Reports: There were no other reports.

Old Business: Connie reported on the results of the online See's Candies Survey. So far, 143 people have taken the survey online: When asked if members use the benefit: 82 responded YES, and 61 responded NO. When asked if REAC should continue offering the discount: 119 responded YES, 23 responded NO, and 1 person did not respond. Based on the results of the survey, the Board voted to continue the See's discount program for 2025.

New Business: Connie suggested that perhaps we should consider retaining the services of an attorney, as we move forward with the plans for the 2025 CRCEA Fall Conference. We could attach a rider to provide any additional legal protection we might need. They could review any contracts we sign, or any

other legal documents that we might need, or to review our operating guidelines, etc., to insure we are protected. Perhaps we could ask our membership if any of our retirees are attorneys, who might volunteer their services.

During their discussion with the CRCEA Technology Chair, Connie learned that we need to have a Privacy Policy and a Term of Use Policy for our website. The Committee will do some additional research on those items.

Los Angeles and San Diego both have access to an attorney. Connie does not know if those attorneys are volunteers, have contracts, etc. Alicia will work on it.

Nominating Committee: No later than the November meeting of the Board of Directors, the President of the Board needs to appoint a Nominating Committee of not less than three (3) members of the Board whose terms are not expiring that year. The Nominating Committee must contact those Directors whose terms are expiring and determine if they are willing to serve an additional term. The three Directors whose terms expire in March 2025 are Liz, Marsha, and Cynthia. Paul volunteered to be the Chair of the Committee, and Linda and Dawn volunteered to be on the Committee as well. The Nominating Committee will report back during the December Board Meeting. The results must be printed in the January Issue of the REAC News.

For the Good of the Order: There was no new business to report.

Meeting adjourned at 11:40 AM.

Respectfully submitted by Paul Reeves, Board Secretary

Next Board Meeting: Monday, December 9, 2024, 9:30 am
Zoom Video Conferencing Board Meeting