



# SCARE Newsletter

Sonoma County Association of Retired Employees

Published Quarterly

February 2017

Volume 300 Issue 1

## Calendar of Events

2017

### General Membership

#### Meetings

Steele Lane Community  
Center in Santa Rosa at  
1:00 PM—Social at 12:30

2/28/17, 5/30/17,  
8/23/17, 11/28/17

#### Luncheons

Quail Inn in Oakmont at  
1:00 PM

3/8/17, 6/14/17,  
9/13/17, 12/13/17

#### Board Meetings

1:00 PM Location changes  
so call Board member  
first.

3/15/17, 5/3/17,  
7/5/17, 9/6/17,  
11/1/17

Many members have agreed to get notices and newsletters via email. This saves money and trees and lets us get info to you more quickly, which is really important as we work to protect retiree health benefits and take legal action. Plus you get the newsletter in color and can increase the font for easier reading!! If you are willing to get the newsletter and notices via email, send an email to [communications@sonomacountyretirees.com](mailto:communications@sonomacountyretirees.com) authorizing Kathy Wertz to send them to you. Please add that address to your address book so spam filters let it through.

## President's Message by Carol Bauer

As I write this, my last, President's Message I know I need to thank each and every member for the support they have shown me and the entire SCARE Board during the last eight years. I have had the privilege of serving as your president during a very difficult time and without your support and your thanks I could not have stayed the course. I have not been at a meeting, luncheon or other SCARE activity without someone coming up to me to say thank you for the work the SCARE board was doing and I will always be thankful as it made a difficult job easier.

It is now time for me to let someone else lead us forward. I am very happy to say that Alix Shor has taken over the post of President. Alix has been a very active member of the SCARE Board and has served on a number of committees. Join me in congratulating her. In addition to Alix taking over as President there have been other changes on the Board. Phyris Tobler is the new Vice President and Bill Robotka is now Treasurer. Patty Hamley remains as Secretary. We also welcomed new Board member Shaun Du Fosee.

We are in the last phase of the settlement which is changing the original lawsuit into a class action lawsuit. To date no one has opted out of the class which means it should move forward with no difficulty. As you may recall if more than 5% of the affected class members opted out, the County could nullify the agreement and we would have to return to court.

For those of you who were not at the special meeting to vote on acceptance, the vote was 312 in favor and 3 against acceptance.

Although our lawsuit is almost concluded, we need to remain vigilant about protecting our pensions as well as working toward some kind of a COLA. At the Board of Supervisors meeting where they accepted and agreed to the terms of the settlement, Supervisor Rabbitt stated that the County needed to find a way to provide some kind of a COLA even if it is for a limited number of retirees. Several ideas for providing a limited COLA have been discussed. Among them are looking at the amount of the pension and looking at the date of retirement. We will continue to work with SCERA and the County to pursue a COLA. I do not expect this to happen soon but we must continue to pursue the concept of a COLA.

THANK YOU FOR ALL YOUR SUPPORT

Carol Bauer, now the Immediate Past President

## Board of Directors

### Officers

**President** — Alix Shor

707-538-0708

alixshor@sonic.net

**Vice President** — Phyris Tobler

707-795-6926

phyris@sbcglobal.net

**Secretary** — Patty Hamley

707-579-1726

phamleyis@hotmail.com

**Treasurer** — Bill Robotka

707-570-5134

brobotka@aol.com

**Immediate Past President**

Carol Bauer— 707-327-6496

bfuzzy51@aol.com

### Directors at Large

Bill Adams

Bob Bulwa

Shaun Du Fosee

Dick Gearhart

Greg Jacobs

Lou Maricle

John Pels

### Retirement Board

John Pels

**Alternate:** Neil Baker

### Committee Chairs

Health and Benefits & JLMBC:

Phyris Tobler

Financial Oversight: Phyris Tobler

CRCEA Rep: Lou Maricle

Alternate: Dick Gearhart

Legal: Phyris Tobler

Membership: Patty Hamley

Legislative: Lou Maricle

Bylaws: Dick Gearhart

Facebook Coordinator: Bob Bulwa

Programs: Bob Bulwa

Scholarships: Bob Bulwa

Nominating: Bill Adams

Political Action: Bill Robotka

SCCLO committee: Bill Robotka

**Board Meeting Minutes can be viewed at our website or you can request a copy from Patty Hamley.**

### Minutes of the SCARE Business Meeting of November 22, 2016

1. Call to Order: The meeting was called to order by President Carol Bauer at 1 p.m. There was a quorum, as more than 25 members were present.
2. Guest Speakers: Carol introduced Estate Planning Attorney Mary Clare Lawrence who spoke on "5 Things Everyone Knows Wrong about Estate Planning." Myth 1: Probate is always bad. Myth 2: Trust Administration is always better. Myth 3: Estate Planning is about stuff. Myth 4: Sophisticated people can come up with an estate plan. Myth 5: It's an honor to be chosen as Trustee or Executor. Mary spoke on these myths and answered questions from the audience. She also sold copies of her book: Estate Planning Should Not Be a Near-Death Experience. Mary can be reached at Conner, Lawrence, Rodney, Olhiser & Barrett, LLP., 829 Sonoma Avenue, Santa Rosa, CA 95404 707-523-0480 mlawrence@clrob.com
3. Legal Update: Carol and Phyris talked about the results of the November 3rd SCARE voting meeting on the Settlement Agreement with the County. The final count was 313 to 3 in favor of approving the Agreement. The Agreement now goes to the Board of Supervisors on December 6th. SCARE members are encouraged to attend that meeting.
4. JLMBC: Phyris stated there is nothing new to report from JLMBC. She mentioned she recommended in the Newsletter that retirees with children could save money by moving to the Affordable Care Act. However, because of the recent election she is rethinking that recommendation given that we don't know what will happen to ACA under Trump.
6. Next SCARE Luncheon: Carol reminded members of the December 14th SCARE Luncheon at the Quail Inn in Oakmont. Reservations (\$20 for members/\$24 for non-members) must be sent to Patty Hamley by December 7th. Fliers were included in the August Newsletter and also placed on the table at today's meeting.
7. SCARE Board Election: The two-year terms of SCARE Board members Bill Adams, Patty Hamley, Greg Jacobs, John Pels, and Alix Shor are expiring, and all have agreed to continue if re-elected. There is also one vacancy (Joe Romano resigned), which Shaun Du Fosee has agreed to fill if elected. There being no other candidates nominated from the floor, it was approved by all that this slate is elected. Per SCARE By-Laws, the membership elects the Board and the Board decides which offices they will fill.
8. Drawing: 39 retirees signed today's roster. Kathy Cahill and Betty Seacord won the drawing for a free ticket to the SCARE Luncheon.
9. Adjourn: There being no further business, the meeting was adjourned.

Respectfully submitted, Patty Hamley, Secretary

### JLMBC Report by Phyris Tobler

At the JLMBC meeting on January 26, we received the preliminary rates for health insurance for next year. Most of these are not final but at least we have some idea of what will happen to the rates.

**County Health Plan (CHP):** Good news—it looks like the premiums will stay pretty close to what they are now. Not so good news is that in order to avoid an increase in the premiums, there will be an increase in the co-pays for prescriptions. Change is likely to be the following for the PPO: \$5 for generic for 30 or 90 days (mail order) will become \$10 for 30 days and \$20 for 90 days. Formulary brand will go from \$15 to \$25 and \$50. Non-formulary brand will go from \$30 to \$50 and \$100 for mail order. Prescription co-pays for the EPO will be higher than for the PPO.

**Kaiser:** For those on Medicare, rate will go down a few dollars. For those under 65, the Kaiser premium will increase by from 6% to 8.44%. That means single rate will go up to \$737 or \$754 for the no deductible plan. There will still be two high deductible plans and they will also go up by 6 to 8.44%

**Sutter:** Sutter is still only available to those under 65. There will be no increase in their rate.

**Western Health Advantage:** WHA is not available to those on Medicare. Their rate for those under 65 is going up 4% - from \$667 to \$694 for a single.

**AARP/UnitedHealthcare:** There may be some increase but it should be limited. These rates vary somewhat based on individual's age, area you live in and which plan you choose. Most people select Plan F as it provides the best coverage. Generally the cost for one person for both medical and prescriptions is \$250 to \$300.

**Delta Dental:** The dental rates are not increasing.

### Are you thinking of moving? Be sure to check out available health insurance.

By Phyris Tobler

I recently talked to a SCARE member who is living in Santa Fe but is planning on returning to California. She is not Medicare eligible yet so is having to pay for the County Health Plan which is very costly, even though she has the high deductible EPO. That turns out to have been very expensive when she needed surgery as the out-of-pocket cost was \$5,500. She called me because she wanted to make sure the less expensive plans would be available to her if she moves.

She was not aware that Kaiser, Sutter and Western Health (WHA) were not available in many parts of California as well as other states. I told her that Kaiser was not available as close as Mendocino and Lake Counties, unless you are an employee. I suggested that she decide where she wanted to move and then go to the Kaiser, Sutter and WHA websites to see if they have service in that area.

This conversation made me more aware that retirees often don't realize that when they move, they will have to rely on the County Health Plan until they are 65. If they have been on Kaiser, Sutter or WHA, they may not be aware how much CHP premiums are—that it will cost \$800/month for 1, over \$2,000/month for 2 people, and over \$3,000/month if you have 2 dependents.

Since our annual enrollment booklet shows that there is Kaiser in Oregon and Washington, people may think it is available anywhere in Oregon and Washington. In reality, there are very few places in those states where Kaiser is available. Mostly you would have to rely on CHP.

**Recommendation:** When you are thinking of moving, be sure you check the websites for Kaiser, Sutter and WHA to see if they are available. If they are not and you still want to move there, check to see what your cost would be for CHP insurance so you at least know what you are facing.

**Medicare eligible retirees:** If you and any dependents are 65 or older, you are eligible for AARP/United Healthcare insurance and that does have nationwide coverage.

## Do you want to save money? Change from County Health Plan (CHP) to AARP Insurance

By Phyris Tobler

Even though CHP costs may not be going up a lot this year, the AARP/UnitedHealthcare rates for Medicare eligible retirees are usually about half the cost for the premiums for CHP and **there are no deductibles or co-pays for medical care.** There are co-pays for prescriptions although generic drugs are available by mail order for zero cost. However, the cost for 4 tier or specialty drugs can be quite high so you want to consider that. You can check on your drug cost before you sign up. You get to choose your pharmacy and be sure to select a preferred pharmacy or your cost will be much higher. CVS is not a preferred pharmacy.

Despite higher costs for prescriptions, the savings, especially if you are covering a dependent, can be huge. The County pays most, if not all, of the cost of the premiums for AARP for a couple, which means a couple can save around \$900/month or \$10,000 to \$11,000 a year on just premiums.

All the feedback we have gotten from members who changed has been very positive related to their cost savings and choice of doctors and pharmacies. The negative is the application process which can be very time consuming and frustrating.

Since a number of retirees have had a very difficult time with the process of applying for AARP/United Healthcare, be aware that you can get assistance from CareCounsel (888-227-3334) or the Human Resources Benefits office. Try CareCounsel first. **The Annual Enrollment contains a lot of information about how to apply for the AARP insurance. Be sure to read it before contacting AARP/UnitedHealthcare.**

We heard from one of our members who switched last year and is very glad he did. He said he would be happy to share his experience and we thought some of you might like to hear about it.

From P. Larson — We are a married couple who both worked for and retired from County of Sonoma. We are both on Medicare and converted from the County Health Plan (CHP) to AARP in 2016. We reside out of the Service Area for Kaiser as we live in Northern Nevada.

**Satisfaction Level with AARP:** Our experience with AARP has been very positive, at least as good, if not much better, than CHP with which we both had many years of experience. We see our Primary Care Physicians as well as occasional Specialists and everyone is an In-Network Provider and rarely is any kind of payment necessary. Towards the end of our time with CHP, there were lots of errors in their billing, mostly in their favor, and unless you checked and reconciled these, you could potentially lose money.

**Fiscal Impact of Changing from CHP to AARP:** In 2016, our cost for CHP was going from \$80 to \$197/month for each of us. For two people this would have raised our out-of-pocket cost for premiums from \$1920 per year to \$4728 per year. We currently pay nothing for AARP coverage as the total premium cost is \$230 - \$260/person/month so the County subsidy of \$500/month for each of us covers full cost of premiums. RX (Drug) coverage is also free but that may be related to the fact that we do not use a lot of prescription medication.

**Conversion to AARP:** Do not underestimate the amount of time that may be required to convert one individual from CHP to AARP. CHP combines Medicare Parts A & B and prescriptions (Part D) in one premium. When you switch to AARP, you are using Medicare Parts A & B for the medical part with Medicare Part D being the actual Rx or drug prescription component so these are separate policies under AARP. I would recommend that you allow at least 3-4 hours on a given day to make the conversion from CHP to AARP in that it is a fairly lengthy process and you will need to call AARP twice, once for Medical Coverage and another time for Prescription Drug Coverage. Do not be intimidated however by this as you will likely be very happy with your AARP coverage and will also save significant amounts of money each month on premiums, deductibles, and co-pays.



### Message from our New President—Alix Shor

As the new SCARE President, I wish to thank Carol Bauer for her willingness to serve as our President guiding us through very difficult years wherein we sued the County over health insurance coverage. Carol now assumes the office of Immediate Past-President. Dick Gerhart who served as Immediate Past-President throughout Carol's term will continue to serve on our Board as a Director-at-Large as will Greg Jacobs who has been our Vice President. Carol, Dick and Greg, along with Phyris Tobler formed our Legal Committee and bore the lion's share of responsibility for steering us through the law suit. We owe these members of our Board a debt of gratitude for their service.

### Health Reimbursement Accounts (HRA) submitted by Kathy Wertz

We are being asked some questions about the HRA money that is part of the SCARE settlement with the County. So hopefully this will help answer some of those questions.

**Who is eligible for an HRA?** All members of the settlement class. That means anyone who retired before July 1, 2016 and is eligible for County health insurance even if you formally waived insurance but remain eligible to get it in the future.

**When will the money be put into an account for me to use?** The money should be available by July 1, 2017 after your HRA account is established. This money is tax free and can be used for IRS qualified medical expenses.

**How much money will I get?** Approximately \$3,500 paid over a three year period. A conservative figure would be \$1,100 per year. If you do not use all the money in your HRA in 2017, it will roll over to the next year and continue to roll over until you spend it.

**How do I use the money in my HRA account?** You will get a debit card that you can give to your doctor or pharmacist when you owe money. It will be taken directly out of your account.

**Is there a monthly service charge?** Whenever you have a balance in your HRA account, a monthly service charge of \$2.95 will be applied by P&A which will administer the HRA accounts. That stops when your balance is \$0 until you get another annual contribution.

**Can I pay for medical costs incurred prior to my HRA account being established?** No. Services must be incurred after your account becomes active.

**What costs will be eligible for reimbursement under the HRA?** Medically necessary services, such as medical, prescriptions, dental and vision expenses not covered by your health plan. This includes co-pays and deductibles. It can also be used for your share of health care premiums including Part D premiums. Over-the-counter medications are only eligible with a prescription.

**Who is eligible under the HRA?** IRS eligible dependents (including spouses, children & step-children up to age 26, etc., but not domestic partners which are prohibited by IRS laws).

**What happens if I die and still have money in my HRA?** (1) If you have a dependent spouse who is on a County health plan, that person will get the HRA contribution and continue to have access to the account. Domestic partners are not permitted access to the account balances of the participant at this time by virtue of restrictions in the federal regulations that govern these types of accounts. However, same sex couples who are married would have access to balance. (2) If you do not have an eligible dependent spouse, any money left in your HRA at death returns to the HRA pool and is distributed to other class members.

**When will I get further information about the HRA?** Here is a link to the County's website where you may find additional information even though it is written for employees. You must copy and paste this link:

<http://hr.sonoma-county.org/content.aspx?sid=1024&id=3013>

The County will be notifying you of the procedure to enroll in the Health Reimbursement Account Program. We will also let you know in the May 2017 SCARE Newsletter of any new information we may receive.

# SONOMA COUNTY ASSOCIATION OF RETIRED EMPLOYEES

## LUNCHEON

When: Wednesday, March 8, 2017  
Where: Quail Inn Restaurant, Oakmont Golf Club, 7035 Oakmont Drive., SR  
Time: 1 p.m. (This is a sit-down luncheon)  
Cost: \$21.00 (tax and tip included) for members & associate members  
\$25.00 (tax and tip included) for non-members and guest

### MENU

Mixed Green Salad

Dinner Rolls

Coffee & Tea

Entrées:

- (1) Lightly Breaded Boneless Chicken with Marinara Sauce, Mozzarella Cheese, Penne Pasta, and Seasonal Vegetables
- (2) Pork Tenderloin with an Orange/Rosemary Sauce, Garlic Mashed Potatoes, and Seasonal Vegetables
- (3) Mushroom Ravioli with Pesto, Garlic Mashed Potatoes, Seasonal Vegetables

Dessert: Ice Cream Sundae

Please be sure to indicate your preference of entrée for lunch.

### RESERVATIONS AND CHECKS DUE BY WEDNESDAY, MARCH 1st.

(We can take late reservations until Thursday, March 2nd, if you call Patty Hamley at 579-1726)

Non-Responsibility Declaration: All luncheons or other activities arranged for by Sonoma County Association of Retired Employees (SCARE) are for the convenience and pleasure of the members and their guests who desire to participate. SCARE does not assume any responsibility for the well being or safety of the members or their guests when attending SCARE activities.

Cut here

Make checks payable to "SCARE" and send to:

Patty Hamley  
2112 Berkeley Drive  
Santa Rosa, CA 95401

Name \_\_\_\_\_

Choice of Entrée \_\_\_\_\_

Name \_\_\_\_\_

Choice of Entrée \_\_\_\_\_

Name \_\_\_\_\_

Choice of Entrée \_\_\_\_\_

Member \_\_\_\_ Associate Member \_\_\_\_ Non-Member \_\_\_\_

Amount Enclosed: \$ \_\_\_\_\_

Phone # \_\_\_\_\_

## ***SCERA Update Report for January 2017 by John Pels***

SCERA held its annual Planning Session in October, over two days, where SCERA's Strategic Plan was reviewed as well as the 2016 Business Plan accomplishments and 2017 proposed Business Plan. In addition to a legislative update focusing not only on local pension issues but also the state and federal political landscape, SCERA heard from its investment managers on a variety of topics, from panels in each of SCERA's asset classes (fixed income, equities and real assets) to macroeconomic reviews and a discussion of a new equity risk premium strategy SCERA is considering. The Planning Session ended with discussions on a number of actuarial issues important to plan administration. Since the Board does not take official action at its Planning Sessions, two of the actuarial issues were brought forward for a Board decision at the October Board meeting and one of the remaining issues will be discussed at the January 26th Administrative Benefits Committee meeting and then at the Board meeting on the same day.

As we embark on this new year, SCERA will be considering the asset allocation of its investment portfolio in order to determine whether to modify existing asset class exposure or add a new asset class. SCERA uses its investment consultant, Aon, to prepare recommendations for the SCERA Board called asset liability modeling which will be discussed later this year at an Investment Committee meeting. The asset allocation changes, if any, adopted by the SCERA Board will be considered by SCERA's actuary, Segal Consulting, the following year when Segal undertakes an experience study of the plan's experience as compared to its actuarial assumptions over the preceding three plan years (January 1, 2015 through December 31, 2017). Segal will present the experience study to the SCERA Board at a Retirement Board meeting in mid to late 2018, at which time the Board will consider whether to change any of its actuarial assumptions. Actuarial assumptions are used by the SCERA actuary to predict plan experience in areas like investment earnings, salary increases, expected retirements, and mortality, among other things. A complete list of the assumptions used in SCERA's actuarial valuations can be found on the SCERA website on the Financial page under Actuarial Reports at <http://scretire.org/Financial/Actuarial-Reports/>.

In Retirement Board news, SCERA congratulates Michael Gossman on his re-election to the Second Trustee position, elected by the general members of SCERA, and Bob Williamson on his reappointment to the Fifth Trustee position appointed by the Sonoma County Board of Supervisors. Both trustees serve a three year term commencing January 1, 2017, and SCERA is grateful for their continuing service. In staff news, SCERA hired David Lantzer as Chief Retirement Counsel. David comes to SCERA from Orange County Employees' Retirement System where he served as Assistant General Counsel. David has excellent experience with county retirement systems and SCERA is looking forward to him joining the staff on January 31st.

Late Note by Phyris: The Admin Benefits Committee met on January 26th and considered whether to authorize a COLA for retirees. The Board members were again unable to authorize a COLA as the pension fund is still not adequately funded.

### ***Helpful information related to saving money on prescriptions***

**Good Rx:** For those of you who have dependents not covered on the health plan, here is a good way to save money on prescriptions. The Good Rx website offers coupons, discounts and cost comparison on all the prescription medications at many pharmacies (this may be helpful even if you have County insurance). They offer coupons for you to print and take to the pharmacy to save on your prescriptions. Check out at Discount Prescriptions at [www.goodrx.com](http://www.goodrx.com)

**Splitting pills:** Under AARP insurance the co-pays for some high tier drugs are very expensive. Sometimes splitting pills can help with the cost (**only with your doctor's ok**). Prescriptions are often available in various strengths and the cost for the higher strength is generally little more than for the lower one. **Not all pills can be split so it is very important that you talk to your doctor about this before trying it.**

*The SCARE Newsletter is printed quarterly. The information printed in the newsletter is believed to be accurate and from reliable sources. However, no responsibility is assumed by SCARE, the Editor, or the writers for inaccuracies in the articles as published.*

**Luncheon Donations for F.I.S.H.**  
Friends In Service Here - A Food Pantry for All



December 31, 2016

Dear Friends of F.I.S.H.

We greatly appreciate your generous gift of **\$283** to F.I.S.H.

We are so grateful for your faithful support for many years. Your support has helped us to feed over 58,000 people this year. We fed more people in 2016 than in 2015. We feel this is due to the high rents we have in our County.

One client shared with us that his rent had gone up 18% in one year. His salary remained the same.

Thank you for your much needed support, kindness and generosity to F.I.S.H. Jeanne-Marie Jones Director

(A total of \$688 was donated to F.I.S.H. in 2016 by those attending our four luncheons at Oakmont. Thank you, Carl Jackson, for placing collection baskets on the tables and delivering the donations to F.I.S.H. Thank you also for the poinsettias you placed on the tables at our Holiday Luncheon.)

### Info on Reverse Mortgages

Reverse mortgages can be helpful in managing your finances but they also have drawbacks. If you are considering one, you can get a lot of information on the advantages and disadvantages through the FHA - [https://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/sfh/hecm/hecmhome](https://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/hecm/hecmhome)

### General Membership Meeting Speakers

Paul Cocking and Karen Davis will be speaking on our deferred comp plans. Hopefully they will be giving us ideas on how we can better manage our deferred comp funds.

### SCARE Membership and Financial Information

As of December 31, 2016, we had 1412 members and 154 associate members. We are no longer including our financial information in our newsletter, but if you would like to get the year-end financial statement, just contact me (contact information is on page 2). I can send information to you via email or the postal service.

Phyris Tobler, Treasurer

### Magazine and Book Exchange

We are continuing our magazine exchange at our Membership meetings so if you hate having to recycle perfectly good magazines, bring them to the meeting on February 28th. You can also bring books, cd's, and calendars.



**From Bob Bulwa: Reminder—SCARE now has its own Facebook page.** It is a private (closed) group meaning that the public may not view the contents, and membership must be requested and approved. For those of you already on Facebook, it can be found by searching for Sonoma County Association of Retired Employees (SCARE)" or using the direct link: <https://www.facebook.com/groups/1519844528337032/>. To join the group, go to the page and at the top you will see a box that indicates "Join Group." Once I verify you are indeed a member of SCARE, or are a spouse of a member, you will be added.

### Updating Contact Information

If you move, you need to give your **change of address** to the following organizations. They do not share information with each other.

**SCARE** - send changes to Lou Maricle via email at [maricles2@gmail.com](mailto:maricles2@gmail.com), or call 707.538.7342. I also need changes of phone numbers and email addresses.

**SCERA** - You get your pension check from them. Contact them to report changes at 433 Aviation Blvd., Suite 100, Santa Rosa, CA 95403, or call them at 707 565-8100.

**Sonoma County Human Resources Benefits Unit** - They handle health, dental, and life insurance and send out Annual Enrollment Booklets. **If they don't have your current address, you may not received your Open Enrollment Booklet in time to make changes before the deadline.** Contact them at 575 Administration Drive, Suite 116C, Santa Rosa, CA 95403, or [benefits@sonoma-county.org](mailto:benefits@sonoma-county.org), or 707-565-2900.

*And if I don't hear from you, this is what happens:* Mail and newsletters were returned with no forwarding address for the following members - **David and Eagle Roberts**. Attempts to contact these people by phone and/or email have failed and we have no way of contacting them. If anyone knows how to reach them, would you please contact them and ask them to call me (# shown above) or give me their number and I'll call the person. Thanks to our members, I have been able to locate several retirees.  
Thank you, Lou





**Congratulations New Retirees  
and *New SCARE Members (in  
italics and bold)***

**Jim Adams—Water Agency**  
**Barbara Agapinan—GSO**  
 Arabella Alvarado—HSD  
 LaRae Archibald—DA  
 Stephan Betz—DHS  
**Curtis Binz—Sheriff**  
**Ruth Brody—DHS**  
 Brian Burgo—Water Agency  
 Susan Burnett Hampson—DHS  
 Cassandra Camacho—HSD  
 Milo Coccimiglio—DHS  
 Anne Coelho—HSD  
**Pamela Crandall—DCSS**  
 Natasha Dallin—HSD  
**Moyra del Canto—Public Health**  
 Nina Donofrio—SCTA  
**David Dixon—DHS**  
 Craig Hiramoto—HSD  
 Janet Hunnicutt—Courts  
 Denise Hurley Dorrego—Probation  
**Corrado Gheoldi—Sheriff**  
**Kathleen Kane—CDC**  
 Ricky Meyer—Probation  
 Rocky Morton—Sheriff  
 Frances Perdew—CDC  
**Tom Richardson—HSD**  
**Susan Ricketson—Sheriff**  
**Marie Rollerli—Mental Health**  
 Sandra Saenz—Probation  
 Lloyd Seevers—Sheriff  
**Robin Smith—HSD**  
 Jean Sneller—Clerk/Recorder/Assessor  
**Ben Tenhave—Sheriff**  
 Mary Thompson—HSD  
**Denise Trustman—Lynch—Probation**  
**Elizabeth Warren—Sheriff**

**Encourage Fellow Retirees to join SCARE!**

While we have added many new members, we are stronger with even more. If you see people you know on the above list who have not joined SCARE, please encourage them to do so. That way they can continue to have a say in the future of their benefits. You can call Patty Hamley at (707) 579-1726 to get a copy of our application form or go to our website — <http://sonomacountyretirees.com/application.pdf>.

**SCARE Scholarship Recipient Letters**



My name is Kaitlyn Vance and I am a 2016-2017 recipient of the Sonoma County Association of Retired Employees Scholarship. I was honored to receive this scholarship and know it will be a tremendous help in my continued academic success at Sonoma State University.

I am currently a senior at Sonoma State University, majoring in Liberal Studies. After I receive my Bachelor's degree in Liberal Studies in the spring of 2017, I hope to continue my education at Sonoma State in their teacher credential program. My dream is to become an elementary school teacher, and possibly to someday become a college professor in Liberal Studies or Education.

Without a doubt, this scholarship will play a key role in helping me achieve my educational dreams. Because of your generosity, the financial burden placed on me to pursue my education will be reduced. I am extremely grateful for your support in my pursuit of a college degree and my dream of becoming a teacher.

Thank you for your investment in Sonoma State University and the futures of students like me.

Sincerely, Kaitlyn Vance

I can't thank you enough for your contribution to my education. Your support allows me to keep going and pursue my dream of becoming a nurse. I will graduate this May and then I will be able to give back to my community through healthcare. It is difficult being a single mother supporting myself through nursing school and your gift really relieves some financial stress. My parents taught me to work hard and to be resilient and it has carried me this far but I also apply for any avenue of assistance to make ends meet while I'm unable to work.

Thank you again, Brittany Flint

***In Memoriam***

*Our deepest sympathy is extended  
to the families and friends of the  
following retirees:*



*Zepha Berlin  
 Stephanie Harper  
 Alice Jann  
 Sue Locke  
 Jose Lopez  
 Constance Norris  
 Maxine Paine  
 Deborah Ross*

*Joan Scoggins  
 Chris Vontobel  
 Cathy Yeaman*

Sonoma County Association of  
Retired Employees (SCARE)  
P.O. Box 5513  
Santa Rosa, CA 95402

Address Service Requested

**General Membership Meeting—February 28, 2017**

**Steele Lane Community Center DeMeo Room**

**415 Steele Lane** (between Mendocino & Hwy 101 - best approached from Mendocino)

12:30-1:00-Meet and Greet

1:00-3:00—General Meeting

**REMEMBER TO COME AT 12:30 FOR PRE-MEETING NETWORKING WITH FRIENDS  
AND COLLEAGUES—SNACKS PROVIDED** Please join us if you can

**AGENDA**

**BUSINESS MEETING**

- I. WELCOME
- II. SPEAKER— Paul Cocking & Karen Davis discussing Nationwide Deferred Comp
- III. LEGAL UPDATE
- IV. JLMBC REPORT
- V. FUTURE PLANS
- VI. DRAWING