



# SCARE Newsletter

Sonoma County Association of Retired Employees

Published Quarterly

May 2012

Volume 24 Issue 2

## Calendar of Events 2012

### General Membership Meetings

Vets Building in Santa Rosa at 1:00 PM

Social at 12:30 PM

5/22/12, 8/28/12,  
11/27/12

### Luncheons

Quail Inn in Oakmont at 1:00 PM

6/12/12, 9/18/12,  
12/11/12

### Board Meetings

1:00 PM Location changes. Call first.

5/2/12, 7/11/12,  
9/5/12, 11/7/12

***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.***

## President's Message by Carol Bauer

Every time I write this message I wonder why you would be interested in anything I have to say. But since I am basically an opinionated person I will try to make this interesting. I wish I had good news for you and I look forward to the day I can say this struggle with the County is over. We are moving closer as we now have a court date, June 13<sup>th</sup>, when our attorneys will present oral arguments to the Appellate Court. As the Board of SCARE has stated all along, we believe we are in the right and a promise should be honored. We also know that the County believes they are right and in the end, the court will make the decision. So we continue to work towards the end we think is fair.

I would like to welcome Suzanne de Kozan as the newest member of our Board. She retired as a Deputy County Counsel. We are very pleased to have her join us.

We also are working with CRCEA on other challenges to retirees going on around the state and across the nation. We are working in committees to develop real information about what most retirees receive in terms of benefits and what they paid into the retirement system. A legislative committee looks at proposed legislation to determine the impact on current retirees, those still working but vested in the system and those who have not yet vested. You may wonder why we are concerned about people who have not yet retired. Our retirement system relies on investments as well as contributions from everyone in the system including current employees and the County. Changes may have unintended consequences for the pension system. I also believe it is the right thing to do. We are all in this together.

Even with everything happening we need to make sure we balance our lives. While working to protect our benefits we must also protect our happiness. We can do this by doing what we enjoy doing. I have started gardening again even though I am not very good at it. I like enjoy being outdoors. I am also working on scrapbooking the volumes of unfiled pictures I have. Actually I think we all have these or at least I hope so it makes me feel better to know I am not the only person with boxes of unfiled pictures. I am also enjoying my family. My sister's 12 grandchildren and 3 great grandchildren make holidays and barbeques much more fun. Easter was great with an Easter egg hunt for the kids and lots of family to share stories with.

I hope you have a good spring and maybe I will see you at the next meeting or luncheon.

**Board of Directors**

**Officers**

**President** — Carol Bauer

707-874-9149

bfuzzy51@aol.com

**VP** — Greg Jacobs

707-823-7341

gjacobs48@gmail.com

**Secretary** — Patty Hamley

707-579-1726

phamleyis@hotmail.com

**Treasurer** — Phyris Tobler

707-795-6926

phyris@sbcglobal.net

**Immediate Past**

**President** — Dick Gearhart

707-577-0227

sgearhart@pacbell.net

**Directors**

Bob Bulwa

Suzanne de Kozan

Carl Jackson

Eeve Lewis

Ron Piorek

Alix Shor

Gary Wilkening

**Retirement Board**

Dianne Edwards

**Alternate:** Tom Ford

**Committee Chairs**

**CRCEA Rep:** Ron Piorek

**Alternate**

Dick Gearhart

**Legal:** Greg Jacobs

**Membership:**

Patty Hamley

**Luncheons:**

Patty Hamley

**Newsletter Editor:**

Lonna Necker

**Scholarships:**

Gary Wilkening

**We are no longer including Board Meeting Minutes in our Newsletter. They can be viewed at our Website or you can request a copy from Patty Hamley.**

**Minutes of the SCARE Business Meeting of February 28, 2012**

**1. Call to Order:** The meeting was called to order by Pres. Carol Bauer at 1 p.m. There was a quorum, as more than 25 members were present.

**2. Introduction of New Board Member:** Carol introduced our new SCARE Board Member, retired Deputy Probation Officer Bob Bulwa.

**3. Guest Speaker:** Maria Keene, a Council on Aging attorney, spoke about Advance Health Care Directives and Consumer Fraud Protection and answered questions from the audience. The Council on Aging is a 45-year-old private non-profit that operates with 35% federal funding and 65% private donations. Among their many programs and services are Meals on Wheels, Derby Day (May 5), Senior Games (May 31- June 10), Transportation, Care Management, Financial Services, Senior Dining Rooms, Senior Peer Support, Senior Social Clubs, Legal Services, and Lawyer Referral. Council on Aging is located at 30 Kawana Springs Road, Santa Rosa. Phone No. (707) 525-0143.

**4. Treasurer's Report:** Phyris reported we are currently in good financial shape. Our legal bills have slowed down, but will be picking up again soon.

**5. Legal Update:** In light of the Supreme Court decision in the Orange County case, our attorneys will be filing papers to have our case heard in either the Federal Appellate Court or go back to the original Federal Judge.

**7. JLMBC:** Phyris announced Open Enrollment for health insurance begins March 26, and costs have gone up. CHP is going up 18.7%. Kaiser for under 65 years is going up 15.4%. AARP is still available for those over 65, although there will probably be medical underwriting, meaning they will look at pre-existing conditions. Vision insurance is available from SACRS. The County VSP Program just gives a discount. SACRS is developing a dental plan, which may be available next year. A medical plan similar to the County Health Plan may be available through CSAC. JLMBC is exploring this option although it won't be available at open enrollment.

The Board of Supervisors has announced there will be no Safety Net Program until our lawsuit is settled. Phyris reported 25% of retirees receive less than \$1,000 per month, 28% receive between \$1,000 and \$2,000, and 18% receive between \$2,000 and \$3,000.

**8. Speakers for Next Meeting:** It was suggested that representatives from Nationwide and the County's Auditor-Controller's Office be invited to our next meeting to discuss the deferred compensation program.

**9. Next SCARE Luncheon:** Carol reminded members of the March 13 Luncheon at the Quail Inn in Oakmont.



**Cont.** Reservations (\$18 for members/\$22 for guests) must be sent to Patty Hamley by May 7.

**10. Press Democrat:** The topic of the Press Democrat newspaper collecting data on all Sonoma County retirees was again discussed. One member said she complained to the Press Democrat and then cancelled her subscription. Dianne Edwards, our Retirement Board representative, said the Press Democrat had to pay SCERA for the time staff spent collecting some of the data that was not readily available. However, most information on retirees was released after SCERA lost their court case trying to prevent the release of information. It was noted the reporter, Brett Wilkinson, received an award for his articles concerning retiree pensions.

**11. Drawing for Door Prizes:** 52 members signed the roster for today's meeting. Linda Holzapfel, Ron Piorek, and Dianne Edwards won the drawing. All three donated their winnings to our Legal Fund.

**12. Adjourn:** There being no further business, the meeting was adjourned by President Bauer.

Respectfully submitted, Patty Hamley, Secretary

Get Notices and Newsletters by Email

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.



**In Memoriam**

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

**Emma Bowen**  
**Arline Day**  
**Loretta Francis**  
**Karin Herring**  
**Beverly Hix**

**Members donated \$200 to F.I.S.H. at the March luncheon**

*Collection baskets are placed on the tables at our quarterly luncheons.*

*Thanks to Carl Jackson for getting our donations to F.I.S.H.*

**SCARE Legal Fund Contributions**

Thank you to the following members who have donated to our legal fund **since the last** Newsletter. It is greatly appreciated.

**Linda Holzapfel      Ron Piorek      Dianne Edwards**  
Phyris Tobler, Treasurer

**JLMBC Update by Phyris Tobler**

The main issue for discussion right now, as you might imagine, is the huge increases in our health insurance cost. The only group that didn't go up was Kaiser Medicare rates. Employees and retirees have asked that we be more involved in looking at and possibly negotiating rates for next year. In the past, HR just tells us what the new rates will be - generally at the last minute when nothing can be done about it. Additionally, as most employees who are generally younger than retirees switch to Kaiser,



## JLMBC Update by Phyris Tobler

Continued from prior page -

it causes the CHP rates to go up as it is an older population with more health care needs. I think we will be looking at other carriers this year and also looking at possibly increasing deductibles and/or co-pays to see if we can decrease the monthly rate.

One thing you should be aware of is that our rates are based on the experience (costs) in our groups. We are not part of a larger group so when you see large increases in cost, it is partly because our group has used more medical care and more prescriptions. The County is looking at various programs that would hopefully increase the wellness of our employees and decrease the use of medical care. So far, they haven't come up with much for retirees as it is much more difficult when we are so spread out but they do have a Healthy Habits website that does have some helpful info on it - <http://healthyhabits.sonoma-county.org/>

As reported earlier, the Retiree Safety Net Program is on hold until our lawsuit is settled. I know some of you could use it now and I'm sorry we haven't been able to get the County to approve it. It is not for lack of trying. As expensive as it is, it is important to hold onto your insurance as if you cancel it, the County will not let you back onto it later.

## SCERA UPDATE by Dianne Edwards and Tom Ford

Each January the SCERA Board makes committee assignments to the various standing committees (Investment, Disability, Administrative Benefits and Audit Committees). This year the Board modified its structure to include all Board members on the Investment Committee (Committee of the whole Board). This practice has been in place for some time with many county retirement boards. SCERA Trustees believe this change will insure that all trustees are actively engaged in the process of overseeing the investment policy of the fund rather than relying on a few members to formulate recommendations.

The Board also expanded the investment staff with the reclassification of the Investment Officer position to a Senior Investment Officer and the addition of a Retirement Analyst position. Current Investment Officer Jim Failor was promoted to the Senior position after a short recruitment process. In order to accomplish the additional investment positions an Accounting Tech position has been deleted resulting in no increase in overall staffing.

The system has experienced one of the best quarterly investment returns in many years with the portfolio returning a yield of 8.8% for the three-month period ending March 31, 2012. It is anticipated that with continued growth in equities the fund will deliver a very positive total return for 2012.

The Investment Committee will continue to meet one week in advance of the regular Board Meeting for the remainder of 2012 because of prior scheduling of presentations by the various Investment Managers. The Investment Committee workplan for this year focuses on the asset allocation of the fund with emphasis on additional downside risk-reduction strategies.

Alternate Retiree Trustee Tom Ford has quickly resumed his leadership activities in SACRS (Statewide Association of County Retirement Systems) and has been nominated to serve as Treasurer on the slate of officers to be elected at the SCARS Conference in May. With his many years of prior service on SCERA and recent service as Interim Retirement Administrator in Santa Barbara and Marin counties, Tom brings a unique perspective to the SCERA Board.

SCERA staff processed 282 retirements in 2011. Counseling requests and retirements are continuing at a high rate in 2012. SCERA systems staff estimates rollout of web member online access later this year. Feedback regarding member service despite the increased workload remains positive.

**SONOMA COUNTY ASSOCIATION OF RETIRED EMPLOYEES**  
**LUNCHEON**

**When:** Tuesday, June 12, 2012  
**Where:** Quail Inn Restaurant, Oakmont Golf Club, 7035 Oakmont Drive., SR  
**Time:** 1 p.m. (This is a sit-down luncheon)  
**Cost:** \*\$18.00 (tax and tip included) for members & associate members  
\*\$22.00 (tax and tip included) for non-members and guests

***\*PRICES HAVE INCREASED!***

**M E N U**

Caesar Salad

Dinner Rolls

Coffee & Tea

**Entrées:**

- (1) Lemon Chicken with a Honey Lemon Glaze, Saffron Rice, and Seasonal Vegetables
- (2) Top Sirloin with Sautéed Mushrooms and Red Wine Reduction Sauce, Seasonal Vegetables, and Garlic Mashed Potatoes
- (3) Penne Pasta with Pesto Sauce and Seasonal Vegetables

**Dessert:** Strawberry Shortcake – Bundt Cake with Sliced Strawberries and Whipped Cream

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

**RESERVATIONS AND CHECKS DUE BY WEDNESDAY, June 6th**

(We can take late reservations until Thursday, June 7th, if you call Patty Hamley at 579-1726)

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**Non-Responsibility Declaration:** All luncheons or other activities arranged for or 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 participants or passengers on their property in matters pertaining to said trips or other activities.

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**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 #** \_\_\_\_\_

## CRCEA Spring Conference Report by Ron Piorek, Delegate

For the benefit of new SCARE members, SCARE is a member of the California Retired County Employees Association (CRCEA). CRCEA membership is comprised of representatives from each of the 20 California counties whose retirement system is governed by California's "1937 Act" County Employee Retirement Law. CRCEA works to advance the interests of its members through educational, legislative and, more recently, some assistance to counties in court battles over benefit reductions. Each member county, regardless of size, has one representative ("Delegate") on the CRCEA Board of Directors. The Board of Directors meets twice annually (Spring and Fall), while ongoing business is attended to through a structure of active committees and a contract with a legislative advocacy firm in Sacramento.

The Spring 2012 conference was held in Visalia, Tulare County. It was attended by delegates from all 20 member counties. Bob Bulwa, one of newest members of the SCARE Board, attended the conference along with me. Some of the topics covered included:

### Governor Brown's Pension Reform Proposal:

Numerous Senate and Assembly bills were introduced pertaining to public employee pension issues, including elements of Governor Brown's pension reform proposals. It is unlikely many of these bills will be specifically acted upon until the Conference Committee on Public Employee Pensions submits a final report and is adopted by both houses. This may not be until June. In an odd twist the Republicans have endorsed the Democratic Governor's proposal, while many Democrats oppose it. Apparently the Governor believes it is necessary for there to be pension reform if his tax initiative measure is to have a chance of succeeding at the ballot box in November. While his pension reform proposal is generally aimed at new hires, some apply to active employees. **None are believed to apply directly to current retirees**, although they could impact the "systems" that support existing retiree pensions. Most of the provisions are intended to apply to all public retirement systems, while some specifically target CalPERS. The conference committee is taking testimony regarding all public retirement systems, including 1937 Act retirement systems such as we have in Sonoma County. What the final product will look like when it emerges from the conference committee is yet unknown. Some of the proposals can be addressed by statute, others will require constitutional amendments. Even if specific provisions aimed only at CalPERS are enacted, there is the possibility of a spill-over political effect for 1937 Act retirement systems. Therefore, it is important to be aware of the provisions in the Governor's plan. They include:

- Developing a hybrid defined benefit/401(k) type plan
- Shifting some of system investment risks to employees
- Increasing retirement age to 67 for most employees
- Requiring employees to pay half of the pension contribution
- Adding "independent financial experts" to the CalPERS Retirement Board
- Ending pension spiking. Use three year average for final pay
- Excluding all non-regular pay from pension calculation
- Limiting post retirement employment of retired workers
- Prohibiting retroactive pension increases
- Employees who commit job related felonies forfeit retirement
- Prohibiting pension contribution "holidays"
- Prohibiting "air-time" purchases
- Reducing retiree health care costs for State retirees by requiring a minimum 15 years of service for a minimum contribution and 25 years for the maximum.

Conference speaker Assembly Member Connie Conway (R) remarked that if the Legislature fails to enact adequate pension reform legislation, that it would possibly result in a constitutional initiative amendment being submitted to the voters. However, it was pointed out by another speaker that out of 11 pension initiative petitions circulated for signatures, 10 failed to receive enough signatures to qualify for the ballot. The remaining one is yet in the signature gathering period.

Retirement System and Retiree Association Cooperation: SB 1382 (Negrete McLeod) is a CRCEA bill that would increase the degree of cooperation between a retirement system and recognized retiree

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associations. It would require a local retirement system board to cooperate with a recognized retiree association in distributing communications regarding membership in the retiree association and retiree benefit programs available through the retiree association. It would also increase the types of deductions that a local retirement system would be permitted to make, at the request of a retiree, from his/her pension check. Certain concerns raised by counties regarding the bill appear to have been mutually resolved and the bill is advancing at this time.

Proposed Restriction on 1937 Act COLA's: SB 1231 (Walters) would provide that a Board of Supervisors may adopt a resolution precluding the retirement board from granting "supplemental COLA's" to new members if the retirement system is not fully funded, if granting it would require additional county contributions, or create an unfunded liability. The resolution could limit the amount of supplemental COLA's granted to existing members to the amount the members are eligible to receive at the date of the resolution. (Note: How the language of this bill would apply to Sonoma County is not immediately clear. The "supplement COLA" refers to a COLA granted in addition to the basic 2% or 3% COLA all counties except Sonoma provide their retirees pursuant to the 1937 Act. What is clear, however, is that this bill is not helpful to the cause of our retirees receiving much needed COLA's and could be very harmful if the bill opens the door to possible amendments further restricting COLA's.)

CRCEA's PR Program: "Transitioning to 401(k) Plans - A Train Wreck in the Making": Delegates were provided an extensive review on the work of CRCEA's Retirement Security Committee project to educate the public and policy makers about the financial risks and human costs of transitioning to 401(k) type plans from defined benefit plans. Delegates were encouraged to spread the word and given tools to help them, including a 4x6 card developed by our own Phyris Tobler which was well received by the attendees. CRCEA is establishing a speaker's bureau to advance this information and has established a web site with extensive research articles about the pitfalls of relying on 401(k)s instead of defined benefit plans ([www.crcearesearch.com](http://www.crcearesearch.com)).

Our Underlying Economy: The conference included several presentations about current economic conditions that ultimately affect the financial health of our counties and our retirement system investments. Interesting presentations were provided on global financial conditions, California real estate trends, and the proposed California High Speed Rail Project whose bond issuance is currently under debate by the Legislature.

Bankruptcy Risk: It was pointed out that a potential pension risk for existing retirees could occur in the event of bankruptcy filing by the sponsoring public agency. But this did not happen in the Orange County and Vallejo bankruptcy cases. Highest pension risks are with future (new) hires followed by active employees. Existing retirees are in the safest position.

**Do you have an email address we don't have?**

We have many members who have signed up to receive their Newsletters and other notices by email - and we thank you for this as it saves us money. We have another list of members who have email addresses but who haven't opted to get their Newsletters and other notices via email. I keep these email addresses and send out special notices when something important occurs. Most recently, I sent out information on the vision coverage through the County insurance (which wasn't shown in the annual enrollment booklet) to make it easier for retirees to know whether to sign up for the SACR's VSP Plan. If you did not get this information, we do not have an email address for you.

We think that many of you have email addresses that we don't have. If you are interested in getting special (urgent) information via email, please send your email address to me at [phyris@sbcglobal.net](mailto:phyris@sbcglobal.net). If you are willing to get all information from SCARE (both Newsletters and notices) via email and you haven't been getting it that way, send your request to Kathy Wertz at [communications@sonomacountyretirees.com](mailto:communications@sonomacountyretirees.com).

We try our best to keep our members informed of issues that may affect them, and we are able to do that most effectively if we have your email address. Sometimes we just don't have the time to do a mailing plus it is pretty expensive. So if you don't mind, do give us your email address. We won't share it with anyone and we don't send you very many messages. Thank you. Phyris

As you all know, defined benefit pension plans like ours have been under attack by the public, press and elected officials. There have been numerous recommendations that the public sector, like the private sector, should switch to 401(k)s (similar to our deferred comp plan) or that there be a combination of defined benefit plan and 401(k)s which would put more of the risk on the employee/retiree. What you seldom hear is that 401(k)s have been a failure in providing retirement security and that there will be a huge number of retirees with inadequate pensions. CRCEA wanted to give its members information that they could use to rebut the claims that 401(k)s are the way to go. Some of the most pertinent facts are shown below. We hope you will use them when talking to friends or family, to groups you may belong to, or in writing letters to the Editor to rebut some of the untruths that are printed in the paper.

### **TRANSITIONING TO 401(k) PLANS - A TRAIN WRECK IN THE MAKING**

401(k) plans have almost completely replaced defined benefit (DB) pension plans in the private sector. Their history shows that they have resulted in a **disastrous loss of retirement security** as demonstrated by the following:

- In 2011, the Wall Street Journal reported that the median household headed by a 60-62 year old with a 401(k) had less than one fourth of what they needed to maintain their standard of living.
- The average 401(k) account balance of workers with 30 years of private sector experience is only \$149,000 to support decades of retirement.
- In 1991, 50% of workers expected to retire by 65. Today, it is only 23%.
- NIRS report from May, 2011 stated that polling shows that 84% of Americans are in a state of panic regarding their retirement security.

#### **Why 401(k) plans do not provide retirement security:**

1. To provide adequate income during retirement, **401(k)s need regular, substantial contributions over 30 years or more. *Instead:***
  - Employers have decreased their contributions to 401(k)s - many contribute zero, and workers contribute only what they can afford - often little or nothing.
  - Workers can borrow on their plans (21% had "loans" in 2009) or cash them out when they change jobs (incurring a 10% tax penalty). In difficult economic times, both borrowing and cashing out increase.
2. **401(k) plans must earn sufficient returns over the life of the plan. *Instead:***
  - The stock market is unpredictable. There was no net return from 1999-2009 and 401(k)s lost one third of their money between Oct. 2007 and Jan. 2009.
  - Most individuals lack expertise in investing funds and they need to be more conservative with their investments than a pooled, long term DB plan.
  - Individuals cannot maintain the same long term, balanced, diversified portfolio as in DB plans which are able to pool longevity risks.
  - Individuals do not have the full range of investment options available.
  - Management and other fees are much higher than for DB plans.

**The result: the cost to provide the same retirement benefit is almost twice as much in a 401(k) plan as in a DB plan.**

The private sector's experiment with 401(k) plans has demonstrated they are not viable retirement vehicles when used to fund basic retirements and will lead to poor retirees that will be a drain on the U.S.'s consumer-driven economy.

**Prepared by the CRCEA Retirement Security Committee. For more information, go to [www.crcearesearch.com](http://www.crcearesearch.com) or check the SCARE web page.**





Congratulations New  
Retirees & **SCARE**  
Members - **bold and italics**

John Abrahams—Public Defender

Susan Alesi—CDC

Norman Askim—TPW

**Carol Alexander—CDC**

**James Andersen—Administrator's office**

Pamela Bishop—Human Services

**Steven Brown—Water Agency**

Cheryl Button—Courts

Benita Byrne—Human Services

Steve Dee—PRMD

**Susan Dillion—Sheriff's Office**

Mary Dimond—Public Defender

Samuel Franco—TPW

Robert Hammond—SCWA

Debbie Harbin—Human Services

Chuck Herzog—Sheriff

Karl Horcher—Probation

Kelly Jensen—Superior Court

Betty Johnson—Human Services

Thomas Johnson—Public Defender

Michelle Judson—CRA

Robert Keyser—ISD

Richard Kowalski—General Services

Donna LaGraffe—General Services

Lois Lenhardt—Sheriff

John Maitland—SCTA

Steven Marks—General Services

Karen Martin—District Attorney

James Metcalfe—ISD

Susan Nobriga—CRA

Terry O'Connor—Sheriff

Louise Ost—ACTTC

Vicki Petersen—CRA

**George Phillips—Sheriff's Office**

**Sheila Quince—Fairgrounds**

**Valentino Rosario—Water Agency**

**Lorna Schreck—HSD**

Areta Seiberlich—Human Services

Paula Shimizu—General Services

Elaine Schuler—CRA

Kathleen Smith—Superior Court

Kathleen Stewart—Human Services

Mary Stuart—Public Defender

George Gomez Tamayo—Human Services

Angie Taber—Public Defender

Lois Torgerson—Human Services

Noreen Valenzuela—Health Services

**Jo Weber—Human Services**

Arnold Yee—TPW

**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.

**Updating Contact Information**

Please remember to let us know when you move, change phone numbers or email addresses. Notifying SCERA does not get the information to us as SCERA will not give out your address or phone number to anyone. We know it is very easy to forget to do this but sometimes we have trouble locating members and if we get mail back, we try reaching them by phone or email. Please send changes via email to [phyris@sbcglobal.net](mailto:phyris@sbcglobal.net) or call 707 795-6926. Then we can make sure you always get our Newsletter and other important notices. **And if I don't hear from you, this is what happens:** Mail has been returned with no forwarding address for the following members: **Sharon Schmidt, Paul and Linda Stibi, Mary Turpin and Marsha Perry** and we have no way to contact these members. If anyone knows how to reach them, would you please contact them and ask them to call me or give me their number and I'll call them.

Thank you. Phyris

**SCARE Membership and Financial Information**

As of March 31, 2012, SCARE had 1,375 members and 187 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 snail mail.

Phyris Tobler, Treasurer

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

Address Service Requested

**General Membership Meeting—May 22, 2012**

Veteran's Memorial Building, Santa Rosa, CA

12:30-1:00-Meet and Greet

1:00-3:00—General Meeting

**REMEMBER TO COME AT 12:30 FOR PRE-MEETING NETWORKING WITH**

**AGENDA**

- |     |                                    |     |              |
|-----|------------------------------------|-----|--------------|
| I   | WELCOME                            | VI  | JLMBC UPDATE |
| II  | INTRODUCTION OF NEW BOARD MEMBER   | VII | OTHER        |
| III | SPEAKER - NATIONWIDE DEFERRED COMP | VII | DRAWING      |
| IV  | TREASURER'S REPORT                 | VII | ADJOURN      |
| V   | LEGAL UPDATE                       |     |              |