



SCARE Newsletter

Sonoma County Association of Retired Employees

Published Quarterly **May 2021** Volume 318 Issue 2

Calendar of Events 2021

Membership Meetings

**5/25/21, 8/24/21,
11/16/21 Meetings are
at 1pm by Zoom**

Luncheons - Legends

**Legends at Bennett Valley
Golf Course 1:00 pm.
12/8/21 Hopefully**

Board Meetings

**1:00 PM Dates may
change so call Board
member first. Meeting
are via Zoom**

**5/5/21, 7/7/21, 9/1/21;
11/3/21**

Get Newsletter 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. Plus you can increase the font size for easier reading! If you are willing to get notices and the newsletter via email, send an email to communications@sonomacountyretirees.com authorizing SCARE to send them to you. Please add that address to your address book so spam filters let it through.

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 Alix Shor

We hope this newsletter finds you and your family and friends healthy and looking forward to warming summer days and opportunities to get together safely.

The County notified us that as a result of a lawsuit against Blue Shield/Blue Cross (which includes Anthem), our members who are on the County Health Plan may be eligible for some money. You should be getting a claim in the mail, but information on the lawsuit is available online at www.bcbssettlement.com/ You can file a claim on that website. We do not know how much the settlement will be.

Open enrollment has come and gone. I hope you had an opportunity to not only go over the health insurance plans offered through Sonoma County but also the offerings from Pacific Group Agencies, which sent out their booklet in March. The open enrollment for vision and dental plans has ended but the other insurance options are available at any time.

If you are getting this newsletter through the US mail and if you have an email account, we are asking you to consider giving us your email address, and authorize us to send you info by email. Not only does it save us the cost of printing and postage, but our newsletter only goes out once every 3 months. Even if you still want to get the SCARE newsletter by mail, it is good if we can reach out to you quickly when important information comes up. Recently there have been things that have come up that we think you need to know and in a timely fashion. For example, when the last Open Enrollment information booklet went out, we did not feel that the County made it clear what you needed to do when UnitedHealthcare replaced the Hartford Life Insurance **if** you wanted or needed to change your policy beneficiary. Additionally, if you did not carefully read the open enrollment booklet, you wouldn't know that the County was offering a new Medicare Advantage Program. So it is to your advantage to give us a quick and easy way to reach you with urgent info.

We are grateful for all of you who responded to our survey asking for your input on what programs, services, etc. that you value and new things that you would like to see us offer. Of course, because of COVID, we have been having Membership Meetings via Zoom. One of the things the survey pointed to was your interest in continuing meetings on Zoom even when COVID no longer requires it. This would allow our members who no longer live in the county to participate. We were pleased to see old friends at the last meeting.

Our next Membership meeting will be on Tuesday, May 25, 2021 at 1:00 on Zoom. Many of you who responded to the membership survey said you would be interested in hearing from an Estate Planning Attorney, so we have invited Tate Birnie of the Birnie Law Firm. More information on speaker on page 2. Zoom log in below.

<https://us02web.zoom.us/j/85346281244?pwd=cm9ybkltbm1GbnYwbk1JYL3pVbnF2UT09>

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Health Benefits/JLMBC: Phyris Tobler

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May 25th Membership Meeting

Topic: Estate Planning, with Speaker Tate Birnie

Many members responding to the Membership Survey expressed an interest in having a speaker address the topic of ESTATE PLANNING at a membership meeting. During our May 25th meeting, attorney, Tate Birnie, will be our speaker and will address a wide variety of issues associated with Estate Planning. Meeting by Zoom so all can attend.

The Birnie Law Firm specializes in Estate Planning, and is located in Sebastopol. The law firm was established by Tim Birnie in 1973. He has since retired from the practice and his daughters, Tate, a 2000 Stanford Law School graduate, and Brittney, a 2005 Hastings Law School graduate, continue to provide legal services in the following areas: Estate Planning, Trusts, Wills, Probate, Power of Attorney, Incapacity Planning, and Advanced Health Care Directives. The firm also specializes in Elder Law, and Family Law Mediation as an alternative to litigated divorce proceedings. Membership in the National LGBT Bar Association, and the LGBT Family Law Institute enhances the firm's ability to provide services to the LGBT community.

The Birnie Law Firm prides itself in "working with clients to understand their needs and crafting a personal plan" that can result in many benefits including probate and conservatorship avoidance, tax savings, and thoughtful and efficient distribution of assets. The Birnie Law Firm is also active in a variety of senior issues through their association with the Sebastopol Senior Center.

Please join us on Zoom for our Membership Meeting on May 25th at 1 pm. Click on this link to join meeting: <https://us02web.zoom.us/j/85346281244?pwd=cm9ybkltbm1GbnYwbkJKL3pVbnF2UT09>

Do You Need A REAL ID Card?

You may have heard that you will need a REAL ID card instead of just a driver's license in order to board domestic airplane flights or enter secure federal facilities. This was supposed to go into effect October 1, 2020 but was postponed to **October 1, 2021**. If you have to renew your current driver's license before that date, the DMV recommends that you do it at the same time.

The REAL ID requires more paperwork and documentation of your identity and your residence than a regular driver's license. You have to provide proof of citizenship or other legal status, proof of your Social Security number and proof of residence. If you live in California, you can go to <https://www.dmv.ca.gov/portal/driver-licenses-identification-cards/real-id/> to make an electronic application. It will lead you through the application process including lists of documents that can be used in this process. You will still need to go to the DMV and provide the necessary documents to actually get the REAL ID card. This card uses new technology which makes it much more difficult to forge. It looks like a regular California driver's license except that it has a picture of a golden bear and a star in the top right corner.

Each state has its own program so please review your state's DMV site for state protocols. If you do not plan to fly anywhere or if you have a passport that you carry whenever you fly, you do not have to get a REAL ID card.

California Proposition 19 and What it May Mean To You

The California electorate passed Proposition 19 this past November. It was advertised as a way to “help” homeowners who had lost their home in a natural disaster and wish to move from the area instead of rebuilding, while enabling them to retain the same property tax rate. It also applies to those 55 and older or disabled. While this has some benefit for seniors who want to move to a different county in California without increasing their property taxes, there are some drawbacks.

Another, less advertised part of the proposition, is that it removed the exemption of raised property taxes that families enjoyed from the inheritance of a home/property from a parent or grandparent.

With some planning you may be able to get around this new tax;

1. Create a Trust. A Trust, unlike a Will, is funded while you are still alive. Trusts can be revocable, or irrevocable. A revocable trust will do nothing to prevent reassessment under Proposition 19. However, there are numerous kinds of irrevocable trusts, and one of them may do the trick to prevent reassessment.

2. Form a Business. You can transfer a rental property that would otherwise be subject to reassessment to a business (i.e., LLC) that is owned by you and/or your spouse and children. You may be able to strategically transfer ownership in the business over time, or through an inheritance, in a way that will avoid reassessment under Proposition 19.

3. Live in the Home: If the home is lived in as the primary residence, then the tax rate remains unchanged.

This is an extremely complicated proposition. If you think this rule may affect you, we highly recommend that you **speak with an attorney** knowledgeable in estate planning to assist in making the proper decision for yourself and your family. Or you can find more information online. We just want to alert you to this change that may affect some of you. We are not recommending any action. Our speaker at the May 25th Membership Meeting is knowledgeable in estate planning and may be able to clarify this issue.

ICPC and SCCLO Reports by Bill Robotka

The **Independent Citizen’s Pension Committee (ICPC)** met on April 1st. The primary discussion of that meeting was the upcoming Annual Pension Report to the County Board of Supervisors (BOS). The ICPC, as part of its charter, has the ability to review (and provide input to) the Pension Report prior to it being finalized for presentation to the public and BOS. I am one of the two ICPC members that will be doing the review this year, and am looking forward to having a look at it prior to publication. According to the current schedule, we will conclude our review/comments by April 22nd, and the report will be available to the public on April 29th. Check the BOS web site for access to it. The formal presentation to the BOS is set for May 11th.

The next meeting of the ICPC is scheduled for June 3rd and we will then begin a review of comparable (ABAG) 1937 Act County pensions to get a better idea of how SCERA stacks up.

The **Sonoma County Coalition of Labor Organizations (SCCLO)** has met a number of times early this year to prepare for the joint labor/management meetings on retirement benefits that began in March. SCCLO members put a lot of work into researching and preparing for a long series of discussions with County management about retirement benefits. At this point, that group is still hammering out ground rules, and which topics to take on, and in what order. The meetings will be held monthly for the next year, with the hope being that there can be some consensus established for recommending solutions to some of the long standing retirement benefit concerns. At this point, the priority issues being put forward by SCCLO are the need for COLAs and improved retiree medical benefits.

JLMBC Report by Phyris Tobler

SCARE believes that we have a very important role at JLMBC. There we have a chance to advocate for retiree health benefits and to share information with the County and employees regarding the impact on retirees of decisions they are considering. While many things affect retirees and employees the same, there are differences, primarily based on fact retirees can live anywhere and are not eligible for many of the insurance plans that employees get and the fact that our members are eligible for Medicare. Bill Robotka and I (the SCARE reps at JLMBC) try to make sure these differences are considered.

The County Health Plan (CHP) is almost exclusively retirees – most on Medicare; others are under 65 and are usually living in a part of the country where no other County insurance plan is available. Sadly this applies to retirees living in Lake and Mendocino counties. As an employee, people who live in these counties are covered as their work address is used, but once they retire, there is no eligibility under Kaiser, Sutter or WHA and people under 65 are stuck with the CHP.

As you may know, the CHP is much more expensive than the other county plans – about twice as much as most of them. The CHP is self-funded which means that premiums must cover the actual medical and prescription costs of anyone covered by the plan. The County was going to increase the premiums by 2.5% this year. Bill and I both lobbied strongly that they use some of the fund balance (which is substantial) to decrease the cost. The County agreed and the result was that the premiums went down by 1% instead of up by 2.5%, for a 3 ½% overall decrease (savings of \$46/month for those under 65 and \$25 for those on Medicare).

We were pleased when the County announced that Western Health Advantage (WHA) was willing to offer a Medicare Advantage Plan and had proposed a very competitive rate for this. While the WHA service area is limited to Sonoma, Marin, Napa, Solano and Sacramento counties, this is a good option for most of our Medicare members. It is a bit more expensive than Kaiser Senior Advantage and the AARP/UnitedHealthcare plans but has some advantages over them. Some retirees just don't like Kaiser, and while the AARP plan is available anywhere in the US, it can be expensive if you need brand name drugs. The WHA plan is slightly more expensive than those plans but half the cost of the CHP plan. The co-pays are similar to Kaiser's and the prescription drug costs are capped at a very low amount. You do have to use doctors in the WHA network. When this option was announced at JLMBC, both Bill and I thought it would be a good alternative for our members and asked that it be offered in the future. Annual enrollment is over but we have not yet heard how many people switched to WHA.

We are hoping that Sutter will offer a Medicare plan, maybe next year. It is preferable for retirees who have Sutter when they are under 65 to be able to stay with their same plan and doctors when they hit 65.

Health Reimbursement Accounts (HRAs) for those covered by the SCARE lawsuit against the County (retired before 6/30/16, on a county health plan, and not with the Courts) will have another small deposit made on July 1. It will probably be \$30 - \$35. If you have filed a claim earlier and have not been reimbursed in full, you will get money immediately in July.

Should You Buy Pet Insurance

While SCARE now offers pet insurance through Pacific Group Agencies, this is **not** an attempt to get you to purchase pet insurance. Consumer Reports has a very informative article about the pros and cons of pet insurance. If you have pets, you may want to check it out at <https://www.consumerreports.org/pet-insurance/should-you-buy-pet-insurance/> It also has one of the cutest pictures of a kitten that I've seen.

SCARE Membership Survey

By Kathy Young

The SCARE board is moving forward with additional changes based on your feedback from the 2020 survey. We had many comments about proposed changes to both luncheon and membership meetings.

Luncheons

The attendance at the luncheons has dropped dramatically; only 3% stated that they always attended and 16% said they sometimes attended. Once we are past the COVID-19 crisis and able to meet again we will reduce the luncheons to twice a year. We will plan one gathering in the summer that may be a picnic and one in the Winter for the holidays.

Membership Meetings

31% of respondents said that they always or sometimes attended the membership meeting. Once we can meet in person, we plan to start providing food at our membership meetings. We are also looking for a different location for the membership meeting with more parking. For now, we will continue to use ZOOM for our membership meetings. 56% of you stated that you did use or would use Zoom for meetings. We received comments about using technology and recording meetings so they may be viewed later. We are working on the details to use technology to accommodate those outside of Sonoma County and those unable to attend meetings. We appreciate all the suggestions for meeting topics. We are using your suggestions to schedule speakers for future meetings. We are also implementing your other recommendations for improving the meeting experience, such as having name tags that include the department for which you worked.

Senior Discounts

44% of you were interested in information on senior discount programs. We have researched both national and local discount programs that currently exist. We must emphasize that you need to **ASK** for the discount, as they are not automatic. One online site that lists national programs available to you is <https://www.theseniorlist.com/senior-discounts/>. It may appear at first that you need to pay for the list, simply scroll down and you will see the complete list. The list includes senior discounts available for chain retail stores, restaurants, grocery stores, prescription programs and travel discounts.

Locally we found that many stores that used to give senior discounts are no longer able to because of the COVID-19 shut down. Some may return as the economy improves. Here is what we did find available in Sonoma County:

Oliver's – gives a 10% discount to seniors on Wednesdays until 4:00 pm.

Pacific Market – gives a 10% discount to seniors on Tuesdays.

Grocery Outlet gives a 10% discount to seniors of the 2nd and 4th Wednesdays of the month.

Snoopy's gift shop gives a 10% discount to seniors.

True Value Hardware of Cotati on Commerce gives a 20% senior discount on Sundays.

Most museums, parks, and public transportation have senior discounts. The key is to ASK if they give a senior discount. If you know of any local business that gives a discount, please let us know and we will include the information in future newsletters.

Charities

Several respondents to the survey requested information on local charities. We have had some local nonprofits speak at our membership meetings. The Press Democrat published a

Charities—Continued from prior page:

a list of local nonprofits. Visit this site for the list: <https://www.pressdemocrat.com/article/specialsections/100-largest-nonprofits-in-sonoma-county/amp/>

Some of these nonprofits are charities and you can make tax deductible donations to them, while others are not. Check online for their status. Charitable organizations are typically 501(c)(3) organizations. We always like to warn against scams. With so many national disasters, there is an increase in requests and an increase in scammers. We recommend that you do not respond to unsolicited telephone requests for donations. Instead, get the name of the organization and check to see if it is legitimate before giving. Then give through their website or call them. One site you may use to verify legitimate organizations is: <https://www.charitynavigator.org/>. Charity Navigator reviews charities on many levels and rates them as 4 star, 3 star or lower. And they give you a lot of information, like what percentage actually goes to program services, what their total revenue and expenses are, what their CEO is paid, and much more. It can be shocking that some “charities” spend more on fund raising and administration than actual services to those they are supposed to be helping.

Go Fund Me has become a major fundraising organization. GoFundMe says it is dedicated to empowering people to help people, and they do this by carefully reviewing each campaign on their platform. An overwhelming majority of campaigns on the site are safe and legitimate, as fraudulent campaigns make up less than one-tenth of 1% of all campaigns on GoFundMe. In the rare instance that someone does create a misleading campaign with the intention of taking advantage of others’ generosity, GoFundMe takes swift action to resolve the issue.

Moving Forward—The SCARE Board continues to review survey results for potential changes in organizational practices moving forward. The Board appreciates the significant membership response to the survey and all the great suggestions provided by survey respondents. It is important for all members to know that if you have questions or suggestions about SCARE, please contact Board Members directly to communicate your thoughts. Contact information for Board Members is shown on page 2 of the newsletter and on our website under Contacts.

SCERA Report by Neil Baker

This has been an unusual and challenging time for SCERA due to the Covid restrictions, and it has also been a period of some transition. Our excellent former Board Chair, Christel Querijero, has moved on to a valued position in the County’s CAO Office. While she will be missed, we are looking forward to welcoming Amos Eaton as the newly elected Third Member Trustee (general membership) beginning with the April Board meetings. Mr. Eaton is employed as an accountant with the County and he is a member of the SEIU Executive Board. Also, Tim Tuscany has assumed his responsibilities as the Eight Member Trustee (retirees) succeeding long time member John Pels. Finally, Marty Pell, a key member of the SCERA accounting staff, will be retiring in May. He has provided invaluable service to SCERA members for many years, and his friends and colleagues in the organization wish him all of the best in retirement.

The SCERA Board will be considering the annual actuarial report from the System’s actuary, Segal, at a special meeting on May 6th at 9:00 am. This is an important presentation providing an evaluation of the financial health of our Fund as of December 31, 2020, and it will include recommendations regarding the employer and employees contribution rates for the fiscal year 2022-2023. Anyone wanting to better understand the policies and procedures providing for the funding of SCERA retirement benefits and the current funding status are encouraged to participate in this meeting. The Zoom link can be found on the SCERA website.

Continued on page 7

In Memoriam



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

Edmund Coon

Toni Davis

Shirley Dolowitz

Douglas Gow

Claudette Haedrich

Vivian Hartsock

Lorraine Komor

Patricia Pombo

SCERA Report continued from the prior page -

Through the work of the Board's Investment Committee and our outstanding investment staff led by Jim Faillor, SCERA continues to pursue a long term diversified investment strategy. Currently the value of the total plan is approximately \$3.1 Billion, and the last two prior years ended with relatively strong investment returns. The Board is closely monitoring and assessing economic developments in order to prudently manage risks and optimize the rate of return. There is a great deal more specific investment related information on the SCERA website, www.scretire.org, under the Financial tab.

I hope that in the future as many of you as possible will participate in SCERA's meetings and presentations, if only by virtual means for now, and please stay safe and get vaccinated when you have the opportunity.

Helpful Information

United Policyholders (UP) is a non-profit 501(c)(3) whose mission is to be a trustworthy and useful information resource and a respected voice for consumers of all types of insurance in all 50 states. We don't take money from insurance companies. We give you the straight scoop. Guide you on buying insurance and navigating claims and fight for your rights. Go to <https://uphelp.org/> for more information.

Updating Contact Information by Lou Maricle

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

SCARE - send changes of USPS address, phone numbers and email addresses to Lou Maricle via email at maricles2@gmail.com, or address to 4720 Santa Rosita Ct, Santa Rosa, CA 95405, or call 707 538-7342. If I don't get changes, this is what happens: Mail and newsletters were returned with no forwarding address for the following members - **Lori Laughlin, Ron Lozoya, Shirley Norman, Brian Patenaude, Cecilia Proschold, Jacqueline Scheibel, and Lee Williamson**. 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 them.

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 Open Enrollment Booklets. Contact them at 575 Administration Drive, Suite 116C, SR, 95403, or benefits@sonoma-county.org, or 707-565-2900.

Reminder—SCARE has its own Facebook Page

This 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/socoretirees> 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.

Bob Bulwa

SCARE Membership and Financial Information

SCARE currently has 1543 members and 159 associate members for a total of 1702 members. We do not include our financial information in the newsletter, but if you are interested, contact me and I can provide you with a copy of our financial statement (contact information on page 2). I can send this information to you either via email or postal service.

Bill Robotka

It's Time to Visit A Park

There is a lot of conflicting information about best practices for staying healthy. Exercise seems to be the one thing that everyone agrees improves both your physical and mental health, including improving brain functioning. Fortunately in Sonoma County, we have all kinds of county, state and federal parks within the county or near it where we can exercise and also enjoy the beauty of this country. Some of these are free (most of the Sonoma County beaches) and others charge a fee. **Here is information on ways to decrease that cost.**

Sonoma County Regional Parks

Sonoma County Regional Parks includes more than 50 parks and beaches from Petaluma to Gualala and Sonoma to Bodega Bay. Many offer wild landscapes and miles of trails. Others feature sports fields, playgrounds, disc (frisbee) golf course (see photo at Crane Canyon) and campgrounds. Regional Parks also manages the county's largest ocean marina and largest extracurricular environmental education center. If you live in Sonoma County, there is a good chance that there is a park near you.

If you go to <https://parks.sonomacounty.ca.gov/Visit/Find-a-Park/>, you will find a list of all the parks/trails and where they are located. If you click on a park name, it will give you more information on what is available there including trails, camping (if any), and a map. The cost for most of the parks is \$7 for parking for the day. However, you can purchase an annual membership which costs \$69 if you are under 62 or \$49 if you are 62 and older. If you go online, there is information on where you can purchase an annual membership.



SUPER SAVER: The National Parks and Federal Recreational Lands Senior Pass

The Senior Pass: There are some advantages to getting older and one of the best is the Federal Senior Pass that gets you into all National Parks and Federal Recreational Lands free as well as into some local areas. For instance, you can use it in place of the Northwest Forest Pass that is required at most hiking trailheads on National Forest Lands in Oregon & Washington, or in place of the Red Rock Pass in Sedona, AZ. There are undoubtedly many more places that I haven't discovered. This pass is available once you are 62 years old. It costs \$80 for a **lifetime** pass. That may sound like a lot but it's good for the rest of your life, and it covers anyone in your car. Entrance fee to National Parks is often \$30 and will undoubtedly continue to increase. There is an Annual Senior Pass available for \$20 if you don't want to put out \$80.

The Access Pass: A free, lifetime pass available to people who have been medically determined to have a **permanent disability** (does not have to be a 100% disability). It also covers anyone in your car.

Both passes: In addition to entrance fees, you also get camping in most National Parks and Federal Recreational Lands/Forests for half price. What a deal if you like to travel! You can buy passes at the entrance station to any National Park or online. Go to <https://store.usgs.gov/faq> for more information on all America the Beautiful passes. They have annual passes as well and you don't have to be 62 or disabled.

California State Parks also has a discount pass for the permanently disabled that gives you 50% off on entrance fees and camping. Go to http://www.parks.ca.gov/?page_id=1049 for more information (page down as it is toward bottom of page). There are other passes available as well.

Phyris Tobler

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



Theresa Balkum-Tribendis - Human Services

James Birk - Sheriff

Christian Buettner - Water Agency

Kevin Campbell - Water Agency

Carlos Carrera - Public Defender

Karina Chilcott - Transportation & Public Works

Moira Dossi – Community Hospital

Elizabeth Figoni - Health Services

Wendy Flood - Health Services

Royce Fraley - Probation

Karen Gaffney - Open Space District

Mary Greathouse - Health Services

Shari Haskins – Human Services

Shari Hawkins - Human Services

Suzanne Huron – Sheriff's Office

Ken Johnson – Sheriff's Office

Tracy Trezos (Associate)

Pamela Kind - Regional Parks

Debra Landucci Corbin - Clerk/Recorder/Assessor

Kirsten Larsen - Community Dev. Commission

Terry Macute - Health Services

Mark Mahre - Human Services

Melanie Martin – Sheriff's Office

Ursula Mast – DHS

Mary Miller - Health Services

Kristen Montgomery - Human Services

Mary Anne Mushallo - Water Agency

Cathy Patton - Auditor/Controller/Treasurer

Bogdan Panek - Sheriff

Kenneth Pistorio - District Attorney

Jane Riley - Permit & Resource Mgmt

Babette Roberts – Adult & Aging

Kathleen Robinson - Superior Court

Andrea Salas - Sheriff

Gregory Schmidt - Probation

Laurie Seale - Health Services

Marlus Stewart - Health Services

Carrie Thompson - Child Support Services

Russell Thompson - Health Services

Robert Tsipan - Human Services

Website Updates by Phyris

The "Insurance" webpage has links to the Sonoma County Human Resources page that shows the health insurance coverage available to retirees. This includes the Annual Enrollment Booklet; just in case you tossed yours and now would like to check something. Perhaps you or a spouse are turning 65 and now want to see what the Medicare options are. Also shown is information on Care Counsel and on our new insurance offerings through Pacific Group Agencies.

There is now a "Sonoma Co Activities" webpage on the SCARE website. This was created for visitors coming to our CRCEA Conference last year-the one that was cancelled by the fire. I explored tourist activities as we wanted to encourage people who were coming to our conference to stay a few extra days and enjoy the bounty and beauty of Sonoma County. While I have lived in Sonoma County for 50 years, I found some new things. One of the best, if you like wine, is a website that allows you to sort over 250 wineries by whether they charge for wine tasting, need a reservation, have a garden or even a bocce ball court, and the types of wine they produce. Did you know that Sonoma County is now one of the top producers of artisan brews in the United States? And we also have many distilleries for gin, whisky and vodka as well as cider houses. The link on our web page shows 29 breweries, 8 cider houses and 15 distilleries. Did you know that Sonoma County now has more than 50 Regional Parks and Trail systems? Most of these are now open. Plus we have many State Parks. All of these and much more can be found on our website at <http://sonomacountyretirees.com/activities.shtml>

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

Address Service Requested

General Membership Meeting—by Zoom on May 25th

1:00-3:00—General Meeting

To join Zoom, click on the following link or copy it into your browser any time after 12:30 pm

<https://us02web.zoom.us/j/85346281244?pwd=cm9ybkltbm1GbnYwbkJYL3pVbnF2UT09>

Call in (669) 900-9128 US Meeting ID: 853 4628 1244 Passcode: 429632

MEMBERSHIP MEETING AGENDA

- I. SPEAKER— Tate Birney, local attorney discussing Estate Planning**
- II. MEMBER SURVEY—Update on results and plans**
- III. SCCLO/ICPC REPORT**
- IV. JLMBC**
- V. MISCELLANEOUS AND/OR QUESTIONS**