

# SCARE Newsletter

**Sonoma County Association of Retired Employees**

Published Quarterly

**August 2016**

Volume 298 Issue 4

## **Calendar of Events 2016**

### **General Membership**

#### **Meetings**

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

**8/23/16, 11/22/16**

#### **Luncheons**

Quail Inn in Oakmont at  
1:00 PM

**9/14/16, 12/14/16**

#### **Board Meetings**

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

**9/7/16, 11/2/16**

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**

On the bright side of life, it has been a nice summer and with the County Fair in progress, more fun is on the way. I hope everyone is enjoying the bounty and diversity of whatever area you live in. Here in Sonoma County the weather has been nice and since we got some rain last winter things are a little greener than they have been for the last few years. Although the drought is not over and a few more years of good rain would be helpful, the break this year was nice.

Unfortunately, there has been no break in the ongoing negative rhetoric about retiree benefits. Both pensions and health care continue to be the whipping post for all financial problems. Getting pensions and health care costs for retirees "under control" is the continuing message. Retirees continue to be blamed for the condition of roads, lack of services and generally anything for which the Board of Supervisors wants to shirk their responsibility. Nothing has to do with the financial crisis and the fact that the pension fund took huge losses during the downturn or that the cost of medical care continues to rise, sometimes by double digits each year. Retirees are to blame for costs that are out of their control and for which no one seems to have a solution other than to blame retirees. With that in mind we must continue to educate ourselves and others on the issues and work to develop solutions that are beneficial for all.

**LEGAL UPDATE** — Every time I write this message I hope I can report that the lawsuit is over. However we have not yet come to a final proposed settlement with the County. There are still sticking points which we hope to be able to resolve soon. Once we get a final agreement with the County, we will bring it to the membership for discussion and a vote. Remember there will be a vote by the membership at the meeting so please keep checking your mail as we will be notifying you of the date, location and time of the meeting once it is finalized. We will send notices to all members by first class mail and will also contact members who have asked to get information by email by email. You will receive a summary of the settlement.

We have confirmed that both Supervisor District 5 runoff candidates, Noreen Evans and Lynda Hopkins, will be attending our August General Meeting. If you have a question for the candidates and wish to have it asked at the presentation, please send to Bob Bulwa ([bob@bulwa.com](mailto:bob@bulwa.com)). I think you all know how important the Sonoma County Supervisors are to retirees as they make decisions that affect our benefits. We hope you will attend this meeting whether you are in District 5 or not.

Just a reminder, there is still one opening on the SCARE Board. Anyone interested can contact any board member for information.

## Board of Directors

### Officers

**President** — Carol Bauer

707-874-9149

bfuzzy51@aol.com

**Vice President** — 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 at Large

Bob Bulwa

Lou Maricle

John Pels

Bill Robotka

Joe Romano

Alix Shor

Vacancy

### Retirement Board

John Pels

**Alternate:** Neil Baker

### Committee Chairs

**CRCEA Rep:** John Pels

**Alternate:** Dick Gearhart

**Legal:** Phyris Tobler

**Membership:** Patty Hamley

**Luncheons:** Patty Hamley

**Newsletter Editor:** Lonna Necker

**Facebook Coordinator:** Bob Bulwa

**Programs:** Bob Bulwa

**Scholarships:** Bob Bulwa

**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 May 24, 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 Speaker:** Bob Bulwa introduced Fernande Marie Bencze, Vice President/Reverse Mortgage Specialist of Alliance Reverse Mortgage. Fernande works out of the main Redwood Credit Union Office, 3033 Cleveland Avenue, Suite 150, Santa Rosa, CA 95403. Telephone: 877-969-7383. Cell: 707-799-5888. Fernande explained that reverse mortgages are for people 62 years of age or older who use their homes as their primary residence. Reverse mortgages extract some of the equity in a variety of ways, including a lump sum or line of credit. The difference is that instead of paying the bank, the bank pays you. Fernande answered many questions from the audience about reverse mortgages.
- 3. Legal Update:** Carol announced that, although mediation is over, our attorney and the County's attorney are still working together on a final agreement. The Legal Committee is involved as well. Once the agreement has been finalized, it will be sent out to the membership for review. A special meeting will be held, probably at the Vets Building, for members to vote on the agreement. Until then there is a confidentiality clause. After SCARE members approve the settlement, our lawsuit will be amended to make it a class action suit covering all people who retired prior to a yet-to-be-determined date. Carol said she has no idea what will happen to those who opt out of the settlement agreement.
- 4. JLMBC:** There is nothing to report because the last two JLMBC Meetings have been canceled. HR is very busy with annual enrollment.
- 5. Next SCARE Luncheon:** Carol reminded members of the June 8th SCARE Luncheon at the Quail Inn in Oakmont. Reservations (\$18 for members/\$22 for non-members) must be sent to Patty Hamley by June 1st. Fliers were included in the May Newsletter and also placed on the table at today's meeting.
- 6. Drawing:** 36 retirees signed today's roster. Steve Fabian and Paul Klonsky won the drawing for free luncheon tickets to the SCARE Luncheon at the Quail Inn on June 8 or a future luncheon.
- 7. Adjourn:** There being no further business, the meeting was adjourned.

Respectfully submitted,  
Patty Hamley, Secretary

## ***SCERA Update Report—John Pels—July 2016***

SCERA received its Actuarial Valuation for the plan year ending December 31, 2015 at its May meeting and in addition to the valuation presentation by Paul Angelo and Andy Yeung, of Segal Consulting; Administrator Julie Wyne presented a summary of plan data trends. Mr. Angelo and Ms. Wyne also presented the Valuation and plan data trends to the Board of Supervisors in June. The plan experienced an increase in its unfunded actuarial accrued liability largely due to assumption changes adopted earlier this year. The plan's funded level on a market value basis is 84.7%. The Actuarial Valuation can be found on SCERA's website on the Financial Reports page at <http://sceretire.org/Financial/Actuarial-Reports/>.

At its June Board meeting, the SCERA Board addressed the Deduction from Retiree Warrants policy and ratified a decision to bring the County in line with the policy requirement of a single deduction being reported on the SCERA pay stubs covering medical, dental, vision and life insurance premiums. The Board acknowledged the frustration of some retirees who use the SCERA pay stub (as previously broken out by specific premium being deducted) as proof of payment for reimbursement from other plans, but also noted that technically SCERA is not the paying agent. The County is actually the paying agent for the premium payments and should be the entity providing proof of payment. A representative from the County indicated that the County did send out letters to retirees with premium breakdowns, which could be used as proof of payment. SCERA's Administrator, the County and SCARE representatives agreed that further conversations about proof of payment would be beneficial, and the Board supported this approach, while also supporting the decision to continue with a single deduction report on the pay stubs.

In July, the Independent Citizens Committee on Pension Matters delivered their final report to the Board of Supervisors. SCERA was not a focus of the report, instead it focused on the County's pension reform efforts, potential additional reform efforts that could be undertaken by the County, and transparent reporting. The Committee recognized that SCERA was an independently governed system that had its own financial reporting rules it is required to follow, and that SCERA is in full compliance with those reporting rules. It was noted that there is a potential for confusion among the public surrounding SCERA's financial reports and the County's financial reports, as each entity is reporting data according to financial reporting rules applicable to that entity, for different reasons. The Committee suggested that the County undertake to report its pension obligations by including both the SCERA unfunded actuarial accrued liability and the Pension Obligation Bond debt service payments.

### **JLMBC Report by Phyris Tobler**

Annual enrollment is over and many retirees who were on the County Health Plan (CHP) did not read the booklet that showed that there was a huge increase in the retiree cost for this plan. Many didn't realize it until they got their pension check at the end of May and it was significantly lower. HR got so many calls that they actually allowed retirees another chance to make a change in their plan as long as they did it prior to July 11th. This may have been the first time that was ever done. There are other options for health insurance although those of you under 65 who live outside the Kaiser, Sutter and Western Health service areas are limited to CHP.

The County is concerned about the rising costs for both medical care and prescriptions in CHP. Costs are rising partly because the younger employees are leaving CHP as they have less expensive alternatives. We will be looking at this carefully in JLMBC and looking for some ways to keep the lid on premium costs. However, about the only way to keep premiums from going up is to increase deductibles and co-pays, so the retiree will still pay. Prescription costs continue to be very high with many retirees still using brand name drugs that can be 35 times more expensive than generic alternative. You as a consumer don't see that because you just pay a slightly higher co-pay but the plan pays the full cost. Some of you may think that because Anthem manages the plan for the County, they set the rates. That is not true. The only thing that affects rates for CHP is actual usage by County retirees and employees so the higher the usage, the higher the premiums will be. We will keep you updated.

## SONOMA COUNTY ASSOCIATION OF RETIRED EMPLOYEES

### LUNCHEON

**When:** Wednesday, September 14, 2016  
**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

### M E N U

Mixed Greens Salad

Dinner Rolls

Coffee & Tea

#### Entrées:

- (1) Baked Chicken with Honey/Lemon Glaze, Garlic Mashed Potatoes, Seasonal Vegetables
  - (2) Pork Tenderloin with Orange/Rosemary Sauce, Garlic Mashed Potatoes, Seasonal Vegetables
  - (3) Wild Mushroom Cannelloni, Garlic Mashed Potatoes, Seasonal Vegetables
- Dessert: Strawberry Short Cake

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

### RESERVATIONS AND CHECKS DUE BY WEDNESDAY, SEPT. 7th.

(We can take late reservations until Thursday, Sept. 8th, 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 # \_\_\_\_\_





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

Pamela Alsbury - Clerk / Recorder / Assessor

Mario Alvarenga - ISD

Geoffrey Arend - General Services

E. Frederick Bengs - CDC

Patricia Bennett - Sheriff

Brenda Bautista - Human Services

Deborah Bucci-Muchmore - Human Resources

Christine Castello - Probation

Johnny Chan - Human Services

Toni Church - Clerk / Recorder / Assessor

Daniel Cohan - District Attorney

Rita Cordova - Health Services

***Sheelagh Degnan - Health Services***

Cynthia Demidovich - PRMD

Vicki Dodson - District Attorney

Robert Duffy - Human Services

***Mary Lou Erickson - DHS MCH Field Nursing***

***Alexander Fransen - (Associate)***

Pamela Gibson - District Attorney

Kim Gilmore - ISD

***Beverley Green— Health Services***

Rebecca Harris - Clerk / Recorder / Assessor

William Helt, Jr. - Water Agency

Thomas Holt - Probation

Cathy Ishizu - Health Services

Kimbra Johnson - Human Services

Jondaleen Jones - Clerk / Recorder / Assessor

Ronald Maddalena - Probation

Ronald Merenbach - Courts

Patricia Moffitt - Sheriff

***Deborah Muchmore - Human Resources***

***Robert Ochs - Probation***

***Caroline Olin - Water Agency***

***Manuel Olvera - Water Agency***

Richard Osborn - General Services

William Passaretti - PRMD

Mary Ellen Pena - District Attorney

Alfredo Perez - Health Services

***Phyllis Reason - Retirement***

Lynn Royston - Transportation & Public Works

Kevin Scanlon - Sheriff

***David Schiltgen - PRMD***

***Robin Silva - Public Works***

***Lauren Sloan - Health Services***

***Todd Sloan - (Associate)***

David Sundstrom - ACTTC

Linda Timmons - Human Services

***Richard Traumann - Public Works***

Gabrielle Trubach - Health Services

***Elizabeth Turover - Health Services***

***Tim Tuscany - Health Services***

***Alida van Egmond - Human Resource Management***

***David Walsh - Perit and Resource Management***

Catherine Wesley - Health Services

Laurie West - Health Services

Terrence White - Sheriff

Margaret Whittemore - Human Resources

Leslie Wolcott - Clerk / Recorder / Assessor

Oscar Woods - Probation

Nancy Wright - Water Agency

***Kathryn Zils—Health Department***

Jay Zirbel - Transportation & Public Works

**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.

***In Memoriam***

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



*Mildred Albright*

*Natalie Belew*

*Louise Brack*

*Wilma Cramer*

*Patricia Dornbush*

*Margaret Florence*

*Thomas Haran*

*William Heller*

*Alma Hollenstain*

*Robert Lane*

*Donald Martin*

*Robert Montgomery*

*William O'Connell*

*Robert Perkins*

*Edward Smith*

*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.*

You can be a HERO!



This year's Combined Fund Drive will be from September 14 through October 31. Every year Sonoma County retirees are very generous and support their favorite charities through this campaign.

Retirees who are currently donating to the Combined Fund Drive through SCERA, or who have retired during the last five years, will receive a pledge form by mail in mid-September. If that doesn't apply to you and you would like to participate, please call Wendy Serrano at 707 565-8128 or send an email to [Wendy.Serrano@sonoma-county.org](mailto:Wendy.Serrano@sonoma-county.org), and she will mail you a pledge form.

The Retiree Pledge Form and the Agency Guide, that lists non-profit agencies and their code numbers, is available for viewing and download at [www.scretire.org](http://www.scretire.org). Go to the "After You Retire" tab, and in the "My Pension Check" section click on "Combined Fund."

You can make contributions to any 501(c)(3) non-profit organization of your choice, whether or not it is not listed in the Agency Guide. You can make a one-time donation by check, or have a monthly amount deducted from your retirement check. This is a great way to keep track of your donations, for tax deduction purposes.

Through this campaign, "We Can Be Heroes!" Sonoma County retirees can help save the day—for children needing food and shelter, for the homeless or jobless needing a door to open, for the rescuers of hurt and abandoned animals, for the great minds searching for a cure, for the tireless champions of our planet...the list goes on and on.

Thank you for your support!

Elizabeth Anderson (a new retiree) will attend our August General Membership Meeting and can answer any questions you may have about this process.

### **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 24th.

You can also bring books, cd's, and calendars.

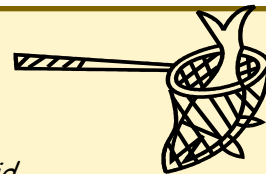
### **The National Parks and Federal Recreational Lands Senior Pass**

There are some advantages to getting older and one of the best is the Senior Pass that gets you into all National Parks and Federal Recreational Lands as well as some local areas. For instance you can use it in place of the Northwest Forest Pass that is required at most hiking trailheads in Central Oregon or in place of the Red Rock Pass in Sedona, AZ. There are undoubtedly more places that I haven't discovered.

This pass is available once you are 62 years old. It costs \$10 and is good for life. It covers everyone in your car. You also get camping in National Parks and most Federal Recreational Lands for half price. What a deal if you like to travel!

Phyris Tobler

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



*Our members who attended the June luncheon donated \$137 to FISH. Thanks to all who did.*

**SCARE Membership and Financial Information**

As of July 31, 2016, we had 1390 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

**SCARE MEMBERS!!!!**

Feel free to contribute articles you think may be of interest to our members. You may submit them to any Board Member—see member emails and phone numbers on page two of this newsletter. Articles will be published on a space-as-available basis.



**Fact Checking**

During the race for the White House, many things are stated by both parties—some of which are not true. There are a couple TV channels that do fact checking. There is also an organization you can contact that does this—Fact Check.org. If you are interested, you can sign up to get emails from them and they will let you know when statements made during the campaigning are not accurate.

**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 Phyris via email at [phyris@sbcglobal.net](mailto:phyris@sbcglobal.net), or address to 7675 Blair Ave., Rohnert Park, CA 94928, or call 707 795-6926. 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 Open Enrollment Booklets. If they don't have your current address, you may not receive 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 - **Mary McDonald, Anne Newman and Charlotte Quick-Paris**. 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, Phyris

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

Address Service Requested

**General Membership Meeting—August 23, 2016**

**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**

**AGENDA**

**BUSINESS MEETING**

- I. WELCOME
- II. BOARD OF SUPERVISOR CANDIDATES —5th District (West County) Candidates Noreen Evans & Lynda Hopkins
- III. LEGAL UPDATE
- IV. JLMBC REPORT
- V. COUNTY COMBINED FUND DRIVE— Elizabeth Anderson