



SCARE Newsletter

Sonoma County Association of Retired Employees

Published Quarterly

August 2017

Volume 303 Issue 3

Calendar of Events 2017

General Membership

Meetings

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

8/22/17, 11/28/17

Luncheons

Quail Inn in Oakmont at 1:00 PM

9/13/17, 12/13/17

Board Meetings

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

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 authorizing Lou Maricle to send them to you. Please add that address to your address book so spam filters let it through.

President's Message by Alix Shor

Now that the law suit is over, your Board of Directors is beginning to find new ways to continue to look out for the interests of retirees. Some of them are obvious such as protecting the County contribution towards the Medicare Part B premium or making sure that no matter where you choose to live, there is a health insurance plan available to you. Others are not so obvious and our plan is to alert you to any possible impact and show you how to make your voice heard.

While we are usually concerned about possible changes at the County level, given what is happening in Washington D.C. these days, we need to worry about possible changes at the federal level. There has been talk of cuts to Medicare, Medicaid and Social Security. We know Medicare and Social Security are important to us but most of us don't realize that we may need Medicaid (MediCal as it is called in California) at some point because we have County provided insurance (at least until 2025), but there is a limit to how much and for how long insurance including Medicare will cover nursing home care. Once insurance coverage runs out, the cost of care will be on you. Once your personal resources are drained, Medicaid takes over. So when the federal government talks about cutting Medicaid and changing eligibility requirements, that is something that could possibly affect you in the future.

Another area that can affect all of us is Social Security. There has been talk off and on for several years about changing Social Security with some suggesting that benefits for those of us either on Social Security or getting close to retirement won't be affected but those retiring after us could be. There is also discussion of changing the way Social Security COLAs are calculated that will have a negative impact on those of us already on Social Security.

The SCARE Board can't do much to change what is happening in Washington but we encourage each of you to make your voice heard. Call, email or write your representatives to let them know what issues are important to you.

We are working on ways to keep you better informed about what we can all do to fight back against actions that can hurt us.

In the meantime, continue to enjoy these lovely summer days and don't forget to join us for lunch on September 13 at the Oakmont Golf Club or at the August 22nd Membership Meeting at the Steele Lane Community Center. **We are very fortunate to have Carroll L. Estes as the speaker.** She is an expert in social policy and aging, a strong supporter of Social Security and Medicare and has been a speaker for Mike Thompson, Jared Huffman and Lynn Woolsey—see more on Ms. Estes on page 9.

Board of Directors

Officers

President — Alix Shor

707-538-0708

alixshor@sonic.net

Vice President — Phyris Tobler

707-795-6926

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Secretary — Patty Hamley

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Treasurer — Bill Robotka

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Immediate Past

President — Carol Bauer

707-874-9149

bfuzzy51@aol.com

Directors at Large

Bill Adams

Bob Bulwa

Shaun Du Fosee

Dick Gearhart

Greg Jacobs

Lou Maricle

John Pels

Retirement Board Retiree Reps

John Pels

Alternate: Neil Baker

Committee Chairs & Tasks

Health 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

Newsletter Editor: Lonna Necker

Facebook Coordinator: Bob Bulwa

Programs: Bob Bulwa

Scholarships: Bob Bulwa

Nominating: Bill Adams

SCCLO: Bill Robotka

PAC: 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 May 23, 2017

1. Call to Order: The meeting was called to order by President Alix Shor at 1 p.m. There was a quorum today, as more than 25 members were present. 65 members signed in.
2. Guest Speakers: Marcia Chadbourne, Wendy Serrano, and Toni Wilhite from the County of Sonoma Risk Management and Human Resources Department explained the Health Reimbursement Accounts (HRA) Program which goes into effect July 1, 2017, and answered questions from the audience. The HRAs were part of the Settlement Agreement with the County. Instructions were also mailed out to everyone who retired by June 30, 2016. This meeting was for SCARE members only, but other informational sessions will be held.
3. Legal Update: Our lawsuit is officially over. SCARE is creating a PAC (Political Action Committee) where SCARE can campaign for people who are running for office and oppose attacks on pensions. \$1 of our dues each month will go to support the PAC.
4. Vote to Decrease Dues: When we filed our lawsuit against the County in 2009, we raised our dues to \$10 for SCARE members and \$5 for associate members. We lost a few members who couldn't afford the increase. Now that our lawsuit is over and our legal fees are being paid off, the SCARE Board has recommended that we lower our dues (a promise we made). Proposed dues structure would be \$5 for members; \$2.50 for associate members; and \$7.50 for member and spouse. Per our Bylaws, members must vote on this change. It was moved by Dianne Edwards, seconded by Marilyn Foster, and approved by all but one (a man who felt the dues should stay at \$10). It is our hope more retirees will join SCARE with this decrease. The decrease should go into effect in June or July, depending on when SCERA can make the change.
5. Next SCARE Luncheon: Alix reminded members of the June 14th SCARE Luncheon at the Quail Inn in Oakmont. Reservations (\$21 for members/ \$25 for non-members) must be sent to Patty Hamley by June 7th. Fliers were included in the May Newsletter.
6. Adjourn: There being no further business, the meeting was adjourned.

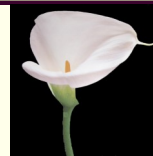
Respectfully submitted, Patty Hamley, Secretary

In Memoriam

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

*Beverly Acheson
Charles Becker
Evelyn Green
Roberta Lane
Richard Lojko*

*Hobart Nelson
William Peila
James Penn
Aracelia Riojas*



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.

SCERA Update Report for August 2017 by John Pels

On April 27th the SCERA Board discussed its Cost of Living Adjustment (COLA) policy and more specifically the steps necessary in order for the Board to recommend a COLA to the Board of Supervisors. There were representatives from various agencies in attendance including SCARE, Sonoma County, Valley of the Moon Fire District, Superior Courts and unions that represent Sonoma County employees. The SCERA Board spent considerable time discussing the economic forecast and the fact that the SCERA reserves are not likely to be filled up in order for the Board to recommend a COLA to the Board of Supervisors, which is the entity that has the power to grant it. The Board determined that until such time as the reserve balances were sufficient to recommend a COLA, SCERA staff would continue to prepare the financial analysis of the SCERA reserves and the loss of purchasing power of retirees and beneficiaries and report that to the SCERA Board and the Board of Supervisors, as well as the SCARE President. In addition the SCERA Administrator would contact the County Administrative Officer and explore whether the County was amenable to exploring possible changes to the COLA benefit structure, which is currently an Ad Hoc benefit that has not been prefunded, but that SCERA would not spearhead efforts to revise the COLA structure because it is not within SCERA's purview to grant or amend benefits. The power to grant new benefits or change existing benefit structures rests with the Board of Supervisors to the extent allowed by law.

On May 3rd, the Board received the December 31, 2016 actuarial valuation, which reports the funding level and sets the contribution rates for fiscal year 2018/19. SCERA's market value funded level improved to 86% despite a slight increase in unfunded actuarial accrued liability due to lower than expected contributions, higher than expected salary increases and an investment return slightly lower than expected. This actuarial report sets contribution rates for the 2018/19 fiscal year and is available to view on our website, scretire.org on the financial tab under Actuarial Reports.

SCERA welcomed another new member to its staff, Selina Gonzalez, who joined our Member Services division. Selina's focus will be on communications, and she will be taking over the retirement seminars offered by SCERA among other communications duties. We are very pleased to welcome her to SCERA.

JLMBC Report by Phyris Tobler

The County will be putting out a Request for Proposals for a nationwide health insurance plan that will serve retirees over and under 65. We are looking for something that could replace the County Health Plan. We didn't get a very good response the last time we did this but hopefully, we will have a better response from the insurance companies this time. We won't know anything for several months.

Information on HRAs - All of you who are in the settlement class (retired before 7/1/16 and had County insurance or had waived it) should have received your HRA cards. Exception: if you already had an HRA from when you were an employee, you do not get a new card. However, any charges you make will be against the SCARE HRA since there is a monthly service charge for that one and none on the employee HRA. When you run out of the SCARE HRA money, then changes will start coming out of your employee HRA.

If you haven't received a card and did not have an employee HRA, you should contact P&A Group (the administrator) at 1-800-688-2611 and ask for a replacement. It appears some people may have thought it was junk mail and trashed it.

There will be a little more money put into your account for this year as there was a small group of people who were included in the class in error so that money will be distributed to everyone else. The amount you get next year will be considerably more than this year. We expect it to be over \$1,300.

If you register on the P&A website and give them your email address, they will send you an email anytime you use your HRA card and will show the current charge and your balance. It is good to keep track of your balance since at some point, you may not have enough to cover full amount of the cost you are charging so you will need to tell the provider how much to charge to the card and then pay the rest yourself.

Claims can roll over to the next year: If you have a large expense that is more than you have in your HRA (like a hearing aid or maybe dental work) you can charge as much as possible to this year's HRA; then pay the rest and get a receipt for the full amount. File claim with P & A for the amount that was not covered this year and when next year's allotment is added to your HRA, they will automatically send you reimbursement for full amount that is available to you at that time. You don't have to file another claim.

Continued on Next Page

JLMBC Report continued from prior page -

Keep your receipts when you use your debit card. Occasionally P&A may ask for verification of a charge. For instance you can use your card for dental care but P&A may ask for backup because cosmetic care is not covered by the HRA.

Debit cards are good for 3 years so hold onto yours even if you have used all the money available this year.

If you have any questions about your HRA, you should call P&A at 1-800-688-2611.

SONOMA COUNTY'S COMBINED FUND DRIVE—MAKE HOPE HAPPEN!

This year you can Make Hope Happen by participating in the County of Sonoma's Combined Fund Drive which will run from September 13, 2017 through October 31, 2017. Every year Sonoma County retirees are very generous and support their favorite charities through this campaign.

You can make contributions to any 501(c)(3) non-profit organization of your choice. 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 donation, for tax deduction purposes.

Retirees who are currently donating to the Combined Fund Drive through the Sonoma County Employees' Retirement Association (SCERA) or who have retired during the last five years, will receive a pledge form by mail in mid-September. The pledge form will also be available for download at www.scretire.org. Go to the "After You Retire" tab, and in the "My Pension Check" section click on "Combined Fund."

If you do not currently donate, retired more than five years ago, or do not receive a pledge form in the mail and you would like to participate, or have any other questions please call Rebecca Lankford at 707 565-8106 or send an email to Rebecca.Lankford@sonoma-county.org, and she will mail you a pledge form.

Through this campaign, you can say "I GAVE (Give. Advocate. Volunteer. Engage.) and Make Hope Happen! Thank you for your support!

Downsizing for Seniors By Mary Bounds, Senior Living Magazine

Studies estimate most people use about 20% of the things they own. A survey from the University of Kansas states 56% of those aged 50-59 and 62% of those 70-79 admit they have more things than they need. In contrast, seniors who streamline their households, say they enjoy a freer, less stressful lifestyle. Yet downsizing remains a sensitive subject for many older adults. Relocating to a smaller home, efficiency apartment, or assisted living center can be an emotional experience. Add to that the need to scale down a lifetime of possessions, and it can be overwhelming. With proper planning and forethought, however, the process of downsizing can be a positive experience for everyone involved. It is best to begin downsizing before the need is urgent. Starting the process a week before moving day can create undue stress. If possible plan to spend a few weeks or months sorting through items. Don't work alone. The job will be more enjoyable and efficient if a friend or family member is actively involved, reliving memories along the way.

Before the process gets underway, ask adult children to reclaim and remove any of their items. This will hopefully deter unforeseen family feuds. Consider also if this is a good time to pass down family heirlooms. It can be deeply rewarding to watch loved ones appreciate the history and sentiment of a meaningful gift. Begin with large items such as furniture. Determine which pieces are no longer needed, then devise a "distribution plan". Some prefer giving these items to family or donating them to charity, while others welcome the quick cash from selling their excess furnishings. Either way, once the large items are removed, the overall job will appear much smaller.

Next tackle one room at a time. At this point the task becomes more nostalgic. Smaller items tend to have sentimental value far beyond their usefulness or worth. Take time to reminisce with others and gently move forward emotionally. Experts in the moving industry suggest photographing mementos and souvenirs for a keepsake scrapbook. Ask a grandchild to scan family photos into the computer for convenient, frequent viewing. Once the memory is "safe" it is easier to let go. Sort articles into groups by deciding which to keep, sell or donate. When duplicate items are found, keep only one. No one really needs three toaster ovens! Eliminate clothing that has not been worn in over one year. Then note which pieces to sell at your inevitable yard sale or in a local consignment shop. Finally consider donations to charity. Some charitable organizations pick up donated items at the home, and don't forget that nice tax deduction!

If this still seems too daunting to take on, there are professionals who can help lessen the load. A number of private and non-profit agencies have trained specialists to assist seniors through the physical and emotional demands of the downsizing process. Services can be customized to meet individual needs every step of the way. Check local listings for resources nearby. Once the process is complete, the outcome may surprise you. Downsizing does have an upside. Fewer items to clean, maintain or store, means more time for hobbies, travel or new adventures. Incredibly, less truly can be more!



SONOMA COUNTY ASSOCIATION OF RETIRED EMPLOYEES LUNCHEON

When: Wednesday, September 13, 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 guests

M E N U

Hearts of Romaine Salad With Pears, Bleu Cheese,

Dinner Rolls

Toasted Almonds & Creamy Vinaigrette

Coffee, Tea, & Ice 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. 6th.

(We can take late reservations until Thursday, Sept. 7th, 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 # _____

Since pensions are such an important issue for retirees, the SCARE Board thought you might be interested in the following article. There is a lot of pension envy of public employees with defined benefit pensions when so much of the public has to fund their own 401(k) and do not have the luxury of being part of a large, professionally managed retirement plan so if the particular stocks they invest in go down, they are out of luck. With the Secure Choice plan discussed below, their money would be pooled and professionally managed although they would still have to fund it themselves (no employer contribution). Even though this will not affect Sonoma County retirees, to the extent that private sector retirement can be improved, it should reduce pension envy so we encourage you to look for ways to support Secure Choice.

An Op-Ed piece by JOHN J. MCTIGHE & JIM BAROSS

A substantial majority of Americans are worried about their chances of achieving a secure retirement, and they also feel the nation's elected leaders cannot relate to the challenges they face in preparing for life after work. A recent national poll conducted by the National Institute on Retirement Security showed strong bipartisan, grass-roots concern about retirement security. It found that 78 percent of Democrats and 76 percent of Republicans responding were concerned about economic conditions affecting their ability to achieve a secure retirement. There's no partisan divide on this one.

And when asked if they agreed or disagreed with the statement that America is facing a retirement crisis, 88 percent agreed. Similarly, 85 percent of those surveyed (88 percent of Republicans) agreed with the statement that, "Leaders in Washington do not understand how hard it is to prepare for retirement."

Why are people so anxious? There was a time when pensions were a common benefit in private sector employment. They guaranteed a comfortable retirement. Now pensions in the private sector are a rarity. They've been replaced, in part, by 401(k) investment accounts, but as the creators of the 401(k) have repeatedly stated, they were designed to supplement pensions not replace them. These savings vehicles typically come with high costs of up to 2 percent or more, which sap earnings; and when the recent recession happened, many people raided their own 401(k)s, leaving them with little to nothing for retirement. So there is good reason for those relying on these deferred savings accounts to be concerned.

A few states, including California, are trying to assist a huge segment of private sector workers who currently have no access to a retirement savings plan. The idea is to create a defined contribution retirement system in which employees would be enrolled by default, but could opt out. Under California's Secure Choice plan, 3 percent will be withheld from paychecks, unless employees decline or wish to contribute a different amount, with no contribution by employers and no liability for taxpayers. The funds will be conservatively invested, with fees to participants capped at 1 percent of total investments. Even though these proposals are very modest in terms of providing retirement income, they are better than nothing and allow workers to plan for a more independent and self-sufficient future.

Unfortunately, those out of touch federal leaders in Congress and the Trump administration have undermined these state-based proposals by revoking a regulation making it easier for states to offer defined contribution benefits to private sector workers. They did so at the behest of business groups and Wall Street interests, who make lots of money off 401(k) fees.

There has been much in the way of negative publicity about pensions, so a response to one of the survey questions might surprise many. Of those polled, 85 percent agreed with the statement that, "I believe that all workers should have access to a pension plan so they can be independent and self-reliant." And 75 percent said that state retirement plans aimed at private sector workers are a good idea.

The good news is that California's Secure Choice plan is moving forward, despite the roadblocks put in place by Washington. Its leaders have announced that they plan to have the system phase in beginning in 2019. Will they be challenged? Probably. We believe that all working Americans deserve and should have retirement security. We'd encourage everyone to review California's Secure Choice program and to ask their representatives to support it as well.

Employer-based private sector pensions have slowly faded away, with no reliable replacement. Tens of millions of Americans are looking at an uncertain future as a result. It's time to insist upon solutions to make sure that everyone is secure in their retirement.

For more information on Secure Choice, go to www.treasurer.ca.gov/scib/. McTighe is president of Retired Employees of San Diego County. Baross is president of City of San Diego Retired Employees' Association

F.I.S.H.

Friends In Service Here - A Food Pantry for All

*A goodly amount of \$225 was donated at the June luncheon.
Thanks to all who donated.*

Donations are accepted at our
Quarterly luncheons



The National Parks and Federal Recreational Lands Senior Pass

DO YOU WANT TO SAVE MONEY? This is a repeat article as there are new members and new retirees turning 62 — There are some advantages to getting older and one of the best is the lifetime 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 in Central Oregon 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 \$10, it is good for life, and it covers up to 3 additional adults in your car (others don't have to be 62 so you can take your grandchildren). You also get camping in National Parks and most Federal Recreational Lands for half price. What a deal if you like to travel! **Cost will increase to \$80 on August 28, 2017.** You can buy one now at any federal park or federal recreations area or online at https://www.nps.gov/planyourvisit/passes.htm#CP_JUMP_5088578. Happy travels. Phyris Tobler

SCARE Membership and Financial Information



As of June 30, 2017, we had 1395 members and 149 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.
Bill Robotka, Treasurer

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, or address to 4720 Santa Rosita Ct, Santa Rosa, CA 95405, 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 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, or 707-565-2900

Thank you, Lou Maricle



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

Jesus Barajas - Fairgrounds
Kathy Bezayiff—Child Support Services
 Katherine Blaine - Human Services
 William Broaders - Regional Parks
 Gail Carter - Ag Commissioner
 Michele Carter-Myers - Sheriff's Office
Jennifer Clark—PRMD
 Linda Conner - Human Services
 Lisa Correia - Ag Commissioner
 Veronica Cruz - Courts
 Kristy Duke - Sheriff's Office
Donna Dunk—Auditor-Controller
Sandra Faus—Board of Supervisors
 Steven Franceschi - Child Support Services
 Patricia Gomez - Human Services
Roy Gourley—Sheriff's Office
Barbara Gourley—Associate
 Wendy Green - Sheriff's Office
Tim Hardesty—Regional Parks
Marilyn Hundley—Associate
Diana Jameson—ISD
Steve Jameson—Associate
Terry Kelly—Sheriff's Office
 John McCutcheon - District Attorney
 Michelle Menzies - District Attorney
 Kory Mooney - Sheriff's Office
 Linda Morrissey - Human Services
Scott Murray—Public Defender
 Dorinda Olson - Human Services
 Michael Olson - Health Services
 Barrie Ongaro-Costa - Courts
 Stacy Perez - Human Services
 Claudia Pickett - Sheriff's Office
 Reigh Riggs - General Services
 Paul Rodgers - Sheriff's Office
 James Ryan - Sheriff's Office
 Jason Sears - Sheriff's Office
 Dennis Smiley - Sheriff's Office
Andrew Smith—Sheriff's Office's Office
Perry Sparkman—Sheriff's Office's Office
 Gregory Stashyn - Sheriff's Office

Carolyn Sybelle - Human Services
 Michael Toby - Sheriff's Office
 Denise Ward - PRMD
 Michael Wasson - Probation
 Michael Whiteside - Sheriff's Office

Membership Meeting Speaker

Our August speaker will be Carroll L. Estes, Ph.D., Professor and Founding Director of the Institute for Health and Aging, University of California, San Francisco, and Board Chair, Center for Global Solutions. She is also the Immediate Past Chair, National Committee to Preserve Social Security and Medicare Foundation, and Past President, American Society on Aging and the Gerontological Society of America.

Carroll, an expert in social policy and aging, is a speaker, writer and teacher in the fields of Social Security, Medicare, Medicaid, Long Term Care, and Vulnerable Elders, including the issues of race, ethnicity, class and gender, as well as opposition to the "repeal and replacement" of the Affordable Care Act (A.C.A.). She is a strong proponent of Social Insurance and opposes the privatization and cuts to the programs of Social Security, Medicare, Medicaid, LTC and low income. She has been a speaker for and with Nancy Pelosi, Jared Huffman, Mike Thompson and Lynn Woolsey, among others.

Carroll's talk will center on the import of Social Security, Medicare, Medicaid and A.C.A. for all ages. We are hoping for a big turnout for this important speaker on a most pertinent subject for all of us. Please bring your questions.

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>.

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 May 23rd. You can also bring books, cd's, and calendars.



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

Address Service Requested

General Membership Meeting— August 22, 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—Carroll L. Estes, Ph.D discussing importance of Social Security & Medicare
- III. JLMBC
- IV. WHERE DO WE GO FROM HERE?
- V. DRAWING