



SCARE Newsletter

Sonoma County Association of Retired Employees

Published Quarterly August 2018 Volume 307 Issue 3

Calendar of Events 2018

General Membership Meetings

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

8/28/18, 11/27/18

Luncheons

**Quail Inn in Oakmont at
1:00 PM**

9/12/18, 12/12/18

Board Meetings

**1:00 PM Dates may
change so call Board
member first.**

8/29/18, 11/7/18

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 pensions. Plus you get the newsletter in color and can increase the font size for easier reading!! If you are willing to get the newsletter and notices via email, send an email to communications@sonomacounty.retirees.com authorizing SCARE 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

Since our last newsletter the County and its bargaining units entered into salary negotiations. Of note for retirees, SEIU and Local 39 signed tentative agreements in which they agreed to break the tie which has given retirees the same amount of money to pay for insurance premiums as managers get. Other bargaining units are still at the table but since the largest union (SEIU) has agreed to break the tie, most likely the others will follow. While people who retired prior to June 30, 2016 are covered by the SCARE lawsuit settlement agreement, people who retire after that date will now be dependent upon their former unions to look out for their interests each and every time the contract comes up for negotiations to make sure that the County continues some kind of health insurance coverage for its retirees. The current contracts do allow up to \$500.00 per month toward insurance premiums but this contract is only good for one year, so we will be looking to see what is proposed when the contracts reopen next year.

SCARE belongs to the California Retired County Employees Association (CRCEA), an umbrella association made up of the twenty 1937 Act counties. It has a part time lobbyist to look out for our interests in Sacramento. They have also written a number of amicus briefs when one of its members is suing over retiree benefits. CRCEA holds both spring and fall conferences which are hosted by member counties. This fall the conference is hosted by the Marin County Association of Retired Employees in San Rafael. The speakers are usually quite varied with information on what's happening in Sacramento, how things are going in the various counties, and other topics of interest to retirees. If you are interested go to <https://mcareinfo.org/CRCEA-2018-Fall-Conference> for more information and to register. The tentative list of workshops is not yet on the website so they are shown on page 7.

In the Fall of 2019 it will be SCARE's turn to host the CRCEA conference. Carol Bauer and Lou Maricle have volunteered to co-chair this event. Hosting this event requires a number of volunteers so please let me know if you are interested in helping out. We certainly can use your talents. If you volunteer to help, you get into the conference free.

All of you who were covered in our settlement should have received another HRA deposit in your account on July 1st. Total amount deposited this year was \$1,405. As before, we encourage you to use it as you are charged \$2.95 each month that you have a balance.

Please join us at the Aug.28th membership meeting. We will have a speaker from Care Counsel who will review the services they provide to retirees.

Enjoy the rest of this lovely summer.

Board of Directors**Officers**

President — Alix Shor
707-538-0708
alixshor@sonic.net

Vice President — Phyris Tobler
707-795-6926
phyris@sbcglobal.net

Secretary — Patty Hamley
707-579-1726
phamleyis@hotmail.com

Treasurer — Bill Robotka
707-570-5134
brobotka@aol.com

Immediate Past President — Carol Bauer
707-874-9149
bfuzzy51@aol.com

Directors at Large

Bill Adams
Bob Bulwa
Ed Clites
Shaun Du Fosee
Dick Gearhart
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

Minutes of the SCARE Business Meeting of May 22, 2018

1. Guest Speaker: Bob Bulwa introduced today's speaker, Kris Organ of the California Alliance for Retired Americans (CARA). His presentation focused on how Medicare, Medicaid and Social Security are Under Attack and how we can fight back. SCARE is a member of CARA.
2. Call to Order: Following the CARA presentation, the business meeting was called to order by President Alix Shor. There was a quorum today, as more than 25 members were present.
3. Presentation to Greg Jacobs: Greg served on the SCARE Board from 2008 through 2017. Alix thanked Greg for his service and presented him with a gift certificate to a local sporting goods store. One of Greg's hobbies is fly fishing. Greg thanked the Board members he worked with over the years, especially Phyris Tobler. He also recommended a book, Dark Money, by Jane Mayer, which provides a history of how we got where we are today politically.
4. SCARE Scholarships: SCARE provides two \$2,000 Sonoma State Scholarships and two \$1,500 SRJC Scholarships to children or grandchildren of Sonoma County employees or retirees. Any interested full-time student should check in with the Financial Aid Office of those facilities. We need to get the word out that these scholarships are available.
5. Email Addresses for Rapid Response: Alix once again asked that members make sure SCARE has personal email addresses (even if they want to get a hard copy of the Newsletter). Send email addresses to Lou Maricle (maricles2@gmail.com). Quite often there are notices that need to be sent out to members between Newsletters.
6. SCCLCLO: The County has been in negotiations with all the labor organizations and there has been talk of layoffs and a possible strike. The County is trying to get unions to agree to the uncoupling of retirees and SCAMC for purposes of determining the County contribution for health insurance. While the County is agreeing to continue to pay the \$500/month at this time, it would leave retirees with no guarantee of an ongoing contribution. SCARE members are encouraged to attend the next Board of Supervisors Meeting on Tuesday, June 5th, at 8:30 a.m., to show our support for current employees and to protect retiree benefits.
7. JLMBC: As reported in our last newsletter, 41% of retirees who were part of the lawsuit settlement (retired on or before June 30, 2016) have never used any of their HRA benefit. \$995 was deposited in HRAs last July 1, and Phyris reported approximately \$1,300 more will be deposited this July 1. These funds can be used for out-of-pocket medical, dental, and vision expenses, and monthly premium costs.
8. SCARE Luncheon: Alix reminded members of the June 13th SCARE Luncheon at the Quail Inn in Oakmont. Reservations (\$21 for members/\$25 for non-members) must be sent to Patty Hamley by June 6th. Fliers were included in the May Newsletter and were also on the back table at this meeting.
9. Drawing: 29 members signed the roster for today's meeting. Marilyn Foster and Doreen O'Rourke won the drawing for a free SCARE luncheon at Oakmont. Thanks to Carl Jackson for conducting the drawings at our Business Meetings.
10. Adjourn: There being no further business, the meeting was adjourned.

Respectfully submitted, Patty Hamley, Secretary

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

A Matter of Balance: Managing Concerns About Falls

Attend a Fall Prevention Class Series

The Area Agency on Aging offers an award-winning, fall prevention program, **A Matter of Balance: Managing Concerns about Falls**, free for seniors whose fear of falling limits their social and physical activity. The series is eight sessions of two hours each.

Participants learn the importance of exercise in preventing falls and promoting strength, flexibility and balance. Groups explore thoughts and concerns about falls and learn: to create a safer home environment; to identify fall risks including issues regarding medications; problem-solving strategies to address behavior and habits that contribute to falls, and safety-promoting lifestyle strategies.

While classes are free, donations are gratefully accepted to help cover handbooks and materials.

To attend a class series or request a class in your community, email mob@schsd.org or call (707) 565-5936.

Note: The CDC says that 1 in 4 seniors over 65 fall each year.

Why Meals on Wheels Needs Your Support

Can you imagine what it would be like to re-build your life as a senior? Many of our senior community members face this very problem after the Sonoma County fires that occurred in early October. Council on Aging and Meals on Wheels are doing our very best to get these people safe, healthy, housed, and stable. Meals on Wheels is providing immobile clients and their pets with dependable, healthy food options delivered right to their door. Our drivers make it their personal mission to check in on all our seniors and provide a vital source of companionship and connection to the world outside their homes. Your support will allow us to continue to provide this program to the seniors in our community.

Since 1976, Council on Aging has operated the largest meal program for seniors in Sonoma County. The Council on Aging Senior Nutrition Services provides over 285,000 meals annually to seniors in need in the following five programs: Meals on Wheels, Congregate Dining, Adult Day/Senior Social Club Respite Program, Therapeutic Meals, and Weekend Meals. These meals reach our most vulnerable, food insecure seniors. The meals provide one third of the recommended dietary requirements for seniors. For many clients, it is their only meal of the day. A nutritious diet is the cornerstone to maintaining health and quality of life. We serve a heart-healthy, no added salt, low-fat meal to ALL of our recipients.

Council on Aging is committed to reducing food insecurity in the elderly. The commitment costs over a million dollars annually. Only 38% of the program is supplemented by the federal government. We must rely on the support and generosity of the community to cover the remaining costs of the program.

The Meals on Wheels program is so much more than just a meal. Our program helps seniors stay in their homes, maintaining their independence and happiness. A daily check by a Meals on Wheels driver allows monitoring for potential problems, falls and accidents. When a senior signs up for Meals on Wheels, they also receive access to other programs operated by Council on Aging including: Social and Financial Services, Legal Services, Care and Case Management, Senior Peer Support and Adult Day Social Programs.

An on-staff, registered dietitian may provide nutritional counseling for at-risk seniors. Special meals are available for those who require modification of their diets, including frozen renal meals, vegetarian meals and no concentrated sweets. All of these services help seniors stay healthy, reducing costly acute hospital stays

To learn more about Meals on Wheels including a sample of menus and our other 16 programs for senior citizens, go to <http://www.councilonaging.com/>



Help a child learn to read!



Research shows the ability to read at grade level by the third grade is a predictor for graduating from high school. In Sonoma County, more than half of third grade students are reading below grade level. Schools of Hope is an early intervention program for children who are struggling with reading by providing one-to-one literacy tutoring. Tutors receive training and are matched with a student at a local school. Children with a tutor make measurable progress in reading. And it only takes a caring adult willing to give them a little time each week.

In as little as ONE hour a week, make a difference in a child's life!

Learn more about the program or register for an orientation at www.unitedwaywinecountry.org. For more information about being a volunteer tutor, please contact Ana Gouveia at (707) 528-4485 x103 or ana.gouveia@unitedwaywinecountry.org.

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 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.

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 - **Elliot Daum, John Destefano and Joseph Quinn**. 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.

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 received your Annual 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.

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.

SCARE Membership and Financial Information

As of 6/30/18 SCARE had 1518 members and 170 associate members for a total of 1688 members.

We no longer include our financial information in the newsletter, but if you are interested contact me and I can provide you with a copy of our year-end (2017) financial statement (contact information on page 2). I can send this information to you either via email or postal service. **Bill Robotka, Treasurer**

Falls are a Serious Hazard for Seniors

The Center for Disease Control and Prevention (CDC) has a lot of information on their website (<https://www.cdc.gov/steady/patient.html>) about falls and how they affect seniors over 65. The following is all information from the CDC website.

Falls are a major problem for seniors as 1 in 4 seniors falls each year and of those, 1 in 5 is seriously injured, for instance with broken hips or head injury.

- Each year, 3 million older people are treated in emergency departments for fall injuries.
- Over 800,000 patients a year are hospitalized because of a fall injury, most often because of a head injury or hip fracture.
- Each year at least 300,000 older people are hospitalized for hip fractures.
- More than 95% of hip fractures are caused by falling, usually by falling sideways.
- Falls are the most common cause of traumatic brain injuries (TBI).
- In 2015, the total medical costs for falls totaled more than \$50 billion. Medicare and Medicaid shouldered 75% of these costs.
- Fall death rates have increased by 30% between 2007 and 2016.

Four things YOU can do to prevent falls:

1. Talk openly with your healthcare provider about fall risks & prevention.

Tell a provider right away if you fall, worry about falling, or feel unsteady. Have your doctor or pharmacist review all the medicines you take, even over-the-counter medicines. As you get older, the way medicines work in your body can change. Some medicines, or combinations of medicines, can make you sleepy or dizzy and can cause you to fall. Ask your provider about taking vitamin D supplements to improve bone, muscle, and nerve health.

2. Exercise to improve your balance and strength.

Exercises that improve balance and make your legs stronger, lower your chances of falling. It also helps you feel better and more confident. An example of this kind of exercise is Tai Chi. Lack of exercise leads to weakness and increases your chances of falling.

Ask your doctor or healthcare provider about the best type of exercise program for you.

3. Have your eyes and feet checked.

Once a year, check with your eye doctor, and update your eyeglasses, if needed. You may have a condition like glaucoma or cataracts that limits your vision. Poor vision can increase your chances of falling.

Also, have your healthcare provider check your feet once a year. Discuss proper footwear, and ask whether seeing a foot specialist is advised.

4. Make your home safer.

- Remove things you can trip over (like papers, books, clothes, and shoes) from stairs and places where you walk.
- Remove small throw rugs or use doublesided tape to keep the rugs from slipping.
- Keep items you use often in cabinets you can reach easily without using a step stool.
- Have grab bars put in next to and inside the tub, and next to the toilet.
- Use non-slip mats in the bathtub and on shower floors.
- Improve the lighting in your home. As you get older, you need brighter lights to see well. Hang light-weight curtains or shades to reduce glare.
- Have handrails and lights installed on all staircases.
- Wear well-fitting shoes with good support inside and outside the house.

SCERA Update Report for July 2018 by John Pels

SCERA Trustees approved the December 31, 2017 actuarial valuation at its April 26th meeting. The valuation provides a picture of the financial health of the retirement system based upon the plan year beginning January 1 and ending December 31 of 2017 and sets contribution rates for fiscal year 2019/20. The SCERA staff sends plan data to the actuary who then analyzes the data as compared to the many actuarial assumptions that predict plan experience in things such as mortality, separation from service, salary increases, investment return and inflation. The plan's unfunded actuarial accrued liability decreased by \$48.7 million on an actuarial value basis and the funded status improved to 87.7% on an actuarial value basis and 94.2% on a market value basis. This was largely due to positive investment experience on a smoothed basis.

Chief Executive Officer Julie Wyne presented a multi-year review of key metrics of the retirement system including items impacting the unfunded actuarial accrued liability (UAAL) and funded ratio, significant actuarial gains/losses, investment experience, market stabilization reserve amortization/forecast, and key demographic information. Ms. Wyne noted the biggest impact on creating new unfunded liabilities in the past five years were actuarial assumption changes and interest accruing on the UAAL.

SCERA's Certified Annual Financial Report (CAFR) was completed and filed with the State Controller's Office, Government Finance Officers Association, Board of Supervisors and County Controller as of June 30, 2018. It contains financial, actuarial, investment and governance information about SCERA's plan and is available on SCERA's website, scretire.org, under the Financial tab.

SCERA is gearing up for its annual Planning Session, which will be held on October 3 and 4, 2018, at the Oxford Suites in Rohnert Park. The presentations include a review of the 2018 Business Plan accomplishments and 2019 goals, a legislative update, a discussion of PTSD as it relates to disability retirement, a macroeconomic review, investment manager panel discussions, and a review of the actuarial experience study by Segal actuaries Paul Angelo and Andy Yeung. The experience study, which contains recommendations for actuarial assumptions to be used in valuing the plan and setting contribution rates, will be thoroughly discussed at the Planning Session, but action on the assumption recommendations will not occur until the October 25th Board meeting.

JLMBC Report by Phyris

There isn't very much happening at JLMBC right now. Annual enrollment is over and I thought you might like to know the result in terms of which plans retirees and employees are now in.

First of all, there are almost no employees left in the County Health Plan—a total of only 36. The rest have all moved to other plans with many leaving both CHP and Kaiser and moving to Sutter since the rates are so much lower in the Sutter plans. The Sutter HMO now has a few more employees in their plan than the Kaiser HMO. About 100 went to Western Health Advantage. Of course employees have the advantage of being eligible for all the plans (except AARP) whereas retirees who move out of the area are often eligible for only CHP, at least until they and their spouse, if any, are 65.

Now for the retirees: There are 861 retirees still in the County Health Plan, with the great majority being single retirees. Kaiser has the most enrollees with 1665 and as you might expect, many retirees with dependents have Kaiser coverage. There has been a move to Sutter which now has 169 retirees in their plans. Western Health Advantage only has 24. Enrollment in AARP/United Healthcare continues to grow, albeit more slowly than expected given how much cheaper it is than the County Health Plan. There are now 487 retirees in that plan, almost 200 of which have a dependent. This isn't surprising as the savings on premiums alone are around \$800/month over the County Health Plan if you are covering your spouse.

In Memoriam

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

CAROL BARNETT	ALICE LAWRENCE
PHYLLIS GLINES	MURIEL LEARY
WILLIAM HALLUZAK	DONNA PETERS
JAMES JOHANNESSEN	ARNOLD RODGERS
RONALD JOHNSON	KENNETH SMITH
GISELA KRUEGER	

CRCEA Conference in Marin County, October 2018

Here is a list of tentative workshops at the Marin County CRCEA Conference (see President's report for more info):

Gordon Lithgow, Professor from the Buck Institute speaking on advances in health care for seniors

Tim Talbot, attorney, speaking on California court decisions affecting pensions

Mark Vanderscoff speaking on Adult Protective Services in Marin

Gene Pennington speaking on Social Media and your retirement association

Co-founders of Technology 4 Life speaking on technology tips for managing family healthcare

Ray Murray speaking about our National Parks' Legacy

From our most recent scholarship winner:

Dear Sonoma County Association of Retired Employees Scholarship Committee:

As a result of receiving this scholarship, I will have the opportunity to work as a nursing intern during this school year instead of working to pay off my studies. I cannot express my gratitude enough for allowing me the chance to gain experience in the field of my major and not worry about finances.

Thank you so much for providing me and students like me with countless opportunities in times of financial hardships.

Thank you again! Keri Mark-Hollandsworth

Fire Season

It is starting to look like we will have another bad fire season in the western United States. Hopefully it will not affect Santa Rosa the way last year's fires did. Many of our members are still trying to replace homes they lost or they have moved to another location where they could find a permanent home without waiting 1-2 years to have home rebuilt.

There are online resources related to prevention. California Senator Dodd has information on wildfire preparedness on his website. Go to <http://sd03.senate.ca.gov/resources/fire-prevention-preparedness> for more information.

There is a ready-for-wildfire app available at <http://www.readyforwildfire.org/Ready-for-Wildfire-App/> which helps you prepare for wildfire.

We hope none of our members will need this information but it is good to be prepared.

THANK YOU FROM F.I.S.H.

Friends In Service Here – A Food Pantry for All
2900 McBride Lane, Santa Rosa, CA 95403

fish-of-santa-rosa.org 707-527-5151

Dear Friends of F.I.S.H.

We greatly appreciate your donation of \$91 to F.I.S.H. of Santa Rosa.

We used this donation to purchase food from the Redwood Empire Food Bank where every \$1 spent equals \$4 of purchasing power.

We continue to feed over 60,000 people each year and our clientele is growing. We are proud to serve all of Sonoma County and are committed to continuing this service to our community. It is because of people like you that we can do this important work.

On behalf of our clients and the Board of Directors, we offer our sincere appreciation.

Gratefully, Karin Lee, Executive Director

*This money is collected at SCARE Luncheons and delivered to F.I.S.H. by Carl Jackson

Note: F.I.S.H. is seeking volunteers. They need drivers to pick up food from local grocers, and pantry workers to help give groceries to their clients. If you can make time to volunteer, call Jeff Burton at 707-538-4059 or drop by the pantry and sign up.



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

Neil Bailey - Sheriff
JoAnn Barker - PRMD
Tracie Barrow - Health Services
Carmen Basurto - Courts
Patricia Baxman - Sheriff
Sonia Beck - Health Services
Linda Berckmann - Sheriff
Lynn Best - Sheriff
Jay Blackburn - Information Systems
Gloria Bryon - Water Agency
Genevieve Byrne - Health Services
Stacey Carlo - Probation
Mark Carroll - Probation
Helene Cattell - Child Support Services
Christopher Chapman - Human Services
Brian Clarke - Fire Operations
Olga Claros - Human Services
Michael Coate - Sheriff
Violet Doble (Associate Member)
Mark Dorman - Health Services
Carolyn DuBay - Health Services
Vance Eaton - Sheriff
J. Courtney Ellerbusch - Water Agency
Robert Fowler - General Services
Jane Gilmore - Human Services
Diane Ginn - Retirement
Patricia Gothard - Water Agency
Melinda Grosch - Permit & Resource Mgmt
Teresa Guerrero - Probation
John Haig - CDC
Paula Hansen Cook - Health Services
Edwin Hemhill - District Attorney
Ernestine Hernandez - Health
Thomas Howard - Sheriff
Bonnie Justin Seime - Human Services
Deborah Keith - Probation
Steve Krausmann - Transp. & Public Works
David Krone - General Services
Matthew Krumme - Health Services
Maria Lopez - Probation
Naomi Loudon - Health Services
Judith Ludovise - UC Cooperative Ext
Ingrid Macy - Health Services
Mitchell Mana - Sheriff

Continued:
Jeff Mazzeo - Regional Parks
Vince Mestrovich - Sheriff
Gary Mich - Human Services
Gregory Miller - Sheriff
Denise Mobley - Probation
Daniel Moore - Sheriff
Michelle Navine - Health Services
Jack Neely - Sheriff
Ann Percival - Human Services
Gayle Perrine - Health Services
Lisa Posternak - PRMD
Andy Pozzi - CDC
Randall Ririe - Probation
Randy Royston - Health Services
Fran gi Sanders - Courts
Linda Sherman - Transportation & Public Works
Kyla Smay - Sheriff
Angela Smith - Child Support Services
Nichols Stewart - Community
Christopher Thorp - Sheriff
Alan Tupman - Sheriff
Kathleen Valim - HSD
Debra Van Vleck - Human Services
John Walsh - General Services
Frances West - General Services
Kathleen Williams - Human Resources
Jeanette Yungerman - Information Systems
Shirley Zindler - Health Services

In November 2017 SCARE mailed a letter and application to all retirees who were not SCARE members. The response was overwhelming (over 100), and we are still receiving applications. We welcome the following new members:

Nadine Van Vranken-Kemper (Behavioral Health 2011)

Lisa Correia (Agriculture/Weights & Measures 2017)
Bernice Peterson (Recorder 2001)

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>.

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

Address Service Requested

General Membership Meeting— August 28, 2018

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
Refreshments Provided**

AGENDA

BUSINESS MEETING

- I. WELCOME
- II. JLMBC REPORT
- III. SCCLO REPORT
- IV. SPEAKER FROM CARE COUNSEL REVIEWING SERVICES THEY OFFER RETIREES
- V. DRAWING