

SCARE Newsletter

Sonoma County Association of Retired Employees

Published Quarterly August 2024 Volume 324 Issue 3

Calendar of Events 2024

Membership Meetings

8/27/24, 11/26/24 Meetings are at 1pm at Finley Center and by Zoom

<u>Luncheons</u> Luncheons have been canceled due to COVID

Board Meetings

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

9/11/24; 11/6/24

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@sonomaco untyretirees.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 Report by Kathy Young

Thank you to all who attended our information fair and item exchange at the May membership meeting. It was very successful. Everyone had a chance to connect with friends, enjoy the food, and even dance to the music. Participants walked away with new treasures from the item exchange and lots of good information was gained from the information tables, from Emergency Preparation to Sonoma County Park trails. The feedback from those in attendance is positive. We are discussing having a similar event next year.

The SCERA Retirement Board will be reviewing the amended COLA policy at their meeting on August 22, 2024. This is another important step towards retirees eventually getting a COLA. It will describe under what circumstances the SCERA Board can recommend a COLA to the Board of Supervisors. The Board of Supervisors must still approve a COLA.

Julie Wyne, CEO of SCERA, is encouraging SCARE members to attend the August 22 meeting, either in person or by Zoom. We will be emailing the Zoom link prior to the meeting. Julie Wyne will also be attending our November membership meeting to report on their progress.

Many of you have asked to do more in helping secure a COLA. Some of you have great stories to tell about the impact of not getting a COLA. We are asking more members to join our effort in giving the County accurate and timely information on the real impact this has on the lives of most retirees. If you are interested in being involved in this effort, please send an email to me at kyoung2@sonic.net and indicate whether you would be willing to write letters and/or go to Board of Supervisor meetings. We will be in touch as we finalize plans. More on this on page 3.

Our next membership meeting will be August 27, 2024, 1:00 PM. You may attend in person at the Finley Center or by Zoom. Come early for snacks and conversations with fellow retirees. We will have two presentations. One by the Sonoma County Library Foundation and one by Emergency Prep Help. More detailed information about the presentations can be found on page 2. The Zoom link is on page 2 and also on the agenda for the meeting.

Remember, if there is a topic you would like to see covered at membership meetings or in the newsletter, please let us know. Our website and newsletter are great resources for many topics of interest.

Board of Directors Officers

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Lou Maricle

John Pels

Retirement Board Retiree Reps

Mark Walsh

Alternate: Neil Baker

Committee Chairs & Tasks

Health Benefits/JLMBC: Phyris

Tobler

Membership: Lou Maricle

Financial Oversight: Phyris Tobler

CRCEA Rep: Carol Bauer
Alternate: Lou Maricle

Newsletter Editor: Phyris Tobler

Programs: Cora Guy

Scholarships: Ed Clites

Nominating: Cora Guy

SCCLO, ICPC, NBLC: Bill Robotka

Facebook Coordinator: Bob Bulwa

Contact info on website

August 27th Membership Meeting

The next SCARE membership meeting will be held on August 27, 2024 at 1:00 pm at the Finley Center in Santa Rosa, which will also be accessible to members via ZOOM. Two presentations are scheduled for the meeting.

The first presentation will be by Lynn Stanton, co-founder in 2021 of Emergency Prep Help (EPH), a non-profit that prepares seniors for natural disasters and other emergencies. EPH coordinates its services with city and county emergency managers, first responders, pet experts, and seniors that are survivors of past disasters.

In her presentation, Lynn will highlight the organizations two-part workshops, held throughout the county, that cover emergency plans to deal with power outages, wildfires, earthquakes, floods, pet safety, and more. She will also discuss how to prepare go-bags, and evacuation plans in preparations for emergencies. Workshops are held throughout the year, are free to attend, and each workshop participant, receives a free emergency go bag with basic supplies.

The second presentation will be a collaborative effort by the Director of the Sonoma County Library, Erika Thibault, and two Board Members of the Library Association, Patricia Kuta, and Helena Whisler. The presentation will cover how the Sonoma County Library has evolved over the years, expanding its locations to 12 regional libraries, 2 rural stations, a bookmobile, increased programs and classes, such as Summer Reading, Adult Learning, and access to books, audio books, films, TV shows, and more.

The Sonoma County Library Foundation was founded in 1986 as a 501 (c)(3) to advocate for and support the mission and goals of the Sonoma County Library. Foundation board members Kuta and Whisler will provide information about services, programs, volunteer opportunities, and fund-raising efforts the foundation engages in support of the library system. They will also discuss the successful passage in 2016 of a 1/8 cent sales tax initiative that has allowed the Sonoma County Library to expand its locations and services. The sales tax measure is on the ballot for renewal this November as Measure W.

Zoom link for this meeting is https://us06web.zoom.us/j/8954632781? omn=88513955358

Encourage Fellow Retirees to join SCARE!

We only have about a third of retirees as members. When we are approaching the Board or Supervisors to ask for a COLA, we are in a much stronger position with more members. If you know any retirees who are not members, please encourage them to join. They can get a copy of our application form on our website at

https://www.sonomacountyretirees.com/application.pdf

Update on COLA Discussions by Phyris

At their meeting on August 22, 2024, the SCERA Retirement Board will be reviewing the amended COLA policy. This is another important step towards retirees eventually getting a COLA. It shows under what circumstances the SCERA Board can recommend a COLA to the Board of Supervisors (BOS). The BOS still has to approve it.

Julie Wyne, CEO of SCERA, is encouraging SCARE members to attend. You can attend in person although the board room is not spacious. You can also attend on Zoom and we will be send the Zoom link to all our members with email by August 19th or 20th.

Even with the changes that have been made by SCERA, we will have to put pressure on the Board of Supervisors (BOS) in order to get them to approve a COLA. We know we are going to have to appear before the BOS, probably many times. If you are willing to take part in this effort in any way, please let us know by sending email to Kathy Young at kyoung2@sonic.net and let us know if you would be willing to write letters and/or go to Board of Supervisor meetings. We will get in touch with you as we have firmer plans.

If you are talking to people about our lack of a COLA, here are some talking points:

- ♦ Sonoma County's Ad Hoc COLA is not working. Sonoma County retirees have not gotten a cost of living increase since 2008, and those who retired after 2003, have never gotten a COLA. Almost all public agencies in California have automatic COLAs which means they get a 2 or 3% COLA every year.
- Half of retirees get pensions under \$2,500/month, and many get much less than that.
- ◆ Per the retirement office, people who retired before 4/1999 would need a 54% COLA in order to reach the 80% purchasing power COLA that is currently in SCERA policy. There are around 800 retirees in this group.
- After telling employees that the County would cover most of the cost of health insurance during retirement, they cut their contribution significantly in 2009.

SEIU and the North Bay Labor Council have both agreed to support us in our bid to get COLAs for current retirees. Bill Robotka will be working with them (see article below)

Other news: The actuarial valuation as of 12-31-23 showed an increase in the market value funded ratio from 88.5% to 93.3%. This is good news as we try to convince the Board of Supervisors to grant a COLA.

Alphabet Soup by Bill Robotka

SCCLO: SEIU and three other labor groups met with the County about pension COLAs for future retirees. Not much came out of the meetings however, except the County making it clear to the labor groups that they expect any COLA cost to be borne by the employees (and by extension - retirees). This will be the topic of future SCCLO meetings in preparation for the next round of bargaining next year.

ICPC: The ICPC met on June 6th and the major topic of that meeting was annual state of the pension report. That report timeline has been extended so now will be presented to the BOS in the Fall. This is actually a good thing as it allows for much more current pension status information to be included in the report. Two members (not me this year) of the ICPC will be reviewing the draft report and be reporting back to the full committee at the next meeting (September 5th).

NBCLC: The Labor Council held its strategic planning session on June 1st, and I'm happy to say that the lack of a pension COLA and support for health insurance premiums by the County were among the top of the listed issues to be addressed in the upcoming year(s). I'll be on the CLC committee strategizing how best to do this.

JLMBC Report by Phyris Tobler

Western Health Advantage Medicare Plan: WHA will no longer offer a Medicare option as of the end of this year. There are only 37 retirees in this plan and they will have to transfer to another plan. The County Benefits unit will be contacting retirees who have this plan and letting them know what their options are but basically, that will leave 3 options for Medicare retirees: Kaiser, AARP, and the new Anthem plan which is probably less costly than either of the other 2. Both AARP and Anthem allow you to use any doctor who accepts Medicare so you should be able to keep your doctor unless you go to Kaiser.

HRAs— for those who are part of the SCARE lawsuit (retired before 7/1/16), you have an HRA through the P&A Group. The county deposits money in this HRA once a year. This year, \$35.90 was deposited in your HRA on July 1. You may have other money still in your account and if you are not sure, you can call P&A at 800 688-2611 to find out what your balance is. If you have a claim on file that is more than \$35.90 and have set up payment to your bank account, you will get a check immediately. If you don't have a claim on file, it is a good idea to set this up. Any medical bill can be submitted including dental or vision. You can also claim it if you are paying for health, dental or vision insurance. This can be done online by going to https://padmin.com/. It is good to claim money asap as P&A deducts \$2.30/month as a service charge.

You should have a P&A Group Benefits Card with your account number on it. You can use this card at your dentist or pharmacy but you need to find out what the exact balance is in your account. If what you are paying is more than your balance, you need to have vendor charge that exact amount to your card. Otherwise, it will be rejected.

County Health Plan For the few of you still on the County Health Plan, there will be a new company providing prescriptions. CVS is bowing out. If this applies to you, the Benefits Unit will be contacting you with all the details.

Silver Sneakers: Medicare recipients who are in the new Anthem plan get Silver Sneakers which covers many fitness clubs for free. It covers places like 24 Hour Fitness, Curves, Planet Fitness, and more. This is a great savings. If you go to https://silversneakers.com/, you can put in your zip code to find locations near you.

Money Saving Ideas

As prices increase and our pension doesn't, we would like to include money saving ideas in our newsletter. Please let me know ways you have figured out to stretch your money further.

The cost for electricity keeps going up so here are some ways to cut your usage:

Dishwasher: try using the quick wash setting. On some dishwashers, it still runs a long time and may be enough to get your dishes clean. Check time it takes to get it to the dry cycle; then set timer for that amount. Turn off dishwasher rather than letting it go through dry cycle. Open the door a little and dishes will dry just fine.

Microwave: the microwave cooks things much faster than the stovetop. You can cook an ear of corn in the husk by microwaving it for 3-4 minutes. Be careful as it is hot when you take it out. Broccoli—put florets in bowl with a small amount of water. Cook for 2-3 minutes depending on size of florets and how crisp you like your broccoli.

Oatmeal — In microwave safe bowl, cook 1/3 to 1/2 cup of old fashioned oatmeal by adding twice as much water. Cook for approximately 2 minutes. After it is cooked, suggest adding any of the following or several of them: cinnamon (if you use this, there is no need for salt); chopped nuts or sunflower seeds give a nice crunch; banana, berries or other fruit; or protein powder. Serve with milk. If you have a Costco membership, you can get 10 pounds of oatmeal for \$9.00 which is MUCH cheaper than buying it at the grocery store.

Getting the Newsletter—If you would like to get the newsletter both by email and by snail mail, contact Lou Maricle (maricles2@gmail.com) and let him know that. You will still get all of our hot topic emails.

Preventing Identity Theft

One of the easiest things you can do to prevent identity theft is to freeze your account at all three credit bureaus. If you do this, no one can open an account or take out a loan/credit card in your name. It is easy to do and can quickly be opened if you want to take out a loan. Once you are approved, you can immediately refreeze it again. There is no charge for this. Many retirees have older parents who may be contacted by scammers and who might give out sensitive information like SSN or bank account. You may want to suggest that they freeze their credit bureau accounts. There are three credit bureaus—TransUnion, Experian, and Equifax — and you have to contact each one separately. You can get their contact information on the internet.

Should You Have Air Ducts in Your Home Cleaned?

There are ads on tv that suggest you should have your air ducts cleaned regularly. This sounds like it might be right but according to the EPA (Environmental Protection Agency) "Duct cleaning has never been shown to actually prevent health problems". Neither do studies conclusively demonstrate that particle (e.g., dust) levels in homes increase because of dirty air ducts. This is because much of the dirt in air ducts adheres to duct surfaces and does not necessarily enter the living space. It is important to keep in mind that dirty air ducts are only one of many possible sources of particles that are present in homes. Pollutants that enter the home both from outdoors and indoor activities such as cooking, cleaning, smoking, or just moving around can cause greater exposure to contaminants than dirty air ducts. Moreover, there is no evidence that a light amount of household dust or other particulate matter in air ducts poses any risk to your health." The EPA does suggest a couple of instances—like mold—where it is a good idea to have them cleaned. You may want to read the entire article on this on the EPA website: https://www.epa.gov/sites/default/files/2014-07/documents/airducts.pdf

New Location: The Sonoma Medical Equipment Recycling Program (MERP) allows you to borrow (free) various types of medical equipment. It is only open on Weds. from 11 am-2pm and just moved to 3650 Standish Ave, SR. Get more information at https://medicalequipmentrecyclingprogram.com/ You can also donate certain types of medical equipment to them if you are finished with them.

Insurance Information on the SCARE Website

The "Insurance" link on our webpage (https://www.sonomacountyretirees.com/healthinsurance.shtml) has link 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.

A pdf version of the SCARE insurance offerings through Pacific Group Agencies is available in case you didn't get the booklet or tossed it. Our members get reduced group rates on a variety of types of insurance. Open enrollment for dental and vision insurance is over but all others are available.

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 we verify you are indeed a member of SCARE, or are a spouse of a member, you will be added.

Bob Bulwa and Paul Klonsky

Updating Contact Information

If you move or change your email or phone number, you need to give your *updated information* 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. We also need changes of phone numbers and email addresses. SCERA, the Retirement Board, does not share information with us. And if we don't hear from you, this is what happens: Mail and newsletters were returned with no forwarding address for the following member - Cecilia Proschold. Board member, Alix **Shor**, attempts to contact these people by phone and/or email but has not been able to reach them so we have no way of contacting them. If anyone knows how to reach her. would you please contact them and ask them to contact Alix Shor at alixshor@sonic.net or 707 495-4992 or give her the number and she'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 Annual Enrollment Booklets. Contact them at 575 Administration Drive, 116C, SR, 95403, or benefits@sonoma-county.org/707-565-2900

Free Entrance to California State Parks through the Sonoma County Library

This includes Mendocino libraries. You can check out a **California State Library Parks Pass** just the way you check out a book.

You will get a vehicle hangtag with the words "California State Library Parks Pass" that allows you to get into State Parks free. If you go online to library and do a search on the pass, it shows you passes available at each library.



In Memoriam

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

Claire Etienne David Donavan

Alleta Figone Edalene Gleason

Pedro Guerra Rosalie Marcovecchio

Betty Thoemke Ann Weise

Carol Zeidman George Ziegler



New Links to Services for Seniors on our Website

https://www.sonomacountyretirees.com/othersites.shtml. Page down for information on the following.

Caring.com (www.caring.com) is a website that provides extensive information on a great variety of services available to seniors. This ranges from detail on the various options available to you and/or spouse under Social Security as well as information on assisted living, in-home care, and memory care near where you live (just enter your zip code). It has over 100 different categories under the caregivers link that range from wills and estate planning, reverse mortgages, how to pay for long term care, best identity theft protection and so many more.

The Senior Advice website (www.senioradvice.com/) offers information on all senior housing including in-home care. Under Resources, it has all kinds of articles related to this. While this is a national site, you can enter your zip code and get local information.

Paying for Senior Care provides information on ways to provide for senior care which can be quite expensive, especially in Sonoma County. It also has info on places that provide senior care.

(https://www.payingforseniorcare.com/california)

Maintaining a Healthy Brain

Researchers say it's never too late to change your habits and improve your brain function, and it could be the key to a longer life. Experts say repeating familiar experiences is good, up to a point: Practicing an old favorite on the guitar changes the brain in ways that improve future performances. But the best stimulation for the brain, young or old, is novelty. Try something new.

Congratulations New Retirees and New SCARE Members (in bold)



Arredondo, Shelly Sheriff's Office
Assefina, Ferial Human Services

Barca, Lis Human Services

Barragan, Rebecca Human Services
Belforte, Marcia Permit Sonoma

Bilich, John Health Services

Bookmyer, Susan CDC

Brazil, Sandra Human Services

Carpenter, Russell Health Services

Carranza, Maria Permit Sonoma

Cole, Antwon Probation

Cook, Mari Health Services

Crocker, Janine Transportation/Public Works

De La Cruz, Regina PRMD

Doble, Eric Permit Sonoma

Durrell, Lynne Human Resources

Ehrlich, Neil Health Services

Fossum, Maria CDC

Foster, Justin Health Services

Freitas, Gary Sheriff's Office

Gelber, Kelly Human Services

Gillette, John Sheriff's Office

Gillette, Patrick Sheriff's Office

Guenther, Karen Human Services

Herrin, Gretchen Human Services

Jimenez, Valerie ISD

Kennedy, Charles Human Resources

Kirvan, John Water Agency
Konopa, Kenneth Sheriff's Office

Kuta, Patricia Health Services

Larman, Steven Sheriff's Office

MacLeod, Matthew Sheriff's Office

Morehead, Maryanne Information Services

Mori, Daniel Sheriff's Office

Murphy, Kelly Sheriff's Office

O'Hagan, Kevin Probation

Olson, Craig Human Services

Oyuela Boaknin, Claudia Transp/Public Works

Parry, Guy Permit Sonoma

Paul, Jeannine Clerk Recorder Assessor

Percy, Jamie Sheriff's Office

Pinson, Felisa Human Services

Ramirez, Clemencia Sheriff's Office

Ramos, John Probation

Reynolds, Bryan Human Services

Reynolds, Daniel Human Services

Ritter, Kelley Health Services

Robles, Lorena Superior Court

Roth, Margaret Child Support Services

Seibold, Michael Probation

Sheldon, Gary Water Agency

Silva, Jessica Sheriff's Office

Smith, Susan Child Support Services

Toogood Reynolds, Judith Health Services

Toruno, Jennifer Human Services

Tsipan, Marina Human Services

Turner, Debra Permit Sonoma

Vargas, Cindy Human Services

Vigil, Antonio Human Services

Walton, Simeon County Administrator

Welch, Samuel Sheriff's Office

White, Joel Human Services

Wolter, Julie Probation

Woodbury, Mike Transp/Public Works

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

Address Service Requested

General Membership Meeting August 27, 2024

Join us at 12:30 for an in-person meeting at Finley Center, 2060 W College Ave, SR in the Cypress Room. There will be snacks and drinks and the opportunity to visit with friends.

Vaccinations encouraged if attending in person

Then for those of you who can't attend in person, join us at 1:00 pm for the meeting on Zoom: https://us06web.zoom.us/j/8954632781?omn=88513955358 or call +16694449171..8954632781# US

MEMBERSHIP MEETING AGENDA

- I. SPEAKERS: Sonoma County Library Foundation and Emergency Prep Help—see pg 2
- II. COLA Discussion— Next Steps
- III. JLMBC REPORT
- IV. SCCLO/NBLC/ICPC REPORT
- V. DRAWING FOR GIFT CARDS (3 for those at Finley and 3 for those on Zoom)

 MUST BE PRESENT TO WIN