



SCARE Newsletter

Sonoma County Association of Retired Employees

Published Quarterly

November 2016

Volume 299 Issue 4

Calendar of Events 2016

General Membership

Meetings

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

11/22/16, 2/28/17,
5/30/17, 8/29/17,
11/28/17

Luncheons

Quail Inn in Oakmont at 1:00 PM

12/14/16, 3/8/17,
6/14/17, 9/13/17,
12/13/17

Board Meetings

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

11/2/16, 1/4/17,
3/1/17, 5/3/17, 7/5/17,
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 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

Well I can finally say we have an agreement with the County. There will be a meeting of SCARE members on November 3, 2016 ending in a vote on the settlement agreement. You should already have received a letter and information regarding the settlement along with the meeting time and place. A summary of the settlement provisions is on page 4. Additionally, the SCARE website has a copy of the actual settlement document - available at <http://sonomacountyretirees.com/legal.shtml>. As I said in the letter, this is a compromise and we did not get anywhere near all we had wanted. However, the Board felt the offer was the best we could achieve and we needed to give you an opportunity to vote on the agreement. The Board is recommending a yes vote as we see no other viable option and it is a guarantee of some contribution for the next 25 years. However, in the end it is your decision.

The November meeting will include an overview of the settlement, a presentation by our attorney, questions and answers, and finally a vote. The vote is limited to SCARE members. Associate members are encouraged to attend but cannot vote. We will sign in our members and provide them with a ballot. After the vote we will count the ballots while attendees enjoy refreshments and then announce the outcome. We will then discuss the next steps. Please note the meeting is at the Finley Center on West College Ave. There will be coffee and cookies as usual and we encourage you to come at 12:30 so you can have time to talk to friends.

I want to welcome Bill Adams to our Board. He was appointed to fill the vacancy caused by Eeve Lewis' death. Bill worked for County Counsel and also served on the SCERA Board so he brings great experience to our Board. You will see in the next paragraph that he is up for election at the November 22nd meeting. That is because he is filling Eve's position and her term ends December 31, 2016.

The special meeting discussed above does not take the place of our regularly scheduled General Membership Meeting on Tuesday November 22, 2016 at our usual meeting place at the Steele Lane Community Center. As a reminder the November General Meeting will include a vote on those board members whose term will expire — Greg Jacobs, Patty Hamley, Bill Adams, John Pels, Joe Romano and Alix Shor. All are running for reelection. Shaun DuFosee has also thrown his name in the ring. Anyone else who is interested in running for the Board should contact Alix Shor of our nominating committee at 707 538-0708.

On a different note the holiday season is upon us. Stores are filled with Halloween and Christmas decorations and costumes. We are deciding where to go for Thanksgiving and what we will cook. In my family it is turkey and ham with all the side dishes topped off with pie. Since I do most of the cooking and baking this time becomes pretty rushed but I would not have it any other way. For me this is a time for reflection on what I have done or not done in the past year and planning for the next one. My plans always exceed my ability to get it all done but that is part of the process, over plan and then forgive myself for what I did not get done.

I hope to see many of you at our holiday luncheon on December 14th. It will be festive with poinsettias on each table generously provided by Carl Jackson. This has become a tradition for the holiday luncheon with one lucky person at each table taking the poinsettia home. There will also be entertainment by the Memory Lane Trio which features three Sonoma County retirees, Carol and Mike Ferrell and Jane Sorensen. Whether we see you at the luncheon or not, have a wonderful and joyful holiday season.

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

Bill Adams

Bob Bulwa

Lou Maricle

John Pels

Bill Robotka

Joe Romano

Alix Shor

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 August 23, 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 Speakers:** Bob Bulwa introduced Noreen Evans and Lynda Hopkins, District 5 (West County) Supervisorial Candidates vying to replace Efren Carrillo in November's election. Both candidates introduced themselves and answered questions from Bob and the audience.
3. **Legal Update:** As she did at the last Business Meeting, Carol announced that, although mediation is over, our attorney and the County's attorney are still working together on a final agreement (so far a 27- page legal document). Once the agreement has been finalized, it will be sent out to the membership for review. A special meeting will be held for members to vote on the agreement. Until then there is a confidentiality clause. If 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.
4. **JLMBC:** Phyris reported the Committee is looking at ways to cut costs under the County Health Plan. Bill Robotka reported several labor organizations are joining forces to form a labor insurance group which should be much less costly than CHP. They have a website: ULHP.org.
5. **Combined Fund Drive:** SCERA retiree Elizabeth Anderson introduced Rusty Smith of United Way and Wendy Serrano of the SCERA Combined Fund Drive. They explained there are a variety of organizations to contribute to. If you have a favorite that is not on the list, you can still contribute to it as long as it is a 501(c)3 organization. SCERA can deduct your donation from your monthly pension. Letters will be sent out to retirees September 14 asking for contributions.
6. **Next SCARE Luncheon:** Carol reminded members of the September 14th SCARE Luncheon at the Quail Inn in Oakmont. Reservations (\$18 for members/\$22 for non-members) must be sent to Patty Hamley by September 7th. Fliers were included in the August Newsletter and also placed on the table at today's meeting.
7. **Drawing:** 57 retirees signed today's roster. Many retirees left before the drawing, so several names were drawn before two winners were chosen. Mary Lou Erickson and another woman (whose name we neglected to record in all the confusion) won the drawing for free luncheon tickets to the SCARE Luncheon at the Quail Inn on September 14th or a future luncheon.
8. **Adjourn:** There being no further business, the meeting was adjourned.

Respectfully submitted, Patty Hamley, Secretary

SCERA Update Report by John Pels

SCERA held its 2016 Planning Session in Petaluma on October 5th and 6th. The Planning Session is traditionally an opportunity for the SCERA Retirement Board to interact with staff and its investment managers and consultant, actuary, plan sponsor attendees and members of the public outside of a regular Board meeting setting where topics can be discussed in detail without the concern of making a specific decision. Along those lines, we reviewed our Strategic Plan with its longer term goals and initiatives, 2016 Business Plan accomplishments and 2017 Business Plan action items. Amy Brown of DiMare, Brown, Hicks, Kessler, a lobbying group representing clients before the California State Legislature, state and local regulatory agencies, provided a lively legislative update, examining the national stage as well as California pensions and politics. Several actuarial topics were covered ranging from employer contributions and reserves to investment return smoothing. We heard from investment manager panels broken down by asset class, as well as Dr. John Bellows, an economist covering the U.S. economic outlook and Dr. Tapan Datta, an expert in global macroeconomics. For more in depth information about the Planning Session, the minutes will be approved at a future Retirement Board meeting and will be posted on the SCERA website.

SCERA will be approving its 2017 Business Plan at the October 27th Board meeting, and its 2017 Budget will follow in December, where we will also be selecting Committee members for the coming year. On the personnel front, we welcomed Rebecca Lankford as our Administrative Aide, replacing Phyllis Reason who retired. We also welcomed Jackie Purter as our Retirement Benefits Services Manager, a position that oversees the newly consolidated Member Services division. Jackie was a Department Analyst with SCERA and we congratulate her on a well-deserved promotion. We are still seeking candidates for our Chief Retirement Counsel and will begin recruiting for a Sr. Retirement Benefits Specialist once Jackie takes on her new role.

Two of our Board members are up for election/reappointment. They are Michael Gossman, a general elected member, and Bob Williamson, an appointed member. The election is scheduled to take place on December 6th and we anticipate that the reappointment by the Board of Supervisors will take place before December 31, 2016.

JLMBC Report by Kathy Wertz and Phyris Tobler

There is not a lot to report from JLMBC. We continue to review the County Health Plan to see if there are ways to curb the premium cost so we will report on a few other things related to health.

ACA (Obamacare) OPEN ENROLLMENT — ACA open enrollment is coming up for 2017. This only applies to those under 65. The County coverage is somewhat better than even the best ACA plan (platinum) and for early retirees, the rates are similar to the County Health Plan so switching is unlikely to help although they do have different tiers with higher deductibles and co-pays that might be worth looking at. It is important to remember that if you or any dependents drops the County insurance, you are giving it up permanently. So you may want to keep your spouse on the County insurance if possible as the AARP United Healthcare insurance is **much less expensive** and the \$500 County contribution can cover most of cost for you and your spouse once you are both 65.

However, if you are still covering your children, ACA may be a good alternative. Under the County coverage, the cost for Kaiser for a child is \$577/month if you are also covering a spouse. It is \$695 if you are a single parent and covering a child. In California, the cost for Kaiser for the platinum plan under ACA for any child under 21 is around \$270/month so the savings are considerable. The rates go up when child turns 21. Cost is around \$425/month which is still a big savings over coverage on the County plan. Make sure you evaluate the coverage level on all ACA plans. Depending on your household income and family size, you may be eligible for a tax credit. For those of you in California, more info is available at www.coveredca.com/. You should be able to Google sites outside California.

Medicare Open Enrollment also takes place this time of year but if you are on County insurance, you can ignore this as it doesn't apply to those covered on County insurance.

See page 6 for another health related article on healthy eating habits called Choose My Plate.

SUMMARY OF PROPOSED AGREEMENT BETWEEN THE SONOMA COUNTY ASSOCIATION OF RETIRED EMPLOYEES (SCARE) AND THE COUNTY OF SONOMA

The following applies to the Class, which is essentially all retirees and surviving spouses of retirees who retired on or before June 30, 2016 and are getting a contribution for health care from Sonoma County (as well as those who waived coverage but with the specific right to reinstatement). Retirees, eligible dependents and surviving spouses are covered.

1. The County will continue to pay up to \$500.00 per month toward eligible retiree and dependents or surviving spouse's health care premiums for 10 years starting June 1, 2016 and ending May 31, 2026. This means the lesser of the full actual premium or \$500.
2. The County will pay up to \$200.00 per month toward eligible retiree and dependents or surviving spouse's healthcare premiums for 15 years starting June 1, 2026 and ending May 31, 2041. This means the lesser of the full actual premium or \$200.
3. Thereafter the County will have no obligation to pay any portion of retiree health care costs.
4. The County will continue the practice of pooling non-Medicare retirees with active employees until June 1, 2019. After that date, the County has no obligation to continue pooling non-Medicare retirees with employees but may continue to do so.
5. The County will pay \$13 million as follows: (i) \$12 million will be paid on a pro-rata basis into HRA accounts for class members. The HRA money is not taxable and can be used for pretty much any medical cost including dental and vision care. It will be paid over a 3 year period but can be used over a much longer period of time. If the retiree dies, a dependent spouse on a County health plan will get the HRA contribution. If a retiree has no dependent spouse, any money remaining in that HRA account will return to the pool and be distributed to other members. (ii) The remaining \$1 million is for reimbursement of SCARE's legal fees and costs. The vast majority of the payment to SCARE will go to pay costs associated with the settlement including the cost of amending lawsuit to a class action lawsuit and to pay the attorneys what we owe them. The rest will restore to SCARE some of what it paid to the attorneys previously.
6. Retirees will continue to have access to all County-sponsored health plans that offer retiree coverage through 2041. If the County does not have a plan available for a class member, then the County will reimburse what it would have paid for the retiree's (and/or dependents or surviving spouse's) premiums (i.e., the \$500 or \$200) into the person's HRA account so that it can be used to pay for health insurance obtained outside the County system. By putting it in the HRA, it is non-taxable.
7. Our lawsuit will be amended to a class action suit that will include all retirees retiring on or before June 30, 2016 who are receiving a County contribution toward health care or who waived the County contribution but have reinstatement rights.
8. Class members and SCARE will release all claims that were or could have been brought against the County. In other words, this will resolve the issue of what the County is and is not required to pay and provide for retiree medical benefits for class members, including SCARE members. Included in this are any future claims if the County chooses to reduce or eliminate its contribution to Medicare Part B premiums.

More information on all this available at our meeting on November 3rd.

SONOMA COUNTY ASSOCIATION OF RETIRED EMPLOYEES

Luncheon Holiday Songs Performed by the Memory Lane Trio



When: Wednesday, December 14, 2016
Where: Quail Inn Restaurant, Oakmont Golf Club, 7035 Oakmont Drive, Santa Rosa
Time: 1 p.m. (This is a sit-down luncheon.)
Cost: \$20.00 (tax and tip included) for Members & Associate Members
\$24.00 (tax and tip included) for Non-Members and Guests
(We have special entrees for this luncheon so the cost is slightly higher.)

M E N U

Mixed Green Salad

Dinner Rolls

Coffee & Tea

Entrées:

- (1) Baked Turkey, Mashed Potatoes, Stuffing, Gravy, Seasonal Vegetables
- (2) Lightly Breaded Baked Snapper with Fruit Salsa, Mashed Potatoes, Seasonal Vegetables
- (3) Tortellini with Seasonal Vegetables and Gorgonzola Cheese

Dessert: Warm Berry Cobbler

RESERVATIONS AND CHECKS DUE BY WEDNESDAY, DECEMBER 7th.

(We can take late reservations until Thursday, Dec. 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.

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

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 # _____

CHOOSE MY PLATE by Kathy Wertz

While it was raining last Monday, I was browsing Sonoma County's Healthy Habits Website. <http://sonomacounty.ca.gov/HR/Benefits/Healthy-Habits/Health-Maintenance/> and there, I found a link to a great website that has a lot of interesting articles and information about food and its effect on the body. It's called CHOOSE MY PLATE.

If you are looking to change your eating habits or just drop a couple pounds, the articles in this site might be beneficial. For example, I checked my BMI (Body Mass Index) and it certainly wasn't what I wanted to see. Soooo..... I kept reading and found a couple sections on Healthy Eating Style - Starting with Small Changes and Physical Changes...What is it? Why is it Important? Burning Calories and How Much Physical Exercise is needed?

The Online Tool tab has sections for Tracking Progress, BMI Calculator, and What's Cooking recipe section. There is a lot more information than I have mentioned. So if you have been thinking about making some healthy changes or are just curious, check it out on a rainy day. www.choosemyplate.gov

California Retired County Employees Association (CRCEA) Fall Conference

Submitted by Bill Robotka

CRCEA held it's Fall Conference in Walnut Creek on October 17th and 18th, and it was again well attended by the 1937 Act counties.

Day One

The Opening Session commenced at 9 AM, when delegates introduced themselves and briefly described challenges they are facing in their county. As in the Spring session, concern about pension reform was a dominant concern aired.

The first speaker was John Chiang, CA State Treasurer, discussing "Secure Choice California," the new law mandating retirement provisions for private employers. This was followed by Gail Strohl, CEO of the Contra Costa County Employees Retirement Association (CCCERA), on the topic of "Becoming an Independent Employer." She outlined the process they went through whereby CCCERA became the direct employer for its entire staff, including both represented and unrepresented staff members.

The afternoon started with a roundtable discussion dominated by the question of whether or not to continue CRCEA meetings as they've been scheduled and structured. Nothing was resolved, and there will be a committee established to continue looking at this. We then had a presentation on the National Parks in the Bay Area, with emphasis on the Rosie the Riveter park in Point Richmond. This was followed by an informative presentation, by attorney Stephanie West, on "Estate Planning."

Day Two

The morning session began with a presentation about the Elder Hostel "Road Scholar" travel service, followed by an interesting session with Paul Angelo, Sr. VP & Actuary for Segal Consulting. His "off mike" comments on pension system issues were refreshingly honest – too bad he won't make them public! After the AM break, the affiliates (Sponsors) were introduced and then we had the first of a two part presentation/course (Age Well/Drive Smart) on driving skills by the CHP.

The afternoon session was spent finishing the CHP program, then having the legislative report (with three Sacramento Legal insiders on a panel), and then the Legal Counsel for CCCERA (Harvey Leiderman) doing a Q&A on legal/political pension concerns. The day ended with another hospitality reception and the Conference Banquet that night where we all had further opportunity to network and discuss concerns with other attendees.

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 November 22. You can also bring books, cd's, and calendars.

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>

Luncheon Donations for F.I.S.H.

Friends In Service Here - A Food Pantry for All



Dear Friends of F.I.S.H.

We appreciate your generous gift in support of our mission of feeding the hungry in our area. We are grateful for your generous gift of \$146. **Thank you.**

August was the top month for 2016 as we gave food to 4,919 people. Almost 40% of this total was children. We help over 300 seniors a month with their food needs. August of 2015 was another month when we gave food to 4,930. We are not certain but we feel these months of feeding so many people is due to the children going back to school and the extra expense leaves little money for food.

Thank you for your needed support, kindness and generosity to F.I.S.H. , Jeanne-Marie Jones, Director

SCARE Membership and Financial Information

As of September 30, 2016, we had 1404 members and 153 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

Membership Meeting Speaker—MaryClare Lawrence will be speaking on the 5 Things Everyone Knows Wrong about Estate Planning. She has been a partner with Conner, Lawrence, Rodney, Olhiser & Barrett, LLP, since 1985. MaryClare's practice focuses exclusively on estate planning, probate, and trust administration. MaryClare helps people take care of their families and loved ones by working with her clients to figure out the best ways to take care of their families' needs while alive and well, and in the event of disability or death.

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.

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, 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 received 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.

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 - **Mildred Ferro, 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



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

Elizabeth Anderson - Retirement

Melvin Beard - Transportation & Public Works

Gary Bravo - Health Services

Apolonia Buza - ISD

Julie Carr - Health Services

John Catenacci - Transportation & Public Works

John Cherne - PRMD

Frank Cooper - Sheriff

Wendie Cooper - Sheriff

Steven Cryer - Fairgrounds

Richard DeCarly - Transportation & Public Works

Lizbeth de Mejia - Human Services

Michael Duane - Transportation & Public Works

Mary Beth Dunlap - ISD

Jerald Dunn - Human Services

Donna Edwards - District Attorney

Kenneth Ellison -PRMD

Alan Espinosa - Sheriff's Office

Connie Espinosa (Associate)

Mary Lou Erickson - Health Services

Charles Fleshman - Sheriff

Lincoln French - ISD

Steven Gossett - Sheriff

Beverley Green - Health Services

Jane Gutierrez - Water Agency

Mark Heemer - Transportation & Public Works

Chris Hentz - ISD

Stephanie Houle - Human Services

Sandra Hyde - District Attorney

Cathy Ishizu - Health Services

Mildred Johns - Courts

Anthony King - Sheriff

Penny Knicely - Human Services

Jenny Kolbusz - Courts

Kimberly Law - Probation

Donald Lewin - Courts

Ruben Lopez - Probation

Cheryl Lucas - Probation

David McFadden - County Counsel

Eileen Morabito - Health Services

Betty Meyskens - Human Services

Lisa Norton - Health Services

Stephen Palmer - Human Services

Deborah Parks - Health Services

Phoutsamone Pathoumnourack - Sheriff

Denise Peter - PRMD

Phyllis Reason - Retirement

Chris Spallino - Sheriff

Carol Stenlund - PRMD

Candice Stephens - Transportation & Public Works

Ikuko Stever - Risk Management

Karin Theriault - PRMD

Ronald Tyler - Water Agency

John Veguilla Jr. - Sheriff

Patricia Wagner - PRMD

Leanne Weaver - Sheriff

Ted Weber - Transportation & Public Works

Elaine Webster - Child Support Services

James Weinert - Human Services

Dena Whitehurst - ACTTC

Cherin Willett - Health Services

Susan Woodham - Human Services

Jeffrey Yparraguirre - Ag Comm

In Memoriam

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



David Abramson

Charles Anderson

Nina Antipoff

John Bains

Jean Hart

Ann Thomason

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

Address Service Requested

General Membership Meeting—November 22, 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. SPEAKER MaryClare Lawrence "5 Things Everyone Knows Wrong about Estate Planning"
- III. LEGAL UPDATE—results of November 3rd vote and next steps
- IV. JLMBC REPORT
- V. ELECTION OF SCARE BOARD MEMBERS
- VI. DRAWING