



SCARE Newsletter

Sonoma County Association of Retired Employees

Published Quarterly November 2021 Volume 320 Issue 4

Calendar of Events 2021—2022

Membership Meetings

11/16/21, 2/22/22, 5/24/22,
8/23/22 and 11/15/22
Meetings are at 1pm by Zoom.
We may resume our meetings
next year at Finley Center .

Luncheons - Legends

Legends at Bennett Valley
Golf Course 1:00 pm.

Cancelled due to COVID

Board Meetings

1:00 PM Dates may change so
call Board member first.
Meetings are via Zoom

1/5/22, 3/2/22, 5/4/22,
7/6/22, 9/7/22, 11/2/22

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 get the newsletter in color and 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@sonomacountyretirees.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 Message by Alix Shor

Greetings to you. I hope you and yours are healthy and happy.

As COVID drags on, your Board still does not feel it is safe to move forward with in-person meetings, so we once again have planned for the November Membership Meeting to be held via Zoom. Cora Guy has arranged for two speakers on the subject of "Frauds and Scams: How to Protect Yourself and Services to Assist Victims." One of the speakers is from the DA's office and the other is from Senior Advocacy Services (see full description of presentation on page 3). Regardless of where you live, this should be a very helpful presentation. To join us, login with <https://us02web.zoom.us/j/81840134213> or call (669) 900-9128 and then enter the meeting ID 818 4013 4213.

We also felt it prudent to cancel the December luncheon. We thought about just requiring that everyone be vaccinated but we also considered that even when vaccinated, people can still transmit and get COVID. With no masking possible at a luncheon, we decided to cancel.

It is also time to elect six members of the SCARE Board as the terms for Carol Bauer, Chris Bauer, Lou Maricle, John Pels, Bill Robotka and Phyris Tobler are up at the end of this year. While they have all said they are willing to serve another two year term, if you are interested in being on the Board, please contact Shaun Du Fosee at (707) 303-7336 or Cora Guy at (707) 539-2135.

As you may have heard, the Social Security COLA of 5.9% this year is the highest in many, many years. For those of us on Medicare, it will be somewhat offset by an increase in the Medicare Part B premium, but how much has not yet been published.

The North Bay Labor Council asked us to be part of a presentation of a study conducted by UC Berkeley's Center for Labor Research and Labor Education in Marin County that focused on how much government employees are paid as opposed to private business employees. It compared the amount of education needed for similar jobs and the amount paid. It showed that benefits, especially a defined benefit pension, help to make up for the lack of comparable wages. Furthermore, a defined benefit was much less costly to run and paid out much more than 401(k) types of plans because they are managed by professionals and funds are pooled. Employees pay into a defined benefits program at a higher rate than 401(k) types of programs.

As we head into winter, we wish you and all your friends and family joy, happiness, and a very healthy and happy New Year.

Board of Directors**Officers****President** — Alix Shor

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phyris@sbcglobal.net

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phamleyis@hotmail.com

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707-570-5134

brobotka@aol.com

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707-874-9149

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Directors at Large

Chris Bauer

Ed Clites

Shaun Du Fosee

Cora Guy

Lou Maricle

John Pels

Kathy Young

Retirement Board Retiree Reps

Tim Tuscany

Alternate: Neil Baker**Committee Chairs & Tasks****Health Benefits/JLMBC:** Phyris Tobler**Membership:** Patty Hamley**Financial Oversight:** Phyris Tobler**CRCEA Rep:** Carol Bauer**Alternate:** Lou Maricle**Newsletter Editor:** Lonna Necker**Facebook Coordinator:** Bob Bulwa**Programs:** Cora Guy**Scholarships:** Ed Clites**Nominating:** Cora Guy**SCCLO & ICPC:** Bill Robotka**Contact info on website****Special Rules - Allowable Charitable Contributions for Calendar Year 2021****\$300 allowable contribution for those who use standard deduction**

The tax law change for 2020 allowed people claiming the standard deduction to deduct up to \$300 for charitable contributions. Initially that only applied for your 2020 calendar year taxes. However, this change has been extended to 2021. You can deduct up to \$300 as a single individual or up to \$600 if filing a joint return.

100% limit on eligible cash contributions made by itemizers in 2021

Subject to certain limits, individuals who itemize may generally claim a deduction for charitable contributions made to qualifying charitable organizations. These limits typically range from 20% to 60% of adjusted gross income (AGI) and vary by the type of contribution and type of charitable organization. For example, a cash contribution made by an individual to a qualifying public charity is generally limited to 60% of the individual's AGI. Excess contributions may be carried forward for up to five tax years.

The law now permits electing individuals to apply an increased limit ("Increased Individual Limit"), up to 100% of their AGI, for qualified contributions made during calendar-year 2021. Qualified contributions are contributions made in cash to qualifying charitable organizations.

Above is from IRS website:

<https://www.irs.gov/newsroom/expanded-tax-benefits-help-individuals-and-businesses-give-to-charity-during-2021-deductions-up-to-600-available-for-cash-donations-by-non-itemizers>

Other Tax Information

Donating appreciated stock: If you donate appreciated stock directly to a charity, you don't have to pay taxes on the capital gains and if you itemize, you can claim the current value as a tax deduction.

"Qualified charitable distributions" allows you to use all or part of a required minimum distribution from your IRA to contribute directly to a charity -- a (501)(c)(3) organization -- and not have to pay taxes on the amount donated. If you contribute it directly to the charity, it is not taxable whereas if you take the required minimum distribution and then donate the money to a charity, it is taxable. More information on this is available at the IRS website -- https://www.irs.gov/publications/p590b#en_US_2019_publink100041439.

The above information is just to give you a heads up about tax rules that you may be able to take advantage of. It is not meant as a recommendation for any action. Suggest you check out IRS links or talk to your financial advisor or tax preparer.

November Membership Meeting Presentation

Frauds and Scams: How to Protect Yourself and Services to Assist Victims

In recent years there has been an uptick in Sonoma County and across the nation in frauds, scams, and other types of abuse against seniors. Risk of frauds and scams can occur from persons within one's social circle or from strangers. Fraud and scams such as: Medicare & Social Security fraud, grandparent scams, identity theft, lottery scams, COVID-19 scams targeting vulnerable populations through the mail, telemarketing, robo calls, and the internet.

The Elder Justice Initiative is a coalition of Sonoma County organizations working together to protect seniors from frauds, scams, and other types of abuse. Coalition partners include: Senior Advocacy Service, Sonoma County Area Agency on Aging, The Family Justice Center, Sonoma County Human Services Department, Council on Aging, Sonoma County District Attorney's Office, Sonoma State University, Legal Aide, West County Services, Petaluma Peoples Services, North Bay Regional Center, the Sonoma County Sheriff's Office, city police departments, and community volunteers.

The coalition works together to identify frauds and scams, prosecute law violators, provide awareness services to the community at large, provide professional training on elder abuse to first responders and mandate reporters and assistance to victims.

At the SCARE Membership Meeting on November 16, 2021, join via ZOOM, Chief Deputy District Attorney Carla Rodriguez, head of the DA's Elder Protection Unit and Donata Mikulik, Sonoma county's Elder Justice Coordinator, as they discuss common frauds and scams, learn strategies to protect yourself, friends, family members, and how to report frauds & scams, and receive information about services available to support victims.

Presenter, Chief Deputy District Attorney Carla Rodriguez graduated from Saint Mary's College and from Santa Clara Law School, and has been employed with the Sonoma County District Attorney's Office over the past two decades. Carla currently supervises the Elder Protection Unit as well as the Mental Health Diversion Caseload.

Presenter Donata Mikulik, is employed with the non-profit organization, Senior Advocacy Services in Petaluma, and has been the Elder Justice Coordinator for Sonoma County since 2017. Donata earned a BA at UC Berkeley, and a MA in Public Administration from the University of San Francisco. Donata's past fifteen years have been working in the non-profit and public sector promoting community health and engagement.

To join us, login with <https://us02web.zoom.us/j/81840134213> or call (669) 900-9128 and then enter the meeting ID 818 4013 4213.

SCCLO and ICPC Reports by Bill Robotka

SCCLO: The Sonoma County Coalition of Labor Organizations (SCCLO) is continuing to meet with the County about the pension and retirement benefits. The County has proposed looking at some options for retiree health benefits for current active employees, and those talks will continue through this year. SCCLO is also coordinating efforts to ensure County employee needs and interests are being fully considered by management during the continued COVID pandemic.

ICPC: The October 7th meeting of the Independent Citizens Pension Committee (ICPC) was cancelled and is being rescheduled to a later date at this writing. The position paper I wrote on the need of the ICPC to study and understand what comparable pension systems are about, in order to better recommend changes or improvements to the Sonoma County Pension system, was submitted to the ICPC and will be discussed at the next meeting - whenever that happens.

SCARE and the County Employees Retirement Law of 1937 By Bill Robotka

There were questions raised in the responses to the survey we conducted earlier this year about why SCARE doesn't negotiate benefits for retirees. I hope the following helps answer them satisfactorily.

The County Employees Retirement Law of 1937, Government Code section 31450 et seq. (County Retirement Law) authorizes counties to provide retiree pension and health insurance benefits. It also authorizes the establishment of a recognized association to represent the interests of retirees. (County Retirement Law, § 31693.)

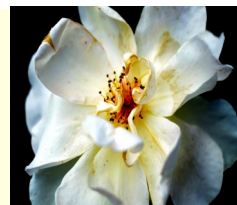
The Sonoma County Association of Retired Employees (SCARE) is the recognized organization for this purpose under the County Retirement Law. While SCARE does not have any collective bargaining authority, under Section 31693 of the County Retirement Law, SCARE is entitled to receive reasonable notice of, and an opportunity to comment on, any proposed changes in health care benefits affecting retired employees and to provide this information to our members.

Given the parameters established by County Retirement Law, SCARE representation is limited to providing "comment" on benefits provided to retirees by the County of Sonoma. To this end, your SCARE representatives have become active participants in the County Joint Labor/Management Benefits Committee (JLMBC), the Sonoma County Coalition of Labor Organizations (SCCLO), the North Bay Central Labor Council (CLC), the California Retired County Employees Association (CRCEA), and the California Association of Retired Americans (CARA), have a Board member sitting on the Citizen's Independent Pension Committee (ICPC), and attend/monitor the Sonoma County Employees Retirement Association (SCERA). We maximize our involvement in these groups to represent (comment and advocate) on issues of concern to us retirees, and regularly report out on these groups to you, our membership, in our membership meetings and newsletters.

So, in summary, we cannot "negotiate" as we have no legal standing to do so, but we do have the legal authority to be informed, and to comment and advocate on behalf of our members. As you can see, we do a lot of that!

In Memoriam

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



Shirley Bailey
Elizabeth Garritson
Denise Matlak
Carol Niederman
Brian Patenaude
Jerald Robinson
Jacqueline Scheibel
Harold Thorp
Kathleen Valim

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 - **Shirley Norman and James Shine**. 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 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 Open Enrollment Booklets. Contact them at 575 Administration Drive, Suite 116C, SR, 95403, or benefits@sonoma-county.org, or 707-565-2900.

Sonoma Senior Guide

The Sonoma County Area Agency on Aging produces the Sonoma Senior Guide. It lists services available to Sonoma County seniors in the following areas:

- ◆ Services and Support
- ◆ Counseling, Crisis Prevention and Support Groups
- ◆ Education, Training and Employment
- ◆ Financial and Legal
- ◆ Food and Meals
- ◆ Health Services
- ◆ Housing
- ◆ Information and Disaster Services
- ◆ Lesbian, Gay, Bisexual, Transgender
- ◆ Transportation
- ◆ Veterans

The on-line version of this guide contains the most up-to-date resources and information—go to www.sonomaseniorguide.org

You can order a hard copy at that website if you would prefer one.

JLMBC Report By Phyris Tobler

Nothing to report from JLMBC. We will get preliminary insurance rates for next year at our December meeting and I'll report on that in our February newsletter.

Medicare Part B Cost -

As mentioned in the President's Report, Social Security will have a 5.9% COLA next year. Medicare Part B cost often increases along with Social Security. It is estimated that your Part B cost will increase by \$10—more if your income is over \$88,000 for a single or \$176,000 if a couple.

Medicare Open Enrollment -

Medicare Open Enrollment has started. This means there will be all kinds of advertisements on TV and in the mail. Some sound too good to be true and they often are; for instance saying hearing aids are covered when it is really just the test.

The main thing to remember is that you are covered under the County health insurance so this open enrollment does not apply to you. If you have a spouse who is not covered by County insurance, it would probably apply to that person.

Reminder—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 I verify you are indeed a member of SCARE, or are a spouse of a member, you will be added.

Bob Bulwa

Walking with Ear Buds by Phyris



By this time, I'm sure everyone has heard that walking for at least 30 minutes a day, 5 days a week is very good for your body and your mind. However, that much walking - usually on the same routes or on a treadmill - becomes boring. A friend gave me ear buds that connect to my smart phone by Bluetooth and loaded an audible book on my phone. This makes walking much more enjoyable and I get to listen to a lot of books. You can download Audible books at your local library for free or through Amazon's Audible or other providers. Many of you may already do this.

Board Meeting Minutes and Membership Meeting minutes can be viewed at our website or you can request a copy from Patty Hamley at pamleyis@hotmail.com

Pension Information

Every year we get a report from SCERA that shows the number and percentage of retirees by age and by amount of their pension. This is some of the information as of 12/31/20. There were 5,203 retirees, which includes beneficiaries. 138 are 90 and older and 555 are 80 to 90. The good news is that we are living longer. The bad news is that we don't have COLAs so we lose purchasing power every year. Another interesting result is that 71% of retirees are 65 or older, but that leaves 29% who are under 65. This group has higher health insurance costs and a longer period of time as a retiree.

Now for information on amounts of pensions: 41% of retirees receive under \$2,000/month; 60% receive less than \$3,000/month; and 73% receive less than \$4,000/month. Approximately half of retirees get less than \$2,500/month. It is true that there are retirees who get those \$100,000 per year pensions that are always being mentioned in the press or by the taxpayer association, but it is certainly not most of us. It is under 4%. Think about responding with a letter to the Editor to some of those articles in the PD or other papers when they are spouting off about how much County workers get in retirement. Most of us get relatively small pensions, no COLAs, increasing health insurance costs and we are living to very ripe old ages. Not the strongest formula for a healthy financial future.

Make Learning Fun

Senior Planet offers a variety of free online classes at seniorplanet.org. These vary from fitness/exercise classes to technology and a variety of other things.

Comments on Our Newsletter

We would like to hear your comments on the SCARE Newsletter. What do you like about it? How could it be improved? Is there information you would like to see added? We could possibly add articles from members on their travels—like great trips they have taken—if members would submit them. We won't necessarily be able to implement your suggestions but we will definitely consider them. Send comments to Phyris at phyris@sbcglobal.net

Frauds and Scams

Our speakers at the next Membership Meeting will be talking about this topic but many of you will not hear that presentation. A warning based on something that just happened to me. I was looking over a credit card statement and saw a charge I did not recognize. I called the phone number to ask what it was for and was asked if I wanted to be referred to hot guys or girls. I immediately hung up and called my credit card company. They checked and found that not only was I charged this month, it had been put through as a recurring charge. My credit card company reversed the charge and sent me a new credit card. I mention this to show it is very important to check all your charges when you get your statement and question anything that doesn't look right.

In a recent AARP article, they mention that this is a growing problem throughout the country, with companies sneaking in fraudulent charges and recurring monthly credit card charges. If it is a legitimate company, they will reverse charge for any recurring charges that were made in error or that you did not mean to authorize. You want to be very careful when authorizing donations on the internet as it seems like they always ask you to "make it monthly". Be sure to say no.

My recommendation is to be very vigilant when ordering things on the internet and don't be afraid to ask for/demand credits. Phyris

How Long Can You Keep Packaged Food?

You have probably read that those expiration dates on different food products don't have to be followed exactly. Often they represent a "Best Used By" date.

Per the USDA: As a general rule of thumb, most canned foods (for example, canned tuna, soups, and vegetables) can be stored for two to five years, and high-acid foods (canned juices, tomatoes, pickles) can be stored for a year up to 18 months. Watch out for dents and bulges in cans, though. That might be a sign it's time to toss those products.

For more guidance on how to safely handle and store foods, you can turn to the USDA's free [FoodKeeper app](https://www.foodsafety.gov/keep-food-safe/foodkeeper-app) (<https://www.foodsafety.gov/keep-food-safe/foodkeeper-app>). The app offers specific storage timelines for the refrigerator, freezer, and pantry for various products, including meat, poultry, produce, seafood, dairy products and eggs, and more although the storage times listed are meant as guidelines, not hard-and-fast rules.

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



Marina Abbott - Health Services
Richard Bagala - **General Services**
Beverley Berry - **Human Services**
Robert Butler - Information Systems
Christine Camilleri - **PRMD**
Antonio Campos - Human Services
Gary Collins - General Services
Janis Cummings - **(Associate)**
Raymond Cummings - **Probation**
Toni Eaton - **Community Hospital**
John Esposti - Transportation & Public Works
Kendal Freeman - Human Services
Karen Giovannini Lovell - **UC Cooperative Extension**
Richard Granucci - Information Systems
Anthony Hunter - Probation
Patricia Jones - Probation
Samuel Jones - Sheriff's Office
Julianne Kamplain - Auditor/Controller/Treasurer
Francia Kappeler - Health Services
Alex Kritz - **DHS-MH**
James Lanz - Human Services
Annie Lemos - Health Services
Lawrence Macchia - **PRMD**
James MacMillan - Regional Parks
Hilda Marquez - **Child Support Services**
Kathleen Marsh - Ag Presv & Open Space Dist
Devlin Martinsen - Information Systems
Jill Meuchel - Regional Parks
Victoria Nash - Probation
Lorena Newby - Sheriff's Office
Martin Pell - Retirement
Sandra Ochoa Ortiz - Human Services
Kim Petro - Auditor/Controller/Treasurer
Kathleen Pozzi - Public Defender
Teresa Rolando - Court
Luis Ramirez - **Probation**
Darlene Richeson - Probation
Jamie Shinn - Health Services
Douglas Silveri - Sheriff's Office
Susan Sloan - **Information Systems**
Daniel Smith - General Services
Robert Spaulding - **Building**
Tania Springer - Court
Jennifer Traumann - **Child Support Services**
Paul Turano - Ag Commissioner/Sealer
Julie Wilcox - Court

REAL ID Card Deadline Extended Again

We had an article about the Real ID Card in the May 2021 newsletter. At that time, the deadline for getting the REAL ID card was October 1, 2021. That has now been extended to May 3, 2023. As mentioned before, if you have to renew your drivers license prior to that deadline, you may want to go ahead and get the REAL ID card at that time. For more information, go to <https://www.dmv.ca.gov/portal/driver-licenses-identification-cards/real-id/>. If you live in another state, you can Google your state's DMV office

SCARE Membership and Financial Information

SCARE currently has 1582 members and 159 associate members for a total of 1741 members. We do not include our financial information in the newsletter, but if you are interested, contact me and I can provide you with a copy of our financial statement (contact information on page 2). I can send this information to you either via email or postal service.

Bill Robotka

**Helpful Websites for Checking
Accuracy of Information**

There is so much misinformation in the news and especially on social media that it is sometime difficult to know what to believe. The two websites below can help you find the facts. Factcheck primarily checks out political statements and is non-partisan, whereas Snopes is much broader. It is particularly good for info via social media. For instance, another county newsletter had some interesting "facts" in it, one of which was how golf got its name. It said it was from "Gentlemen Only, Ladies Forbidden". Sounded interesting so I was thinking of putting it in our newsletter but checked Snopes. Good thing. It's not true.

Fact Check <https://www.factcheck.org/>

Snopes <https://www.snopes.com/fact-check/>

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

Address Service Requested

**General Membership Meeting — November 16, 2021
1 pm via Zoom**

Please join us by going to the link to the meeting on Zoom:

<https://us02web.zoom.us/j/81840134213>

**If you prefer to call, the number is (669) 900-9128. The meeting ID
is 818 4013 4213**

MEMBERSHIP MEETING AGENDA

- I. SPEAKERS—** Carla Rodriquez and Donata Mikulik speaking for the Elder Justice Initiative; how to protect yourself from scams, fraud and elder abuse
- II ELECTION OF SCARE BOARD MEMBERS**
- III. SCCLO/ICPC REPORT**
- IV. JLMBC REPORT**
- V. GENERAL INFORMATION**