



# SCARE Newsletter

## Sonoma County Association of Retired Employees

Published Quarterly    August 2021    Volume 319 Issue 3

### Calendar of Events 2021

#### Membership Meetings

8/24/21, 11/16/21 Meetings are at 1pm by Zoom. November meeting may be at Finley Center.

#### Luncheons - Legends

Legends at Bennett Valley Golf Course 1:00 pm.

Hopefully 12/8/21

#### Board Meetings

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

Meeting are via Zoom

9/1/21 and 11/3/21

#### 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](mailto: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

It is hard to believe that it's already the dog days of summer. Things have certainly changed with the "opening up" of our communities and I'm cautiously optimistic that the worst of the pandemic is behind us.

We have a membership meeting coming up on August 24 at 1:00. Adrienne Kuhn, Crisis Counselor Program Coordinator, and several members of her team, will present an overview of the Wildfire Response Program providing services to residents of Sonoma County. See article on page 3 for more information. It will only be on Zoom (log in is <https://us02web.zoom.us/j/84848851065>) for what we hope is one last time.

I say that because we aren't sure just yet that large group meetings are going to be allowed. As of now we have arranged for the November meeting to be held at the Finley Center where parking is plentiful and there is room for us to set up tables rather than rows of chairs. We will follow all recommended COVID safety requirements. We will have food available. For those who can't come, we will also set up Zoom, so you don't miss out on the speaker's presentation along with any updates.

Those of us who are members of the lawsuit class settled in 2016 and have an HRA set up through the P&A Group should have received a small deposit on or about July 1, 2021. If you are a member of the class and did not get money from P&A, you should check with P&A Group at [\(800\) 688-2611](tel:(800)688-2611). It may be that you don't have an outstanding, unpaid claim balance for them to reimburse. If so, you can submit a new claim to them. If you don't, they will continue to deduct their monthly service fee, thus eating up your benefit.

Every year the County and SCERA work with United Way of the Wine Country on their annual combined fund drive. This year is no exception. The drive will be from September 1 to September 30, 2021. It is during this time that you can make credit card donations. However, SCERA will accept your pledge into October. You can contribute to any charity [501(c)(3)] organizations.

Last year, 103 retirees contributed \$55,000 and we are hoping to do even better this year. Information about the drive is sent to county employees and retirees. Retirees can have their donation taken from their pension check. SCERA will only do this if they have your permission on file. United Way is offering an online option for a one time donation charged to your credit card. SCERA will be sending out information on how to donate using a credit card as well the contribution form to have payroll deductions.

Enjoy these summer months and be well.

## **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

Chris Bauer

Ed Clites

Shaun Du Fossee

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:** Bill Robotka

**Contact info on website**

## **Tate Birnie Presentation at the May Membership Meeting**

**Tate Birnie of the Birnie Law Office** was the guest speaker at our May 25th, 2021 Membership Meeting. Her topic was Estate Planning. She provided a lot of very helpful information regarding wills and living trusts as well as information on tax avoidance. There are huge financial savings of having a living trust versus having to go through probate. The savings on a \$500,000 estate can be as much as \$33,000. Tate sent us a copy of her power point presentation so our members who were not able to attend the meeting would have access to the information. Her power point presentation is available on our website at <http://www.sonomacountyretirees.com/helpfulinfo.shtml>. If you don't already have a living trust, it would be good to review this information.

Tate also discussed some of the tax impacts of California Proposition 19. This proposition affects taxability of inherited real property and we had an article on it in the May newsletter. Tate has a video on this topic at <https://birnielaw.com/california-prop-19/>.

Tate also mentioned that you don't want to wait until the end of the year to do annual tax planning. As we had discussed in our February newsletter, instead of taking the required minimum distribution from your IRA, you can make a "qualified charitable distribution" which can save you a lot on your income taxes. If you donate money from your IRA directly to a charity (a 501c)(3) organization), you don't have to pay taxes on the amount you donate whereas if you take the money out of the IRA and then donate it, you pay taxes on the amount you took out of your IRA.

Tate Birnie is available to answer questions and to help you with your estate planning. Her contact information is available at her website—<https://birnielaw.com/contact-us/>

Council on Aging also has estate planning services available. They do charge for this service but you can compare costs with other estate planners.

### **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

## **SCERA Actuarial Valuation**

This information was provided by SCERA:

Every year after the close of the plan year, which is December 31st , SCERA's Actuary, Segal Consulting, performs an actuarial valuation where they compare the Plan's experience for that year to the assumptions (salary growth, investment earnings, mortality, etc.)

### **Specific points regarding the 12-31-20 actuarial valuation**

- SCERA's valuation value funded ratio (which is the ratio of valuation value assets to liabilities) increased from 89.4% to 91.3%. A valuation value of assets means that the actuary calculates the asset value using smoothed investment returns (market investment returns that are recognized over a five-year period in 20% increments).
- SCERA's market value funded ratio increased from 92.8% to 94.2%. • The major causes of the increase in funded ratio were investment returns greater than the assumed investment return rate and the County of Sonoma's additional UAAL payments.
- The UAAL decreased from \$332 million to \$282.7 million. 2 | P a g e SONOMA COUNTY EMPLOYEES' RETIREMENT ASSOCIATION (SCERA) KEY FINDINGS - ACTUARIAL VALUATION 12-31-2020
- The impact on the average employer contribution rate was a decrease from 19.31% to 18.41% of payroll.
- The impact on the average employee contribution rate was a decrease from 11.84% to 11.81% of payroll.
- Each year the valuation contains a reconciliation starting with the prior year's UAAL and ending with the current year's UAAL. This year, it is found on page 29 and it shows that we received all of the normal cost contribution and UAAL cost contribution for the year, as well as an annual interest payment on the UAAL. It then shows the result of our experience as compared to our assumptions. It is an informative page.
- Over the past five years, the largest items increasing the UAAL have been the changes to actuarial assumptions, interest on the UAAL balance, less than expected contributions and compensation increases greater than expected. Investments over this five-year period resulted in a gain of \$103.6M and the County's additional UAAL payment resulted in a gain of \$7.1M. See the following slides from the summary report provided to the Board.
- The actuarial valuation can be found at <http://scretire.org/Financial/Actuarial-Reports/>.

### **August Membership Meeting Speaker On the Wildfire Response Program**

During the upcoming SCARE Membership Meeting on August 24, 2021, Adrienne Kuhn, Crisis Counselor Program Coordinator, and several members of her team, will present an overview of the Wildfire Response Program providing services to residents of Sonoma County. The program is sponsored by the non-profit organization, Nation's Finest, in collaboration with the California Mental Health Services Authority (CALMHSA). Grant funding for the Wildfire Response Program is provided by the Federal Emergency Management Agency (FEMA). The goal of Nation's Finest, Wildfire Response Program, is to provide people affected by wildfires in Sonoma County with information regarding local community support services and state and federal relief programs.

The Wildfire Response Team will provide information about program services such as housing, insurance and legal assistance and health care assistance. The team will also discuss the program's weekly on-line wildfire support group meetings that connect wildfire victims with local resources, provide wildfire preparedness education, and survivor support services and more.

Nation's Finest, the sponsor of the Wildfire Response Program was founded in 1972 to serve the unmet needs of veterans. Over the years the organization has grown, and now provides a multitude of programs and serves 31+ jurisdictions in California, Arizona, and Nevada.

**Zoom link is <https://us02web.zoom.us/j/84848851065> or you can call in to (669) 900-9128. The meeting ID is 848 4885 1065**

## **ICPC and SCCLO Reports**

**By Bill Robotka**

The Independent Citizen's Pension Committee (ICPC) last met on June 3rd. The primary discussion of that meeting was the Annual Pension Report presented to the County Board of Supervisors (BOS) in May. I was one of the two ICPC members that did the review this year. I was encouraged by the County staff response to our review and input, and that they did modify some aspects of the report according to our input. However, areas remain that need to be further discussed and modified, if the County wants to fully and clearly present the "state of the pension system." This will be an ongoing topic of discussion.

We were also supposed to begin a review of comparable (ABAG) 1937 Act County pensions to get a better idea of how SCERA stacks up. However, both County staff and some members of the ICPC questioned the need to do this. I was somewhat surprised, and advocated moving forward with this, but the issue remained unresolved by the end of the meeting and I was asked to prepare material for the August 5th meeting that would justify the need to do this, and to provide specific areas of review for the ICPC. I've done this, and will be presenting at the August 5th meeting.

The Sonoma County Coalition of Labor Organizations (SCCLO) has continued meeting to prepare for, and debrief from, the joint labor/management meetings on retirement benefits that began in March. At this point, that group has arrived at a set of ground rules. The meetings will be held monthly for the next year, with the hope being that there can be some consensus established for recommending solutions to some of the long standing retirement benefit concerns. The priority issues being put forward by SCCLO are the need for COLAs and improved retiree medical benefits. SCCLO has made specific information requests of the County regarding the cost of various potential COLAs.

Also, SCCLO has been busy working together to coordinate their support of members in returning to work now that many COVID restrictions have been lifted - not a simple process.

## **JLMBC Report**

**By Phyris Tobler**

There isn't much to report from JLMBC as several meetings have been cancelled so I'm reporting on some other health related items.

Beginning Jan. 1, 2020, new legislation effectively closed the donut hole coverage gap. Now, after hitting that \$4,020 threshold, you are only responsible for 25 percent of drug costs instead of all costs. This only affects people on the AARP/UnitedHealthcare plan.

The issue of surprise medical bills took on more urgency with the COVID-19 pandemic, and in December, Congress passed a major COVID-19 relief and spending package. It included the No Surprises Act, which bans surprise medical bills in emergencies as well as those from out-of-network providers who treat you at an in-network medical facility. The changes do not take effect until January 2022. The ban even extends to air ambulances, which often don't participate in insurance plans and can result in medical bills reaching tens of thousands of dollars. But the law had one glaring omission: It doesn't apply to ground ambulances, even though they are one of the most common sources of out-of-network bills and can leave consumers on the hook for hundreds or thousands of dollars.

Medicare and Medicaid, which already ban balance billing on ambulance services, may also play a role. The two federal health insurance programs are reviewing their payment rates for ground ambulances, which haven't changed since 2002. If they boost rates, that could spur insurers to pay more and ease pressure on ambulance service providers to bill patients with private insurance more.

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

## Thank You to New SCARE Members

We sent the Pacific Group Insurance booklets to all the Sonoma County retirees who are not already SCARE members. We asked them to join SCARE so they could get this insurance. We are very happy to see the following people join SCARE:

La Rae Archibald -- District Attorney  
Samuel Aston - Fire & Emergency Services  
Sanford Barnett, Jr. - Public Health  
Troy Bartlett -- Sheriff  
Jennifer Bennett - Sheriff  
Paula Boehm - (Ex-Spouse)  
Linda Bracey - Information Systems  
Paul Bradley -- Sheriff  
Larry Brodjeski - Road  
Ann Cadgene - Public Health  
Sandra Conte - Tax Collector  
Susan Dahl - PRMC  
Catharine L. Davis  
Dennis Davis  
Jeannie Drawdy - Family & Children Services  
Elizabeth Finn - Transportation & PW  
Veronica Freeman - Environmental Health  
Elaine Gregg - Mental Health  
Trisha Griffus - Public Defender  
Jane Gutierrez - Water Agency  
Caroline Healy - Human Services  
Timothy Huff - Water Agency  
Maureen Inversen - Human Services  
William Kelly - PRMD  
Terry Macute - Environmental Health  
Samuel Martone - Family Support  
Victoria McArthur - Human Services Dept.  
Dave McCall - Probation  
Adrienne Middleton - Sheriff  
Mary Miller -- DHS  
Laurie Mitchell - Behavioral Health  
Suzanne Mueller - Human Services Dept.  
Kim Murphy - Superior Court  
Stephen Nelson - Sheriff  
Douglas Newton - Sheriff  
Cecilia Quiambao - Risk Management  
Carlos Ramos - Probation  
Kary Stefenoni - Regional Parks  
Susan Silverrek Robert Turner - Probation  
Diane Turner - (Associate)  
Karen Wallenberg-McEwen - Health Services  
Andrea Walsh - Auditor  
Gregory Walsh - Assessor  
Liana Whisler -- Sheriff  
Ann Gallagher White - District Attorney  
Randall Woodward - NSCAPCD

## In Memoriam

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



Joan Blanchard  
Carol J. Collinsworth  
Vivian Hartsock  
Claudette Haedrich  
Michael McManus  
Jerald Robinson  
Jacqueline Scheibel  
Eva Schieber  
Harold Thorp

## 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 - **Carl Holst, Lori Laughlin, Cecilia Proschold, Shirley Norman, and Lee Williamson**. 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.

## Useful Websites

**Exercise:** There are few things that everyone agrees on but one thing that all the experts agree on is that older adults benefit from regular exercise. Not only is it good for your body but it also improves your mind and fends off Alzheimer's. The National Institute of Aging (part of the National Institute of Health) says that you need 4 types of exercise: Endurance, Strength, Balance and Flexibility. Their website gives examples of each of these and ideas for activities. Some of them are things that you might do in your daily life. Don't let this overwhelm you. Any exercise is better than no exercise and you can often work in some throughout the day. It's often easier to do a little at a time; for instance, you can do squats while you are waiting for your water to get hot. Or you can do heel raises (just standing and lifting your heels) while you are flossing or brushing your teeth.

National Institute of Aging: <https://www.nia.nih.gov/health/real-life-benefits-exercise-and-physical-activity>

Silver Sneakers also has online classes that are tailored to older adults. You don't have to be a member to access these classes and types of exercises. You can sign up to get emails from them and these often highlight various exercises.

<https://tools.silversneakers.com/Search/OnlineClasses>

**Around the Home:** At The Spruce, they offer practical, real-life tips and inspiration to help you make your best home. From decorating and gardening advice, to entertaining and home repair how-tos, The Spruce can show you how. They help more than 44 million users each month find the information they need to retile their bathroom, update their decor, grow their garden, or simply tackle a to-do list. Their 20-year-strong library of more than 14,000 pieces of content helps you spruce up your space, spruce up your yard, and spruce up your home.

<https://www.thespruce.com/>

**Helpful Websites for Checking Accuracy of Information:** There is so much misinformation in the news and especially on social media that it is sometimes 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/>

**Changes made by the SECURE Act that affect IRAs:** The SECURE Act was passed by congress in 2019, going into effect in 2020 with some provisions going into effect at a later date. It makes a number of changes related to IRAs—not only when you can pay into them but when you must start taking the required distribution. There were also a number of changes related to distribution to beneficiaries. There are several websites that describe the changes but the one shown below seemed pretty easy to understand.

<https://us.etrade.com/knowledge/library/taxes/secure-act-2019?em=5759>

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



Deborah Averhart - Health Services  
Michael Balich - Information Systems  
Beverley Berry - Human Services  
**Paul Bradley - Sheriff**  
Marilyn Brooks - Health Services  
Stephen Brown - Probation  
Timothy Bunting - Sheriff  
Christine Camilleri - Permit & Resource Mgmt  
Jill Countermeine - Probation  
Raymond Cummings - Probation  
Craig Eshe - Human Services  
Gloria Eurotas - Human Services  
**Veronica Freemen—Environmental Health**  
Cynthia Gaddie - Court  
Citlali Garcia - Human Services  
Patricia Gilardi - Board Of Supervisors  
**Trisha Griffins - Public Defender**  
Angela Hendrix - Health Services  
Wendy Hoffman - Sheriff  
Richard Iverson - Water Agency  
Kelly Jenkins - Retirement  
William Keene - Open Space District  
Tex Lamy - Child Support Services  
Diane Madrigal - Health Services  
Lawrence Macchia - Permit & Resource Mgmt  
Gladys Marrero Wheeler - District Attorney  
Wade Matheny - Sheriff  
**Dave McCall—Probation**  
Dina McGee - Probation  
Alexander McVicker - Ag Commissioner/Sealer  
**Adrienne Middleton - Sheriff**  
Edgar Morales - Probation  
Russell Mortensen - General Services  
Mark Norman - Regional Parks  
Kyle O'Brien - Human Services  
Michael Orme - General Services  
Joseph Pierson - Sonoma Valley Fire District  
Patricia Ramano - Human Services  
**Carlos Ramos - Probation**  
Darryl Robinson - Public Defender  
Amelia Rosas - Child Support Services  
Raquel Russell-Hockert - Probation  
Roberto Sanchez Cuevas - Transportation & Public Works  
Teresa Seda - Auditor/Controller/Treasurer  
Lisa Sharp - Board Of Supervisors  
Robert Spaulding - Permit & Resource Mgmt

Continued:

Kathleen Spence - Health Services  
Patricia Thomas - Health Services  
Gary Thornton - Sheriff  
Ana Torchia - Human Services  
**Robert Turner - Probation**  
**Diane Turner—Associate**  
Jonathan Van Note - Sheriff  
Theodore Vellis - Sheriff  
**Liana Whisler - Sheriff**  
**Ann White - District Attorney**  
Kimberly Wilmore - Human Services

## **SCARE Membership and Financial Information**

SCARE currently has 1551 members and 158 associate members for a total of 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 Information—Good Deals**

This is not an ad but sometimes it is helpful to get recommendations from someone who has used products and thinks they are really good. You might trust that a little more than what you see on TV or in magazines. We are going to try this and see if members like it.

**Car Rentals**—If you are a Costco member you can rent cars through Costco Travel <https://www.costcotravel.com/> There are several advantages: they have very good rates; you get a second driver free; you don't pay until you pick up the car; you can cancel at any time which means you can book well in advance and then keep checking rates. If a better deal comes along, you book it and cancel the first reservation.

**Super cleaner** — Mr. Clean Magic Eraser really works, not only in the bathroom (works on soap scum) and kitchen. I have recently used it to get major mildew spots off outside paint. It will also take off ground in dirt on painted concrete floor or vinyl flooring.

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

Address Service Requested

**General Membership Meeting — August 24, 2021**  
**1 pm via Zoom**

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

**<https://us02web.zoom.us/j/84848851065>**

**If you prefer to call, the number is (669) 900-9128. The meeting ID is 848 4885 1065**

**MEMBERSHIP MEETING AGENDA**

- I. SPEAKER—**Adrienne Kuhn, Wildfire Response Program**
- II. JLMBC REPORT
- III. SCCLO/ICPC REPORT
- IV. GENERAL INFORMATION