

Calendar of Events 2022

<u>Membership Meetings</u>

8/23/22, 11/15/22 Meetings are at 1pm via Zoom

#### Luncheons

Luncheons have been canceled because COVID makes it unsafe. This may change.

#### <u>Board Meetings</u>

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

9/7/22 and 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 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.

# SCARE Newsletter

# Sonoma County Association of Retired Employees

Published Quarterly August 2022 Volume 322 Issue 3

# President's Message by Alix Shor

If there is anything at all good about the pandemic, Covid did show us that we can have our Membership meetings even if not in person, and we can include our members who no longer live in the area. The Membership meeting held in May was both in-person and on Zoom. While there were some bugs to work out, especially for those joining on Zoom, it was successful enough to try again. We practiced using our last Board meeting with some there in person and others remoting in.

We were prepared to promote our next Membership Meeting as both in-person and via Zoom, but Covid is once again on the rise thus causing the Board to exercise some caution. We decided to hold the August 23, 2022, at 1:00 PM on Zoom only. This is the Zoom link <u>https://us02web.zoom.us/j/81877688572</u> or if you prefer to call in by phone, call +1 (669) 444-9171 and when asked, enter the meeting ID 818 7768 8572.

The August meeting is going to feature speakers from Recology, our local recycle and waste disposal provider. Regardless of whether you live in a Recology service area or not, most likely you can use information about what can and cannot be recycled (see more on page 2). As an added attraction, we are going to hold a raffle so be sure to logon or call in on August 23 because you could be a winner.

Bargaining season is about to begin. As you know retirees are dependent upon what is finalized between the county and its bargaining units. Our participation in SCCLO (Sonoma County Coalition of Labor Organizations) gives us an opportunity to point out benefits that we have such as the county's contributing toward the Medicare monthly deductible and to ask that this benefit not be allowed to be bargained away. Remember too that we have representatives on the JLMBC (Joint Labor Management Bargaining Committee) which deals with health insurance premiums and makes sure that if we move from the area there is still a Medicare supplement program available to us anywhere in the country.

We hope this newsletter finds you enjoying outdoor weather, maybe some travel, and safe time with friends and family. Be well.

# California Middle Class Tax Refund

California has approved a Middle Class Tax Refund that individuals with under \$75,000 adjusted gross income on their 2020 tax return, or double that for people who filed joint returns, will get between October and January. For more information, go to the following link:

https://www.ftb.ca.gov/about-ftb/newsroom/middle-class-tax-refund/middle-class-tax-refund.html?WT.ac=Home\_Ad\_MCTR

# Board of Directors

<u>Officers</u> President — Alix Shor 707-495-4992

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Vice President — Phyris Tobler

707-795-6926

phyris@sbcglobal.net

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**Treasurer** — Chris Bauer

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Immediate Past

**President** — Carol Bauer 707-874-9149

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### Directors at Large

Ed Clites Shaun Du Fosee Cora Guy Lou Maricle John Pels Bill Robotka Kathy Young <u>Retirement Board Retiree Reps</u> Tim Tuscany Alternate: Neil Baker

## <u>Committee Chairs & Tasks</u>

**Health Benefits/JLMBC**: Phyris Tobler

Membership: Patty Hamley

Financial Oversight: Phyris Tobler

CRCEA Rep: Carol Bauer

Alternate: Lou Maricle

Newsletter Editor: Phyris Tobler

Facebook Coordinator: Bob Bulwa

Programs: Cora Guy

Scholarships: Ed Clites

Nominating: Cora Guy

SCCLO, ICPC, NBLC: Bill Robotka

Contact info on website

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# August 23rd SCARE Membership Meeting 1 PM via Zoom (see Agenda for link)

Hardly a day passes without a story in the news about the impacts of global warming: hotter summers with worldwide record-breaking temperatures, devastating fire seasons, extreme droughts, leading to crop failures and food scarcity, rising sea waters creating climate refugees and much more.

Climate change is a complex issue requiring a wide array of changes across all spectrums of society. In 2016, former California Governor Brown signed SB1383, which became effective on January 1, 2022. The new law's implementation will roll out over the next 2 years, with the goal by 2025 of reducing organic matter and food waste in landfills by 75%, and increasing recovery by 20% of surplus food that is still consumable, but thrown away. The intent of both goals is to reduce methane emissions from landfills which are a significant contributor to global warming.

To help our members understand the law now being implemented and allow us to make a positive impact on our environment, a member of Recology's Waste Zero Team will be the speaker for the SCARE membership meeting on August 23, 2022.

The presentation will focus on the three major streams of refuse: garbage, compost, recycling, and what items go in which home collections cans: grey, blue, and green. The rules keep changing so this is a chance to find out what we should do right now. Additional information will be provided about partner organizations, proper disposal of bulk items, hazardous materials, Recology's volunteer programs, and Recology's participation in community events such as festivals, parades and fairs, to expand community awareness and participation in recycling efforts.

The Waste Zero Specialist Team member presenting at our membership meeting is Kathryn "Katie" Gialketsis. She began her current job in July 2021, after seven years as a high school science and agriculture teacher. Katie has master's degrees in Education and Sustainability Leadership, and is knowledgeable of local waste regulations. She considers herself a "garbage guru" and enjoys connecting with community through education about composting and recycling. Cora Guy

Importance of Updating Contact Information

When we send out email notices of the newsletter and when we mail out the newsletter, we always get some returned for bad addresses. We then have to contact those folks to try to get a new email address or mailing address. When members have been getting our newsletter by email for a long time, they often forget to update their mailing address and phone number which makes it very hard to contact them if the email address changes.

Board member **Kathy Young** will try to reach you by phone or by email to get your current information. She will always say or show in the email that she is calling for Sonoma County Association of Retired Employees (SCARE). She is not a scammer. Please give her your updated information.

# Alphabet Soup by Bill Robotka

**Independent Citizens Pension Committee (ICPC)** The ICPC committee has still not been able to fill the vacant positions needed for a quorum, so the meetings scheduled so far this year have been cancelled. I am still hoping that we'll have a quorum in place for the year is done.

**Sonoma County Coalition of Labor Organizations (SCCLO)** SCCLO has continued to work with the County on Retiree Benefits, with no agreements reached on recommended options to the BOS yet. They will likely come to some resolution on a presentation to the BOS, but it may be one with disagreement written all over it. Then contract bargaining begins!!

Looking beyond the County meetings, and toward bargaining, SCCLO has been looking further into pension information in hopes of developing some sound, factual based, information to use in the future. SCARE continues to be actively involved in this process.

**North Bay Central Labor Council (NBCLC)** The NBCLC was primarily focused on politics through June. BOS campaigns, Windsor Town Council, Sheriff and other elections have been primary topics of concern. Now that this round of elections has ended, their strategic planning group is developing strategies to support its affiliates and better educating the public about the value of public pensions. We'll see what develops, and I'll report on anything new as it happens.

## High Home Insurance Increases and Ways to Save

by Phyris Tobler

Home insurance rates are going through the roof, and not just for those who live in wildfire zones. I have some info that might be useful to any of you who have AAA home insurance. When I got my renewal, I noticed that my basic policy premium had more than doubled although the total premium was less of an increase than that because of discounts. I called to find out why since I'm not in a wildfire zone and I was told they had to raise their rates for everyone because of the cost of all the fires. The good news was that they made a change related to personal property coverage. Previously they have always covered personal property at 75% of the dwelling value which is much higher than most people would need. That has changed and you can go down as low as 25% of the dwelling cost or anywhere between 25% and 75%. I chose to go down to 30% and it saved me almost \$200. If your home is worth more, it will save you more.

I'm letting you know because if I had not called AAA and questioned rate, I would never have known this option was available to me. In talking to AAA, it sounds like you need to make this change when you renew your policy. You could also ask them about coverage for loss of use and other structures. I think you could change these too if you think they are higher than you will need.

For those of you who insure with a different company, you might check with them to see if they have changed as well. It may be a statewide change in California or apply in other states. If you check, would you let me know the answer so that I can share it with other SCARE members.

For those of you in wildfire zones in California, insurance has become very difficult to get and VERY EXPENSIVE. California offers the FAIR plan but it only covers fire damage. You have to have supplemental insurance to cover everything else. Our president, Alix Shor, now lives in a wildfire zone. She checked with United Policy Holders (https:// uphelp.org/) to see what options she had besides FAIR. United Policyholders (UP) is a non-profit 501(c)(3) whose mission is to be a trustworthy and useful information resource and a respected voice for consumers of all types of insurance in all 50 states. They don't take money from insurance companies and they give you the straight scoop; guide you on buying insurance and navigating claims; and fight for your rights. Through UP, Alix found there was a company that would cover all her home insurance for a somewhat reasonable amount.

## Elaine Bacigalupi Passes On at 98

We don't usually put obituaries in the newsletter, mostly because of space. However, Elaine was instrumental in starting the Redwood Credit Union which is used by so many County employees and retirees that we are making an exception and including part of her obituary.

Elaine Bossa Bacigalupi passed away peacefully in her sleep on May 3, 2022, at the age of 98 at her home in Santa Rosa.

Elaine graduated from Santa Rosa High School in 1941 and went on to graduate from Santa Rosa Junior College. After working a brief time at the Community Hospital on Chanate Road, her aunt Margaret Montaffi suggested she apply at the Sonoma County Court House. That began an over 40-year career working for three Superior Court Judges. She was the secretary for The Honorable Judge Charles McGoldrick, The Honorable Judge Lawrence Antolini and The Honorable Judge Joseph Murphy.

One of her career highlights in 1950, Elaine was among six other county employees who founded the Sonoma County Employees Credit Union. Their vision was to provide county workers with affordable loans and a safe place to save their money. In September of 1982 it was renamed The Redwood Credit Union. RCU has been awarded Forbes #2 Best-in-State Credit Union in California as well as other prestigious awards and recognitions in the United States.

Patty Hamley reported that at Elaine's Memorial Luncheon, they read a letter from the Redwood Credit Union. Her contribution in founding the Redwood Credit Union was honored by a \$45,000 contribution made by RCU to the Food Bank in Elaine's name.

#### **California DMV Real ID**

The new deadline for getting your Real ID is now May 3, 2023. The DMV suggests you don't wait until the last minute as they will probably get very busy prior to that deadline. If you have a renewal coming up prior to that time, you can take care of both at the same time. You can apply for Real ID online and also take written test online if it is required. Then make appointment at DMV.



# In Memoriam

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

Elaine Bacigalupi Vernon Evans James Hall William McCausland Emily Mitchell David Roberts John Schubert



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. We also need changes of phone numbers and email addresses. And if we don't hear from you, this is what happens: Mail and newsletters were returned with no forwarding address for the following members -Vincent Caparo, April Harris, Lori Laughlin, Cecilia Proshold, 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 contact Kathy Young at kyoung2@sonic.net or 707 539-8027 or give her their 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 Open Enrollment Booklets. Contact them at 575 Administration Drive, Suite 116C, SR, 95403, or benefits@sonoma-county.org, or 707-565-2900.

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

## Sonoma County Regional Parks Presentation

We had 3 speakers from the Sonoma County Regional Park at our May 24<sup>th</sup> Membership Meeting. Melanie Parker and Mark Morley represent the Regional Parks whereas Melissa Kelly is the director of the Sonoma County Parks Foundation which helps to support the parks. There are more than 62 facilities under the Regional Parks with more than 16,000 acres. This is 1/3<sup>rd</sup> more than 5 years ago and they continue to add new ones.

The facilities include parks, river and lake access, beaches, and many trails for hiking, walking and biking throughout the county. The website <u>https://parks.sonomacounty.ca.gov/</u> is a great source of information. It lets you search for parks with beaches, camping, fishing, boat launch, paddling, picnic areas, hiking and walking trails and more. For instance, if you click on beaches, it shows 20 different parks – along the ocean or rivers or lakes. There are special programs for families, youth (especially underserved), seniors, and the disabled.

The Sonoma County Parks Foundation (https://www.sonomacountyparksfoundation.org/) helps to support the programs for underserved communities, including people of color, and for youth development including environmental education, summer camps and teaching kids to swim. It also supports other activities in the parks. The Foundation is supported by some grants but mostly by individual donations. You can donate to them through the annual Combined Fund Drive held by the County.

As a retiree, if you are looking for something to do with your free time, they have a great need for volunteers from camp hosts to single day workdays.

Both Parks and the Foundation work collaboratively with other organizations. For instance, Sonoma Land Trust may purchase land, or have it donated to them, and then donate it to the Regional Parks which provides ongoing maintenance and services.

The cost to use most park facilities is \$7/visit/car but you can get an annual pass for \$69 or for \$49 if you are 62 or older. Park passes are available online, at a few of the parks, at their County center office, or at many stores. The website has all the information on it. As a member, you can use the parks for exercise, or you can take your grandchildren to the beach or camping or to play frisbee golf or just for a hike. Camping does cost extra.

Most of us attending the Membership Meeting were surprised at the variety of services and programs provided by the County's Park Department even though many have accessed at least some of the parks.



Taylor Mountain Regional Park



Crane Creek View



Crane Creek Regional Park

You can sign up to get email updates from the park service. They recently sent out one on Six Shady Summer Hikes in Sonoma County. Go to https://parks.sonomacounty.ca.gov/learn/blog/park-blogs/six-shady-summer-hikes-in-sonoma-county if you are interested. While Taylor Mountain is beautiful, it is steep so save it for cooler weather.

**SCAMS** still abound. From Redwood Credit Union - check https://www.redwoodcu.org/about/blog/5-commonscams-and-how-to-outsmart-them/ They also said to be very suspicious of anyone trying to sell you cryptocurrency or asking for payment by gift cards. Or someone asking you to pick up gift cards for them. Unless you are dealing directly with someone you know very well, never buy gift cards for anyone. When using credit cards for payment, if someone scams you, the credit card company will usually reverse the charge. Usually the worse that will happen is they will issue you a new card with a new number.

#### **JLMBC Report by Phyris**

**Dental Insurance**—Both employees and retirees have reported that dentists are dropping Delta Dental, mostly for low reimbursement. The County is going to issue a Request for Proposals for dental insurance which means they will ask a number of dental insurance companies for bids on county insurance. This process takes some time and the results would not go into effect until next June.

**HRAs**—On July 1, everyone who was covered by the SCARE lawsuit had an additional \$39.80 deposited in their HRA account with P&A. If you had an outstanding claim balance of more than that, P&A should have sent you reimbursement for it. It is good to have a claim on file for when we get these annual small deposits. We will probably get them for several more years although it is likely that the amount will continue to decline. Most retirees have dental bills that are not fully covered, even if they have dental insurance. You can file a claim on these costs.

If you still have considerable money left in your HRA, you can set up an auto pay claim for your insurance premiums. The County sent out a letter at the end of May that shows what you are paying for medical insurance, if anything, and for dental insurance. On the back of that letter, it tells you how to file an HRA Premium Request Auto-Pay form.



One of the more exotic flowers found in Sonoma County gardens is a passion vine.

#### Websites You Might Want to Visit

**Silver Sneakers** offers a variety of exercise routines for older adults and you don't have to be a member to access these. https://tools.silversneakers.com/

**YouTube.com** not only offers how-to help but it also has lots of videos of singers with performances that you might remember from the 70's, 80's and even earlier. It is fun to see these stars as we remember them. They have lots of current performers as well. Just do search on performer and/or song.

#### **Hospital Safety Ratings**

This is information that may be useful to you. Just letting you know about it, not saying you should use it. It is available throughout the U.S.

The Leapfrog Hospital Safety Grade is a public service provided by The Leapfrog Group, an independent nonprofit organization committed to driving quality, safety, and transparency in the U.S. health system.

For more than 20 years, The Leapfrog Group has collected, analyzed, and published hospital data on safety and quality in order to push the health care industry forward. Leapfrog's bold transparency has promoted high-value care and informed health care decisions — and helped trigger giant leaps forward in the safety, quality, and affordability of U.S. health care.

When they talk about patient safety, they are really talking about how hospitals and other health care organizations protect their patients from errors, injuries, accidents, and infections. While many hospitals are good at keeping their patients safe, some hospitals aren't. Upwards of 200,000 people die every year from preventable errors in hospitals. It's up to everyone to make sure that patient safety is the number one priority at every hospital across the United States. Some hospitals have hidden dangers, but there are things you can do to protect yourself and your loved ones.

The reports show what the weaknesses are of the various hospitals so that you can be aware of, and avoid, those problems. Hospitals are rated on infections, problems with surgery, safety problems, preventing errors, and on doctors, nurses and hospital staff.

In some cases, you do not have a choice of hospitals. For instance, if you have Kaiser insurance, you have to go to a Kaiser Hospital. The good news is that all but 1 Kaiser in the greater Bay area have an A rating. Sutter Santa Rosa also has an A rating. If you have AARP insurance or the County Health Plan, you have a choice of hospitals and may want to check them out using this website.

https://www.hospitalsafetygrade.org/

There is a lot of info on this website relating to how to use the grade, how to stay safe, and how to talk to your doctor about safety.

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



Addleman Barbara - Health Services Alvarado Maria - Health Services Aman Janelle - Human Services Anderson Jon - Sheriff's Office **Brooks Socorro - Health Services** Brown Ronald - Water Agency Consuelo Bruno – DHS Brodick Jonathan - District Attorney Burgess Sara - Sheriff's Office Caldewey-Coshnear Kimberley - Health Svcs Calvino Brenda - Clerk/Recorder/Assessor Castillo Susan - Health Services Clark Byron - Sheriff's Office Contreras Saldana Laura - Human Svcs Crowley Mark - Human Services DeBacker Mark - General Services Dugan Barry - Water Agency **Evans Doris** – Associate Flint Robin - Probation Fowlds Elizabeth - Public Defender Gallagher Phylis - County Counsel Galovich Thomas - Sheriff's Office Gibson Richard - Human Resources Gurian Lisa - Health Services Hayne Pamela - Human Services Hoogendoorn Rose - Health Services Hoppe Lori -DCSS Horne Patricia - Sheriff's Office Humphrey Michael - Human Services Jasperse James - Water Agency Jenkins-Lewis Gisele - Superior Court Johnson Robert - Sheriff Lewis Gisele—Superior Court

### Continued:

Matamoros Raul - Health Services McDonald Gisele - Human Services *Murray Charles - Health Services* Murray Sandra - Human Services Paul Jane - Health Services *Rickabaugh Stephen – Regional Parks Sager Marie - Probation* Sinclair Ayne - Health Services *Siple Randy - Auditor/Controller/Treasurer Smith Mary Ellen – Human Services* Li Tracy - Human Services Woodard David - Child Support Services



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

#### SCARE Membership and Financial Information

SCARE currently has 1588 members and 151 associate members for a total of 1739 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. Chris Bauer Sonoma County Association of Retired Employees P.O. Box 5513 Santa Rosa, CA 95402

Address Service Requested

