

SCARE Newsletter

Sonoma County Association of Retired Employees

Published Quarterly November 2022 Volume 322 Issue 4

Calendar of Events 2022 & 2023

Membership Meetings

11/15/22, 2/28/23, 5/23/23, 8/22/23, 11/28/23 Meetings are at 1pm

Luncheons

Luncheons have been canceled because of COVID

Board Meetings

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

11/2/22, 1/4/23, 3/1/23, 5/3/23, 4/12/23, 9/6/23, 11/1/23

Get Newsletter by Email:

Many members have agreed to get notices and newsletters via email. This saves money and trees and lets us get info to you more quickly. Plus you can increase the font size for easier reading!! If you are willing to get notices and the newsletter via email, send an email to

communications@sonomaco untyretirees.com authorizing SCARE to send them to you. Please add that address to your address book so spam filters let it through.

The SCARE Newsletter is printed quarterly. The information printed in the newsletter is believed to be accurate and from reliable sources. However, no responsibility is assumed by SCARE, the Editor, or the writers for inaccuracies in the articles as published.

President's Message by Alix Shor

With November's trees turning colors, the days getting shorter and the nights getting colder we know that winter will soon be here. It signals the start of the holiday season, a time of celebration. With it also comes Social Security's annual announcement of next year's COLA which is 8.7% due to inflation. More good news is that the Medicare premium is going to be slightly lower next year than it was this year. Now for the not so good news. There is no COLA for Sonoma County retirees.

We have invited Julie Wyne, SCERA's Chief Executive Officer, to speak to us at our November 15, 2022, at 1:00PM membership meeting. The SCERA Board of Retirement has established a subcommittee to explore possible ways to provide a COLA. Please see page 2 for further information.

This meeting will be a hybrid, meaning those who wish to join us in-person at the Finley Center will be welcome while those who cannot be there can join us on Zoom. There will be gift certificates for 3 members attending in-person and for 3 members attending via Zoom. The Zoom link is https://us02web.zoom.us/j/82334612016 If you are calling in, the number is +1 (669) 900-9128 and the meeting ID is 823 3461 2016.

November is the time when we elect half of our Board of Directors for 2023. Elections will be held at this November meeting. We are always looking for new members as many of our board members have served for years and each year, we usually have least one who wants to step down. This year is no exception. Terms are for two years. Our Board meets six times a year for two hours. If you are interested, please give me a call at (707) 495-4992.

I want to wish you and yours and very happy holiday season and a healthy 2023.

SRJC and SSU Scholarships Available for the 2023-24 Academic Year

SCARE is once again offering three \$1,500 SRJC scholarships and 2 \$3,000 SSU scholarships to children, grandchildren, or spouses/domestic partners of current or retired County of Sonoma employees. JC students must have a 2.5 GPA. They can still be in high school as long as they will attend the JC full time in the Fall. SSU students must have a 3 point GPA and be full time students. Applications for SRJC open in January and close around March 1, 2022. You can contact the SRJC Scholarship office by calling (707) 527-4740. SSU is already taking applications for next year's scholarships. Applications will close around the middle of January. Call 707-664-2261, or use SSU's web site at www.sonoma.edu/scholarship.

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When contacting either college, ask for information on the SCARE scholarship.

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 — Chris Bauer

707-874-9149

bfuzzy51@aol.com

Immediate Past

President — Carol Bauer

707-874-9149

bfuzzy51@aol.com

Directors at Large

Ed Clites

Shaun Du Fosee

Cora Guy

Lou Maricle

John Pels

Bill Robotka

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: Phyris Tobler

Facebook Coordinator: Bob Bulwa

Programs: Cora Guy

Scholarships: Ed Clites

Nominating: Cora Guy

SCCLO, ICPC, NBLC: Bill Robotka

Contact info on website

November 15th SCARE Membership Meeting

During our upcoming membership meeting on November 15, 2022, Julie Wyne, Chief Executive Officer of the Sonoma County Employee's Retirement Association, SCERA, will be the guest speaker.

Julie has been the CEO of SCERA since December of 2013. Prior to beginning her tenure with Sonoma County, she was employed for 13 years with the Orange County Employee's Retirement System. She has a master's in Public Administration from the University of California, and a Juris Doctor and Bachelors of Science in Law from Western State University.

Her presentation will provide information on a wide array of subjects, including:

- An overview of SCERA's responsibilities in its administration of the retirement system
- Investment Strategies: Short term/long term to deal with market fluctuation and volatility.
- Updated 3rd Quarter 2022 Financial Report: Investment earning, current assets, future earnings/asset projections.
- COLA: The multistep process the SCERA Board and The Board of Supervisors must undertake to recommend and authorize future COLAS's.
- How to create a My SCERA Account for retirees to monitor their retirement account and communicate with SCERA staff.

Meeting will be held at Finley Center (see Agenda) and also on Zoom. The Zoom link is https://us02web.zoom.us/j/82334612016 If you are calling in, the number is +1 (669) 900-9128 and the meeting ID is 823 3461 2016

More on SCAMS

It is often difficult to determine if an email or a social media post is a scam. Scammers are becoming adept at stealing email addresses and their contacts and then sending emails asking for a favor. Even though the email address is from someone you know, be very suspicious if they are asking you buy gift cards for them; or wire money, or pay anything with cryptocurrency. Criminals are hacking into social media accounts so they can appear to be your "friend". Nor will governmental agencies ever ask you to pay a charge with any of these methods. Now I'm seeing emails saying I've just been charged some large amount when I haven't ordered anything. I just delete.

Most banks and credit card companies will allow you to set criteria for notifications by email or text on charges to your checking account or credit card. This can be a very useful way of catching illegal charges.

Social media is "increasingly where scammers go to con us," according to a report from the Federal Trade Commission. "In fact, the data suggest that social media was far more profitable to scammers in 2021 than any other method of reaching people." More than one in four people who reported losing money to fraud in 2021 told the FTC the scam started with a social media ad, post, or message. It's important to protect your social media accounts with strong and unique passwords, and set up two-factor authentication to reduce the risk of a hack attack. Be sure your privacy settings are at the highest level. With Facebook, go to your account information, click the arrow next to your picture in the upper right-hand corner, & do a privacy checkup.

www.sonomacountyretirees.com 2

Alphabet Soup by Bill Robotka

The Sonoma County Coalition of Labor Organizations (SCCLO) has been focused on finishing up the "Retirement Benefits Committee Report." The County declined to support any of the SCCLO proposals and all will now move into the contract bargaining process. SCCLO members, with SCARE, are also pursuing the development of an in-depth report on defined benefit pensions and lobbying for revisions in how the County and SCERA look at the COLA for us. More on that at a later date.

The Independent Citizens Pension Committee (ICPC) is, for all practical purposes, dead in the water. Myself and two others are the only remaining members of that committee, and do NOT represent a quorum, so no business can be conducted until that changes. If anyone has any interest in stepping up to this committee, you can find out all you need to know about it at: https://sonomacounty.ca.gov/administrative-support-and-fiscal-services/county-administrators-office/projects/pension-reform/committees/independent-citizens-pension-committee

The North Bay Central Labor Council (CLC) has been primarily focused on activating supporters for the upcoming Primary elections. Lots of phone banking and precinct walking being done to support candidates that are supportive of labor (and retirees!). The CLC has also been very supportive of ongoing efforts to develop information supporting our pensions, and lobbying locally for changes to the County's COLA stance.

SCERA Update Fall 2022 by John Pels

RETIREMENT BOARD: The term for the General Member board seat currently occupied by Travis Balzarini is set to expire on December 31, 2022. SCERA is taking nominations for the seat until October 27, 2022 and if more than one nominee submits candidate paperwork the election will be held on December 6, 2022. The term for the appointed seat currently occupied by Bob Williamson is also set to expire on December 31, 2022. Trustee Williamson has indicated his desire to continue his service to the SCERA Board. The Board officers consist of Brian Williams, Chair, and Bob Williamson, Vice Chair, and our Investment Committee officers consist of Greg Jahn, Chair, and Erick Roeser, Vice Chair.

STAFF UPDATES: SCERA has had more staff changes, which is significant in such a small organization. In addition to the new Assistant CEO/Chief Legal Counsel and Retirement Accounting Manager, SCERA hired an Accountant as an addition to the Finance and Retiree Services division and an Investment Officer to replace retiring Steve Marsh. The new Accountant, Christine Carlie, comes from another County department and the new Investment Officer, Mickey Nguyen, comes from the private sector. Both have great experience and backgrounds and fit the SCERA team well.

OPERATIONS: SCERA Board and Committee meetings are still in hybrid mode with virtual and in person options although most of the Board Members appear in person. There is good participation from the public appearing virtually. SCERA will examine this approach when we receive information that the Governor is going to lift the COVID state of emergency.

The SCERA Board has been examining its Interest Crediting and Reserve Policy along with its COLA policy. When the Board created a Negative Contingency Reserve at a time when there were large investment losses and the inability to credit interest, as required by the County Employees Retirement Law, the Board did not anticipate that it would result in an extremely difficult environment in which to recommend future COLAs. The Board received a presentation from Segal, the fund actuary, addressing the history of the Negative Contingency Reserve and is set to hear a presentation from SCERA staff regarding the COLA history at its December Board meeting. After that presentation, a group of four trustees and the Administrator are going to meet with County executives to discuss the County's policy stance on COLAs and to determine next steps.

INVESTMENTS: The Board hired KKR, a Core Infrastructure Fund, to compliment IFM and Axium, with a 3% allocation, and Fiera Comox, a Farmland Fund, also with a 3% allocation, to complement UBS AgriVest Farmland Fund. Cont.

SCERA Report continued:

This was a result of the Asset Liability study and decision by the Board in 2021. The new allocations were funded from decreases in Global Equities and Core Fixed Income, as Infrastructure and Farmland have attributes of both asset classes.

This has been a difficult investment year for the SCERA fund and the year-to-date return through August is single digit negative, although the three-, five-, ten-, fifteen-, twenty- and twenty-five-year returns are all above SCERA's assumed investment rate of return at 6.75%. SCERA is a long-term investor as its benefit obligations continue far into the future, so SCERA keeps its eye on the long-term horizon. That is not to say the short term is not informative, it is merely to illustrate that investment policy and allocation decisions take a long view.

JLMBC by Phyris

The February newsletter will have preliminary insurance rates for 2023, Annual Enrollment dates, and other related information.

Starting in October, you will be deluged with ads for Medicare insurance plans, especially Medicare Advantage, promising you medical coverage, including for hearing aids and dental care. Do not be tempted. Annual open enrollment for Medicare starts in October but if you have County insurance, your open enrollment is in April and if you enroll in any plans besides those offered by the County, you will lose your County insurance and the \$500 subsidy.

Other Insurance Related Topics

If you apply for any insurance available through Pacific Group Agencies, be sure to look for response either from Pacific Group or from the actual insurance company. The most frequent question that PGA gets is "I didn't get my membership card or I didn't hear from the insurance company" and when they check with the insurance company, card or info was sent. People get so used to a lot of junk mail that they don't always check their mail. Dental, vision, Legal Shield, ID Shield, and Personal Accident go directly through PGA and cost is deducted from your checking account. Be sure to monitor your checking account for monthly charges.

In Memoriam

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

Judith Blodow
Harry Gerbasi
Jo Ann Johnson
Sandra Spencer

John Gallagher
Jean Jensen
Velma Mefford
Suzanne Titilah

Updating Contact Information

If you move or change your email or phone number, you need to give your *updated information* to the following organizations. They do not share information.

SCARE - send changes to Lou Maricle via email at maricles2@gmail.com, or address to 4720 Santa Rosita Ct, Santa Rosa, CA 95405, or call 707 538-7342. We also need changes of phone numbers and email addresses. 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, James Shine and Muriel Stockton. Board member, Kathy Young, attempts to contact these people by phone and/or email but has not been able to reach them so we have no way of contacting them. If anyone knows how to reach 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.

How Things Change by Phyris

I believe in science and looking at research but the conclusions can really change based on more recent studies. For the longest time, we heard from the health community that coffee and eggs were bad for your heath. That conclusion has done a 180. After much research, both are now considered good for your health. This information is taken from medical websites like Johns Hopkins, Mayo Clinic, and Harvard Medical School, not social media. I look for information that is the same on several sites since I'm not an expert.

This is not to say you should drink coffee. It is just giving our members some information.

Benefits of Coffee: There are many medical websites that now tout the benefits of drinking 3 – 5 cups of coffee. There are some variations in what are considered the most important benefits but most studies have shown similar results.

Caffeine is the first thing that comes to mind when you think about coffee. While it is known to increase energy, it is also a major source of antioxidants, anti-inflamatory and other active substances (coffee contains several important nutrients, including Riboflavin, Pantothenic Acid, Manganese, Potassium, Magnesium and Niacin) that may reduce internal inflammation and protect against disease, say nutrition experts.

- Numerous studies have found that caffeine can increase alertness and concentration, and may even boost cognitive performance
- You could live longer as recent studies show you are less like to die of heart disease, diabetes and kidney disease. In general, most people in the studies have lived longer if they were drinking coffee.
- It protects against type 2 diabetes by helping body to process sugar better. It also protects against Parkinson's.
- It supports heart health so protects from heart disease, heart failure, and stroke.
- Both regular and decaf coffee have a protective effect on your liver, decreasing chances of cirrhosis and liver cancer
- Your odds of getting colon cancer go way down
- Almost two-thirds of American living with Alzheimer's are women and researchers have found that women age 65 and older who drank two to three cups of coffee a day were less likely to develop dementia
- · According to some studies, it decreases depression.

According to the Dietary Guidelines for Americans, it's safe for most people to drink three to five cups of coffee a day with maximum intake of 400 milligrams of caffeine.

Another change in medical recommendations is that coffee and tea (even caffeinated) count toward the amount of water you need to drink daily. Previously it was thought that they did not count.

Benefits of Eggs: For many years, we heard that eggs, especially egg yolks, were not good for you especially if you had high cholesterol. The whites were ok but not the yolks. Now the recommendations have changed. Generally one egg a day is considered ok. Egg yolks are rich in nutrients with 13 essential vitamins and minerals plus protein. They are also high in "good" cholesterol and low in calories.

Despite all this good stuff, if you have high cholesterol you should check with your doctor before increasing intake.

CRCEA Conference Report by Carol Bauer

The fall conference was held in Sacramento. There were a number of really good presentations including scams aimed at seniors. The most interesting information was that the most common scam is a romance scam. Several people in the audience knew someone who had sent money to people they had never met. The first key to knowing it is a scam is that the person was not met through a legitimate dating service. Never send money to someone you have not met in person.

We had a discussion on Wills and Trusts and when a trust is helpful, which is most of the time. We learned that everyone should have instructions on how you want to have your remains handled whether burial or cremation or ??

There was a short overview of the ScholarShare 529 plan which allows parents and grandparents to put money in an educational fund and may have some tax advantages.

On a fun note there was a comedian at the dinner. He was 72 and did a lot of jokes about senior issues. He was very funny.

Santa Rosa Tool Library

https://www.borrowtools.org/

If you have a small project, you may not have the tools needed to complete the job and you many not want to buy that power saw or tile cutter. You can borrow tools from the Tool Library for 1 week and may be able to keep them longer. They have a huge variety of tools—categories are shown below and if you go online, it shows all the tools available under each category. They are staffed by volunteers and are only open Wed. 5 – 7 pm and Sat. 9 am to 2 pm.

- Power Tools Carpentry & Woodwork
- Garden & Outdoors
- Automotive
- ◆ Clamps
- Concrete & Masonry
- Dollies & Hand Trucks
- ♦ Electrical & Lighting
- Floor/Wall/Paint/Tile
- Ladders
- Measuring & Drafting
- Mechanical Tools
- ♦ Plumbing
- ♦ Other/General Tools

Eligible Borrowers

- * Live or work in Sonoma County
 - * At least 18 years old

Required ID

- * Current DMV Photo Identification
 - * Proof of Residency

(utility bill or proof of insurance)

SCARE Board Elections at Membership Meeting

Every November, we have an election for half of our 12 member Board. The Board members who are up for re-election are Patty Hamley, Ed Clites, Shaun Du Fosee, Cora Guy and Kathy Young. All have agreed to run again. We have one open position and Jane Paul has agreed to run. She is a recent retiree but she has experience with SCCLO and JLMBC, both of which we are involved in.



2022 County of Sonoma Combined Fund Drive

We invite you to join us in making this the most successful campaign yet!

The County of Sonoma Combined Fund Drive's past collective support for County and community-based organizations including the Sonoma Humane Society, the Redwood Empire Food Bank, Valley of the Moon Children's Home, and the Family Justice Center, as well as dozens more nonprofit partners, now totals more than \$1 million. We are grateful to you for your very generous investments in our community through this annual campaign. Our collective efforts and the widespread impact it has on people's lives reflects the power and strength we bring as a County family, employees, and retirees alike, united to make a difference.

For 2022, we renewed our commitment to the campaign theme United We Rise. The 2021 Portrait of Sonoma County tells the story of two Sonoma Counties – those who have opportunities to prosper and thrive, and those who do not. The challenges faced by thousands of our neighbors have been exacerbated by years of fire disasters and the pandemic. Disproportionate burdens are carried by our communities of color and our most vulnerable residents. By giving together, our impact is greater, and we can help ensure that everyone in our community is lifted up not just to recover, but to live healthy and full lives filled with promise and opportunity! While the pledge form mail-in deadline has passed (10/31), there is still time to donate ONLINE at https:// donate.unitedwaywinecountry.org/COSRetiree or via phone by calling United Way of the Wine Country at (707) 528-4483 x124, **before November 30**th.

If you have any questions about the campaign, please contact Mindy Wright at United Way of the Wine Country, at mindy.wright@unitedwaywinecountry.org for more information.

THANK YOU, COUNTY OF SONOMA RETIREES!

Note: You can give to any 501(c) charity.

If you donate this year using your credit card, next year SCERA will send you the form to complete so that you can make monthly donations out of your pension. That is very convenient.

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



Adams Cathi - Auditor/Controller/Treasurer Andrews Karen – General Services Babich John – Information Systems Baranov Christine - Health Services Baraz Michael – Sheriff's Office

Barnes Susan - DA's office

Barr Sue - Clerk/Recorder/Assessor Betiga Tony – Water Agency Brockley William - District Attorney

Brown Bruce – Water Agency

Candy Dana - Health Services

Ceruti Debora – Sheriff's Office Cipolla Debra – Health Services

Davis Mala – Superior Court

Fredericks Sarah – Transportation & Public Works

Griffin Rebecca – Clerk/Recorder/Assessor

Guptil Ronald - Probation

Guzman Sandra - Health Services

Hamberger Diane -- Human Resources

Harrison Ryan -- Health Services

Haselwood Amanda – Superior Court

Hintereder Sherie – Human Services

Holcomb Lloyd - Water Agency

Honey Nicholas - Human Services

Hurt Jeffery – Transportation & Public Works Jolliff Blane – Auditor/Controller/Treasurer Krautner Dawn – Auditor/Controller/Treasurer Krzywicki Cynthia – Information Systems

LaLonde Berg Gerard -- Human Services

Light Lissa - Human Services

Lifto Diane -- Child Support Services

Maddock Robert -- District Attorney

Martinez Esther – Ag Commisioner/Sealer Medina Deborah – Community Develop Comm

Kathi Miller – Human Services

Missakian Maya - Health Services

Monaghan John – Water Agency

Moore Iveta - Transportation & Public Works

Moore Mirella - Health Services

Newman Fields Donna - Health Svcs

Pigoni LaDonna - Probation

Price Karen – Human Services Rinehart Tracie --Human Services

Spilman Janet – Sonoma Co Transit Authority

Stempien Sydne – Clerk/Recorder/Assessor

Stone Andrew - Human Services

Sully Kevin - Sheriff's Office

VerMeer Rebecca – Permit & Resource Mgmt

California Moving Toward Zero Waste

Heather DeOliveira was speaker at our August Membership Meeting. She is part of the Recology Zero Waste program. She updated us on changes in trash collection, recycling and composting. In California, SB1383 went into effect in January. It requires that all organic materials be composted instead of going into the landfill. For instance, you can now compost (in your green can) any food scraps including meat and cheese, you can compost unlined soiled paper like pizza boxes, paper towels, shredded paper. They cannot take plastic so if your paper cup or plate has a plastic liner (shines), that goes in the trash. One surprise was that they cannot take 'compostable' plastic bags. They don't decompose fast enough. Other things that should not go in green can are oil, cat and dog feces, plastic in any form, bamboo, and palm fronds. This change is being done to reduce methane from landfills and store carbon in soil through compost.

The change for recyclables is less but she clarified no plastic bags (take them to grocery stores that recycle them); the blue and white Amazon bags are not recyclable even though they say they are but can be recycled with grocery bags.

Recology has a website (zerowastesonoma.gov) where you can check to see if an item is recyclable, or should go in yard waste, or in the trash. A few things need to go into hazardous waste.

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 1622 members and 154 associate members for a total of 1776 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 (SCARE) P.O. Box 5513 Santa Rosa, CA 95402

Address Service Requested

General Membership Meeting November 15, 2022

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

Then for those of you who can't attend in person, join us at 1:00 pm for the meeting on Zoom: https://us02web.zoom.us/j/82334612016 If you are calling in the number is +1 (669) 900-9128 and the meeting ID is 823 3461 2016

MEMBERSHIP MEETING AGENDA

- I. SPEAKER Julie Wyne, SCERA CEO, updating us on our pension fund
- **II, SCARE BOARD ELECTIONS**
- III. JLMBC REPORT
- IV. GENERAL INFORMATION/QUESTIONS
- V. DRAWING FOR GIFT CARDS (3 for those at Finley and 3 for those on Zoom)