



# KEEPING IN TOUCH

The Newsletter of the Marin County Association of Retired Employees  
Member California Retired County Employees Association (CRCEA)

DECEMBER  
2023

[www.mcareinfo.org](http://www.mcareinfo.org)

“VALUE, VOICE and VISIBILITY”

MCARE is the Voice of Current and Future MCERA Retirees

## PRESIDENT’S MESSAGE

by GENE PENNINGTON



Judy and I wish you and your families a wonderful Holiday Season! We’ll be celebrating with our new great granddaughter who was

born in November 2023. That makes 3 great grandchildren for us!

Congratulations to our new At Large Directors who have been elected to a new 3-year term starting January 1, 2024. They are:

- Ken Holmes – County of Marin
- Jeanne Villa – Novato Fire District
- Dean Raffaini – Southern Marin Fire District

I look forward to working with our Board to help MCARE continue to move forward and serve our members.

I want to thank Pat McCormack and Farhad Mansourian for their time on our Board. Pat served for many years and was also our Sunshine Committee Chair. She worked very hard to ensure our Board provided value and service to our members. Farhad was with our Board a few months filling a vacancy when we lost Tom Hendricks earlier this year. Farhad contributed much to our new strategic plan and was a strong supporter of bringing more value and services to our members.

The vote to approve dues increase to \$3.50 per month per person passed! Thank you! As we move forward and finalize the 2024 budget, I’ll have more information about what the Board will do with the additional income to keep our commitment to better serve you and bring you more value. You’ll see some of those actions later in this message.

Thank you to Eric Davis, VP and Nominations & Election Chair, and Adrian Fried, Secretary, for their time and work to manage our elections. Also, thank you to Cloanne DeGrazia for her help processing all the printed ballots that were mailed to us.

Our **ANNUAL HOLIDAY PARTY** is just around the corner, December 12! Entertainment will be provided by Dan Zemelman, Pianist. Be sure to make your reservations soon! Details, menu and mail-in reservation form are on page 4 of this newsletter. Or you can go to: [mcareinfo.org/event-5465962](http://mcareinfo.org/event-5465962).

We had a terrific turnout for our November 14, 2023, annual Membership Meeting and monthly luncheon. Thank you! Keep it up by attending as many of our luncheons in 2024 as you can! Your support is vital to make sure we continue to have luncheons.

*(cont'd on page 2)*



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## PRESIDENT'S MESSAGE *(cont'd from page 1)*

Our Board researched how many luncheons we want to host each year and where they will be held. The decision was made to host a total of ten (10) luncheons in 2024. We will not host a luncheon in January. We are still undecided about hosting a luncheon in June 2024. We'll revisit this question at our next Board meeting on January 3, 2024 and decide at that time. We added a luncheon to be held in Sonoma County in August 2024. This will give us three luncheons hosted in Sonoma County in 2024.

### **BIG NEWS!**

Our February 13, 2024 luncheon will be at The Club Restaurant, McInnis Park Golf Center, 350 Smith Ranch Road in San Rafael. There are many advantages to having our luncheons at The Club Restaurant:

- The consensus is that the food is better.
- The facility has a level entryway directly from the parking lot.
- There are plenty of handicapped parking spots.
- We will have at least 3 menu options for each luncheon and at least one will be a vegetarian entrée.

If the February luncheon goes well, we will likely approve hosting several more luncheons there in 2024.

### **MORE BIG NEWS!**

The Board approved an increase in the luncheon subsidies for our members. Beginning in 2024, MCARE will offset the cost of all luncheons by \$15.00 per person. This means that you will pay about \$25.00 for a \$40.00 meal!

We are planning to have either a speaker or entertainment at most of our luncheons in 2024. There are a couple of exceptions for two of the luncheons held in Sonoma County as the facilities are not set up for speaker/entertainment. However, we plan to have a speaker at our August 13 luncheon in Petaluma which will be hosted at Café Bellini in Petaluma. This is a new venue for us, but Roberto and Richard did the research and presented a positive recommendation, so we're going to try it!

Special Event planned for 2024! We're planning to offer a trip to see the SF Giants play in 2024! MCARE will provide the bus and each member will pay for their own ticket to the game as well as food and drinks! We don't have a date yet, but we'll have more information some time in January 2024. Please contact Eric Davis, Nomination & Election Committee Chair, at [panamadaviseric@gmail.com](mailto:panamadaviseric@gmail.com) if you have any questions.

## **MONTHLY LUNCHEONS**

by ROBERTO SORIANO



What a fantastic turnout and lunch at the MCARE luncheon in November with 44 retirees in attendance! Great crowd.

Our guest speakers Jeff Wickman and Sydney Fowler-Pata from MCREA spoke about the state of MCERA's finances and our benefits for the coming year.

They reported that many health plans have increased their premiums. Hopefully this doesn't affect you and your retirement.

We had traditional roast turkey with all the trimmings. This was the last opportunity to vote for 2024 Directors at Large and increasing MCARE monthly dues by \$1.00.

Thank you to Dorothy Jones who brought two new MCARE members to this luncheon.

## **HOLIDAY LUNCHEON!**

Our Holiday Luncheon is Tuesday, December 12, at San Rafael Joe's. If you haven't made your reservation yet, we encourage you to purchase your tickets online ASAP. If you bring a toy for Santa Cop or a raffle gift you will receive 2 FREE raffle tickets! Come one ... come all! The menu and a mail-in reservation form are on page 4 of this newsletter. You can also make your reservation at [mcareinfo.org/event-5465962](http://mcareinfo.org/event-5465962).



# Congratulations

## NEW RETIREES

Robert Bonner	HR
Christopher Hahn	Marin Superior Court
Terry Hardesty	DRO
Karen Marozick	Sheriff/Coroner
Meherdad Namiranian	City of SR
David Osaki	Sheriff/Coroner
Frank Peterson	Probation
Desiree Reitknect	H&HS
Ann Rose	H&HS
Marta Silva	Marin Superior Court
Michelle Urquhart (Hardesty)	Retirement
Raoul Wertz	Agriculture, Weights & Measures



### TREASURER'S REPORT

by RICH ARROW

### OCTOBER 2023

CHECKING/PETTY CASH	\$29,398
CD/MONEY MARKET FUND	<u>50,139</u>
TOTAL BALANCE	<u>\$79,537</u>

### MEMBERS' CORNER

by LINDA MEEHAN, KIT EDITOR

Our Members love to hear from other Members so please ***DON'T BE SHY!*** Submit anything that you think would be of interest, whether it's a trip you've taken, local history, a joke or cartoon you want to share, photos (especially with Members from your "working days"). Don't worry about how to write it...we'll take care of making it "look pretty"!

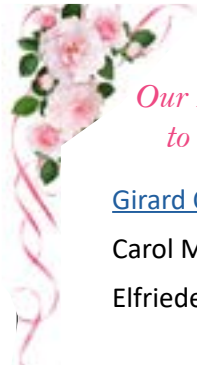
Email your material to [sonomapch@comcast.net](mailto:sonomapch@comcast.net).

Many thanks to Mary Ann Gallardo for continuing to delight us with stories and facts about the colorful history of Marin County and to Jerry Hasser for entertaining us and teaching us about the present enchantments and past historical significance of the foreign lands he and his wife visit.

# welcome

## New MCARE Members

Jeff Smiley    So. Marin Fire



### IN MEMORIAM

*Our Deepest Sympathy is Extended  
to the Friends and Families of:*

<a href="#">Girard Courteau*</a>	DA
Carol Mayberry	H&HS
Elfriede Posey	County of Marin - Beneficiary
<a href="#">Christopher Shea*</a>	DA

*\*Click to view obituary.*

A surviving spouse is eligible for MCARE membership.  
For enrollment, email: [esimonson1@verizon.net](mailto:esimonson1@verizon.net)





# Holiday Luncheon

December 12, 2023

San Rafael Joe's

11:30 am Social Hour • 12:30 pm Luncheon

\$43 per person

This is our most popular luncheon each year so you are encouraged to **register ASAP** to be sure you have a ticket. **Deadline to RSVP is FRIDAY, DECEMBER 8.**

Options for making your reservation:

- Register and pay online [mcareinfo.org/event-5465962](http://mcareinfo.org/event-5465962)
- Print the mail-in reservation form below and mail the form along with your **check payable to MCARE** to: MCARE • P.O. Box 4203 • San Rafael, CA 94913
- Pay at the door, but please **RSVP AHEAD OF TIME – by December 8.**

**MENU:** Choice of Prime Rib, Chicken Piccata, Grilled Salmon, or Pasta. Served with Sautéed Vegetables, Ice Cream Sundae, Gourmet Blueberry Cheesecake

**FREE PARKING!** The City of San Rafael has 2 hours of free parking during the holidays.

**RAFFLE!** We encourage you to bring a donation — bottles of wine, boxes of candy, gift baskets, gift cards, specialty gifts, plants, etc.

**SANTA COP!** A representative from the Santa Cop program will collect UNWRAPPED toys, board games, dolls, action figures, sports equipment (footballs, basketballs, mitts) die cast cars/trucks, etc. If you bring a gift for the Santa Cop program, **you will receive 2 FREE raffle tickets!**

We need help at the luncheon to organize raffle gifts. Please contact Roberto at (415) 472-3817.

## SPECIAL ENTERTAINMENT!



**DAN ZELMAN, PIANIST**  
[danzelman.com](http://danzelman.com)

## MCARE HOLIDAY RESERVATION FORM

Tuesday, December 12, 2023

San Rafael Joe's, San Rafael

Happy Hour 11:30 am • Lunch 12:30 pm

\$43.00 per person

Enclosed is my check made payable to MCARE in the amount of \$\_\_\_\_\_ for \_\_\_\_\_ ticket(s) to the Holiday Luncheon at \$43.00 per ticket.

Name: \_\_\_\_\_ Telephone Number: \_\_\_\_\_

E-mail: \_\_\_\_\_

### RESERVATION DEADLINE: Friday, December 8, 2023

Main Entrées – Please make your selection for EACH ticket:

**Member:** Prime Rib \_\_\_ Chicken Piccata \_\_\_ Grilled Salmon \_\_\_ Pasta \_\_\_

**Guest:** Prime Rib \_\_\_ Chicken Piccata \_\_\_ Grilled Salmon \_\_\_ Pasta \_\_\_

PLEASE COMPLETE AND MAIL FORM AND **CHECK PAYABLE TO MCARE** TO:

MCARE • P.O. Box 4203 • San Rafael, CA 94913

If you have any questions, contact Roberto Soriano, Sgt. at Arms, at (415) 472-3817.



# Social Security

## Press Release

Thursday, October 12, 2023

For Immediate Release

Mark Hinkle, Press Officer

[press.office@ssa.gov](mailto:press.office@ssa.gov)

## Social Security Announces 3.2 Percent Benefit Increase for 2024

Social Security and Supplemental Security Income (SSI) benefits for more than 71 million Americans will increase 3.2 percent in 2024, the Social Security Administration announced today. On average, Social Security retirement benefits will increase by more than \$50 per month starting in January.

More than 66 million Social Security beneficiaries will see the 3.2 percent cost-of-living adjustment (COLA) beginning in January 2024. Increased payments to approximately 7.5 million people receiving SSI will begin on December 29, 2023. (Note: some people receive both Social Security and SSI benefits).

“Social Security and SSI benefits will increase in 2024, and this will help millions of people keep up with expenses,” said Kilolo Kijakazi, Acting Commissioner of Social Security.

Some other adjustments that take effect in January of each year are based on the increase in average wages. Based on that increase, the maximum amount of earnings subject to the Social Security tax (taxable maximum) will increase to \$168,600 from \$160,200.

Social Security begins notifying people about their new benefit amount by mail starting in early December. Individuals who have a personal my Social Security account can view their COLA notice online, which is secure, easy, and faster than receiving a letter in the mail. People can set up text or email alerts when there is a new message--such as their COLA notice--waiting for them in my Social Security.

People will need to have a my Social Security account by November 14 to see their COLA notice online. To get started, visit [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount).

Information about Medicare changes for 2024 will be available at [www.medicare.gov](http://www.medicare.gov). For Social Security beneficiaries enrolled in Medicare, their new 2024 benefit amount will be available in December through the mailed COLA notice and my Social Security's Message Center.

The Social Security Act provides for how the COLA is calculated. The Social Security Act ties the annual COLA to the increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) as determined by the Department of Labor's Bureau of Labor Statistics.

To read more, please visit [www.ssa.gov/cola](http://www.ssa.gov/cola).

### UPDATE YOUR MEMBER PROFILE

Please check your member profile on our website at [www.MCAREInfo.org](http://www.MCAREInfo.org) and update your e-mail address and mailing address if necessary. Many e-mail addresses are no longer valid. If you're unable to log in to the website, send Gene Pennington an email: [president.MCARE@gmail.org](mailto:president.MCARE@gmail.org).



## DECEMBER THOUGHTS

by MARY ANN GALLARDO



I turn 80 this month, and that's no trivial matter. This is a good month to reflect on the good things that have happened in our lives. I am grateful for my son, family, and friends. Everyone likes to hear that they are loved and appreciated so don't forget to tell family you love them. Another thing I'm grateful for is having the good fortune to have retired from Marin County Government. My pension is my bread and butter, while Social Security is my dessert. I'm also grateful for MCARE and the careful and thoughtful way it has been operating for so many years. I'm always pleased to see old friends and make new ones at our gatherings. It takes a village, as the saying goes, and that is how MCARE functions. We can all do our part to keep it going by attending luncheons, supporting the scholarship program, running for office, or volunteering to help out now and then. Many thanks to Gene and this year's Board of Directors for all their hard work. Special thanks to Linda for the excellent monthly KIT newsletter. I look forward to seeing everyone in 2024 and hope all have a safe, blessed, joyful and peaceful holiday season. FELIZ NAVIDAD!!

## ALZHEIMER'S ASSOCIATION

### What is dementia?

Dementia is not a single disease. It's an overall term to describe a collection of symptoms that one may experience if they are living with a variety of diseases, including Alzheimer's disease. Diseases grouped under the general term "dementia" are caused by abnormal brain changes. Dementia symptoms trigger a decline in thinking skills, also known as cognitive abilities, severe enough to impair daily life and independent function. They also affect behavior, feelings and relationships.

Alzheimer's disease accounts for 60-80% of cases. Vascular dementia, which occurs because of microscopic bleeding and blood vessel blockage in the brain, is the second most common cause of dementia. Those who experience the brain changes of multiple types of dementia simultaneously have mixed dementia. There are many other conditions that can cause symptoms of cognitive impairment but that aren't dementia, including some that are reversible, such as thyroid problems and vitamin deficiencies.

Dementia is often incorrectly referred to as "senility" or "senile dementia," which reflects the formerly widespread but incorrect belief that serious mental decline is a normal part of aging.

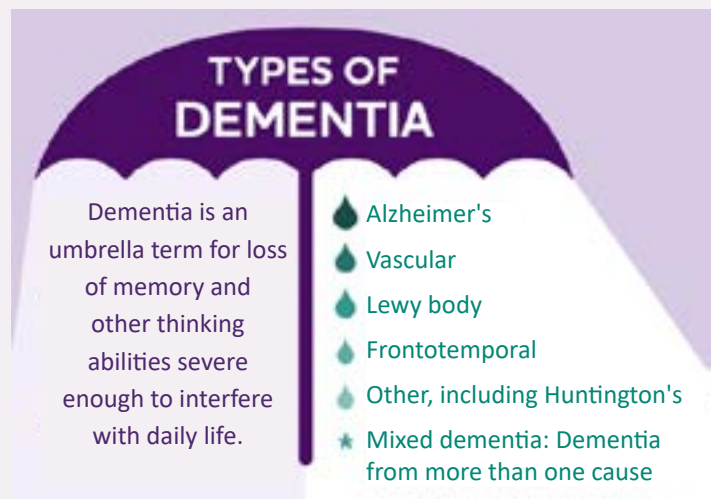
### Symptoms and signs of dementia

Signs of dementia can vary greatly. Examples include problems with:

- Short-term memory
- Keeping track of a purse or wallet
- Paying bills
- Planning and preparing meals
- Remembering appointments
- Traveling out of the neighborhood

### Dementia help and support are available

If you or someone you know has been diagnosed with Alzheimer's or another dementia, you are not alone. The Alzheimer's Association is one of the most trusted resources for information, education, referral and support.



ALZHEIMER'S ASSOCIATION  
24/7 Helpline: (800) 272-3900  
<https://www.alz.org/>

# BOARD of DIRECTORS

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## CALENDAR OF EVENTS

Luncheons are held on the second Tuesday of each month, with the exception of January & June when there are no luncheons.



### 12 *Holiday Luncheon*

San Rafael Joe's  
11:30 Social Hour • 12:30 Lunch • \$43

Menu: See page 7

Holiday entertainment by Dan Zelman, professional pianist, [danzelman.com](http://danzelman.com).

**Reservations are a must! Register online at:**  
[mcareinfo.org/event-5465962](http://mcareinfo.org/event-5465962)



### 03 MCARE BOARD MEETING

#### IN-PERSON:

10:00 am at MCERA Offices  
One McInnis Parkway, Suite 100, San Rafael

**ZOOM:** Register in advance:  
[mcareinfo.org/event-5499196](http://mcareinfo.org/event-5499196)

After registering, you will receive a confirmation email containing information about joining the meeting.



### 13 MONTHLY LUNCHEON

#### **NEW VENUE!**

#### **THE CLUB RESTAURANT**

at McInnis Park Golf Center

350 Smith Ranch Rd., San Rafael

Menu and registration link will be in the January KIT.



MCARE

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## REMINDERS & TO DO LIST

### RESERVATIONS FOR HOLIDAY LUNCHEON

**Tuesday, December 12, 2023**

San Rafael Joe's • \$43

Menu & registration form on page 4

Register and pay online at:

[mcareinfo.org/event-5465962](http://mcareinfo.org/event-5465962)



### MCARE BOARD MEETING

**Wednesday, January 3, 2024**

Attend in person at 10:00 a.m. at the MCERA offices in San Rafael or by Zoom. See details and the link for registration on page 7.



There is no MCARE luncheon in January. The February 13, 2024 luncheon will be held at a new venue, **The Club Restaurant at**

**the McInnis Park Golf Center** in San Rafael. Details and registration information will be in the January KIT.

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