



KIT

Keeping in Touch

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

JANUARY
2024

www.mcareinfo.org

"VALUE, VOICE and VISIBILITY"

MCARE is the Voice of Current and Future MCERA Retirees

PRESIDENT'S MESSAGE

by GENE PENNINGTON



I'm so very happy
we have made it
through another year!

MCARE continues to move forward; and whatever challenges
present themselves to us, we've found ways to overcome them!

I want to thank each one of you for your tremendous support! Our Board works best when we hear from you and get a better understanding of how MCARE can better serve you. I'm looking forward to working with our new Board Members as we continue to move forward in 2024!

HOLIDAY PARTY

It was wonderful to see so many of you at our Holiday Party. We were happily surprised by John De Carlo who attended! We wished him an early 100th birthday. (It's in February.)

We were entertained by Dan Zemelman, pianist. It was wonderful music and thoroughly enjoyed by all.

We welcomed our newly elected At Large Board Members, Ken Holmes and Jeanne Villa. Dean Raffaini was not able to attend.

We said a great big "THANK YOU" to our KIT Editor, Linda Meehan, for all of her hard work, skills, and dedication to our monthly KIT Newsletter.

I was pleased and honored to recognize Cloann Di Grazia who is a true "behind the scenes" volunteer. For many years, Cloann has picked up the mail at the post office, traveled to the County Print Shop to pick up the printed copies of the KIT Newsletter, and delivered the newsletters to the post office for mailing – EVERY MONTH! Her last day was the end of December when she picked up the January 2024 KIT to be mailed.

I want to welcome Hoang Leclerc as our new KIT distribution volunteer. She'll pick up where Cloann left off. Many thanks to Hoang for stepping forward and helping!

MCARE 2023 Holiday Party photos are available on our website. To view them:

- Go to mcareinfo.org and login.
- Then go to mcareinfo.org/Photo-Albums
- A window within the web page will display several folders listed by the year. Click on the 2023 folder and select the folder for our Holiday Party. You can view/download the photos.

(cont'd on page 2)



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RECAP OF MCARE'S MAJOR ACCOMPLISHMENTS IN 2023

- Two new policies/procedures were adopted to increase the amount MCARE will offset each members luncheons. We approved to offset the cost of all of our luncheons by \$15.00 per member. We also clarified who receives a "comp" lunch such as our guest speaker, scholarship winners, etc.
- We adopted a balanced budget for 2024 and a projected 5-year budget.
- Gene Pennington and Edith Simonson attended the CRCEA Fall 2023 Conference in Stockton.
- We completed a 5-year strategic plan and began to implement many of the goals. Several other goals will start in 2024.
- We completed the 2023 annual audit. There were no issues, no recommendations. A report was submitted to the Board.
- We presented our 2023 Scholarship winners (3) with their awards at our July 2023 meeting. Each scholarship was \$3,000.
- An increase in member dues was presented to our members who voted to approve the increase. Our new dues will appear on your January 30, 2024, retirement check. Thank you for your support!

As we move into 2024, our Board will keep our promise to work hard on your behalf and to never forget why MCARE exists. We promise transparency and better communications. I continue to believe the future is bright and full of promise for MCARE.

MONTHLY LUNCHEONS

Big news! We will have a luncheon on February 13, 2024, at a new venue, The Club Restaurant at McInnis Park Golf Center in San Rafael. Details are on page 4.

There are many advantages to having our luncheons at The Club Restaurant. For example, the consensus is that the food is better, and the facility has a level entry way directly from the parking lot. There are plenty of handicapped parking spots and it is a level lot with easy access.

We will have at least three menu options for each luncheon and at least one will be a meatless entrée.

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

Our Board researched how many luncheons per year we want to host and where they will be held.

- The decision was made to host ten (10) luncheons in 2024. We will not host a luncheon in January or June.
- We'll revisit the question of a June luncheon at our next Board meeting on January 3, 2024, and decide at that time whether or not to have a June luncheon.
- We added a Sonoma County luncheon for August, giving us a total of three luncheons hosted in Sonoma County in 2024. This luncheon will be held at Café Bellini in Petaluma, a new venue for us. Roberto and Richard did the research and presented a positive recommendation so we're going to try it!

We plan to have either a speaker or entertainment at each luncheon in 2024 with the exception of two of the luncheons in Sonoma County (venue is not set up for speaker/entertainment). However, we do plan to have a speaker at our August luncheon at Café Bellini in Petaluma.

EDITOR'S NOTE

by LINDA MEEHAN



It has been my pleasure to create MCARE's monthly newsletter since August 2018...that's 5+ years! I've made a few minor changes to the format over the years to improve the look and, well, because sometimes I just get bored with it! One of the County Print Shop's staff members, Marc, created a new KIT "logo" for the front page and I'm happy to present it to you with this issue. It's the start of a new year, so out with the old and in with the new!

Thank you, Marc, for giving us a fresh look!

Congratulations NEW RETIREES

Anne Battaglia	Retirement
Ladan Brabo	H&HS
Danile Curry	H&HS
Ryan Dunnigan	H&HS
Laura Leclerc	City of SR - Dro
Murat Ozgur	DA
Virgil Pina	DPW
Rafat Raie	City of SR

IN MEMORIAM

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

Judith Brusati	County Counsel
Gay Lilly Cavagnolo	Community Development
Jeffrey Davis *	Novato Fire District
Evangeline Gillespie *	BoS
Glenn Godfrey	Sheriff/Coroner
David Hill *	IST
Joan Latty	County of Marin - Beneficiary
William Le Noue	City of SR
Marjorie Macris *	Community Development
Virginia Rayment	H&HS
Marsha Toll	H&HS

*Click to view obituary.

A surviving spouse is eligible for MCARE membership.
For enrollment, email: esimonson1@verizon.net

SPECIAL EVENT PLANNED FOR 2024!

Are you ready for some baseball? Join us for a 2024 San Francisco Giants game!

- MCARE will provide bus transportation.
- You pay for your own ticket.
- Seats are out of the sun in the Right Field Lower Box.
- Seats are between \$32 and \$77 each.
- Games start at 12:45 pm.
- Games will be on a Wednesday or a Thursday.

If you want to attend, please click below to complete a quick survey of which games you are interested in attending.

[Click here to enter your choices](https://forms.gle/pJ6c39Bt1XBVE7oP6) OR <https://forms.gle/pJ6c39Bt1XBVE7oP6>.

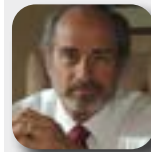
As soon as we have enough people interested, I'll send out more details.

If you have any questions or want more information, please contact Gene Pennington at President@MCAREInfo.org or at (415) 254-3839.



SCHOLARSHIP PROGRAM

by KEN HOLMES



The 2024 MCARE Scholarship applications will be available via our website approximately mid-January. We are in the process of streamlining the application itself to make it more user-friendly. When it is available, we will notify everyone.

This year we have an additional and entirely new \$3,000 scholarship! This has been made possible through the generosity of Mike and Peggie Daly who have funded a scholarship which will be available to all categories of applicants. Mike retired as the department head of Marin County Probation. He was inspired to create this wonderful gift, in perpetuity, by his long-time friend and mentor, Mr. Joe Coffrini, also retired from the County of Marin and for whom one of our existing scholarships is named.

We are eternally grateful to Mike and Peggie for their tremendous contribution to MCARE and its members. They will attend our July luncheon to be present for the awarding of their first ever scholarship. This will offer our members an opportunity to meet them and thank them in person.



TREASURER'S REPORT by RICH ARROW NOVEMBER 2023

CHECKING/PETTY CASH	\$30,759
CD/MONEY MARKET FUND	<u>50,140</u>
TOTAL BALANCE	<u>\$80,899</u>

MONTHLY LUNCHEONS

by ROBERTO SORIANO



The nice thing about holiday parties is the opportunity it gives us to see friends and former co-workers. Our MCARE holiday party on December 12th was amazing with a great turnout of members and guests and fantastic food. My thanks to San Rafael Joe's who never disappoints. My thanks to Blueberry Hill Catering for their awesome homemade gourmet blueberry cheesecake.

We were entertained by pianist Dan Zemelman whose holiday music added a special touch to this festive afternoon.

My thanks to all the volunteers who helped with the raffle and everyone who donated gifts for our raffle. 100% of the proceeds goes to our MCARE Scholarship Program.

We honored several MCARE members for their superb volunteer service: Cloann Di Grazia, Pat McCormack, and Linda Meehan. Big thanks to Judy Pennington and her volunteers who decorated the room and the tables beautifully.

Kevin Hall, from the Santa Cop Organization, attended and accepted donated toys, games, stuffed toys and other items for needy kids. If you donated, thank you!

Our new 2024 MCARE Officers and Directors at Large were introduced. This included first time Director, Jeanne Villa, from the Novato Fire District.

A special acknowledgement was given to our long time friend and special MCARE member JOHN DE CARLO. John is 99 years young. His 100th birthday is coming up on February 29, 2024...so in reality, that makes him only 25 years old!

Join us on February 13th at the CLUB RESTAURANT at McINNIS GOLF CENTER. This is a **NEW VENUE** for us and will be a special Valentine's Day luncheon. The menu and registration link are above. See you there!

MARIN TRIVIA

by MARY ANN GALLARDO



Did you know there is a Christmas light atop Angel Island? I didn't either. [Marin Magazine](#) December issue reported it has been shining for the past 70 years and should have a clear history. It doesn't. There is

a story that years ago, some enlisted men on the Island were bored and decided to construct the star and place it on the 788 ft. high Mt. Livermore, the highest point on the Island. Angel Island is a California State Park which is visible from Tiburon, Sausalito, and Mill Valley. Another popular story stems from 1950 when a crew of electricians were sent in December to deactivate the island's Nike missile transformers. They weren't able to finish prior to the holidays and left one person behind to guard the site.

It is said the guy got really bored and decided to amuse himself by building the star. When the Angel Island Conservancy was created in 1975, a form of holiday lighting became traditional. Then in 2001, some 15 feet of soil had been diminished by the Nike site removal thus affecting the pole and lighting that had been there for so long. So this belated holiday story has a mixed happy ending. Santa Claus paid the island a visit in the form of our own Marin resident, George Lucas. His then company, Industrial Light and Magic of San Rafael, decided to restore the lights after a one-year absence of them. But alas, the Grinch in the form of a 2008 fire destroyed all of Santa's work. An unlikely "good guy" in the form of PG&E worked with the Conservancy in late 2009 to install an energy-efficient solar-powered LED beam that has been shining over southern Marin ever since. The light shines from Dec. 1st to 31st. HAPPY NEW YEAR EVERYONE!

MONTHLY LUNCHEON

FEBRUARY 13, 2024

THE CLUB RESTAURANT

at McInnis Park Golf Center
350 Smith Ranch Rd., San Rafael

11:30 Social Hour • 12:30 Lunch • \$25

Choice of:

Chicken Toscana

8 oz. cooked in Wine w/Artichoke Hearts & Mushrooms
Served with 2 side dishes

Pot Roast

A McInnis classic with 2 side dishes

Bay Shrimp Louie Salad

Speaker: TBD

RESERVATIONS & MENU SELECTION

MUST BE MADE BY FEBRUARY 9

Register and pay online at
mcareinfo.org/event-5500958

FREE PARKING!

KIT Newsletter UPDATE

How you receive the KIT each month starting January 2024

Beginning with our January 2024 KIT, you will receive the KIT each month either:

1. By email: IF you have a valid email address. If you do NOT have a valid email address, you will receive the KIT each month by U.S. Postal Service.
2. By U.S. Postal Service IF you REQUESTED to receive the KIT each month by U.S. Postal Service. The newsletter will be mailed to you and you will NOT receive it by email.

We have started updating each member's profile and expect to have this process completed by January 15, 2024.

Please use the form below to send us your request to receive the KIT each month by U.S. Postal Service if that is your preference.

NOTE: If you have already requested this service, do NOT complete this form.

MAIL MONTHLY KIT NEWSLETTER TO ME BY U.S. POSTAL SERVICE

If you want MCARE to send you the KIT Newsletter via U.S. Postal Service, please check the box below, sign and date this form and mail to: Edith Simonson, Membership Chair, MCARE, P.O. Box 4203, San Rafael CA 94913

☐ YES, please mail the KIT mailed to me by U.S. Postal Service.

Name: (please print) _____ DATE: _____

Street Address: _____

City: _____ State: _____ ZIP Code: _____

Signature: _____



Biggest Social Security Changes for 2024

COLA boosts benefits by 3.2%, but Medicare premiums are also going up

By Andy Markowitz | December 05, 2023

The cost-of-living adjustment (COLA) gets the headlines, but multiple aspects of Social Security change annually to reflect national trends in prices and wages, affecting the benefits paid to tens of millions of Americans and the taxes paid by nearly all U.S. workers. Here are five important ways Social Security will be different in 2024.

1. COLA benefit boost

Inflation cooled considerably in 2023, but consumer prices still went up, producing a 3.2 percent COLA for Social Security beneficiaries. That will raise the estimated average retirement benefit by \$59 a month, from \$1,848

to \$1,907, starting in January, according to the Social Security Administration (SSA).

That's a considerably lower bump than the 2023 COLA of 8.7 percent, which, fueled by red-hot inflation in 2022, was the largest adjustment in more than 40 years when it took effect in January 2023. But in historical terms the 2024 bump is still slightly higher than usual: Since the early '90s, the COLA has averaged around 2.5 percent a year.

The maximum benefit for a worker who claims Social Security at full retirement age (FRA) in 2024 will be \$3,822 a month, up from \$3,627 in 2023. FRA is 66 years and 6

(cont'd on page 6)

months for people born in 1957 and 66 and 8 months for those born in 1958; people born from July 2, 1957, through May 1, 1958, will reach it in 2024.

The COLA isn't just for retirees. It increases monthly payments for all types of Social Security and for Supplemental Security Income (SSI), an SSA-administered benefit for very-low-income people who are age 65 and older or are largely unable to work due to blindness or other disability.

2. Medicare premium offset

If you are enrolled in Medicare, chances are you have premiums for Part B — the part of the federal health care program that covers doctor visits and other outpatient treatment — deducted directly from your Social Security payments. That means an increase in Medicare premiums can undercut your cost-of-living adjustment.

Beneficiaries got a rare respite from that offset effect in 2023, as the big COLA was accompanied by a drop in Medicare premiums. But the offset is back in 2024, with the standard monthly Part B rate rising from \$164.90 to \$174.70, shaving about \$10 a month off the COLA gain.

3. Social Security taxes

Social Security benefits are primarily funded by a 12.4 percent tax on most workers' incomes. If you have a job, you pay half of that rate (via FICA withholding from your paycheck) and your employer covers the rest. If you're self-employed, you pay both shares as part of your annual tax return.

The rate has been the same since 1990, but the amount of income subject to it changes annually in line with national wage trends. In 2023, you paid Social Security taxes on work income up to \$160,200. In 2024, the threshold goes up to \$168,600. Earnings above that level are not taxed for the purpose of funding Social Security, nor is any income from investments.

4. Social Security earnings test

If you collect Social Security and continue to work, a portion of your monthly payment may be temporarily withheld. This earnings test applies to people who collect retirement, survivor or family benefits; have not yet reached full retirement age; and have earnings above a certain level.

The threshold changes annually, tracking national wage trends. In 2024, beneficiaries who will not reach FRA until a later year have \$1 withheld from their Social Security payment for every \$2 in work income above \$22,320 (up from \$21,240 in 2023).

For example, if you have a \$40,000 job, your benefits for the year would be reduced by \$8,840 — half the difference between \$22,320 and \$40,000.

If you will reach FRA in 2024, Social Security withholds \$1 in benefits for every \$3 in earnings above \$59,520 (up from \$56,520 in 2023) until the month when you hit the milestone. At that point, the earnings test expires — there's no longer any work-related deduction, and the SSA adjusts your benefit upward so that, over time, you recoup the prior withholding.

People receiving Social Security Disability Insurance (SSDI) face different income rules. Because SSDI is intended for people who are largely unable to work for an extended period due to a serious medical condition, you can lose it if your earnings reflect what the SSA calls "substantial gainful activity."

The 2024 threshold for most SSDI beneficiaries is \$1,550 a month, up from \$1,470 this year. People receiving SSDI on the basis of blindness are subject to a higher income limit: \$2,590 a month in the coming year, up from \$2,460 in 2023.

5. Qualifying for benefits

You become eligible for retirement benefits by collecting Social Security credits, which you get by doing "covered" work — a job or self-employment in which you pay Social Security taxes on your income. In 2024, you get one credit for earnings of \$1,730, \$90 more than the 2023 level.

You can earn up to four credits a year, equivalent to \$6,920 in work income in 2024. It takes 40 credits, or 10 years of covered work, to qualify for retirement benefits (the 10 years do not need to be consecutive).

You must also compile credits to qualify for SSDI, but the number required can range from six (for a year and a half of work) to 40, depending on how old you are when a medical condition sidelines you from work.

Andy Markowitz is a writer and editor for AARP, covering Social Security and fraud. He is a former editor of The Prague Post and Baltimore City Paper.

BOARD of DIRECTORS

OFFICERS



GENE PENNINGTON
President
President@MCAREinfo.org



ERIC DAVIS
Vice President
panamadaviseric@gmail.com



RICHARD ARROW
Treasurer
rarrow01@yahoo.com



ADRIAN FRIED
Secretary
adriannovato@gmail.com



ROBERTO SORIANO
Sergeant at Arms
mrmoparpc@gmail.com

AT LARGE MEMBERS



MARY ANN GALLARDO
Immediate Past President
gallardo.m.a@comcast.net



KEN HOLMES
iceman14A1@gmail.com



JEANNE VILLA
jvjv1@comcast.net



DEAN RAFFAINI
draffa2@gmail.com

COMMITTEE CHAIRS

BUDGET & FINANCE

RICHARD ARROW
rarrow01@yahoo.com

MEMBERSHIP

EDITH SIMONSON
esimonson1@verizon.net

NOMINATIONS & ELECTIONS

ERIC DAVIS
panamadaviseric@gmail.com

SCHOLARSHIP

KEN HOLMES
iceman14A1@gmail.com

KIT NEWSLETTER

LINDA MEEHAN
KITeditor@mcareinfo.org

CALENDAR OF EVENTS

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



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

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

11:30 Social Hour • 12:30 Lunch • \$25

Menu: Choice of Chicken Toscana, Pot Roast, or Bay Shrimp Louie Salad

Speaker: TBD

Register and pay online at
mcareinfo.org/event-5500958



06 MCARE BOARD MEETING

IN-PERSON:

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

ZOOM: Register in advance. The link for registration will be in the February newsletter.



MCARE

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REMINDERS & TO DO LIST

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.

MONTHLY LUNCHEONS

THERE IS NO MCARE LUNCHEON IN JANUARY.

Tuesday, February 13

The Club Restaurant at McInnis Park Golf Center
350 Smith Ranch Rd., San Rafael
Details and registration information on page 4.



Savings made fun for kids in your life



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