



KEEPING IN TOUCH

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

NOVEMBER
2023

www.mcareinfo.org

“VALUE, VOICE and VISIBILITY”

MCARE is the Voice of Current and Future MCERA Retirees

PRESIDENT’S MESSAGE

by GENE PENNINGTON



Fall is here! Great time of the year for those of us who love football. I really enjoy watching the NFL and College games. Go Niners! Last year I expressed the hope we’d get more rain. Well, we sure did! Predictions are that this winter will bring more than average rain and colder temperatures.

Judy and I wish you and your families Happy Thanksgiving and Happy Holidays! I hope you will be able to spend some time with you family, creating moments that bring cheer and warmth.

We had a disappointing turnout at our October luncheon. This is one of our special luncheons hosted in Sonoma for our members who live in Sonoma County or other northern counties. We need more people to attend, please.

Speakers are planned for November 2023 and March 2024, and we are working to get speakers for other luncheons in 2024. Our Holiday Party is December 12. See page 7 for details and registration. Special entertainment will be provided by Dan Zemelman, a professional pianist, danzemelman.com. Details on all of our events can be found on the Calendar of Events on page 9 of this newsletter and on our website at mcareinfo.org/events.

Edith Simonson and I attended the CRCEA 2023 Fall Conference in Stockton. There were important decisions made that impacted MCARE. Please read my article on page 4 of this newsletter.

Two important MCARE elections are happening now and running through November 14, 2023. First is the election for three At-Large Directors (page 3) and second is a vote to increase our monthly dues (page 6). You can vote online or by printed ballot as provided in this newsletter.

Dates for our 2023 Elections

- Elections end November 14, 2023 – Voting Period for At-Large Directors and vote on the question of increasing our dues
- November 14, 2023 – Annual Membership Meeting with nominations from the floor and a vote taken from Members present who have NOT yet voted by electronic or printed ballot.
- November 16, 2023 – Votes counted
- November 20, 2023 – Election and vote results announced (cont’d on page 2)

WHAT’S INSIDE...

- 02 PRESIDENT’S MESSAGE (CONT’D)
- NEW RETIREES
- NEW MEMBERS
- IN MEMORIAM
- KIT NEWSLETTER DELIVERY
- 03 TREASURER’S REPORT
- MCARE 2023 AT-LARGE DIRECTORS ELECTION
- ELECTION BALLOT
- 04 CANDIDATE BIOS
- CRCEA FALL 2023 CONFERENCE REPORT
- 05 MONTHLY LUNCHEONS
- NOVEMBER SPEAKER BIO
- 06 PROPOSED MEMBERSHIP DUES INCREASE
- DUES INCREASE BALLOT
- 07 HOLIDAY LUNCHEON
- 08 COUNTY OF MARIN DEFERRED COMPENSATION COMMITTEE
- MARIN TRIVIA
- 09 BOARD OF DIRECTORS
- COMMITTEE CHAIRS
- CALENDAR OF EVENTS
- 10 REMINDERS/TO DO LIST
- 11 DIGITAL VERSION ONLY: WHAT ARE THE SIDE EFFECTS OF COVID-19 VACCINES



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

Our Annual Membership and luncheon meeting will be held at San Rafael Joe's on Tuesday, November 14, 2023. Our guest speaker will be Jeff Wickman who will give us a look at MCERA, how it is doing financially and what the future may hold. If you have any questions for Jeff, please send them to me at President@MCAREinfo.org. I'll forward them to Jeff so he knows what you are interested in hearing about. Reservations are suggested. To register online, go to: mcareinfo.org/event-5083408.

At our Membership meeting, you can vote in person IF you have NOT yet voted either electronically or by paper mail-in ballot. The election results will be published via an e-mail message and in our December KIT.

Please contact Eric Davis, Nomination and Election Committee Chair, at panamadaviseric@gmail.com if you have any questions.

Congratulations

NEW RETIREES

James Bellamy	City of SR
Roy Chernus	Marin Superior Court
Karen Coleman-Harrison	Sheriff/Coroner
Gregory Cornett	Fire/Marin
Liza Cruz	H&HS
Russell Garcia	Sheriff/Coroner
Daniel Gemma	Southern Marin Fire
Jerod Kansanback	Sheriff/Coroner
Rhonda Kutter	BoS
Carol Lucchese	H&HS
Jeremey Pierce	Fire/Marin
Maria Rohner-Storniolo	County Counsel
Matthew Sagues	Parks
Kimberlee Schroeder	Marin Superior Court
Jeffrey Smiley	Southern Marin Fire
Carl Szwarzewski	Parks
Lauri Thompson	Fire/Marin
Bill Wasdyke	City of SR



New MCARE Members

Ching Shen Dept. of Finance

KIT Newsletter Delivery

Members MUST sign up NOW to receive KIT each month by U.S. Postal Service.

Most of our members have elected to receive the KIT newsletter each month by e-mail. This is important as it saves substantial printing and postage costs. However, several hundred members have NOT formally chosen HOW they want to receive the KIT. This has resulted in our printing and mailing hundreds more KIT newsletters each month than needed.

To reduce the number of KIT newsletters mailed by U.S. Postal Service each month, members MUST sign up IF they want to receive the KIT each month by U.S. Postal Service. NOTE: If you have already requested this service, do NOT complete this form.

IF you want MCARE to send you the KIT Newsletter via U.S. Postal Service, please check the box below, sign and date, and mail it to: Gene Pennington, MCARE, P.O. Box 4203, San Rafael CA 94913

If you do NOT complete and mail this form to us, you will receive the KIT by e-mail only. If we don't have a valid email, you will be removed from the mailing list.

If you have any questions, please contact Gene Pennington, President, at President@MCAREinfo.org or at (415) 488-7394.

MAIL THE MONTHLY MCARE KIT TO ME BY U.S. POSTAL SERVICE

[] YES. Please mail the KIT to me by U.S. Postal Service.

PLEASE PRINT

Name: _____

Street Address: _____

City: _____ State: _____ ZIP Code: _____

Signature: _____ Date: _____

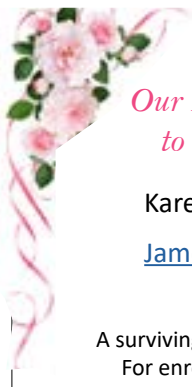
IN MEMORIAM

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

Karen O'Rourke City of SR
[James Pack*](#) Sheriff/Coroner

**Click to view obituary.*

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





TREASURER'S REPORT

by RICH ARROW

SEPTEMBER 2023

CHECKING/PETTY CASH	\$30,773
CD/MONEY MARKET FUND	<u>50,138</u>
TOTAL BALANCE	<u>\$80,911</u>



MCARE 2023 At-Large Directors Election

by MCARE Nominations & Elections Committee: Eric Davis, Chair, and Rich Arrow

The nomination period for the three MCARE At-Large Directors for 2024-2025 has closed. The following members have been nominated:

- Ken Holmes, County of Marin retiree
- Jean Villa, Novato Fire Protection District retiree
- Dean Raffaini, Southern Marin Fire Protection District retiree

The voting period for the election of MCARE's three At-Large Directors ends November 14, 2023. The ballot on this page contains the names of the three nominated candidates, with spaces for write-in candidates who are members. Candidate bios are on page 4 of this newsletter.

There are 3 ways to vote: (1) Electronically on our website. An email was sent on September 30, 2023 with a link to cast your vote on our website. (2) Mail in a printed ballot. (3) Submit a printed ballot at our Annual Membership meeting on November 14, 2023.

Nominations may be made from the floor at the time of the Annual Meeting on November 14, 2023.

You may vote only once, for no more than three candidates!

The election results will be announced on November 20, 2023.

MARIN COUNTY ASSOCIATION OF RETIRED EMPLOYEES, INC.
OFFICIAL BALLOT FOR AT LARGE DIRECTORS
2-YEAR TERM BEGINNING JANUARY 1, 2024

VOTE FOR THREE ONLY

- | | |
|---|--|
| <input type="checkbox"/> Candidate #1: Ken Holmes, County of Marin, Coroner | <input type="checkbox"/> Write-in 1: _____ |
| <input type="checkbox"/> Candidate #2: Jeanne Villa, Novato Fire | <input type="checkbox"/> Write-in 2: _____ |
| <input type="checkbox"/> Candidate #3: Dean Raffaini, Southern Marin Fire | <input type="checkbox"/> Write-in 3: _____ |

PLEASE return or submit completed ballot by **midnight, November 14, 2023*** to:

Eric Davis
Vice President & Chairman Nominating Committee
MCARE
PO Box 4203
San Rafael, CA 94913

*All mailed ballots must be postmarked by midnight, November 14, 2023, to be counted. All electronic ballots must be received by midnight, November 14, 2023, in order to be counted.

Member's Printed Name: _____

Signature: _____ Date: _____

MARIN COUNTY ASSOCIATION OF RETIRED EMPLOYEES, INC.
2023 AT-LARGE DIRECTORS ELECTION
CANDIDATE BIOGRAPHIES

KEN HOLMES



I'm a California native son, moved from Fresno to Marin after college. I was hired by the County of Marin as a death investigator in 1975. After 9 years, I was appointed as the Asst. Coroner and 14 years later I ran for and was elected as the Coroner for Marin. I served three full terms and retired in January 2011.

I raised my 2 children in Marinwood and currently live in Novato.

I have hunted and fished all my life. I coached youth athletics while my kids were growing up, and I now watch my 8 grandchildren in their youth sports.

In my spare time, I am working on my second book chronicling interesting cases that happened during my tenure in the Marin Coroner's office.

I have been an MCARE At-Large Director since January 1, 2023, when I was appointed by the MCARE Board to the At-Large Director position vacated by Eric Davis upon his election as MCARE Vice-President.

JEANNE VILLA



I am running for an at-large Board Director position, as I just retired in January 2023 after 24 years with the Novato Fire District. I was the Administrative Services Manager/IT and worked for five different Fire Chiefs. I served as the Clerk of the Board, so I'm very familiar with the structure and purpose of a Board of Directors. I have also recently joined the Novato Historical Guild and am helping with a variety of projects for the Novato Historical Society.

I live in Novato with my cat, love travel, speak Italian, am addicted to Pickleball, and am a retired marathoner (but I love the occasional 10k or Half Marathon).

DEAN RAFFAINI



I Retired from the Fire Service after 25 years. I started with Kentfield Fire as a seasonal and retired from Southern Marin Fire District as Firefighter engineer, including 10 years as a paramedic after attending UCSF paramedic school. I was previously a stockbroker with Merrill Lynch for roughly 5 years, holding series 7 and series 66 licenses.

I have three grown children. My oldest is a paramedic, my middle daughter is an environmental scientist, and my youngest is a sophomore at Cal Berkeley.

My wife and I enjoy travel adventures to Asia and Europe with regularity. It would be an honor and privilege to serve in the MCARE At-Large Director position.

CRCEA Fall 2023 Conference Report

by Gene Pennington, MCARE President

Edith Simonson and I attended the conference held in Stockton this year. The host association, San Joaquin County, did a great job! The agenda included several presentations, all of which were interesting. I encourage you to visit the CRCEA web page at: mcareinfo.org/CRCEA to view three of the presentations that I think you will find of interest and value. The presentations are:

- Retirement-Reimagined-AI-2023-1
- PA-Older-Adults-2023-1
- CA-Master-Plan-on-Aging-2023-1

You will find many Legislative Reports from CRCEA on the same web page.

The primary topic for this year's conference was to find solutions for the many challenges facing CRCEA's conferences. I've spoken to some of this in previous newsletters.

At the business meeting, I made three motions to help resolve the major challenges. They all passed unanimously. They were: *(cont'd on page 5)*

CRCEA FALL CONFERENCE (cont'd from page 4)

- To set a hybrid event for April 2024 for the next CRCEA Conference. Hybrid means a one-day conference business meeting with perhaps 1 or 2 presentations presented via Zoom.
- To approve the concept of a two-region model for conferences (north/south or districts 1 & 2) to plan and make this successful. This means the new concept will start in April 2026 and matching fall/spring rotation; choose best locations matching good weather, etc.
- To use funding from two sources: (1) flat fee paid to CRCEA from each association and (2) underwriting by sponsors and exploring multiple funding concepts as we move forward.

Future conferences announced: April 2024 – Hybrid, TBD; Fall 2024, Contra Costa County; Spring 2025, Santa Barbara, and Ventura; Fall 2025, Alameda County.

Elections: VP – Doug Fletcher (MCARE) elected; Secretary – Virginia Adams (San Bernardino) elected.

No new reports on Retirement Security

Long-Term Care: A settlement has been reached. The information will be distributed via e-mail and posted on CRCEA's website at crcea.org. Everyone was happy to see that an agreement was reached.

MONTHLY LUNCHEONS

by ROBERTO SORIANO



For those wonderful MCARE members who attended our monthly October luncheon at China Village, it was fun and the food was AWESOME. My thanks to Wendy, who owns China Village. My thanks also to Richard Arrow who conducted the meeting portion of our luncheon. We had a beautiful raffle of wine and chocolate. The proceeds of the raffle help with our Scholarship program.

My first sentence in this article comes with extreme **DISAPPOINTMENT**. We had several members who RSVPd but didn't show up or call, leaving MCARE to pay for their lunches. We guaranteed China Village Restaurant 25 members and guests. The same applies for San Rafael Joe's. On Tuesday morning, October 10th, we had 23 RSVPs. We took into account that perhaps 2 additional members would show up at the door, as is usual.

By 12:30 pm, only 16 guests were seated to eat!! Needless to say, there was a lot of food to take home. Some members, knowing that we had to pay China Village for the no-show members, offered donations to help offset part of the balance due on the bill.

In years past, we always had 38-40 members come to enjoy China Village cuisine. As you know, my articles are always positive to encourage MCARE members to attend future luncheons. However, if MCARE has to pay for lunches for no-show members, we cannot sustain this action in the long run.

We will be back at San Rafael Joe's in November for traditional roast turkey and all the trimmings. Our guest speakers will be Jeff Whitman and Sidney Fowler-Pata from MCERA to talk about our retirement benefits. Meet and greet starts at 11:30am, lunch at 12:30pm. Don't forget that this is also our Annual Membership Meeting, 11:30 – Noon.

SPEAKER FOR NOVEMBER 14th LUNCHEON JEFF WICKMAN, MCERA Retirement Administrator

Jeff Wickman joined the Marin County Employees' Retirement Association (MCERA) in August 2010 as the Retirement Administrator for the \$2.5 billion retirement fund, bringing more than 20 years of experience in the administration of public pension systems. As Administrator, he works with the Retirement Board on administrative, financial and investment matters, and is responsible for the management of day-to-day operations at MCERA.

Mr. Wickman was elected to the Board of Directors of the California Association of Public Retirement Systems (CALPRS) in 2013.

Mark your calendar for November 14. Jeff Wickman is a *popular speaker and this is our Thanksgiving luncheon and Annual Membership Meeting, so we suggest you make your reservations early and online!*

Pay at the door or online at: mcareinfo.org/event-5083408



Jeff Wickman

Proposed Membership Dues Increase

by Gene Pennington, President & Rich Arrow, Treasurer

Our Board of Directors is recommending an increase in our dues. This increase is intended to cover our expenses for the next five (5) years. We carefully examined our budget over the next five (5) years and determined that without a dues increase of \$1.00 per month/per member, we could not implement most of our goals.

Our current dues are \$2.50 per member/per month for a total of \$30.00 per member/per year. The Board recommends an increase of \$1.00 per month/per member for a total of \$3.50 per member/per month, totalling \$42.00 per member/per year.

Our recommendations are based on your input from our 2022 membership survey. You identified several areas you want to improve, so we've taken those challenges and used them as the basis for our 5-Year Strategic Plan. We've published this plan so you can see exactly what our goals are and how they will continue to move us forward to fulfill our commitment to bring you value, to be your voice, and to increase our visibility.

We must increase our spending in several areas to accomplish many of the goals in our 5-Year Strategic Plan. Many of these expenditures are beyond our control as the vendors we use have, or most likely will, raise their fees. Our costs to print and mail our monthly KIT newsletters via the U.S. Postal Service continue to rise. Other expenses are needed if we want to implement some of our stated goals—for example, provide more speakers for our luncheons, increase our membership by attending meetings with future retirees, create a new recruitment flyer for distribution, and implement better communications and record retention within our organization. Our Board has established an "emergency reserve" to provide for any expenses our association could incur due to legal or other fees that may be necessary to protect the benefits of our retirees. Finally, we would like to point out that the increase of \$1.00 per month or \$12.00 per year is certainly in line with what other retiree associations are paying. They range from a low of \$10.00 to a high of \$60.00 per year. If our increase is approved, the total annual dues for each member would be \$42.00.

The chart below depicts the decline of cash balances over the next 5 years if we implement the items in the strategic plan without a dues increase.



NOTE:

To vote by mail, use the ballot below to vote YES or NO on the dues increase.

To vote electronically: An email was sent on September 30, 2023 with a link to cast your vote on our website.

MARIN COUNTY ASSOCIATION OF RETIRED EMPLOYEES, INC. 2023 OFFICIAL BALLOT FOR INCREASING DUES

The MCARE Board of Directors is recommending an increase in MCARE dues of \$1.00 per member/per month. Current dues are \$2.50 per member per month. The recommendation will raise the dues to \$3.50 per member/per month.

Do you approve of a dues increase of \$1.00 per member/per month for a total of \$3.50 per member/per month?

YES NO

PLEASE return or submit completed ballot by **midnight, November 14, 2023*** to:

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

**All mailed ballots must be postmarked by midnight, November 14, 2023 to be counted. All electronic ballots must be received by midnight, November 14, 2023, in order to be counted.*

Member's Printed Name: _____

Signature: _____ Date: _____



Holiday Luncheon

December 12, 2023
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 purchase your ticket at our November 14th luncheon.
- Register and pay online 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

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



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, 2022

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.

County of Marin Deferred Compensation Committee

The County of Marin Deferred Compensation Committee has selected Katie Gaier as the retiree representative on the committee. The County Board of Supervisors made the appointment official at its August 8 meeting.

Katie began her Marin County career in 1986 as a Personnel Analyst in what was then the Personnel Department. She promoted through the analyst series to Principal Personnel Analyst and then to Deputy Director of the Human Resources Department.



Katie Gaier

Following her County retirement in 2008, Katie went on to HR consulting, then to HR Manager at Marin Clean Energy. Most recently, she worked as a Senior Labor Relations Analyst for the City & County of San Francisco Department of Public Health.

Katie looks forward to representing County retirees' interests as a member of the Deferred Comp Committee. Her first meeting as a committee member was on August 24th with the next meeting to be held on November 16.

For more information about the Deferred Compensation Committee, go to: marincounty.org/depts/df/deferred-compensation-advisory-committee

MARIN TRIVIA

by MARY ANN GALLARDO



Marin magazine recently wrote about Marin's connection to the subject matter in the movie "Oppenheimer." On July 16, 1945, two significant events occurred in the development of the atom bomb: 1. The theory that splitting atoms would cause an explosion of unimagined destruction was proven in New Mexico's desert; 2. Components of a similar bomb nicknamed "Little Boy" were loaded aboard a cruiser named U.S. Indianapolis at Hunters Point in San Francisco.

A week prior to July 16, 1945, J. Robert Oppenheimer briefed Major Robert Furman on his mission to deliver a "package" to Tinian Island in the Pacific – that was "Little Boy." Maj. Furman flew with weapon components to Hamilton Air Force Base in Marin County near Mare Island Naval Shipyard where the Indianapolis was temporarily docked. The ship traveled to Hunters Point while Maj. Furman and a massive security detail drove with the components from Hamilton through Marin County and San Francisco to Hunters Point.

On July 16, 1945, as the test bomb was detonated in New Mexico, Maj. Furman was overseeing the actual weapon being loaded onto the Indianapolis. No one aboard the cruiser was made aware of its cargo. On July 26, 1945, the Indianapolis reached Tinian Island and on August 6, 1945, "Little Boy" was dropped on Hiroshima by a B-29 four engine plane named "Enola Gay." The Empire of Japan unconditionally surrendered on August 15, 1945. The *Marin Magazine* wrote an additional tragic footnote: On July 31, 1945, after the Indianapolis delivered the bomb to Tinian Island where it was loaded onto the "Enola Gay", it was torpedoed by a Japanese submarine while crossing the Philippine Sea. Nearly 900 American servicemen were killed and two weeks later WWII ended.

There's a lot to ponder here, including how was the military able to pull off such a secretive mission involving the transport of a deadly weapon through three counties. It would be nearly impossible today due to traffic congestion and our oversight groups that monitor what gets transported on our highways. At least I hope so!

The entire article, titled "'Oppenheimer' and Hamilton Field: How the Bay Area, Including Marin, Helped Usher in the Atomic Age," can be read on *Marin* magazine's website: marinmagazine.com.



Daylight Saving Time Ends

IT'S TIME TO FALL BACK!

Turn your clocks BACK one hour
Sunday, November 5, 2:00 am

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



PAT McCORMACK
melmccormack@sbcglobal.net



FARHAD MANSOURIAN
farhadmansourian@gmail.com

COMMITTEE CHAIRS

BUDGET & FINANCE

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rarrow01@yahoo.com

SCHOLARSHIP

KEN HOLMES
iceman14A1@gmail.com

MEMBERSHIP

EDITH SIMONSON
esimonson1@verizon.net

KIT NEWSLETTER

LINDA MEEHAN
sonomapch@comcast.net

NOMINATIONS & ELECTIONS

ERIC DAVIS
panamadaviseric@gmail.com

SUNSHINE

PAT McCORMACK
melmccormack@sbcglobal.net

CALENDAR OF EVENTS

Luncheons are held on the second Tuesday of each month.



02 MCARE BOARD MEETING

IN-PERSON:

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

ZOOM: Register in advance at
mcareinfo.org/event-5039336

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

14 ANNUAL MEMBERSHIP MEETING

11:30 am – Noon
San Rafael Joe's

MONTHLY LUNCHEON

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

Menu: Traditional Roast Turkey
Speaker: Jeff Wickman and Sydney Fowler-Pata,
MCERA Retirement administration

Register and pay online at
mcareinfo.org/event-5083408



12 *Holiday Luncheon*

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

Menu: See page 7

Holiday entertainment by Dan Zemelman,
professional pianist, danzemelman.com.

Reservations are a must! Register online at:
mcareinfo.org/event-5465962





MCARE

P. O. BOX 4203

SAN RAFAEL CA 94913

PRSR STD

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REMINDERS & TO DO LIST

MCARE BOARD MEETING

Wednesday, November 2, 2023

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 9.

MEMBERSHIP MEETING & MONTHLY LUNCHEON

Tuesday, November 14, 2023

San Rafael Joe's

Membership Meeting 11:30 – Noon

Monthly Luncheon 11:30 – 2:00

Guest Speaker: Jeff Wickman

Register and pay online at:

mcareinfo.org/event-5083408

MONTHLY LUNCHEON

Holiday Luncheon

Tuesday, December 12, 2023

San Rafael Joe's • \$43

Menu & registration form on page 7

Register and pay online at:

mcareinfo.org/event-5465962



The credit card that **GIVES BACK**

1% donated to local groups

Great low rate. No annual fee.

Apply at MarinCU.org
415/499-9780
 30 N. San Pedro Road #115 · San Rafael

Ask for details. Subject to approval. Federally insured by NCUA



What Are the Side Effects of COVID-19 Vaccines?

What symptoms to expect after getting boosted with the latest vaccines

By Rachel Nania, AARP

Published September 24, 2021 / Updated October 04, 2023

A new batch of COVID-19 vaccines is now available, and these latest shots — from Pfizer-BioNTech, Moderna and Novavax — have been reformulated to better target some of the more recently circulating coronavirus variants.

The revised vaccines are somewhat different from the COVID-19 bivalent boosters introduced this time last year, which targeted omicron subvariants BA.4/BA.5 plus the original strain of the coronavirus. This year, the vaccines target just one virus strain: XBB.1.5, which is no longer the dominant variant but still continues to circulate in the U.S., along with many of its close relatives.

Health officials are recommending that everyone 6 months and older roll up their sleeves for the added dose of protection against the illness that has taken more than 1.1 million American lives. (People 12 and older can receive the Novavax vaccine.) The shots are especially important for older adults, who continue to be hospitalized for COVID-19 at rates that are much higher than younger groups.

“The COVID vaccine definitely should be taken by those at highest risk of complications from COVID, and that includes older people, people with weakened immune systems, very young children. These are the people that we are seeing have significant complications from COVID,” Mayo Clinic infectious disease expert Priya Sampathkumar, M.D., said in a news release.

Still, some people have questions about the new COVID vaccines, including possible side effects. Here’s what to expect if you go in for the jab.

Is It a Booster?

Health experts aren’t calling this year’s vaccine a booster, like with previous versions. “I would liken it to the updated influenza vaccine that comes out each year. The influenza vaccine is updated each year as the strains that they protect against change year from year,” Sampathkumar said.

No surprises from common side effects

According to the Food and Drug Administration, the common side effects that can accompany the updated shots are in line with the previous versions.

“So, if you had a sore arm before, if you had a little bit of achiness, maybe a little low-grade fever, you can expect that to happen again,” Kristin Englund, M.D., infectious disease specialist with Cleveland Clinic, said in a news release.

- Moderna booster side effects: Pain at the injection site was the most commonly reported side effect among people vaccinated with Moderna’s vaccine, according to data reviewed by a Centers for Disease Control and Prevention (CDC) advisory panel. About 70 percent of people reported it, followed by fatigue, muscle aches, headache, joint pain, chills, nausea and vomiting, and fever.
- Pfizer booster side effects: Pain at the injection site was also the most commonly reported reaction with Pfizer’s vaccine, according to the company; up to 90 percent of people reported it. Other typical side effects included fatigue, headache, chills, muscle pain, joint pain and fever.
- Novavax booster side effects: The most common reactions reported in clinical trials testing the Novavax vaccine include headache, nausea or vomiting, muscle pain, joint pain, pain and tenderness at the injection site, fatigue and general discomfort.

Alleviating side effects

The good news: If you’ve been vaccinated for COVID-19 — and millions of Americans have been — you likely already know what to expect and how your body may react. *(cont’d on page 12)*

What Are the Side Effects of COVID-19 Vaccines? *(cont'd from page 10)*

"I think people also understand how to manage the side effects better in terms of drinking plenty of water prior to getting a vaccine, drinking plenty of water after you get the vaccine, taking it easy the next day," Robert Weber, administrator for pharmacy services at the Ohio State University Wexner Medical Center and assistant dean for medical center affairs at the Ohio State University College of Pharmacy, told AARP.

Taking an over-the-counter pain reliever afterward can help manage any discomfort, he added. Just know it's not advised to take these medicines ahead of time to try to prevent potential side effects. And applying a clean, cool, wet washcloth to the injection site can help to relieve pain or swelling on the arm where you got the shot, the CDC said.

Another tip: If your schedule allows, clear your calendar the day after your vaccine. "If you work during the week, you might want to get vaccinated on Friday or Saturday so that you don't have to work when you're not feeling great," said Kawsar Talaat, M.D., an associate professor in the Department of International Health at the Johns Hopkins Bloomberg School of Public Health. "Just know that one day of not feeling well from the vaccine is far better than several days of not feeling well with COVID," she added.

Not everyone experiences side effects after a COVID-19 vaccine; for most who do, symptoms tend to be mild to moderate and go away in a few days. That said, if your side effects are worrying or linger longer, it's important to call your doctor. Serious reactions are rare, the CDC said, but they can happen.

Anaphylaxis, a severe type of allergic reaction that can occur after any type of vaccination, has occurred at a rate of approximately 5 cases per 1 million COVID-19 vaccine doses administered, the CDC reports. Cases of myocarditis (inflammation of the heart muscle) and pericarditis (inflammation of the outer lining of the heart) have also been reported following COVID-19 vaccination, though mostly in younger age groups.

Vaccines are key to preventing severe illness

COVID-19 is still sending more than 2,700 Americans to the hospital each day, and experts say the new boosters can help prevent that number from swelling even more this winter.

Keep in mind that older adults have access to two other tools that can help them avoid illness this season: The annual influenza vaccine, which experts say you can get when you go in for your COVID-19 vaccine, and a new RSV vaccine, which protects against complications from respiratory syncytial virus — a common bug that hospitalizes as many as 160,000 people 65 and older each year.

"We also know that you can get more than one virus at the same time and that people who do get multiple viruses tend to be sicker. And so again, anything you can do to prevent infection is good," Talaat said.

Editor's Note: This story has been updated to include new information.

Rachel Nania writes about health care and health policy for AARP. Previously she was a reporter and editor for WTOP Radio in Washington, D.C. A recipient of a Gracie Award and a regional Edward R. Murrow Award, she also participated in a dementia fellowship with the National Press Foundation.