



FRIENDSHIP • UNITY • STRENGTH • GROWTH

## AMCRE General Meeting

**Date:** 12 October 2009

**Time:** 1:30 PM

**Place:** Retirement Association Conference Room  
625-B Kings Court, Ukiah

**Speaker:** Bob Alto, on Travel and Adventure Opportunities!

Of course, there will be refreshments, friends, and the usual excellent conversation!

# ← THE CONNECTION →

ASSOCIATION OF MENDOCINO COUNTY RETIRED EMPLOYEES

Post Office Box 903 • Ukiah, CA 95482



Off to Set New World Speed Record!

# TRAVEL

## CRUISES



### HAWAII CRUISE

HOLLAND AMERICA CRUISE LINE

*ms Zaandam - 15 NIGHT CRUISE*

MARCH 11-26, 2010

### ALASKA & CANADA CRUISE

PRINCESS CRUISE LINE

NO FLIGHTS - SAN FRANCISCO DEPARTURE

10 NIGHTS

SEPTEMBER 19-29, 2010



## DAY TRIPS

### UNION SQUARE - SHOPPING SPREE

SAN FRANCISCO

SAT. NOVEMBER 14, 2009



### THE GREAT DICKENS

CHRISTMAS FAIR

SAN FRANCISCO

COW PALACE

SAT. DECEMBER 12, 2009



de YOUNG MUSEUM

### TUTANKHAMUN - EXHIBIT

SAN FRANCISCO

SAT. JANUARY 23, 2010



CHILDREN WELCOME

GIFT CERTIFICATES AVAILABLE

# EVENTS

## CASINO EVENT

### RENO OVERNIGHTER

FEBRUARY 21-22, 2010

SANDS REGENCY



## FUTURE TRIPS

LUTHER BURBANK GARDENS

and NEGRIS Luncheon

FORT BRAGG Luncheon

STAGE PLAYS & MUSICALS

SAMOA COOKHOUSE - EUREKA

SAN FRANCISCO ZOO

JACK LONDON SQUARE

SAN FRANCISCO FLOWER &

GARDEN SHOW-SAN MATEO EVENT CENTER

PIER 39 - A DAY AT THE BAY

SACRAMENTO RIVER YACHT &

LUNCHEON CRUISE

SAUSALITO

### UKIAH TRAVELEERS

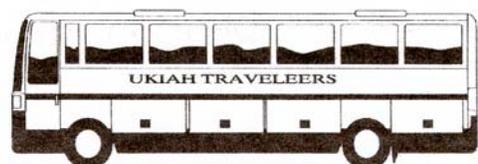
620 KINGS CT. STE. 105

UKIAH, CA. 95482

707-463-0456

MOTOR COACH SEATS ASSIGNED

AT TIME OF PAYMENT



## President's Message

It is THAT TIME AGAIN—ELECTION TIME! The nominating committee members are Irene Lange, Shirley Christensen, and Linda Parnak. Each one of you is strongly encouraged to be on the nominating committee! Please come to the meetings and offer a voice, an opinion, a HELPING HAND! There are so many members (690 plus), with many residing locally. THINK ABOUT IT.

Unlike past years, thanks to due diligence by current active members, we have 3 applicants for a 1 year term and 3 applicants for a two year term on our Board of Directors! The 3 year term members both have one year left. We will hold ELECTIONS at our October 12, 2009 meeting! Come one, come all! FOR LACK OF applicants, our treasurer, secretary, and president will remain another year. Please remember this is YOUR organization. We are grateful that Dawn Long has consented to be our Vice-President.

HEALTH CARE: Potential changes to our HEALTH CARE were sent to ALL MEMBERS. The 55 members who attended the 1st meeting on impending changes and additional fees were knowledgeable and eloquent in their questions and comments on the status of our health care. The second meeting before the Board of Supervisors was attended by 25-30 members fewer than we had hoped for. Irene Lange, with facts and figures ever ready, approached the BOS with her research.

Lastly: Our appreciation and thanks go out to Abbie Ojanpera for completing Terry Melvin's one year term and to Tom Liberatore for accepting the job of Membership Chair, in addition to being a board member, finally giving IRENE a few spare minutes. However, she always remains "on call"! THANK YOU IRENE FOR YOUR WISDOM AND GUIDANCE.

*Linda Parnak*

---

## Program Info for October General Meeting

Ten years ago I was fortunate enough to discover the Mendocino College Community Extension Service which, with Professor Bob Alto at the helm, has offered the opportunity for anyone in our community to see spectacular Broadway musicals in San Francisco and for travel abroad. For many of us, without Bob Alto to secure the chartered bus, the tickets, and to make all arrangements, many an exciting and extremely enjoyable day trip to see first rate entertainment would have been missed.

Please join us for our next AMCRE general meeting on Monday, October 12, at 1:30 PM, to hear the ever lively and exuberant Prof. Alto speak about upcoming and future adventures which could be had by all who seek new experiences both nearby and in lands far, far away. I guarantee that when Bob speaks, no one will nod off.

Professor Alto has graciously rearranged his teaching schedule to be with us, so please don't miss this opportunity to hear him on Oct. 12th. Even if you aren't interested in new adventures, the always delectable refreshments kindly furnished by Abbie Ojanpera will be well worth a few hours of your time. Many thanks to you Abbie.

Sincerely,

*Lynne Johnson*

**TO HAVE or NOT TO HAVE? Shingles Vaccination!** (Ask your physician!)

On September 2008, a Retirement Health News message was sent to all Retirees from **Human Resources** regarding Shingles Vaccine Information! As a reminder, this is what it said:

There have been many inquiries regarding coverage of the Shingles vaccine. Yes! It is a covered benefit.

If you are 65 or over or outside of California, the benefit is 100% coverage with no deductible.

If you are under the age of 65 and you receive the vaccine from a network provider, the benefit is also 100% coverage with no deductible.

For those under 65 who utilize a non-network provider the coverage will be 60% after the deductible.

In a recent conversation with Emma Saucedo (Human Resources Employee Benefits Division) she said Medicare currently does not cover this benefit!

**The Shingles vaccine IS covered under our Medical plan WHEN IT IS PRESCRIBED and ADMINISTERED by YOUR PHYSICIAN.** (In order to receive this wellness benefit the billing of the vaccine must also be done by your physician.)

If you need further clarification, please contact Emma Saucedo, Benefits Specialist at (707) 463-4261 or you may Fax 707-468-3390.

Still hanging in there,

*Irene Lange*

**Thank you** for the reminder, Irene!

As a further reminder, don't forget about the availability to retirees of the wellness evaluation benefit. With our other health care benefits under attack, the continued availability of this **preventative care benefit** should be welcomed as more important and valuable than ever!

Another reminder, while we're at it: Seasonal flu vaccines are currently available and H1N1 ("swine flu") vaccines should be available soon.

# MEMBERSHIP REPORT

Tom Liberatore has just taken over the membership duties and sent his report a bit early. I forgot to ask him for an update in time for this issue so these are the changes for which we have information as of 9 September 2009. I think that he was too busy in any case, with setting new world land speed records and all!

## NEW MEMBERS:

<u>Name:</u>	<u>Date retired</u>	<u>From Dept:</u>
Debbie Barron	07/12/2009	Public Health Nursing
Russell Alan Campbell	07/12/2009	Social services
Jacqueline Carvallo	06/08/ 2009	Probation
Julie Elkins	07/04/2009	Mental Health
Toni L. Klyce	07/11/2009	Health
Barry Melton	06/30/2009	Public Defender
Dennis D. Miller	06/30/2009	Sheriff's Office
Gene Price	07/12/2009	Public Health

\*\*\*\*\*

**Sincere Condolences** to the Family of Douglas F. Ellinger, who retired from the Department of Transportation and died 05/31/2009

---

## AMCRE Member Breaks World Speed Record at Bonneville!

**Speaking of Tom Liberatore**, with his "Team Pepperoni Bros.," he just set a new world land speed record at Bonneville Salt Flats, in Utah, on his beautiful Moto Guzzi motorcycle. Tom set the new 750 M-PF record at 138.491 (up from 133.915)! **Congratulations, Tom!**

**Tom is pictured at right, with his motorcycle, about to unload for his record run, at Bonneville.**

**The cover photo shows Tom in position at the start of his run.**



Who says that retirement is all about sitting on the front porch in a rocking chair? Tom finds it to be an opportunity for greater adventure and achievement! Do you have an interesting story about what you've been doing in retirement to liven up your life? Has retirement allowed you to get more involved in the community? Tell us about it! Send pictures!

## **Editorial: Retiree Health Care—Do the Supervisors Care?**

In case you don't know by now, the illustrious Mendocino County Board of Supervisors swung the hammer at retirees not once but twice on Tuesday 22 September 2009. The first and expected action was to increase our contributions to the cost of our health care benefits coverage. The second—surprise—action was to rescind BOS Resolution 98–147 and replace it with one “less ambiguous” about the County's responsibility toward funding our plan. The supervisors keep saying that their goal is to preserve our health care benefits program but a higher priority seems to be to make sure they don't help pay for it.

As you will have seen, County staff (CEO & HR) and the BOS ad hoc committee on retiree health care benefits (Supervisors John McCowen and Kendall Smith) had initially proposed that our premiums should increase by \$50 a month *and* that our health plan should be reduced to mirror Plan 2 of the active employees. This is where active, **vocal participation by AMCRE members made a difference**. Many members attended the informational meeting in the Board chambers on 27 August 2009. Many spoke out about flaws in the County's thinking about the proposed changes. As a result of such strong participation, the recommendation to the full Board changed to one that will require a still greater increase in premiums (\$75 instead of \$50) but keeps our plan design intact—for now. I say “for now” because the premium increase only extends the expected life of our health care benefits trust fund (absent “excess earnings” to again fund it) another two months (into early 2011).

The second action the Board took at the meeting of 22 September was in my mind a rather nefarious one simply because it was slipped in with no fanfare and notice to retirees. The first I knew of it (thanks to AMCRE member Ned Walsh) was when it appeared on the Board's agenda on the Thursday before the Tuesday meeting. I sent an e-mail message of protest to Board member John McCowen. I said that I was really disturbed to see his name associated with such an action, particularly with no advance warning to us that this action had been planned. I think that it must have been planned pretty well in advance because John's reply made it seem clear that his mind was quite set on the matter going into the meeting. Why, then, was it not brought to our attention at the informational meetings about the changes in premium and plan? Why was it not mentioned in the mailings to us?

In this action, the Board rescinded BOS Resolution 98–147 and replaced it with a new resolution that completely eliminated the provision that the County would make up 50% of any “shortfall” in the trust fund to pay for our health care benefits, with the retirees to meet the other 50%. Now, any shortfall is totally on the retiree's ever-diminishing nickel. County Counsel determined that the definition of “shortfall” in Resolution 98–147 was ambiguous, open to interpretation. CoCo also determined that the current Board could rescind that resolution and be unambiguously free of any responsibility for the consequences. Now, we're completely ON OUR OWN to fund whatever portion of our health benefits program “excess earnings” of the retirement fund will not be able to provide.

The Board then directed staff to return to the Board in two months' time to report on the possibility that some commercially available Medicare supplemental insurance program might be a more cost-effective solution than the self-insured supplemental plan currently

offered to retirees. Staff was also told to report at the same time with further study of possible changes in our plan design. Inasmuch as many of the retirees' comments of concern that seem to have influenced the postponement of changes in plan design were from those on Medicare, what I read between the lines the Board's assignment to staff is that the County hopes to find a Medicare supplemental plan that will save money while keeping the Medicare class of retirees quiet and then proceed to chop the plan for the rest of us to one mirroring Plan 2 of the active employees. I expect to see further premium increases, as well. I hope I'm wrong.

The Supervisors voted 3–2 (Pinches and Colfax dissenting) to increase our premiums and 4–1 (only Pinches dissenting) in favor of renegeing on the former Board's promise to fund 50% of any shortfall. Perhaps if more AMCRE members had attended the meeting and spoken out, the outcome might have been different. AMCRE founder Irene Lange called me, following the meeting, and expressed her disappointment at the dismal participation. Perhaps half a dozen retirees spoke at the meeting. I must comment that John Pinches, as Chair of the Board (and apparently our sole supporter there), tried to encourage more retirees in the audience to speak up. We have nearly 700 members; **where were you?**

Perhaps it is at the Board of Supervisors of 1998 we should be angry. When that board made a "commitment" to fund 50% of a shortfall in the retiree health care benefits trust fund, *it created no mechanism to pay for any such contribution*. I guess the Board then didn't expect to actually have to deliver on that promise. As Supervisor Kendall Smith has been saying long and often, any future Board could easily rescind the resolution that contained that "commitment." At the 22 September 2009 Board meeting, she did most of the explaining of the ad hoc committee's recommendation for the current Board to do just that. Her presentation was in terms that couched the action as simple housekeeping, to eliminate "ambiguity." She didn't once address the former Board's specific promise and why it could not or should not be honored. It might be possible to convince me that the Board had little choice in taking this action but I cannot be convinced that doing so with no advance warning to us and no real explanation or justification was an honorable action. I find the unannounced act and Supervisor Smith's squishy presentation about it all quite insulting.

I reminded Supervisor McCowen that many former employees had planned our retirement in reliance on the health benefits program and on the Board's promise in 1998 to share the cost to keep the program afloat, if necessary. Furthermore, while some retirees may believe the oft-repeated assertion by the County that this benefit was not a guaranteed one, many others do firmly believe that the County had made such a commitment at the time of their initial hiring.

I pointed out: Failure to honor commitments made in the past will make avowed commitments now and in the future very hollow and will greatly diminish the credibility of past, present, and future Boards of Supervisors of Mendocino County. I implored John McCowen (and Carrie Brown, to whom I sent a copy of the message) to consider very carefully the precedent the Board would set if it overturned a commitment made by a past Board, especially as a minimally and casually noticed action. I certainly expected better accountability from them.

The reply Supervisor McCowen sent me made it seem clear that he'd already made up his mind and that since County Counsel had offered the opinion that there was nothing binding about the prior board's promise, the present Board had a perfect right to renege on the 1998 Board's promise. To his credit, he did at least attempt to justify his position by asserting that the huge hit that the retirement fund has taken will require substantial increases in County contributions to our pension fund itself, leaving no funds available for any 50% match. He stated (in part):

In response to your comments about this dishonorable action, would it be more honorable to take no action knowing that when and if the funds in the retirement account run out the County will have no fiscally prudent alternative? I am having trouble coming up with a scenario where the need for the 50-50 match and the County funding to pay for it, would both occur at the same time. As far as I can tell, the need for the 50-50 match for retiree healthcare would only occur at a time when the County was already struggling to make the contributions necessary to insure the payments of retiree pensions.

Oh, well. At least he did attempt to provide some justification for the Board's unwelcome action. What he said is true enough, even if *it does nothing to justify springing this on us suddenly*. Supervisor Smith, on the other hand, didn't show us nearly that much respect and didn't seem to feel obliged to answer to us at all.

### **Late-Breaking News:**

As I was undertaking yet another "final edit" read of this issue of *The Connection*, a message from our state-level umbrella organization for all '37-Act county retiree associations (CRCEA) transmitted a draft of its proposed "**Rights of Retirees Governed by the 'County Employees Retirement Law of 1937' (The 1937 Act)**" document. Among its provisions is this paragraph on health care benefits:

**III) Retirees receiving Health Care benefits from their county or retirement system are entitled to notice to their recognized representative organization and an opportunity to comment prior to changes.**

Government Code Section 31693 provides:

In any county, district, or county retirement system providing benefits under this article, the county, district, or county retirement system shall provide any organization that is recognized by the retirement system of the county or district as representing the retired employees of that county or district reasonable advance notice of any proposed changes in employee health care benefits affecting those retired employees and the organization shall have a reasonable opportunity to comment prior to any formal action by the county, district, or county retirement system on the proposed changes. As used in this section, "proposed changes" means significant changes affecting health care benefits, including, but not limited to, changes in health care carriers, plan design, and premiums.

I would argue that the Board of Supervisors' renegeing on the promise to fund 50% of any shortfall in the retiree health care benefits trust fund falls into that category. I plan to bring this issue to the General Meeting for discussion.

## Minutes of AMCRE Luncheon August 15, 2009 at Ukiah Garden Café

Members and guests started arriving at 11:00 a.m. for our luncheon. Vernlyn, Pauline, Linda, and I had attendees sign in, complete their name cards, pickup their entrée cards and raffle tickets.

Lunch was served at 12:00. Salad, dinner rolls, entrée, and dessert, (compliments of AMCRE), were all very good. Julie Siderakis does all the serving and is a never ending ball of energy. I have to be particularly organized to serve 8 people and she sails through 40!

All members introduced themselves and the offices from which they had retired.

President Linda asked the membership for volunteers for officer and director positions, explaining that it didn't equate to very many hours a year. She received two volunteers: Pat Vetzmadian and Marilyn Heath. They have both been Presidents of AMCRE and we are so happy to have them back on the Board.

We did not have outside entertainment but didn't miss it as we all had a great time visiting.

We had our \$20.00 per winner raffle drawing. The winners were: Gordon Campbell, Maxine Harris, Marilyn Heath, Ferne Bennett, Josie Bartolomei, and Ray Bartolomei (lucky couple!).

There was discussion as to whether AMCRE is classified as non-profit. Irene is going to investigate and find an answer as to how we are categorized. We are getting pretty close to the \$5,000 mark. There are many charities we would like to donate to, so it won't be a problem spending down. We must first decide if we need funds for legal counsel for our health care issues. We don't report to State or Federal so how do they know if we maxed at \$5,000? It's obvious that I'm not an accountant...

Very enjoyable luncheon!

Respectfully submitted,

*[original signed]*

Shirley Christensen

<b>AMCRE OFFICERS</b>	
<b>President</b>	<b>Linda Parnak</b>
<b>Vice President</b>	<b>Lynne Johnson</b>
<b>Secretary</b>	<b>Shirley Christensen</b>
<b>Treasurer</b>	<b>Vernlyn Farnsworth</b>
<b>Immediate Past Pres.</b>	<b>Dawn Long</b>
<b>BOARD OF DIRECTORS</b>	
<b>Nick Lapkass</b>	<b>Jack Brush</b>
<b>Tom Liberatore</b>	<b>Pete Halstad</b>
<b>Granville Pool</b>	<b>Abbie Ojanpera</b>
<b>OTHER POSITIONS</b>	
<b>Retirement Board Representative</b>	<b>Dennis Huey</b>
<b>Retirement Board Alternate Representative</b>	<b>Tim Knudsen</b>
<b>CRCEA Delegate</b>	<b>Granville Pool</b>
<b>Membership</b>	<b>Tom Liberatore</b>
<b>Insurance</b>	<b>**Vacant**</b>
<b>Hospitality</b>	<b>Abbie Ojanpera</b>
<b>Newsletter &amp; Website</b>	<b>Granville Pool</b>

**Editorial submissions to *The Connection* by AMCRE members are most welcome.**

---

Please contact:

Granville Pool  
 AMCRE *Connection* Editor  
 2601 Road I, #0  
 Redwood Valley, CA 95470  
 e-mail: [connectioneditor@comcast.net](mailto:connectioneditor@comcast.net)  
 Telephone: (707) 485-7220  
 AMCRE Website <http://www.amcre.org>

I hope to do better now about posting regular updates to the *Breaking News* page on the AMCRE website. My desktop computer was infected with a trojan and spyware but is all better now. I had great help from a local computer guru, who wiped and rebuilt my hard drive, as well as setting my computer up in a much simpler but much safer fashion. I suffered way longer than I should with a crippled computer before I bit the bullet and called him for help. When I did, he was here in a flash and had my troubles sorted out in a day or so!