



AMCRE PRESIDENT’S MESSAGE

AMCRE President Tom Ingram

Well we made it to another year YAA! A lot of stuff to go over, SO HERE GOES!

On page 3 is the new updated retirement raise chart. As you can see, most people will get a 3% raise, but those that have just retired in the past year will get a 2.5% raise, as they have not built up their funds yet.

Beware thieves have come up with a different way to steal your money; using a small electronic device that can be purchased off the internet, capable of scanning information off credit cards or account information. The banks and credit unions do not provide blocking cards. Go on the internet to search for RFID & NFC cards. The card was invented by a NASA cybersecurity expert. He came up with the card after he lost around \$70,000 to a thief. See page 2 for pictures of the card.

I also came up with an idea to bring more people back to the AMCRE meetings. Have AMCRE start paying for lunches and dinners, and if it turns out to be too costly then we’ll have to cut back. At the May General Membership Meeting we will be discussing the 2025 budget and VOTING on how much we can afford. So rather than having another scholarship, let’s try to get better attendance to our meetings by having AMCRE pay for our meetings. I would still like to have our summer BBQ at

Tim and Claire Marsh’s house. Write in and let us know what you think.

We currently have a vacancy on the board. The board members are getting older and we need new blood, possibly younger blood if you are interested, please notifies a board member or email AMCRE at amcremendocino@gmail.com.

THANK YOU ALL

Tom Ingram

President/ CRCEA Representative

WELCOME NEW AMCRE MEMBERS

as of March 2025
1035 Members Strong!

Retiree Name	Retirement Date	Department	Yrs of Service
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ISSUE HIGHLIGHTS .

PG #

- 2 AMCRE Contact Information
Pictures from December Holiday Party
RFID & NFC cards
- 3 Scholarship Information
Retirement Rise Chart
- 4 Meeting Dates
Change of Address Form
- 5 Authorization for Auto Deduction
- 6 Letters to the Editor
- 7 May’s
General Membership Meeting Form
- 8 AMCRE Officers and Directors

Raul Rudy Segobiano	11/16/2024		28
Bonnie Miller	12/10/2024	Superior Court	24
Sandi Canaday	12/22/2024	Social Services	18
Cynthia Silva	1/5/2025	Social Services	19
Debra Turner	1/5/2025	Children Services	23
Kristina Grogan	1/27/2025	HHSA	12

Suspended Member

Lisa Washburn	Jan 2025
Lorraine Gander-Ripley	Feb 2025

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*AMCRE EXTENDS OUR DEEPEST SYMPATHY TO
FAMILY AND FRIENDS OF RETIREES LISTED BELOW*

<i>RETIREE NAME</i>	<i>DEPARTMENT</i>	<i>DATE</i>
Joanne Reynolds	Social Services	11/1/2024
Nadine Crudo	Health Dept	12/6/2024
Alvin Tripp	Sheriff's Office	1/27/2025
Rickey Iverson	Sheriff's Office	2/14/2025
Charline Hawksworth	Social Services	2/17/2025

AMCRE WEBSITE IS UP AND RUNNING:

AMCRE.ORG

Need to Write to AMCRE:

AMCRE

P.O. Box 903 Ukiah, CA 95482

or

Email to:

amcremendocino@gmail.com

2024 December General Membership Meeting

1. Motion passed that December's meeting will start at 6:00 at the Broiler Steak House.
2. Sheriff Kendall swore-in the 2025 Board of Directors
3. A good time was had by all
4. Members took pictures with Santa (with their own cells)

Items Board of Directors is working on:

1. Destruction of Records
2. Budget for 2025
3. BBQ for August General Membership Meeting
- 4.



Scholarship Applications

RIFD & NFC



Id Stronghold Rfid
Blocking Secure
Wallet - Ladies
Compact Trifold



4 Pack RFID Blocking
Card, Smart Slim Design ...
\$9.90

SaiTech IT 20 Pack RFID
Blocking Card, One Card ..
\$24.99

SCHOLARSHIP INFORMATION FOR 2025/26

Deadline for Scholarship Application is May 30, 2025

Always check our website. Two new Scholarships will be awarded for the 2025/2026 year. All the rules and the application are located on our website. If you are a member of AMCRE, and have children or grandchildren going to college, university or trade school, they will be able to submit an application for one of the two \$1,000 scholarships we are giving out for the 2025/2026 school year. They can receive \$500 each semester with proof of full-time enrollment into a college, university or trade school and applying and submitting, per the directions in the application. A student who is returning to college, university or trade school for additional years and for graduating seniors who are going to enter college, university or trade school may also apply. Be sure all required letters of recommendations, transcripts, schedule of classes, and proof of enrollment are included in the application.

Go online and print out the application and read and follow all instructions. One original and two copies of everything are required. The student applying for a Scholarship should read all instructions in the SCHOLARSHIP TAB of our website AMCRE.org. Scholarship recipients, who previously won an award, may apply again.

If your child, grandchild or you won a previous Scholarship from AMCRE, be sure they read and understand the deadlines for submitting paperwork for their Award reimbursement.

Effective January 1, 2025, the deadline to receive the award money for fall semester must be submitted with required documents no later than October 31 each year. The deadline to receive the award money for spring semester must be submitted with required documents no later than June 1st each year. If there is a problem for the recipient to turn in the required paperwork by these dates, they must notify in writing to the Scholarship Chair to seek approval of an extension of time. Should the scholarship recipient fail to turn in the required paperwork by these deadlines, they forfeited their Scholarship award for that semester.

For further information, please contact Cyndi Montesonti, Scholarship Co-Chair @ (707) 513-8324 or email: tomcyndichili@comcast.net

Mendocino County Employees Retirement Association Cost-of-Living Adjustment (COLA) as of April 1, 2025 General Tiers 1, 2 and 3, Safety Tiers 1 and 2, and Probation Tiers 1 and 2 (Section 31870.1 — Maximum Annual COLA of 3.0%)

	<i>April 1, 2024</i>				<i>April 1, 2025</i>
	<i>Accumulated</i>	<i>CPI</i>	<i>CPI</i>	<i>CPI</i>	<i>Accumulated</i>
	<i>Carry-Over</i>	<i>Change 1</i>	<i>Rounded2</i>	<i>Used3</i>	<i>Carry-Over4</i>
	<i>(1)</i>	<i>(2)</i>	<i>(3)</i>	<i>(4)</i>	<i>(5)</i>
On or Before 04/01/1971	57.5%	2.50%	2.5%	3.0%	57.0%
04/02/1971 to 04/01/1972	55.5%	2.50%	2.5%	3.0%	55.0%
04/02/1972 to 04/01/1973	54.5%	2.50%	2.5%	3.0%	54.0%
04/02/1973 to 04/01/1974	54.0%	2.50%	2.5%	3.0%	53.5%
04/02/1974 to 04/01/1975	51.0%	2.50%	2.5%	3.0%	50.5%
04/02/1975 to 04/01/1976	46.0%	2.50%	2.5%	3.0%	45.5%
04/02/1976 to 04/01/1977	41.0%	2.50%	2.5%	3.0%	40.5%
04/02/1977 to 04/01/1978	40.5%	2.50%	2.5%	3.0%	40.0%
04/02/1978 to 04/01/1979	38.0%	2.50%	2.5%	3.0%	37.5%
04/02/1979 to 04/01/1980	33.5%	2.50%	2.5%	3.0%	33.0%
04/02/1980 to 04/01/1981	30.0%	2.50%	2.5%	3.0%	29.5%
04/02/1981 to 04/01/1982	18.0%	2.50%	2.5%	3.0%	17.5%
04/02/1982 to 04/01/1983	8.0%	2.50%	2.5%	3.0%	7.5%
04/02/1983 to 04/01/2022	7.5%	2.50%	2.5%	3.0%	7.0%
04/02/2022 to 04/01/2023	3.5%	2.50%	2.5%	3.0%	3.0%
04/02/2023 to 04/01/2024	0.5%	2.50%	2.5%	3.0%	0.0%
04/02/2024 to 04/01/2025		2.50%	2.5%	2.5%	0.0%

1 Based on ratio of December 2024 CPI to December 2023 CPI for the West Region.

2 Based on CPI change rounded to nearest one-half percent.

3 These are the cost-of-living adjustment factors to be applied on April 1, 2025.

4 These are the carry-over of the cost-of-living adjustments that have not been used on April 1, 2025

AMCRE MEETINGS DATES

Below are the listed months that the Board of Directors and the General Membership meet. These meetings are usually held the 2nd Monday of the month, except this year the December meeting will be on a Tuesday. Board of Directors meetings are usually held at 12:00 p.m. at Slam Dunk Pizza. General Membership Meeting, places to be announced.

Board of Directors' Meetings:

February 10, 2025
June 9, 2025
October 13, 2025 (special board meeting)
November 10, 2025

General Membership Meetings: TBA

May 12, 2025
August 11, 2025
December 9, 2025

MEMBERS CAN NOW RECEIVE THE CONNECTION VIA EMAIL!

If you are a member who would like to receive AMCRE notices by email, along with **THE CONNECTION** newsletter, just contact us at amcremendocino@gmail.com and let us know! We are gathering requests from members with this preference and will include you too! If we do not receive an email from you, then **THE CONNECTION** will be mailed. Thank you!

Please help us contain costs and only request the print version if it's necessary.

Availability of *The Connection*

Moving? Change of telephone or email?

Please fill out and mail this notice to the following address:

AMCRE, P.O.Box 903, Ukiah, CA 95482
Or e-mail amcremendocino@gmail.com

Name: _____

Telephone Number: _____

Email Address: _____

New Address: _____

City: _____

State: _____ Zip Code: _____

ALSO send any changes to:

Mendocino County Retirement Association
625-B Kings Court, Ukiah CA 95482



ATTENTION AMCRE MEMBERS:

On the next page you will find the dues increase form on an entire page for you to complete raising your AMCRE dues from \$1.00 per month to \$2.00 per month. Please fill this out and return to the Retirement Office ASAP if you have not already done so.

Return the form to MCERA. The address to return it is on the form. All new members joining AMCRE currently pay the \$2.00 per month. So far, out of 1034 members, only 360 filled this form out. We need your support. Fill out, sign and return the form ASAP. Perhaps we can give out another scholarship in 2025 if you do this. Thank you!

REMINDER: The surviving spouse of a retired Mendocino County employee is eligible for AMCRE membership. Must fill out the Association of Mendocino County Retired Employees -- Application for Membership AND Authorization for Automatic Deduction form and submit it to the Mendocino County Employees Retirement Association.

We appreciate your prompt signing and returning of this affidavit to MCERA ASAP. Thank you.

AMCRE BOARD OF DIRECTORS

Adopted 4/10/2023

IF YOU HAVENT ALREADY SENT THIS IN---PLEASE DO SO

Thank you



ASSOCIATION OF MENDOCINO COUNTY RETIRED EMPLOYEES

Application for Membership

AND

Authorization for Automatic Deduction

By signing and submitting this form, I agree to become an Association of Mendocino County Retired Employees (AMCRE) member.

I hereby authorize Mendocino County Employees Retirement Association (MCERA) to deduct from my retirement benefit the **current membership dues*** and pay that amount to AMCRE.

Such deduction shall continue without requiring my reauthorization of the deduction, until I provide written notification to revoke this authorization.

Name Phone Number

Mailing Address

City State Zip Code

Email Address

Date Retired Years of Service Department

Signature Date

RETURN TO: Mendocino County Employees Retirement Association:

MCERA

625-B Kings Ct. Ukiah, CA 95482

* **Currently \$2 per month.** AMCRE will provide members with at least 60-days advance of any change in membership dues. You are required to maintain membership in AMCRE to have coverage under any Pacific Agency Group plans and coverages may be terminated without warning should your AMCRE membership lapse. Membership dues are paid in arrears and are deduction from the retirement benefit – i.e., the April dues are deducted from the benefit payment issued April 30th.

LETTERS TO THE EDITORS

NEWSLETTER CONTRIBUTION

If anyone would like to share a travel adventure or any other newsworthy information/articles, please email your article and pictures to:

amcremendocino@gmail.com

MCERA Updates:**Historical Benefit Review Project Update**

I am pleased to report that the IRS agreed to the corrective actions outlined in MCERA's 2022 Voluntary Compliance Program (VCP) application and issued a compliance statement. Receipt of the compliance statement permits MCERA to retain its tax favored status under the Internal Revenue Code. At the October 16th meeting, MCERA's Board adopted a Resolution formally bringing a successful completion to the Historical Benefit Review Project, other than the need to complete the remaining corrections.

I would like to thank and recognize the County of Mendocino Board of Supervisors for the actions it took to assist in this Project. In 2021 and 2022, the Board of Supervisors adopted Resolutions 2021-196 and 2022-148 authorizing optional provisions in the County Employees Retirement Law to be operative in Mendocino County to facilitate MCERA's VCP application. This action permitted corrections that minimized the adverse impact to affected MCERA members.

As January 1st, there are only 52 account requiring recalculation. More information on the Project is available on our website through this link [Historical Benefit Review Project](#) and project updates are included in the Retirement Board meeting materials.

MCERA Popular Annual Financial Report and Comprehensive Annual Financial Report

MCERA is pleased to announce the Popular Annual Financial Report (PAFR) and the Annual Comprehensive Financial Report (ACFR) for Fiscal Year 2024, from July 1, 2023 through June 30, 2024, are available on [MCERA Annual Financial Reports](#) webpage. The PAFR provides a short summary of MCERA's financial details and highlights from the more detailed ACFR.

We at MCERA believe in being transparent and open with our members, and the ACFR and PAFR are examples of that. MCERA received GFOA awards for financial report for both its PAFR and ACFR. The Government Finance Officers Association (GFOA) requires that both reports be readily accessible to any interested party.

Upcoming Retirement Benefit Pay Dates

January	1/31/2025
February	2/28/2025
March	3/31/2025
April	4/30/2025
May	5/30/2025

MemberDirect for Retirees and Benefit Recipients

MemberDirect is MCERA's member self-serve portal. MemberDirect is available to all MCERA members and benefit recipients and offers 24-hour access to your account.

Did you know that MCERA benefit payments, you can utilize MemberDirect to:

- ✓ Change your address, phone number and email address. No paper form required!
- ✓ Update your Federal or California income tax withholding election
- ✓ View your benefit summary and payment history
- ✓ View and print your 1099-R tax reporting document
- ✓ Access correspondence from MCERA
- ✓ View your beneficiary designations
- ✓ Print forms to change direct deposit or designate beneficiaries

If you already have a MemberDirect account, but are having technical difficulty logging in, please call (707) 463-4328 or email retirementassociation@mendocinocounty.gov for assistance. A Personal Identification Number (PIN) is required to complete enrollment in MemberDirect. To request a PIN please visit MemberDirect or contact MCERA.

Doris Rentschler, Executive Director

SUNSHINE COMMITTEE

If you know of any of our members who could use a get well or sympathy card, email amcremendocino@gmail.com, with any details along with their correct names and addresses.

Thank you!



IMPORTANT During the last Board of Directors' Meeting, it was discussed if AMCRE was able to pay for lunch for all attendees of the 2025 General Membership Meetings. However, the subject was tabled until the May General Membership Meeting. The treasurer will bring to this meeting 2024's expenditures and income and upon review the members at this meeting will VOTE on whether or not AMCRE has enough money to pay for all meals for ALL 2025's General Membership Meetings (which includes both the summer BBQ and the December Broiler Steak House meeting.)

It was also discussed to add more scholarships; however it was reminded that AMCRE's purpose is:

COME AND JOIN US!
Meet up with friends, former co-workers
Good times will be had by all!

IMPORTANT Voting Meeting

General Membership Meeting

Date: TUESDAY ~ MAY 12, 2025

Time: NOON

Location: SLAM DUNK PIZZA

FREE LUNCH BUFFET (PIZZA, SALAD, SOUP, DRINK) but you **MUST RSVP**OR you pay

RAFFLE: Get a free raffle ticket for a chance to win 3- \$10.00 Prizes 1 - 20.00 Prizes

To get Pizza Buffet paid for you MUST RSVP TO AMCRE, **NO LATER** than April 30, 2025.

Any questions email amcremendocino@gmail.com

Email RSVP to: amcremendocino@gmail.com (Name, guest name and telephone number)

OR

----- **TEAR OUT AND RETURN TO AMCRE**

Mail to: AMCRE
Attn: Treasurer
P.O. Box 903
Ukiah, CA 95482

NAME: _____ TELEPHONE NUMBER: _____

GUEST NAME: _____

ASSOCIATION OF MENDOCINO COUNTY RETIRED EMPLOYEES

Post Office Box 903
Ukiah, CA 95482

PRESORT STD

U.S. Postage

PAID

Ukiah, CA

Express-It

MOVING, or any
notification
changes?

NOTIFY

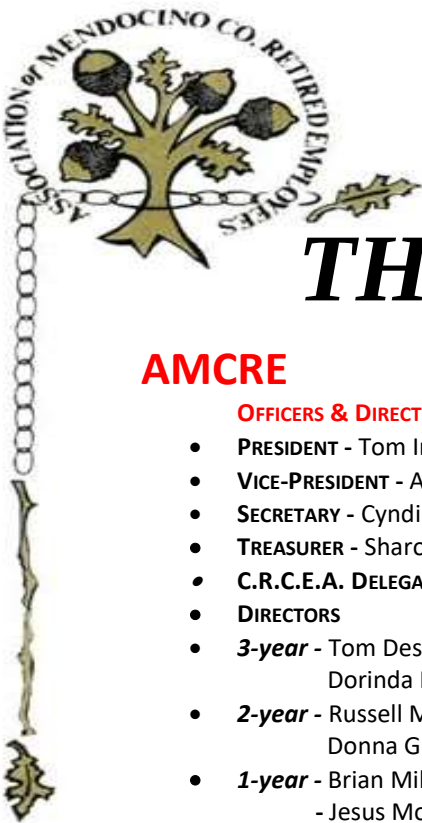
Amcremendocino@gmail.com

May 12

IMPORTANT VOTE

During Meeting

FREE Lunch with RSVP



THE CONNECTION

AMCRE

OFFICERS & DIRECTORS

- **PRESIDENT** - Tom Ingram
- **VICE-PRESIDENT** - Anita Toste
- **SECRETARY** - Cyndi Montesonti
- **TREASURER** - Sharon Wedegaertner
- **C.R.C.E.A. DELEGATE** - Tom Ingram
- **DIRECTORS**
- **3-year** - Tom Desroches
Dorinda Kay Miller
- **2-year** - Russell McCutcheon
Donna Glass
- **1-year** - Brian Miller
- Jesus Moreno

SCHOLARSHIP COMMITTEE

Cyndi Montesonti
Marilyn Heath
Tom Ingram
Sharon Wedegaertner

MEMBERSHIP COMMITTEE

Dorinda Kay Miller

SUNSHINE COMMITTEE

Donna Glass

THE CONNECTION:

CO-EDITORS ~

Cyndi Montesonti
Dorinda Kay Miller

NON-ELECTED POSITIONS

January – February – March – April 2025

Co-Editors: Cyndi Montesonti & Dorinda Kay Miller