MCARE

Keeping in Touch

DECEMBER 2026

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

www.mcareinfo.org

"VALUE, VOICE and VISIBILITY"
MCARE is the Voice of Current and Future MCERA Retirees

PRESIDENT'S MESSAGE

by GENE PENNINGTON



Judy and I wish you and your families a wonderful holiday season! We hope you're able to spend time with your families, immediate and extended, near and far! I also hope you had a great Thanksgiving and didn't overdo it! We'll be celebrating Christmas with ***some*** of our family as some of them are celebrating with their spouses' families. We are expecting our newest great grandson around the middle of January 2027! That makes 6 great grandchildren for us!

Congratulations to our newly elected Officers. They start their 2-year term January 1, 2027. They are:

- Gene Pennington, President – City of San Rafael
- Laurie Murphy, Vice President – County of Marin
- Adrian Fried, Secretary – County of Marin
- Richard Arrow, Treasurer – County of Marin
- Diane Metzler, Sgt. At Arms – City of San Rafael

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

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A big THANK YOU to Ken Holmes, our Nominations and Election Chair, for his time and work to manage our election.

Our annual Holiday Party is December 8, 2026. Dan Zemelman, professional pianist, will entertain us for the fourth year! The menu, price, and registration link are on pages 3 & 7 of this newsletter. We're expecting a record-setting number of people so be sure to make your reservation soon! For complete details and the registration link, go to: mcareinfo.org/event-6416410

REMEMBER there is NO January 2027 luncheon.

Highlights of our November 4, 2026, Board Meeting. Our Board made some significant decisions based on our strategic plan that addressed your suggestions from our membership survey. Most of those decisions will impact the 2027 budget as well as the projected budget for the next 5 years.

- Updated our new 5-year Strategic Plan
- Speaker list and locations for 2027 were presented.
- Approved a new independent contractor agreement for Linda Meehan, KIT Editor
- Approved our 2027 Budget
- Approved an increase to $20.00 per person for a subsidy for people who attend our luncheons (up from $15.00). This starts in 2027.

(cont'd on page 2)

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

- Approved an increase to $4,000.00 for each scholarship. This is up from $3,000.00. This is subject to finalizing the details and if the dues increase is approved. This would start in 2028.
- Approved increasing business advertising rates by 10% for 2027.
- Approved increasing our membership dues to $4.50 per month per member starting January 1, 2028. This is up from $3.50 per month. Our Board will reach out to our members with details of the proposed dues increase and how the additional funds will be used in the 2028–2031 budgets. Members will vote on the question of raising the dues. We'll have a special meeting on September 14, 2027, just prior to our luncheon. After discussion of the strategic plan, our stated goals and objectives, and our decision to increase our scholarship awards to $4,000 each, the Board believed a dues increase was needed to meet our goals and objectives.

I'm still working on two free webinars and other helpful resources for you regarding our new agreement for supplemental insurance with AMBA. I expect to have at least one webinar available before the next open enrollment (March 2027).

One of the new programs available through AMBA is called Passport. This program offers great discounts on dining, shopping and travel. This includes savings on computers, electronics, household items, entertainment, dining, travel, hotels, rental cars, flowers and more. When I learn more details on costs, how to enroll, etc. I'll share that with you.

I attended the 2026 AMBA Roundup conference in Conroe, Texas, November 10–13, 2026. It was an excellent conference, and I learned many things I think will be of value for MCARE. For example, how to implement a strategic plan, plan for succession of Board members, identify and implement ways to increase our membership and how to use AI for a number of purposes.

Visit our web page at mcareinfo.org/Pacific-Group-Agencies for more information and some online forms including a benefits enrollment form and a 2026 benefit guide which includes pricing and details on the supplemental insurance plans. Go directly to our PGA web portal pgagencies.com/mcare/.



New MCARE Members

Carol Missseldine S.S. BoS



TREASURER'S REPORT
by RICH ARROW
OCTOBER 2026

CHECKING/PETTY CASH	$22,545
CD/MONEY MARKET FUND	77,529
TOTAL BALANCE	$100,074



New Retirees

Veronica Acosta-Tabas	County of Marin
Gwendolyn Baert	County of Marin
Michael Infante	County of Marin
Dora Magana-Noverola	City of San Rafael
Michael Mathis	City of San Rafael
Robert Mc Blair	County of Marin
Jim Myhers	City of San Rafael
Frederick Peng	County of Marin
Cynthia Simpson	Courts
Christopher White	County of Marin
Shelly Ingram	County of Marin

IN MEMORIAM

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

Phyllis Bragdon	County of Marin
Dia Bretag	County of Marin
Austin Brink	County of Marin
Julie Colt*	Sheriff
Carol Davis	H&HS
Kathleen Fortado	County of Marin
Myra Howe	County of Marin
Jairo Leiva	County of Marin
Mary Lou Rowe	Library
Wyman Tong	Sheriff

**Click to view obituary*

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

Holiday Luncheon

December 8, 2026
The Club Restaurant at McInnis Park Golf Center
3501 Smith Ranch Rd, San Rafael

11:30 am Social Hour • 12:35 pm Luncheon
$30 per person

This is our most popular luncheon each year so you are encouraged to register ASAP.
Deadline to RSVP is FRIDAY, DECEMBER 6.
Options for making your reservation:

- Register and pay online at mcareinfo.org/event-6416410
- Register online, request an invoice and pay at the door.
- Pay at the door, but please RSVP AHEAD OF TIME – by December 6.

Menu

Choice of:

Grilled salmon w/mango papaya salsa, starch, vegetables
Chicken parmesan – panko-crusted w/mozzarella, marinara sauce
Pork scallopini – boneless cutlet w/mushroom sauce, starch, vegetables
Butternut squash risotto w/vegetables, mixed organic greens (vegetarian)

Scholarship Raffle

100% of the proceeds from the raffle benefit the MCARE Scholarship Program.
Please bring a donation for the raffle — wine, boxes of candy, gift baskets, gift cards, specialty gifts, plants, etc.

Santa Cop Program

A representative from the Santa Cop program will collect UNWRAPPED toys for boys & girls aged 8-12.
Gift cards for $20 (Target, etc.) are very welcome gifts.
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. To volunteer, please contact Gene Pennington at (415) 254-3839 or *President@MCAREInfo.org*.

Holiday Entertainment!

Back by popular demand, MCARE welcomes **DAN ZEMELMAN, Pianist,** to our Holiday Luncheon for the second year! DanZemelman.com



Dan is widely recognized in the San Francisco bay area as being one of the most in-demand pianists around. From jazz, rock, pop, rock, classical piano, there is not a style that Dan cannot play.

He has performed concerts at many of the SF's finest venues including Yoshi's, SF Jazz, Freight & Salvage, Piedmont Piano, Fillmore Jazz Festival, SF Jazz Festival, San Jose Jazz Festival.

Dan has done extensive touring/recording with musicians like blues legend John Lee Hooker, jazz alto saxophone icon Lee Konitz (from Miles Davis' Birth of the Cool), Grammy Award winning violinist Mads Tolling and more. He also WON the 14th IMA Independent Music Award for Best Jazz w/Vocals album and was a 2015 John Lennon songwriting competition finalist!

AARP

15 Ways Family Caregivers Can Better Communicate with a Loved One with Dementia

Strategies vary, but experts say patience, time and clarity are key

By Deirdre Shesgreen, AARP

Published February 05, 2025

It started slowly. First, I noticed my husband could not figure out simple math problems. Then he couldn't put his clothes on properly. He'd call me to help him and I'd try to make light of the situation and say something like, "You silly, it's upside down." I treated him like a child.

Jerry had been a brilliant scientist and physician, but he was dealing with a diagnosis of Lewy body dementia (LBD). When he had delusions and hallucinations later on in the disease which are typical symptoms of LBD, I wasn't sure how to respond. I was upset with myself. I didn't know how to best communicate with my beloved husband of 62 years.

Elizabeth Edgerly, a senior director of community programs and services for the Alzheimer's Association, says we should be patient with ourselves as caregivers as we learn how to tailor communication in ways that help us connect with loved ones while respecting their dignity. "We have a lifetime of communicating with family members and it doesn't go away when they develop cognitive challenges [from] … dementia."

The majority of people with dementia have Alzheimer's disease, but dementia has many other causes including Lewy body dementia, vascular dementia, and Frontotemporal dementia. Each type of dementia has different symptoms, and a person may have more than one type of dementia.

So, is it possible for family caregivers to clearly communicate with a loved one with dementia? "The simple answer to this question is, 'It depends,'" says Carol Podgorski, a professor of psychiatry at the University of Rochester. "Dementias are progressive and degenerative brain diseases that can last for over 10 years. Communication strategies vary by the stage of the disease as well as other factors, including language abilities, sensory function, relationship history with the person communicating, and even personality."

Here is what experts say can help:

Take your time.

"It may take [your loved one] as long as 30 seconds to hear the information, process it, create a response in their head, and then say the words," says Kristin Kingery, a medical social worker for Bayada Home Health Care. "Many times, if we don't receive an instant answer, it is our nature to either ask again, speak louder, or rephrase what we have said. However, by doing this, the person with dementia has to start all over interpreting what was said."

Set the stage.

Communication is words and body language and tone of voice and attitude, says Podgorski. "It may take more time for the person with dementia to find words and to process someone else's communication," she says. "It is best to have important conversations in a setting without distractions like noise or other people."

Speak slowly, clearly and enunciate your words.

"Avoid slurring words or mumbling when speaking to someone with dementia," says Madeline Diaz, Oceana Memory Care director at Inspīr Carnegie Hill in New York City. Keep your hands away from your face when having a conversation. This can help your loved one understand what you're saying and know how to respond.

Focus on body language.

Gerardo "Jerry" Godinez, the senior residential manager at Noah Homes, a California memory care home for adults with memory loss, says that communicating with someone with dementia [also] depends on your body language and tone of voice.

Diaz suggests giving a loved one the time to recall words as they speak, especially in the middle and late stages of dementia. "A good communicator will show they're listening by nodding, using eye contact, and friendly facial expressions."

Join the journey.

"If your loved one wants [something that is] unrealistic — for example, he wants to see his mom who has passed away — then validate the feeling behind *(cont'd on page 5)*

the request by saying … '[Let's] look at pictures of her or write her a letter,'" says Godinez. "This is called 'joining the journey.' Don't resist or accuse; join the individual's train of thought instead. "

Avoid "remember when?" questions.
"Bringing up past memories with 'Do you remember when…?' can evoke frustration in people living with dementia," says Diaz. "Instead, take the pressure off the individual. Lead by saying, 'I remember when…' when bringing up memories."

Don't discuss your loved one in front of her.
"Even if your loved one has experienced a decline in her communication skills, we should still talk with her, not about her or over her," says Lakelyn Eichenberger, a gerontologist and caregiving advocate at Home Instead, an in-home care company headquartered in Omaha, Nebraska.

Make eye contact.
If the person is sitting or in a wheelchair, Godinez suggests sitting down and conversing with him or her at eye level.

Use calming words.
If someone with dementia is upset because she can no longer understand what you or anyone says to her, we should provide verbal reassurance, such as 'We're going to figure this out together' and 'I'll do a better job communicating with you,' says Macie Smith, a gerontology social worker for Synergy HomeCare. "Caregivers should never make the patient feel as if he is the problem because he can't control what's happening to him," she says. "But we can control how we respond."

Practice patience and compassion.
"Speak to them as adults, not children," says Wendy Winokur, the vice president of palliative care, at Traditions Health. She adds that a light touch on the hand or shoulder can convey reassurance. "Show empathy by validating their emotions, even if their words don't make complete sense."

It's normal to feel frustrated when a loved one has difficulty remembering words or thoughts you've just shared, adds Diaz. However, the most important part of communicating with someone who has dementia is to have patience and compassion.

Remember: safety first.
"Meeting a person with dementia 'in their world' is acceptable to have a positive interaction as long as everyone is safe," says John Showalter, M.D., the chief strategy officer of Linus Health, a digital health company that enables early detection of Alzheimer's and other dementias. "If the hallucinations lead to aggression … get assistance from family, staff in a facility, or even paramedics. Do not argue about the reality of a hallucination with a loved one if it makes them more agitated."

Offer choices.
If your loved one begins to resist a routine task, like eating or showering, provide options to give them a sense of control and independence, says Diaz. "For example, ask, 'Would you like to eat now or after we take a walk?'"

Stay in the present.
Open-ended questions can become difficult for someone with dementia to answer, explains Diaz. "Instead, focus on the present moment as a conversation starter. For example, rather than asking, 'Did you have breakfast this morning?' say, 'Are you hungry now?'"

Notice cues, phrases and people they respond to.

"It's difficult to communicate with people who have dementia as this disease affects their perception of reality," says Luyi Kathy Zhang, a hospice and palliative care physician and director of the Palliative Care Serenity Unit at NYC Health + Hospitals/Bellevue. "Noticing what cues, phrases, and people they respond best to will help make a challenging situation a bit smoother. Things like calming activities, keeping consistent routines, using simple language, and avoiding arguments can help."

Redirect when needed.
"If there is a lack of cognition, repeating the conversation may not work," says Micki Buchanan, director of memory care at United Hebrew, located in New Rochelle, New York. "Try to redirect [their attention] to something that would hold their interest, whether it be eating, showing them pictures of loved ones, singing a song, or doing an activity together. Go for a walk, hold their hand, give them a hug to reassure them."

Judy Mandell also contributes to The New York Times, The Washington Post, Prevention *magazine and other major outlets.*



Time is Like a River

by Mary Ann Gallardo, Immediate Past President

You cannot touch the water twice, because the flow that has passed will never pass again. Enjoy every moment of life. As a bagpiper, I play many gigs. Recently I was asked by a funeral director to play at a graveside service for a homeless man.

He had no family or friends, so the service was to be at a pauper's cemetery in the Nova Scotia back country.

As I was not familiar with the backwoods, I got lost and, being a typical man, I didn't stop for directions.

I finally arrived an hour late and saw the funeral guy had evidently gone and the hearse was nowhere in sight. There were only the diggers and crew left and they were eating lunch. I felt badly and apologized to the men for being late.

I went to the side of the grave and looked down and the vault lid was already in place. I didn't know what else to do, so I started to play.

The workers put down their lunches and began to gather around.

I played out my heart and soul for this man with no family and friends.

I played like I've never played before for this homeless man.

And as I played "Amazing Grace", the workers began to weep. They wept, I wept, we all wept together. When I finished, I packed up my bagpipes and started for my car. Though my head was hung low, my heart was full.

As I opened the door to my car, I heard one of the workers say, "I never seen nothing like that before and I've been putting in septic tanks for twenty years."



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CALENDAR OF EVENTS

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

RESERVATIONS ARE ESSENTIAL



08 HOLIDAY LUNCHEON

THE CLUB RESTAURANT
McInnis Park Golf Center
350 Smith Ranch Rd., San Rafael



11:30 Social Hour • 12:35 Lunch • $30

Your choice of entreé: Grilled Salmon, Chicken Parmesan, Pork Scallopini, or Veggie Lasagne

Please register and pay online:
mcareinfo.org/event-6416410

RESERVATION DEADLINE: December 4, 2026



06 MCARE BOARD MEETING

ZOOM ONLY
10:00 am – Noon

Registration: mcareinfo.org/event-6923843

2027 Luncheon dates & Speakers:

January	No luncheon
Feb 9	Chief David Spiller, SRPD
Mar 9	Harry Barbier & Kevin McDougald, SRPD
Apr 14	Marlene Capra, Executive Director, SpeakSafe
May 12	BBQ
Jun 8	Scholarships
Aug 11	Ted Jackson, Marin Center for Independent Living
Sep 14	Catherine Woods Williams, Social Servives Unit Supervisor, Marin Co H&HS
Oct 12	Ken Holmes, Marin Co. Coroner, Ret.
Nov 9	Jeff Wickham, MCERA
Dec 14	Holiday Party

MCARE
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MCARE Scholarship Program 2027

The Scholarship Program is a benefit that MCARE members can use to assist eligible family members in continuing their education. Four scholarships of $3,000 each are awarded each year. For details, qualifications, past recipients, and the 2027 application, go to: mcareinfo.org/Scholarship



REMINDERS & TO DO LIST

MONTHLY LUNCHEON

Tuesday, December 8, 2026

HOLIDAY LUNCHEON!

THE CLUB RESTAURANT
McInnis Golf Park, San Rafael
For more information, see pages 3 & 7.
To register and pay online: mcareinfo.org/event-6416410

