



Retired Employees of Merced County Association, Inc.  
A 501(c)(7) Association (REMCOAI) *November 2024*

# NEWSLETTER

The quarterly luncheon & business meeting of the Retired Employees of Merced County Association, Inc. will be held on *Tuesday, March 11th* at the Merced Elks Lodge, 19th & "M" St, Merced.

**Topic:** Estate Planning and Reserve Mortgages

10:00 AM Doors Open  
10:30 AM Presentation  
11:30 AM Business Meeting  
12:00 PM Lunch Served

RESERVATIONS ARE MANDATORY and REQUIRED by March 5th to have an accurate head count for food. The following people will accept your reservation:

Lola Barnett (209) 658-5109  
Michelle Burroughs (209) 769-0367  
or o our Facebook Page.

Please state if member or guest

## Office and Directors

President	Lori Norman	<a href="tel:209-769-5556">209-769-5556</a>
Vice President	Open	
Secretary	LaVon Justice	<a href="tel:209-722-8202">209-722-8202</a>
Treasurer	Richard St Marie	<a href="tel:209-201-9057">209-201-9057</a>
Director - By-Laws	Mary Brooks	
Director Social	Open	
Director - Commuincations Newsletter/FB	Open	
Director - Events (Speakers)	Gloria Keene	<a href="tel:209-259-9870">209-259-9870</a>
Director - Scholarships	Bernadette Castaneda	<a href="tel:209-725-1929">209-725-1929</a>
Director - Registration	Michel Burroughs	<a href="tel:209-769-0367">209-769-0367</a>
Past President	Lola Barnett	<a href="tel:209-658-5109">209-658-5109</a>

REMCO WEBSITE: [www.REMCOMerced.com](http://www.REMCOMerced.com)  
MercedCERA WEBSITE: [www.mercedcera.com](http://www.mercedcera.com)

# President’s Corner

Happy New Year and Valentine’s Day! I can’t believe we are already in the month of February. I hope you are all starting off the new year happy and healthy!

REMCO has a lot going on right now. The speakers for our next meeting on March 11<sup>th</sup> will be Attorney Carmen Ramirez regarding Living Trusts and Wils and Ron Seward from American Senior Lending regarding Reverse Mortgages. They will be providing a lot of useful information so please plan on attending our meeting on March 11<sup>th</sup>.

Our long-time secretary LaVon Justice has submitted her resignation as Secretary. She has been the guiding force as our Board has changed hands and we will miss her terribly. We wish her the best as she moves on to a new chapter in her life. She has graciously offered to stay with us until a replacement is found.

Which brings me to my next topic – ELECTIONS! Officers are up for elections this year. Our treasurer, Richard St Marie and myself as President, have offered to stay on for another terms. Our Vice President and Secretary positions are now open. Please submit your interest to Richard for any of our officer positions by March 1<sup>st</sup>. Our board is a lovely group who work well together We are financially solvent, so our goal is to bring as much information and fun to our organization. I didn’t realize how much I missed being part of an organization until I joined the REMCO board. Please consider volunteering.

I look forward to seeing many of you at our next meeting on March 11<sup>th</sup>. Please follow our Facebook page if you don’t already.

Lori

**2025 Membership Meetings** March 11<sup>th</sup>, June 10<sup>th</sup>, September 9<sup>th</sup>, December 9<sup>th</sup>  
Membership meetings are held at the Elks lodge in Merced and begin at 10:30. Lunch is included for members at a cost of \$8 and guests are \$12

**2025 Board Meetings** April 30<sup>th</sup>, July 30<sup>th</sup>, October 14<sup>th</sup> Every member is welcome to attend. Please let any board member know that you are planning to attend so we make sure we have a large enough room.

**Monthly Draw Winner** Every quarter we draw a random name from the membership list to win a \$50 Visa Gift Card. If the member can’t attend the meeting, we mail the card. Pamela Flores of Merced is this quarters lucky winner!

**Attendance Door Prize** All members who attend our March general membership meeting will be entered into a drawing for a \$100 gift card to Yosemite Mountain Sugar Pine Railroad. The railway is located near Fish Camp in the Sierra National Forest. They offer five different excursions: Logger Steam Train, Moonlight Special, Moonlight Melodrama, Halloween Limited and Yosemite Jazz Train. Please review their website for more information.

**2024 Non-Profit of the Year** Merced Salvation Army is a non profit (501(c) 3 and was chosen as our Non-Profit of the year. They serve the entire County of Merced. It has been in existence for over 100 years in the same place in South Merced. It is often the first to respond to families and individuals in need. It provides food, shelter and clothing to recipients. In addition, it provides Sunday Worship services and afterschool programs as well. All in all, they are essential to the needy population of Merced County. REMCO rewarded them with a \$500 donation.

**By-Laws Review** Our by-laws are available on our website REMCOmerced.com. Our new director, Mary Brooks, has volunteered to work on a review of these by-laws for potential updates, possible conflicts, and new items that need to be added. If you would like to help or have suggestions regarding the by-laws, please reach out to Mary at brooksr@elite.net . This project will take many months, and we will keep you updated with any changes or additions.

**MERCEDCERA** (Merced County Employees Retirement Association has moved from their location on Loughborough. Their new address is 690 w 19<sup>th</sup> St Please check out their website for more information. [www.mercedcera.com](http://www.mercedcera.com)

**Did you know? The 12 Free Things Under Medicare.**

In a “by the numbers” article from AARP, these are some good points to be aware of – for BOTH active and retired members. While your healthcare provider may be on top of these items, there are probably some who are not. The full article is available online – 12 Things Medicare Gets You For Free

**1. A onetime Welcome to Medicare checkup in your first year**

This visit must be made within the first 12 months of signing up for Medicare Part B, the part of Medicare that covers doctor visits and other outpatient services.

**2. A wellness visit every year after that helps keep you healthy**

The first thing to know about this is what it isn’t: a physical. This is a once-a-year visit to “update your personalized plan to help prevent disease or disability,” according to Medicare.

**3. Most vaccines are covered by Medicare**

Thanks to a federal law passed in 2022, Medicare now covers most vaccines at no cost to enrollees who have Medicare Part D prescription plans or Medicare Advantage drug coverage.

**4. Alcohol counseling points out why age, alcohol don't mix**

Medicare will cover one alcohol misuse screening each year. In addition, the program will cover up to four brief face-to-face counseling sessions each year if you are someone who uses alcohol but doesn’t meet the medical criteria for being alcohol dependent. You must get the counseling in a primary care setting, such as a doctor’s office or clinic.

**5. Colorectal screenings catch possible cancer early**

Four separate screening tests for colorectal cancer are covered for free:

- A fecal occult blood test every 12 months, starting at age 45. This will detect blood in the stool.
- A flexible sigmoidoscopy every 48 months, also starting at age 45, with the proviso that you haven’t had a colonoscopy in the past 10 years.
- A stool DNA test every three years for people 45 to 85 who are not at high risk for colon cancer and don’t have symptoms of colorectal disease.
- A screening colonoscopy every 10 years if you are not at high risk for colon cancer, or every two years if you have a history of colon problems or a family history of colon cancer.

**6. Depression screening can help combat isolation**

Medicare covers one depression screening a year that must happen in a primary care setting, like a doctor’s office. Suicide rates among older men increase with age. If a provider recommends follow-up treatment or other mental health and behavioral services, then the coinsurance rules under Part B would apply. In a crisis, people can contact the free and confidential Suicide & Crisis Lifeline by calling or texting 988 at any time.

**7. Diabetes screenings can stop prediabetes from progressing**

Medicare Part B will cover up to two diabetes screenings each year, including blood glucose tests, if your doctor determines you are at risk for developing diabetes and you have risk factors such as high blood pressure, a history of abnormal cholesterol levels, are obese or have a history of high blood sugar.

**8. Lung cancer screenings are meant for smokers, ex-smokers**

Medicare will cover a lung cancer screening using low-dose computed tomography, a special kind of X-ray, once a year if all these conditions apply:

- You’re age 50 to 77.
- You have no signs or symptoms of lung cancer.
- You either smoke now or quit smoking in the past 15 years.
- You have a history of smoking one pack a day for a 20-year period.
- You get an order from your doctor or other health care provider.

**9. Mammograms can discover breast cancer in early stages**

Medicare will pay for a screening mammogram every 12 months if you are a woman age 40 or older. About a quarter of women ages 50 to 74 are not up to date on routine mammograms, the CDC says.

**10. Nutrition therapy helps you thrive with chronic conditions**

Medicare will cover some nutrition services if you have diabetes or kidney disease or received a kidney transplant in the past 36 months. These services can include an initial nutrition and lifestyle assessment, individual or group sessions, help managing the lifestyle factors that affect your diabetes, and follow-up visits to check on your progress.

**11. Prostate cancer tests allow comparisons through the years**

Starting the day after a man turns 50, Medicare will cover a prostate specific antigen (PSA) blood test every 12 months. If you also need a digital rectal exam or other follow-up services, then the 20 percent coinsurance rules for Medicare Part B will apply.

**12. Smoking counseling’s goal is to get you to quit**

Medicare will pay for up to eight counseling sessions over a 12-month period to help you stop smoking or using tobacco. Not only is smoking the cause of most lung cancers, is linked to high blood pressure, which is a risk for heart attacks and strokes.

**REMINDER:** If you are on **Facebook**, please join the REMCO Group. You'll find the latest information as well as videos and live stream broadcasts of our Quarterly meetings. Here is a link to the group: <https://www.facebook.com/groups/527512874350767> . The group is a private group so an admin will approve your membership. Be sure and answer the simple questions when prompted.