

NEWS BRIEFS

Published Quarterly by SACRAMENTO COUNTY RETIRED EMPLOYEES ASSOCIATION Post Office Box 573, Fair Oaks, CA 95628 www.saccountyretirees.com

2023 Summer Issue

Pamela Thomas, Editor



PRESIDENT'S MESSAGE

By Randal Angeloni, President

Hello SCREA Members...Spring brought us a basic solution to the California drought, lots of rain. My taxes are completed and paid and after months of rain we can get out of the house and get some exercise, lord knows I need it.

SCREA is always looking for potential Board members. If you have any interest in becoming a Board member, please contact Carol Summers at (mauisummers13@gmail.com). Carol is the chair of SCREA's Nominating Committee and her article is on page 6. We look forward to hearing from you.

Caregiving has become more and more important as we age. My mother is 99 and still lives in her home. She is healthy enough to get around, but begrudgingly has lost the ability to mow her own lawn and do some of the gardening things she loves. We need to get her house cleaners, aid in attendance and someone to be there four or five days a week, all of which take money. AARP has a "Family Caregiving Guide" available to its members for download. It goes through the necessary conversations: how to make a plan, how to find support, how to find resources and provides a checklist. There are lots of things to think about whether for yourself or a loved one. I will try to get the Caregiver PDF posted on the SCREA web site at (https://saccountyretirees.com).

As members of SCREA you have discounted benefits available. Pacific Group Agencies provides numerous discount plans for SCREA members to take advantage of. These are listed below:

- Vision by VSP
- Dental PPO
- Dental HMO
- ID Shield
- Legal Shield
- Life insurance
- Pet insurance
- Travel Plans and Travel Insurance
- Hearing

Also AFLAC has cancer protection and critical care protection but remember you must be a member of SCREA and in the programs **prior to** your 65th birthday in order to participate.

Have a great summer and be sure to participate in our SCREA Luncheon in June. The luncheon information and reservation form are listed in the Table of Contents.

IN THIS ISSUE...

Page

- 2 Deceased Retirees
- 3 New Members
- 4 June Luncheon Flyer
- 5 Update from Employee Benefits Office
- 6 SCREA Needs You!
- 7 Dues Increase Vote & Mission Statement
- 8 SCU Ad & Change of Address Form
- 9 Volunteers Needed at Sacramento Southern Railroad & California State Railroad Museum
- 10 An Often Overlooked Gift (Wills/Trusts))
- 11 Long Term Care
- 12 SCREA Board Contacts & Luncheon Reservation Form





SCREA extends our deepest sympathy to family and friends of retirees listed below. This list identifies those reported in January and March 2023

Alice Anderson Cynthia Baldwin, Probation Ethel Ballard, Human Assistance Louise Benedetto Hildegard Bernert, UCD/MC Harold Bissell Marilyn Bringham Lynette Carder, OCIT David Clements, OCIT Violet Corr. Probation Antonia Craviotto, Health & Human Services Anna Dubourdieu Daniel Fischer, Human Assistance Leota Flanery Betty Flores, Economic Development Eugene Gualco, Board of Supervisors Kelly Gulla, Human Assistance Linda Gunn, District Attorney Brenda Helms, SETA William Johnson, Courts Niel Johnston, DTech Norma Keldgord Marci Ketelsen, Human Assistance William Koll, Social Services Donald Krug Lucille Ladd Dorothy Lane Patricia Leichty, Child, Family & Adult Services

Joel Longenecker, Public Defender Richard Mayer, County Counsel Robert Medrano, General Services Robert Miller. Human Assistance Miyoko Molina **Edward Murray** Bradley Myers, Florin Fire Janice Nelson, Human Assistance Jerry Notestine, Assessor Melody O'Brien, Superior Court Carole Patton, Welfare Karel Perras, CHS Catherine Pisani, Health & Human Assistance William Purcell, District Attorney Glenn Robinson William Rogers, Sheriff Eugene Rose, Probation Rosemarie Sanchez, Health & Human Services Thomas Savage, Human Assistance Robert Separovich, Probation Billy Simmons, Public Works Susan Starr, District Attorney Jacqueline Stone, County Executive Wendell Turner, Animal Control Sonia Veare John Williams, Public Works John Yowell

The surviving spouse of a member is eligible for SCREA membership. The application is available on our website at www.saccountyretirees.com/forms. For enrollment assistance, please contact Sue Murray, Chair, Membership Committee at msmurray03@gmail.com or at 916-359-6394.

Jane Smith, Chair, Sunshine Committee, sends **sympathy cards** to families of our members when we are notified of a death. Jane also sends get well cards to our members who are experiencing health problems. If you know of a member who would be cheered by receiving a card from SCREA, please contact Jane at <u>district-fiveretired@yahoo.com</u> or 916-786-6502.



The SCREA News Briefs is published quarterly. Information presented in our News Briefs is believed to be from reliable sources. No responsibility is assumed by SCREA, the Editor or the writers for inaccuracies in the articles published.

However, if you do see an error, please bring it to the attention of SCREA's News Briefs Editor, Pamela Thomas, at eqishome@gmail.com.



WELCOME NEW SCREA MEMBERS!

Richard Allen, District Attorney Jamie Anders, Sheriff Lucia Baham Paul Bernardino, District Attorney Lorna Brazelton, Child Protective Services Diane Barnett, Sheriff Paul Bartolomei Martin Broder, Human Resources George C. Brown, Solid Waste Management Mary K. Brown, Behavior Health Susan Byrne, Florin Fire District Kimberly Campbell, Children Services Leslie Dewayne Campbell Julie Chang, Human Assistance Jeffrey Clark Kathleen Sari Clark, Human Assistance Gary Cox, Building Inspection Stephen Davidson, Health & Human Services Stanley Dean, Public Works Sewer District Sharon Dickson, Sheriff George Eichman, Sheriff Manako Finau Silma Flores, Health Services Don Fiorino, Water Resources Michelle Fiorino, Public Health Jose Franco, Human Assistance Shirley Furen Sheila George, Accountiing Paul Gissinger, Waste Management Bonnie Hankins, Airport Maria Harbuck John Michael Hash, Sheriff Marie Hildago, Finance Brendon Hom, Sheriff Michael Howe, Mental Health Gracilla & John Ilaga, Sheriff Margia M. Jacobs, Transportation - Highways & Bridges Mohammed Kahn Elizabeth Kallman Tracy R. Kerth, Carmichael Recreation & Park District Khosrow Khashabi, Transportation Joey Lazo, General Services AuroraLim, Human Assistance Robert A. Lopez, Sheriff Richard Lyons Kathleen C. Murphy, DTECH William Martens, Public Works Allen Martin, Sac Area Sewer District

Steven McKinney, District Attorney Brent Mikesell Trina Millett Consorcia Montemayor, Human Assistance Debra Nadolna, Technology David Nainggolan, Human Assistance Terry J. Nichols, Behavior Health Mary Nikakis, Human Assistance Diane Oji, Sheriff Martin Olea, Human Assistance Andrey Osadchik, Sheriff Chris & Anita Peden, Sheriff Habiba Perales. Human Assistance Steven Perez. General Services Mary Lou Pierce, General Services John Pries, Airport Dorothy Pittman, Health & Human Services Brian Porter, Sheriff Edward Proctor. SETA Nancy Ramirez, Human Assistance Patricia Raviotta, Sheriff Andrea Rhoe. Human Assistance Patricia Roberts, Sheriff Deanna Rodriguez, Health & Human Services Paul Schmalz, Sheriff Robert Schmidt, Construction Management & Inspection Clifton & Jean Shaw, Mental Health Richard Sirpilla, Human Assistance Zona Ranae Sisto, Health & Human Assistance Ernest Stillman, Florin Fire District Colleen Swartz, Sheriff Surjeet Takhar Mary Thanadabouth, Airport Carla Cook Thomas, Human Assistance **Evan Thweatt** Juanita Torres, Health Esther Ubois Kimberly Whittaker, Human Assistance Angela Williams, OCIT Billy Wright, Construction Management & Inspection Sandra Younger Phillip Yu, Child Support Services



Memorial Day is May 29

With Honor & Gratitude We Remember



SCREA'S JUNE LUNCHEON

By Nancy Gust, Chair, Program Committee

Friday, June 16, 2023 DANTE CLUB

2330 Fair Oaks Blvd, Sacramento, CA 95825 11:00 a.m. NO-HOST BAR - 12:00 p.m. LUNCH

The last luncheon was our Holiday party at the Hilton in December 2022. We had a great meal and a good time.

We will be returning to the Dante Club for the June Luncheon. This location is off Fair Oaks Blvd. between Howe Ave and Fulton Ave. The door prizes will be provided by SCREA, the Lawrence Effinger Estate Fund and the Adachi Memorial Fund.

The menu will include:

- 1. Herb Marinated Chicken with Lemon Butter Sauce and Garlic Mashed Potatoes
- 2. Cheese Ravioli with Pesto Alfredo Sauce (Vegetarian)

Each entree comes with the Dante House Salad (Baby Greens, Tomato, Cucumber, Red Onion, Croutons) with Champagne Vinaigrette, Seasonal Vegetables, rolls with butter, coffee, tea and water. Dessert will be Spumoni ice cream.

COST: Members \$25.00 and Non-Members \$38.00

Everyone must complete the reservation form found on the back of this newsletter to attend the luncheon. The deadline for reservations is Tuesday, May 23, 2023. I would appreciate a phone call (916-725-6752) or email nigust@hotmail.com if you put your check in the mail close to or on the due date so I can have the correct count. Checks should be made out to SCREA and sent to SCREA, P.O. BOX 573, Fair Oaks, CA 95628.

All meals given for the final count must be paid for. Cancellations due to emergencies can be made up to the reservation deadline (May 23, 2023). At this time there are no mask mandates for vaccinated participants. This could change before the day of the event.

NEW RAFFLE INFORMATION

SCREA is starting a new raffle option for those who cannot attend our luncheons. We will be drawing four random numbers for those not attending the luncheons/picnic. The prize will be a \$25.00 Amazon gift card. It will be sent electronically if we have your email address and by mail if we do not. Names will be published in the next News Brief.

SEE'S CANDY SALES

See's \$25.00 gift cards are available at a discounted price of \$22.00. If you would like to purchase, please email me (<u>nigust@hotmail.com</u>) or call (916) 725-6752 and tell me how many you would like. It will be check only. These gift cards can be used at any See's Candy Store.

You also have the option of taking your current pay advice to one of the See's Discount Stores to receive a discount. The stores are located at 10395 Folsom Blvd, Rancho Cordova, CA 95670 or 1009 L St, Sacramento, CA 95814. Your County discount is only available at these two stores.

UPDATE FROM THE EMPLOYEE BENEFITS OFFICE

By Donna Bonnell, Employee Benefits Supervisor

After a long winter, we're excited to welcome spring! Hopefully everyone is looking forward to getting outside and enjoying some of the beautiful sun.

There's always so many topics to cover, but this edition we wanted to focus on the training and resources Employee Benefits provides for our retirees. We've developed a full webpage covering our training opportunities as well as resources (forms, links) that will help you access information whenever you need it 24/7.

Training Calendar:

Our training calendars can be accessed at https://personnel.saccounty.gov/Benefits/Pages/Training.aspx

All training sessions are accessible via computer or simply by listening on the phone.

Medicare 101:

For those turning 65 during 2023, we have scheduled 6 training sessions, provided by Kaiser, but not Kaiser specific information, to cover all the basic information you will need to enroll in Medicare Part A & B, as well as the different types of Medicare Advantage/ Supplement plans you'll want to consider.

MissionSquare – Retiree Health Savings Plan:

We're partnering with MissionSquare to provide a 30-minute informational session on the Retiree Health Savings Account including how to file claims.

Fidelity - Deferred Compensation:

Each month, our dedicated Fidelity Representative covers a variety of topics focused on your Deferred Compensation 457(b) accounts. Sessions are scheduled throughout the month and are generally 45 minutes or less.

Resources:

You can find a number of forms, benefit coverage details as well as additional links on our pre-retiree website, which can be accessed at https://personnel.saccounty.gov/Benefits/Pages/Pre-Retiree-Resources.aspx. For more information, please contact the Employee Benefits Office at 916-874-2020 or myretireebenefits@saccounty.gov.



Check out SCREA's website at www.saccountyretirees.com to get updated info and keep informed on various issues affecting County retirees. You can also read our newsletters and subscribe to receive emails when the website is updated.

Sunday, June 18



SCREA NEEDS YOU!

By Carol Summers, Chair, Nominating Committee



The SCREA Board of Directors has two current vacant positions on its 17 member Board. The Nominating Committee is actively seeking to fill these two positions. We are looking for any retiree with an interest in working on local, state and national issues related to pension, health insurance and retiree issues; and with a desire to contribute to the well-being of fellow Sacramento County retirees. The term of office for these two vacant positions begins July 1, 2023 thru June 30, 2026. SCREA members in good standing may submit a letter of interest to Nominating Chair Carol Summers, mauisummers13@gmail.com. Letters of interest should include contact information (email and phone number) and a short statement indicating a wish to run for election and a will to serve if elected and/or appointed. Any background information of the applicant's work history with Sacramento County and interests is most appreciated.

This article also serves to formally announce the expiration of five SCREA Board positions on June 30, this year. They are Sue Murray, A. Jane Smith, Bob Weil, Kathy O'Neil and Pamela Thomas. Incumbent members interested in serving on the Board have submitted a letter of interest with the same information previously stated to the Nominating Chair. Two incumbents, Kathy O'Neil and Pamela Thomas are not seeking re-election. Nominees for these three incumbent positions are subject to a vote of the Membership at the June 16th luncheon at the Dante Club. If, at the date of the luncheon and election, the two vacant positions are not filled with a nominee, the President of SCREA will appoint the nominee to the SCREA Board at a later date.

If you need more information about becoming a SCREA Board Member, please e-mail me at <u>mauisummers13@gmail.com</u> or contact any current member of the Board. Our contact information is on the back of the *News Briefs*.

SCREA members are always welcome to join us for our monthly Board meetings. All meetings begin at 9:30 am and are held on the first Monday of each month. If the first Monday is a holiday, the meeting is held the following Monday.

Most of our meetings are held at the Rancho Cordova Police Department, 2897 Kilgore Road, Rancho Cordova.

As of March 31, 2023, SCREA now has a total of **4,822 members**. Members consist of retired Sacramento County employees and/or their spouses.

The membership application for retirees and/or a spouse is available on our website, www.saccountyretirees.com/membership.

If you have any questions, please contact Sue Murray, Chair, Membership Committee at 916-359-6394 or at msmurray03@gmail.com.



DUES INCREASE VOTE

This is a reminder that at the June luncheon, the general membership (**member retirees** in attendance) will be voting on the SCREA Board's proposal for an increase in the monthly dues which we all pay, including the Board members and officers.

As you know, inflation is everywhere. Our dues have not increased since the SCREA was founded in the 1970's. We have strived to keep dues both reasonable and constant even though our expenses have significantly increased also. Our largest expenses include costs associated with the luncheons, printing and mailing the quarterly newsletters, and rental of a storage locker for our official documents. Since the fiscal year 2013-2014, even after taking into account a 16% increase in membership, our expenses have increased by nearly 33%. We are anticipating another increase in annual costs next year as well.

As a result, the Board is requesting an increase in dues to \$2 per month (\$24/year) from our members. Dues for Associate Memberships (Spouse, Domestic Partner, and Surviving Spouse) would increase to \$1 per month. This proposal will be voted on, in accordance with the bylaws at the annual meeting, June 16, 2023 at the Dante Club. PLEASE COME AND VOTE!!

SCREA'S MISSION STATEMENT

SCREA is established to promote the welfare of the retired employees of Sacramento County in all ways compatible with the public interest, and to assist employees reaching retirement to make the transition in the most effective way possible by:

- Representing retired employees in discussions, hearings, and negotiations with County agencies and officials;
- Joining and/or supporting other organizations formed for similar purposes;
- Creating and fostering favorable public sentiment;
- Supporting legislation deemed beneficial and resisting legislation deemed detrimental to the interests of its members or sound government; and
- Disseminating pertinent information to its members.



Have you thought about Long-Term Care?

Long-Term Care isn't just for the elderly. Accidents, injuries, and illnesses can happen to anyone, at any age, so it is very important to be prepared. Many people believe, incorrectly, that Medicare or their Health Insurance will cover most or all of the costs of long-term care services. However, nothing could be further from the truth. In fact, Medicare typically covers only about 12% of the cost of long-term care services nationally. Standard healthcare insurance plans for those under 65 are simply not designed to provide long-term services on an extended basis. Without a Long-Term Care Insurance plan in place, you could be stuck paying out-of-pocket for expenses that can exceed \$75,000 per year or more depending on the area in which you live.

The good news is that you can protect yourself with a Long-Term Care Insurance plan now available to SACRAMENTO COUNTY RETIRED EMPLOYEES ASSOCIATION (SCREA) members through SPECIALISTS IN LONG TERM CARE INSURANCE SERVICES, INC. (AN AMBA COMPANY.) These policies can provide benefits to help you pay for your long-term care expenses and protect your assets. They also allow for the choice to receive care in your home, an assisted living facility, or a nursing home. In addition to choosing how you receive care, you can also customize the amounts of your coverage, creating a plan that perfectly suits you and your budget, giving you peace of mind. Furthermore, SCREA members are eligible for a group discount on the policy of their choice.

If you are interested in learning more about the plans available to SCREA members, please call **TOLL FREE 1-800-764-6585** or email an inquiry containing your name, association, and telephone number to <u>info@siltc.com</u>.

Please note that a telephone call is necessary to ask several qualifying questions before a customized quote can be mailed to you.





VOLUNTEERS NEEDED!

By Ed Thomas, Docent Sacramento Southern Railroad & California State Railroad Museum

The California State Railroad Museum (SSRR) is again looking for volunteers that enjoy inspiring visitors of all ages and explaining to them the history and importance of the railroad and how it affected the growth of California. Many special train excursions are scheduled throughout the year including the Halloween Train and the Polar Express where docents may work. Polar Express volunteer training usually occurs during the month of October. You are not required to be a docent to volunteer for Polar Express.

Due to unfortunate circumstances, excursion trains will not run for a 4 month period this year starting in April. However, volunteer and docent training will still be held to prepare for the fall trains.

Volunteer and docent training typically takes place two times a year: spring and fall. There are two paths volunteers may follow: work in the Railroad Museum and/or with the Sacramento Southern Railroad (SSRR).

Docent/Volunteer Training

Upon entry to the volunteer program, volunteers may choose training for the Railroad Museum or SSRR. The first few sessions are attended by all volunteers together. After learning how to interpret, docent trainees will then decide which path to take. Museum docents will follow a specific training schedule; however, those who want to be involved with SSRR operations, including signals, working on the trains, etc. will complete a different training.

Should you decide to volunteer at the museum, there are a wide variety of opportunities such as: Library & Archives, School Programs, Maintenance of Way, Signals Maintainer, Upholstery Shop, Huntington Hopkins Hardware Store, Research, Tour Guide and more.

Volunteers are asked to work at least 84 hours per year, which equals seven hours per month. You will choose the program(s) in which you wish to work and what days and times you volunteer. There is no fee to become a volunteer and parking in the Museum's parking lot is made available to volunteers who work the required 84 hours per calendar year.



What happened when a faucet, a tomato, and some <u>lettuce</u> ran a race together?

The lettuce was ahead, the faucet was <u>running</u>, and the tomato was trying to ketchup.

An Often Overlooked Gift: The Opportunity to Prepare By Ed Fong, Attorney at Law

Unexpected things happen that leave us no opportunity to prepare. One of the hardest things to process in life is the unexpected loss of a loved one. Grief hits everyone differently, but one thing everyone has in common while navigating the brutal waves of grief is the desire to honor their loved ones the way they see fit.

The intent to honor a loved one frequently gets clouded by confusion and complication of estate planning. Establishing a living trust in advance provides the ease of distribution of the estate in a seamless, predetermined manner, allowing your loved ones to focus on processing their grief.

Without a living trust, your estate is subject to probate. Probate is a legal process overseen by the courts that takes place when someone passes away without a living trust. Currently in the State of California, probate takes a minimum of one to one and a half years. There are also significant fees involved, which vary depending on whether or not a Court Administrator is assigned to your case. For a million dollar estate, those fees range from \$25,000 to \$50,000. Those fees come directly out of the estate, rather than going to your family or loved ones.

Another drawback of probate is that it is a public proceeding. Aside from the lack of privacy, this also creates the opportunity for fraudsters and creditors to become aware of and possibly try to take advantage of the situation. This can create more chaos and heartache during an already difficult time.

In addition to predetermining financial matters, a living trust also often comes with powers of attorney, one for medical issues and one for financial issues. If you become incapacitated and cannot speak or act for yourself, this allows you to preselect someone to do so on your behalf. A living trust also allows for the nomination of guardians, allowing you peace of mind to know your children will be cared for by someone of your choosing.

Think of estate planning as creating a key. You can create this key by establishing a living trust and hand the key to whomever you choose or you can let the courts make a key and hand it to whom they deem most appropriate, and on their time, at their cost. You have the gift of an opportunity to remain on duty for those you love after you are gone. I hope you will consider honoring yourself and your loved ones by taking advantage of this gift and creating a living trust.

Ed Fong is a retired Sacramento County Sheriff's Deputy after serving 24 years. Prior to becoming a deputy, he was a civilian employee for the Sacramento Police Department. Ed is currently an estate planning/probate attorney in Sacramento. If you have any questions, please contact him at: ed@edfonglaw.com or call 916-883-3368. Website is www.edfonglaw.com.



Summer starts Wednesday, June 21

Enjoy your summer!

MOVING? NEW FORMS TO ADVISE SCERS AND SCREA

If you plan on moving any time soon, there are **two** very important places to contact.

First, inform the Retirement Office (SCERS) by downloading and completing a SCERS Member's Affidavit form from their website, https://saccountyretirees.com/county-retirement-system. Once completed, return the form to SCERS, 980 9th Street, Suite 1900, Sacramento, CA 95814-2739. If you prefer, you may call SCERS and request a DocuSign version of the form. SCERS Reception is at 916-874-9119. If you do not notify SCERS of your new address, you will miss receiving your retirement check!

Second, notify SCREA of your new address by completing the form below and forwarding it to SCREA at the address on the form so you can continue receiving your quarterly News Briefs.

CHANGE OF ADDRESS, TELEPHONE OR EMAIL (for SCREA only)		
Please fill out and mail this notice 573, Fair Oaks, CA 95628	ce to SCREA Chan	ge of Address, P.O. Box
Name(s)		· · · · · · · · · · · · · · · · · · ·
New Address		
City	State	Zip
Telephone	Email	
Effective Date for Change		
! !		



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OFFICERS

President Randal Angeloni 916-989-4353 Vice President Nancy Gust 916-725-6752 Treasurer Dave Irish 916-207-7437 Secretary Deb Kanner 916-995-5575 SCREA PO Box 573 Fair Oaks, CA 95628 NON-PROFIT U.S. Postage Paid Permit # 1298 Sacramento, CA

DIRECTORS

Rolfe Appel	916-508-2279
Rick Griggs	916-704-0896
Martha Hoover	916-362-4009
Alice Jarboe	916-202-0902
Gregory Leafe	916-849-5912
Sue Murray	916-359-6394
Kathy O'Neil	916-402-9480
Larry Rodriguez	916-212-0769
A. Jane Smith	916-786-6502
Barbara Smith, Past Pres.	916-684-5344
Carol Summers	808-269-1048
Pamela Thomas	209-912-4312
Bob Weil	916-489-0247

SCREA'S JUNE LUNCHEON DANTE CLUB RESERVATION FORM FRIDAY, JUNE 16, 2023

Member's Name:	Phone:
Member's Name:	Phone:
"New" e-mail addresses ONLY:	
Non-Members Name:	Phone:
Non-Member- Name:	Phone:
	ken w/butter sauce & garlic mashed potatoes \$25.00 Ravioli with Pesto Alfredo Sauce \$25.00
	Chicken w/butter sauce & garlic mashed potatoes eese Ravioli with Pesto Alfredo Sauce \$38.00
J	FOTAL CHECK ENCLOSED \$

RESERVATION DEADLINE: MAY 23, 2023 (TUESDAY)

PLEASE NOTE ON YOUR RESERVATION FORM IF YOU HAVE SPECIAL DIETARY NEEDS. ALL CANCELLATIONS MUST BE CALLED IN BY THE RESERVATION DEADLINE (MAY 23, 2023). PLEASE DO NOT SEND CASH. <u>SEND THIS FORM</u> AND A CHECK PAYABLE TO SCREA, TO SCREA, P.O. BOX 573, FAIR OAKS, CA 95628.