

October 4, 2018

Michael Celentano

Dear Mr. Celentano,

This letter is in response to your letter of appeal dated October 1, 2018, attached, submitted in response to my letter of September 12, 2018, attached, which included all documents from the member file of your spouse that relate in any way to your Claim and any defense, the MCERA Administrative Hearing Policy, and my previous letter dated July 30, 2018, attached, in which your appeal of the administrative decision to require the submission of a certified marriage certificate to MCERA in order to initiate your survivor benefit after the death of your wife was denied.

In accordance with the MCERA Administrative Hearing Policy I am accepting your request to proceed with an administrative hearing and will place your hearing on the October 17, 2018 Board of Retirement meeting agenda for consideration. The Board materials regarding your hearing will include the Statement of Claim, Response(s) and Reply(s), and any evidentiary material provided. If you wish to submit other written materials for the Board prior to the meeting, those must be received at least 5 days in advance of the meeting.

According to the Administrative Hearing Policy, you may present arguments to the Board for up to 10 minutes. Please let Judy Zeller, Administrative Assistant, know if you plan on being present for the meeting. If you have any questions regarding the process for appealing this decision, please refer to the MCERA Administrative Hearing Policy, attached or available on the MCERA website or you may contact Judy Zeller, Administrative Assistant.

Respectfully,

James Wilbanks, Ph.D.

R. Willand

Executive Director

Attachments

Oct 1, 2018 RECEIVED

James Wilborks, Phd HCERA

OCT 03 2018

Mendocino County Employees Retirement Association

Dear Hr Willanks

I am appealing your decision that a certified morriage license is necessary for me to receive my survivor benifits. After reading all the documents I cannot see any written requirement for the certified morriage license at the time of hor retirement. This requirement I feel is unnecessary and should be deleted from your policies. Other Counties do not have this requirement.

I would like to schedule a meeting to discuss this firther

Michael A Celentono, CPA



September 12, 2018

Michael Celentano

Dear Mr. Celentano,

This letter is in response to your Statement of Claim form dated September 4, 2018, attached. Your Statement of Claim was submitted in response to my letter of July 30, 2018, attached, in which I denied your appeal of the administrative decision to require the submission of a certified marriage certificate to MCERA in order to initiate your survivor benefit after the death of your wife.

In my letter of July 30, 2018, I state that the MCERA Administrative Hearing Policy, attached, specifies that you have 14 days from receipt of my letter to file a Statement of Claim. Your Statement of Claim is dated 35 days after my letter denying your appeal, which is untimely and grounds to deny your appeal. Nevertheless, I am willing to allow your appeal to continue as I am sure this has been a difficult time for you.

In accordance with the MCERA Administrative Hearing Policy I am providing all documents from the member file of your spouse that relate in any way to your Claim and any defense. Attached are the following documents:

- Application for Service Retirement of Sharon Celentano, dated March 3, 1998;
- Retirement Benefit Estimate for Sharon Celentano, dated March 3, 1998;
- Election of Retirement Allowance of Sharon Celentano;
- Member's Enrollment Affidavit of Sharon Shrader Dixon, dated March 25, 1979;
- Request for Change of Beneficiary of Sharon Celentano;
- Unofficial Certificate of Marriage of Michael Celentano and Sharon Dixon, dated November 19, 1988;
- Letter to Michael Celentano regarding documents required to initiate survivor benefits, dated June 25, 2018;
- Death Benefit Claimant Statement of Michael Celentano, dated July 17, 201;
- Direct Deposit Authorization of Michael Celentano, dated July 17, 2018;

- Tax Withholding Election of Michael Celentano, dated July 17, 2018;
- Photocopy of Certified Death Certificate of Sharon Celentano with verification, dated June 21, 2018;
- Photocopy of Passport of Michael Celentano with verification, dated July 17, 2018; and
- Photocopy of Certificate of Registry of Marriage without verification, dated November 19, 1988.

As outlined in the MCERA Administrative Hearing Policy Section D(2), you have 30 days from the date of this letter to submit a written notice of intent to proceed with an administrative appeal. If you have any questions regarding the process for appealing this decision, please refer to the MCERA Administrative Hearing Policy, attached or available on the MCERA website.

Respectfully,

James Wilbanks, Ph.D.

2 R. Willak

Executive Director

Attachments



STATEMENT OF CLAIM

RECEVED

SEP 10 2018

	Mendocino County Employees Retirement Association
Member Name: Michael D. Celeutano	
Section 1: Member Information, The following information will be	e redacted prior to public disclosure.
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Home Phone Work Phone	Cell Phone Number
Number Email Actives	
Section 2: Claim Information. Please provide the following inform	ation regarding the claim. ninistrator Denial of Appeal
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Nature of Administrative Decision Will not process without cortific	1 and to the
Documents Requested Therence Sharon Celentano's	
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Her referenced and Should not all By filing this Statement of Claim, I understand that I am waiving any cl	aim of confidentiality related to this claim
and the documents requested above. I also understand that I am waiving any documents necessary for the defense of the administrative decision	ng any claim of confidentiality related to
Member Signature:	
9/4/18	



July 30, 2018

Michael Celentano

Dear Mr. Celentano,

I would like to offer the condolences of the Mendocino County Employees Retirement Association (MCERA) Board and staff on the recent passing of your spouse.

This letter is in response to your appeal of the administrative decision regarding the MCERA requirement regarding proof of marriage prior to initiating a continuance benefit. As you know, MCERA requires a certified copy of a marriage certificate to prove both the existence of a legal marriage, as well as to establish the date of the marriage.

In fulfilling our fiduciary duty to all members of MCERA, we must take all reasonable steps to protect against paying benefits beyond those allowed by the law and our other plan documents. The requirement for members to produce a certified marriage certificate is intended to ensure that members, and their beneficiaries, receive the benefits to which they are legally entitled.

For your reference, the current MCERA service retirement application checklist, available on the MCERA website, states that members must provide a certified marriage certificate in order to complete their retirement application. A retirement application that is missing a certified marriage certificate, if applicable, is rejected and the member cannot retire until the document is provided. While the certified marriage certificate was not required prior to retirement when your spouse retired with MCERA, it was always required prior to the inception of a continuance benefit.

Based on the primacy of fulfilling our fiduciary duty to all members of MCERA, and ensuring compliance with state law, I reject your appeal of the administrative decision to require a certified marriage certificate to pay the continuance benefits.

Attached to this letter is a Statement of Claim form that you may file within 14 days of this letter to obtain any documents pertaining to your claim. Upon receipt of a completed Statement of Claim form, MCERA will provide the requested documents to you. After the documents are provided, you then have 30 days to notify MCERA, in writing, if you wish to proceed to an administrative hearing. If you have any other questions regarding the process for appealing this decision, please refer to the MCERA Administrative Hearing Policy, found on the MCERA website.

Respectfully,

James Wilbanks, Ph.D.

Retirement Administrator

S. Willak





STATEMENT OF CLAIM

Member Name: Michael A Celentano Shoron A Celentano
Member Name: Michael A Celentano / Shoron A Celentano
Section 1: Member Information. The following information will be redacted prior to public disclosure.
Social Security Number
Home Ph Number Cell Phone Number
Emilyddian
Section 2: Claim Information. Please provide the following information regarding the claim.
Date of Administrative Decision Date of Administrator Denial of Appeal
Nature of Administrative Decision
Wanted Covilied Marriage Cortificate
Nove
I am enclosing copies of documents presented on 7/17/18 to Nova Morgan. I do not feel that a certificate copy of morrise certificted is necessary to transfer benefits. I ask that the copies enclosed be accepted in least of early that I ambairing any claim of confidentiality related to this claim. By filing this Statement of Claim I understand that I ambairing any claim of confidentiality related to this claim.
on 7/17/18 to Nova Morgan. I do not feel
that a certified copy of moreize certificte
is necessary to transfer benefits. I ask
that the copies endused be accepted in
- j g time of the or contract of the con
and the documents requested above. I also understand that I am waiving any claim of confidentiality related to any documents necessary for the defense of the administrative decision.
Member Signature:
Date: 7/16/18

Michael Celentano

From:

Nora Morgan < Nora.Morgan@mendocinocounty.org>

Sent:

Wednesday, July 18, 2018 3:17 PM

To:

Subject:

Administrative Hearing Process

Hello Michael,

Here is a copy of the administrative hearing policy that provides instructions for appealing our process of requiring a certified marriage certificate. Let me know if you have any questions.

Thank you,

Nora



Nora Morgan | Retirement Specialist II (707) 467-6018 - Office | (707) 467-6472 - Fax nora.morgan@mendocinocounty.org



ADMINISTRATIVE HEARING POLICY

I. PURPOSE

The purpose of this Policy is to provide an administrative appeal process on matters other than disability retirement applications as to which the MCERA Board of Retirement ("Board") or Retirement Administrator ("Administrator") determines that such an appeal right is warranted.

II. OBJECTIVE

The primary objective of this Policy is to provide an administrative appeal process that complies with constitutional requirements to due process to any MCERA member, beneficiary or successor-in-interest (collectively referred to herein as "Member") who challenges an administrative determination made by the Administrator, except for disability retirement matters that follow a separate MCERA Policy. For example, appeals under this Policy may address, among other topics: (i) determinations of whether a pay item is "compensation earnable" under Government Code section 31461 or "pensionable compensation" under Government Code section 7522.34; (ii) an adverse action with respect to a retired Member who seeks to, or does, work in excess of 960 hours during a fiscal year; (iii) felony forfeiture of benefits as provided in Government Code sections 7522.72, 7522.74; (iv) adjustment of overpaid benefits, and/or under-collected contributions, or otherwise.

III. GUIDELINES AND PROCEDURES

A. Filing a Timely Appeal

A Member or other claimant (such as MCERA's plan sponsor the County of Mendocino and participating districts the Mendocino County Superior Court and the Russian River Cemetery District) (collectively, "Claimant") may appeal any MCERA staff administrative decision in writing to the Administrator within 30 days of MCERA's notification of the decision ("Appeal").

B. Administrative Response to Appeal

The Administrator will respond in writing to the Appeal, either (i) reconsidering the staff decision and modifying or overturning it; or (ii) reasserting and further explaining the factual and/or legal basis for the decision and informing the Claimant that the administrative decision may be appealed to the Board under this Policy, if appropriate. The Administrator shall also inform the Claimant in that response whether MCERA is aware of any other party who opposes the Appeal ("Adverse Party"). Further, the Administrator will inform the Claimant that the Claimant and any Adverse

Party, including MCERA (collectively, the "Parties"), may be represented by an attorney licensed to practice in the State of California with respect to the Claim at the sole expense of that party. Once MCERA has notice that an attorney is representing any Party, all notices and other papers shall be served on the attorney for that Party.

C. Statement of Claim and Limited Waiver of Confidentiality

- 1. Within 14 days of receiving written notice from MCERA of the Administrator's decision in response to the Appeal, the Claimant may challenge that decision by filing a completed Statement of Claim with the Administrator and shall provide a copy of the Statement of Claim to the Adverse Party. The Statement of Claim shall be on the form provided by MCERA, and must include all information and documents requested on the form. A Statement of Claim may, but is not required to be, filed jointly by any Claimants who are jointly represented by counsel.
- 2. By filing a Statement of Claim, a Claimant waives confidentiality with respect to any documents in Claimant's MCERA file that relate in any way to Claimant's Claim and any defense.

D. Response to Statement of Claim

- 1. Upon Claimant's filing of a Statement of Claim, MCERA will provide Claimant and any Adverse Party with all documents in Claimant's file that relate in any way to the Claim and any defense.
- 2. Within 30 days of providing the information as defined in D(1) above, the Claimant shall provide the Administrator a written notice of intent to proceed with an administrative appeal. The written notice of intent to proceed with an administrative appeal shall include the Claimant's basis for challenging the decision.
- 3. Upon receipt of the Claimant's written notice of intent to proceed, the Administrator will either agendize consideration of the Claim for a Board of Retirement meeting, or will set the matter for hearing as contemplated by Government Code section 31533 and as further provided herein, as appropriate under the circumstances as determined by the Administrator.

E. Administrative Hearing Before the Board

- 1. If the Claim is agendized for a Board meeting, then, at least 10 days before the Board meeting, the Adverse Party and/or the Administrator may provide a written response to the Statement of Claim ("Response") to MCERA and shall timely provide a copy of the Response to the Claimant. The Adverse Party may then provide a reply to the Response ("Reply") at least 5 days before the Board meeting. The Board agenda materials regarding the Claim shall include the Statement of Claim, Response(s) and Reply, and any evidentiary material provided.
- 2. The Board may hear the Appeal itself or refer it to a hearing officer for a recommendation to the Board for a final decision as provided in Government Code section 31533.
- 3. If the Board hears the Appeal itself, the Claimant may present arguments to the Board during open session for up to 10 minutes, and the Adverse Party and MCERA may present rebuttal evidence and argument for a total of 10 minutes, unless the Board Chair provides each side with additional time.

- 4. The Board shall make a final administrative decision on the Appeal by majority vote.
- 5. MCERA will notify the Claimant and any Adverse Parties, other than itself, in writing of the Board's final administrative decision within 10 days of the Board meeting at which the Board makes a decision on the Appeal.

F. Administrative Hearing Before a Hearing Officer

- 1. If the Claim is set for hearing, a member of the Board or another hearing officer duly appointed by the Board shall preside over the hearing as contemplated by Government Code section 31533 ("Hearing Officer").
- 2. The Hearing Officer shall make all rulings necessary for fair and efficient proceedings, including the admissibility of evidence, conduct of witnesses and parties and scheduling. Parties and their counsel are prohibited from having communication with Board members or Hearing Officers regarding matters related to the hearing without the presence or knowledge of the other side.
- 3. The Claimant has the burden of proof and shall present its case first, followed by MCERA and any other Adverse Party. In all cases, the presentation may include:
 - a. Opening statements;
 - b. Testimony of witnesses and presentation of documentary evidence;
 - c. Cross examination of witnesses;
 - d. Rebuttal evidence;
 - e. Closing statements
- 4. The Parties may submit written evidence and argument to the Hearing Officer. Each side will provide copies of the materials proposed to be offered at the Hearing to the other side at least 10 days before the Hearing is held.
- 5. Witnesses must testify under oath or affirmation administered by the Hearing Officer. Each party is responsible for obtaining those subpoenas it deems necessary for the presentation of its evidence at hearing. All subpoenas are to be issued in accordance with Government Code section 31535.
- 6. The Hearing need not be conducted according to technical rules relating to evidence and witnesses. Any relevant evidence shall be admitted if it is the sort of evidence on which reasonable persons are accustomed to rely in the conduct of serious affairs regardless of the existence of any common law or statutory rule which might make improper the admission of such evidence over objection in civil actions. The rules of privilege shall be effective to the extent that they are otherwise required by statute to be recognized at the Hearing. The Hearing Officer has discretion to admit relevant and reliable evidence and to exclude irrelevant or repetitious evidence. The record shall be closed to new evidence at the conclusion of the final day of Hearing unless each party stipulates to leave the record open.

7. Following the Hearing, the Hearing Officer shall transmit to the Board written proposed findings of fact, conclusions of law, and recommendations.

G. Board Consideration and Action after Administrative Hearing

- 1. Upon receiving the Hearing Officer's proposed findings of fact and recommendations, the Board may do one of the following pursuant to Government Code section 31534:
 - a. Approve and adopt the proposed findings and recommendations; or
 - b. Require a transcript or summary of all the testimony, plus all other evidence received by the Hearing Officer. Upon receipt thereof the Board shall take such action in its opinion is indicated by such evidence; or
 - c. Refer the matter back to the Hearing Officer with instructions for further proceedings; or
 - d. Set the matter for hearing before the Board. At such hearing, the Board shall hear and decide the matter as if it had not been referred to the Hearing Officer.
- 2. MCERA will notify the Parties in writing of the Board's determination within 10 days of the hearing.

IV. POLICY REVIEW

The Board shall review the Administrative Hearing Policy at least every three years to ensure that it remains relevant and appropriate.

V. POLICY HISTORY

The Board adopted this policy on July 18, 2018.



JUL 17 2018

Death Benefit Claimant Statement

Mendocino County Employees
Retirement Association

Name of Claimant: Michael A Celentano
Name of Claimant: Michael A Celentano (If claimant is an estate/trust, please attach a copy of the legal estate/trust documents.)
Mailing Address
City, State, Zip (
Phone
Relationship to Deceased: Spouse
Name of Decedent: Sharon A Celentano
Birth Date: Date of Death:
(Please attach a certified copy of the death certificate.)
partnership is: (Please attach certified copies of your marriage certificate or California Certificate of Registration of
Domestic Partnership and birth certificates.)
The city and state where the marriage or registered domestic partnership took place is:
Ukiah CA
acknowledge that 20% of the taxable amount will be withheld for Federal Income Tax. I understand that the taxable amount may be subject to CA State Tax. Choose and initial one of the options below regarding CA State Tax.
I elect to have 2% CA State Tax Withheld.
Do not withhold CA State Tax.
Signature of Claimant Date
Mora Morgan
Signature of Witness Date



Direct Deposit Authorization

JUL 17 2018

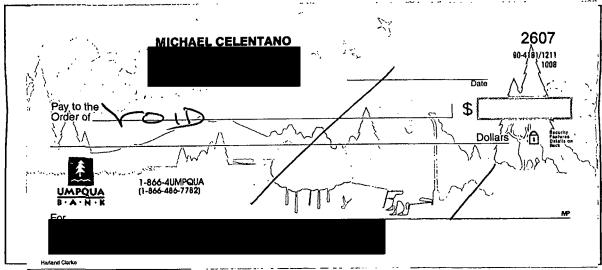
Mendocino County Employees Retirement Association

I hereby authorize the Mendocino County Employees Retirement Association to deposit all pension/annuity payments due to me from MCERA directly into the account identified below. This authority will remain in effect until I notify MCERA in writing to terminate this authorization. I understand that I must give MCERA enough notice to allow reasonable time to act on my instructions. In the event an overpayment from MCERA is credited to my account during or after my lifetime, I authorize MCERA to direct my financial institution to refund the same to MCERA and charge such payment to my account. I understand that I will not receive a check stub by mail with Direct Deposit but can obtain this information online at MemberDirect or by contacting MCERA.

Member Information

First Name Hi Chael	Middle Name	Last Name Celentano
Retiree Signature		7/12/18

Financial Institution





JUL 17 2018

Tax Withholding Election Mendocino County Employees Retirement Association Street Address V City/State *If mailing address is a P.O. Box your street address is required. Federal Tax Withholding Certificate for Pension or Annuity Payments (W-4P) Make only one election, sign and return: 区 **CAUTION:** There are penalties for not Do not withhold Federal Income Tax. paying enough taxes during the year. П Withhold Federal Income Tax based on the tax tables for: Estimated tax requirements and penalties are explained in IRS Married, with _____ tax withholding allowances. П Publication 505. (enter a number from 0 to 10) Single, or Married (with two or more incomes), with _____ tax withholding allowances. \Box (enter a number from 0 to 10) In addition to the amount withheld based on the tax tables, withhold \$_____ monthly. State of California (EDD) Tax Withholding Certificate for Pension or Annuity Payments (DE-4P) Make only one election, sign and return: Do not withhold State of California Income Tax. Withhold this designated amount of State of California Income Tax. I want \$_____ withheld monthly. Withhold State of California Income Tax based on the tax tables for: Married, with _____ tax withholding allowances. (enter a number from 0 to 10) Single, or Married (with two or more incomes), with _____ tax withholding allowances. П (enter a number from 0 to 10) П Head of Household, with _____ tax withholding allowances. (enter a number from 0 to 10) In addition to the amount withheld based on the tax tables, withhold \$_____ monthly. \Box

This combination Federal Tax Withholding Certificate (W-4P) and State of California Tax Withholding Certificate (DE-4P) is being provided for you to make your tax withholding elections. This form may be used for both federal and state tax withholding. Please make one election for each and be sure to sign the certificate before returning it to MCERA.

Federal Tax Withholding Information

Federal regulations require all payees whose allowances are taxable to either make a specific election for no withholding or make an election using the tax tables based on marital status and exemption allowances. If no election is filed, MCERA is required by law to withhold taxes based on tax tables for married with three exemptions. Taxes will not be withheld unless your gross benefit exceeds the minimum amount listed on the tax table for that filing status.

IRS Code requires MCERA to automatically withhold federal income tax at the married and claiming three tax withholding allowances rate from:

- Individuals who provide a PO Box as their home address and
- US citizens and resident aliens who are living outside of the United States.

To have MCERA withhold federal tax at a rate other than married with three allowances or to elect not to have tax withheld, use this form to submit a US home address with a street number. (In the event of an IRS audit, it will be your responsibility to substantiate your residence.) This rule applies to federal income tax only.

We are required to remind you that there are penalties imposed by the IRS for not paying enough taxes during the year. Established tax requirements and penalties are explained in IRS Publication 505. Additionally, Publication 575, Pension and Annuity Income may also be of assistance.

State of California Tax Withholding Information

Unless you elect otherwise, the law requires that personal income tax be withheld, using the marital status and withholding allowance claimed on your W-4P. In compliance with Federal law, California income tax is not to be withheld from pension recipients who reside outside of California.

IF YOU HAVE PREVIOUSLY FILED A TAX WITHHOLDING ELECTION FORM, THE CALIFORNIA WITHHOLDING ELECTION WILL REMAIN IN EFFECT UNTIL A NEW WITHHOLDING CERTIFICATE IS FILED.

If you prefer to use the Federal and State issued withholding forms, please see your tax advisor or contact us at (707) 463-4328.

Service Connected Disabilities

If you were granted a Service Connected Disability, withholding tax will be based solely on the taxable portion (if any) of your retirement allowance. If your allowance is equal to 50 percent of your final compensation at retirement, your allowance qualifies as fully non-taxable. If your allowance exceeds 50 percent of your final compensation at retirement, the portion of your allowance over 50 percent is taxable.

NOTE: Failure to properly complete the withholding form will result in MCERA rejecting your form.

Return completed form to: MCERA, 625-B Kings Court, Ukiah, CA 95482 or fax (707) 467-6472.

Page 2 of 2 REV18-0329

JUL 17 2018



COUNTY OF HUMBOLDT

EUREKA, CALIFORNIA 95501

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This is a true and exact reproduction of the document officially registered and placed on file in the office of the Humboldt County Local Registrar.

Wil.

DONALD I. BAIRD, MD
EALTH OFFICER AND LOCAL REGISTRAR
HUMBOLDT COUNTY, CALIFORNIA

JUN 2 1 2018

DATE ISSUED

This copy is not valid unless prepared on an engraved border, displaying the date, seal and signature of the County Health Officer.

000105530



Certified Copy Verified & Returned

CAHUMBOLOL

Of the United States.

Desired to be recommon expectation.

Desired

Certified Copy
Verified & Returned

RECEIVED

JUL 17 2018

Mendocino County Employees Retirement Association CERTIFICATE OF REGISTRY OF MARRIAGE

ST	ATE FILE NUMBER (F	PERSONAL DATA. LICENSE TO MARRY.	CERTIFICATION OF MARRIAGE)	LOCAL REGISTRAR'S NUMBER
	14 NAME OF GROOM-FIRST NAME	18. MIDDLE NAME	IC LAST NAME	2. DATE OF BIRTH-HOUTH DAT YEAR
	MICHAEL	_ ANTHONY	CELENTANO	
	3 AGE HAV STANDARD A NUMBER	THIS MADRIACE	CELENTANO IF PREVIOUSLY MARRIED DIVORCE OF A	OLATH. 6 BINTIPLACE ISTATE OR FOREIGN COUR
			DIAOACT ON T	California
GROOM	74 RESIDENCE OF GROOM-STREET AD	DRESS . CLASSIC AND STREET, 22790	178 CITY OR TOWN	7c. COUNTY of OUISIDE CALIFORNIA LATE
PERSONAL			Ukiah	Mendocino
DATA	8A PRESENT OR LAST OCCUPATION	88. KIND OF INDUSTRY		9 HIGHEST SCHOOL GRADE COL
	Accountant	Serv		16
	104 NAME OF FATHER OF GROOM	110s. BIRTHPLACE OF FATE		
		STATE OR FOREIGN COUNTRY		STATE OR FOREIGH COUNTRY
	Michael A. Celent	ano California 	Betty Stoermer	Oklahoma 13 DATE OF BIRTH VONTE DAY VIA
	1			DATE OF BIRTING SOLD OF
	SHARON 14 AGE TANY BIRTHDAY 15 NUMBER (OF THIS MARRIAGE	I DIXON	17
	113 NORDER	IGA DATE LAST MARRIAGE EN	NDED 1168, LAST MARRIAGE ENOFD BY DIVORCE OF	
BRIDE	18 4		IBB CITY OR TOWN	California
PERSONAL		Anasta athat appares da (oc 11194)	1	
DATA	19 PRESENT OR LAST OCCUPATION	198 KIND OF INDUSTRY OR BUSINES	Ukiah	Mendocino PLETED 21 BIRTH NAME OF BRIDE
		i l	55 20 HIGHEST SCHOOL GRADE FOX	PIETE NAME OF BRIDE
	Probation Office			122- 22-22
	222 NAME OF PATHER OF BRIDE	1228 BIRTHPLACE OF FAT	HER 23A, BIRTH NAME OF MOTHER O	F BRIDE 1238. BIRTHPLACE OF
	 			
AFFIDAVIT	WE THE BRIDE AND GROOM NAMED IN THIS THAT NO LEGAL OBJECTION TO THE MARK			CT TO THE BEST OF OUR KNOWLEDGE AND E
OF BRIDE	244 BRIDE (SIGNATURE)	INDE HOR TO THE ISSUANCE OF A LICENS	1248. GROOM (SIGNATURE)	S. AND MEREST APPLY FOR EIGENSE 10 1
AND GROOM	h h a		1248. GROOM ISIGNATURE!	X 0 1
	- Marie Ci.	Dixon		
	AUTHORIZATION AND LICENSE IS HEREBY WITHIN THE STATE OF CALIFORNIA TO SO			CALIFORNIA TO PERFORM A MARRIAGE CER R THE ISSUANCE OF THIS LICENSE ARE ON
LICENSE				OUNTY CLERK
TO MARRY	TO BEFORE ME ON	10/25/88	333 Þ M	ARSHA A. YOUNG
70	251		COUNTY OF ISSUE OF LICENSE I	ARCHA N. TOURG
	10/25/88	1/22/89 Me	endocino By	Bities Maral
	264 STONATURE OF WITHESTS /			DDRESS OF WITNESS-CITY OR TOWN AND
	Eronald I Italia	!!	11	KIAH CA
WITNESSES	274 SIGNATURE OF WITNESS	-,	127c. Al	DORESS OF WITNESS-CITY OR TOWN AND
	Duran W. Kent		$\frac{1}{2}$ $n\nu$	JAH, CA
	28. I HEREBY CERTIFY THAT THE ABOVE NA	MED DOWN AND SPOOM WERE ASSUED BY M		FORMING CEREMONY AND OFFICIAL TITLE
CERTIFICATION	MARRIAGE IN ACCORDANCE WITH THE	LAWS OF THE STATE OF CALIFORNIA	- Const T	LASTOR
OF PERSON	//	19 88	298. MAHE OF PERSON PERFORMING C	EREMONY PRINTI 295 DENOMINATION IS PRIEST WIR
PERFORMING	ом	DAY 19 YEAR	- CARVEZ V PI	ITT LUTHERA.
CEREMONY	NKIAH	MENDOCINO	290. ADDRESS—STREEL ADDRESS.	STATE ON TOWN AND STATE
-	CITY OR TOWN	COUNTY	* 560 PAPU	BLUD, UKIAH. CI
LOCAL REGISTRAR	30. DATE ACCEPTED FOR REGISTRATION			WATE
	130, PAIL ACCEPTED FOR REGISTRATIO		~SIGNATURE	

God hath joined together, let not man put asunder. What therefore

Matthew 19:6.

of Marriage Certificate

This Certifies That

on the 19th day of November

in the year of our Lord 1988

Mike Calantano
Ukiah, California

Sharon Dizon
of Ukiah, California
were by me
United in Marriage

st Asith buthersn Church 560 Park Blod, Ukish, CA

according to the Ordinance of God and the Laws of California

Wilnesses. Susan Reid



June 25, 2018

Michael Celentano

Dear Michael,

We, the staff of the Mendocino County Employees Retirement Association, offer our condolences for the loss of your loved one.

Enclosed are a claimant statement, a direct deposit form, and a voluntary tax withholding form. Please complete all forms, attach certified copies of the death certificate, your birth certificate or passport, and your marriage certificate, and return them to the retirement office (certified copies and original documents will be returned to you). Once this information is received, we will begin your monthly benefit continuance. Please contact us if you have any questions or need assistance.

Sincerely,

The Mendocino County Employees Retirement Association

Enclosure(s)

Mendocino County Employees' Retirement Association

APPLICATION FOR SERVICE RETIREMENT

Date 3-13 , 1998

To the Board of Retirement County of Mendocino Ukiah, California
In accordance with the provisions of the County Employees'
Retirement Act of 1937 and the By-Laws and Regulations governing
the Retirement System, I, Sharon Celentano,
hereby make application for retirement from active service as a
Deputy Probation Officent Probation Dept. Title or position Department
of the County of Mendocino.
I request that my retirement become effective on the \underline{SH}
day of March, 1997. I have completed 18,2911
years of continuous service for the County of Mendocino.
I was born
My present home address is
I nominate as my beneficiary Michael Celentono who is 9548.
my husband and whose date of birth is Relationship
NGLU CLONDINLD
Month Day Year
Beneficiary's address
7 92482
Signature of Applicant Shown Celentons
Signature of Witness June 1/3/98

EMPLOYEES' RETIREMENT ASSOCIATION COUNTY OF MENDOCINO COURTHOUSE, ROOM 107 UKIAH, CALIFORNIA 95482

At the 1963 session of the State Legislature Section 31789.1 was added to the Government Code providing that upon the death of any person after retirement and while receiving a retirement allowance from this system, there shall be paid to his estate or to such person as he shall nominate by written designation, duly executed and filed with the Retirement Board, the sum of \$750.00. This section of the retirement law was adopted by the Mendocino County Board of Supervisors to become operative in this County July 1, 1964.

Please name the beneficiary you wish to receive said death benefit at the bottom of this page or write in the word "estate", sign (having your signature witnessed) and return to this office at your earliest convenience.

Relationship

Street Address
City, State and Zip

beneficiary for such purposes.

Signature of Witness

Signature of Member

Date

March 3, 1998

SHARON A CELENTANO

SSN:

In response to your request, we have prepared a retirement estimate which assumes full-time, fully paid service until your date of retirement.

The unmodified service retirement allowance is the basic or highest monthly retirement allowance payable to you. There are several alternatives to the unmodified retirement allowance that let you reduce your retirement allowance to provide continuing benefits for your survivors/benefiary(ies) upon your death.

If you are planning to retire within the next sixty (60) days, please contact the Retirement Office at (707) 463-4321 to schedule a retirement interview appointment.

Sincerely,

Retirement Deputy

enclosure(s)

MENDOCINO COUNTY EMPLOYEES RETIREMENT ASSOCIATION

Estimates

Member: SHARON A CELENTANO

SSN

Sex: F Date of Birth:

Membership: General

Tier: 1

Type: Service Retirement

Date of Retirement: 03

02/16/1998

Years of Service Non Integrated Integrated

Total

General Tier 1

0.0000

18.3185

18.3185

12 Mo Average Salary:\$ 2,981.60/month Contributions Normal:\$ 53,220.72

36 Mo Average Salary:\$

0.00/month

COL:\$ 18,562.59

Social Security at age 62:\$

700.00/month

Beneficiary: MICHAEL CELENTANO

Relationship: spouse

Sex: M

Date of Birth:

			Mont	hly Benefits	3			
		Annuity		Pension	T	otal		ontinuance to Beneficiary.
Unmodified	\$	393.67	\$	258.32	\$	651.99	\$	Beneficiary.
Before age 62	\$	527.86	\$	346.38	\$/	874.24	`	Kale le l
After age 62	\$	105.21	\$	69.03	\$		-1	
Option 1	\$	386.36	\$	258.32	\$	644.68		,
Before age 62	\$	386.36	\$	378.49	\$	764.85		
After age 62	\$	386.36	\$	0.00	\$	386.36		
Option 2	\$	365.84	\$	240.06	\$	605.90	\$	605.90
Before age 62		500.03	\$	328.12	\$	828,15		
After age 62	\$	77.38	\$	50.77	\$	128.15		
Option 3			Not	applicable				•
Reserves								
Normal	\$	53,220.72	\$ 3	4,923.11			\$	4,021.47
COL	Ś.	18,562.59	\$ 1	4,751.49			\$	3,974.53

Interest: 8.00%

Mortality: (214, -2;214, -2)

Calc by: SUSAN Date: 03/03/1998

MENDOCINO COUNTY EMPLOYEES RETIREMENT ASSOCIATION

Retirement Allowance Worksheet .

Member: SHARON A CELENTANO

SSN:

Type: Service Retirement

Membership: General

Termination Date: 07/25/1997 Date of Retirement: 02/16/1998

Tier: 1

Date of Birth:

Age:

Beneficiary: MICHAEL CELENTANO

SSN: 000-00-0000

Beneficiary Type: spouse

Date of Birth:

Age:

Information Through Pay Period: 03/03/1998

		Service		Co	ntributions	
	Non Int	Integ	Total	Normal	COL	Total
Gen Tier 1	0.0000	18.3185	18.3185	53,220.72	18,562.59	71,783.31
						
Total			18.3185	53,220.72	18,562.59	71,783.31

Name: SHARON A CELENTANO Calc by: SUSAN Page 1

MENDOCINO COUNTY EMPLOYEES RETIREMENT ASSOCIATION RETIREMENT ESTIMATE

The amounts shown are based on the following information and assume full-time, fully paid service until your projected retirement date.

Member: SHARON A CELENTANO

Sex: F Date of Birth:

Type: Service Retirement

SSN:

Membership: G

Date of Retirement: 02/16/1998

Years of Service Non Integrated Integrated General Tier 1

0.0000

18.3185

Total 18.3185

12 Mo Average Salary:\$ 2,981.60/month Contributions Normal:\$ 53,220.72

36 Mo Average Salary:\$

0.00/month

COL:\$ 18,562.59

Social Security at age 62:\$

Beneficiary: MICHAEL CELENTANO

700.00/month

Relationship: spouse

Sex: M

Date of Birth:

Benefit Options	Your Estimated Benefit	Beneficiary's Estimated Benefit
Unmodified Option - This is the basic or highest monthly retirement allowance payable to you. The basic 60% continuance allowance provided to an eligible surviving spouse for members who die after retirement is calculated based on this option. The surviving spouse is eligible for this continuance only if the spouse is married to the member at least one year prior to retirement and is named sole primary beneficiary. If there is no eligible spouse, the 60% continuance is payable to eligible children if they are under the age of 18 or through 21, remain unmarried, and are full-time students enrolled in an accredited school.		\$ 391.19 per month
Option 1 - Lump Sum Benefit. Your unmodified allowance is reduced during your lifetime so that any unpaid contributions remaining in your account will be paid in a lump sum to your named beneficiary at your death. You may change your beneficiary at any time under Option 1 which makes this an attractive choice for retirees who do not have a spouse or minor children eligible for a continuance allowance.	\$ 644.68 per month	Not Applicable
Option 2 - 100% of benefit. Your unmodified allowance is reduced during your lifetime to provide the same monthly allowance at your death for the lifetime of your named beneficiary.	\$ 605.90 per month	\$ 605.90 per month
Option 3 - 50% of benefit. Your unmodified allowance is reduced during your lifetime to provide half of your monthly allowance at your death for the lifetime of your named beneficiary	Not Applicable	Not Applicable

March 3, 1998

MENDOCINO COUNTY EMPLOYEES RETIREMENT ASSOCIATION

Ukiah, California 95482

ELECTION OF RETIREMENT ALLOWANCE

Page 1

Retirement effective: February 16, 1998 Date Signed
In accordance with the provisions of the "County Employees' Retirement Act of 1937" providing for the election of a modified retirement allowance, I hereby elect that my allowance be paid under the conditions indicated by my signature below.
I hereby designate as my beneficiary, my spouse, MICHAEL CELENTANO, who was born on (Beneficiary's Soc Sec No: 000-00-0000)
I understand that this election is final, except that if Option 1 below is elected and the beneficiary named above dies before me, a new beneficiary may be designated.
If either Option 2 or 3 is elected and my beneficiary predeceases me, I understand that no new beneficiary may be designated and that the reduced allowance will be continued only throughout my life.
UNMODIFIED OPTION I hereby elect to receive a retirement allowance of \$651.99 per month payable throughout my life under Section 31760.1 of the Government Code which provides a 60% continuance to a spouse or minor children.
If, at my death, there is no one qualified for this continuance, I wish to designate,
, 00000 as my beneficiary for my accumulated normal contributions less the sum of the actual retirement allowances received by me.
(Witness' signature) (Member's signature)

Ukiah, California 95482

ELECTION OF RETIREMENT ALLOWANCE

Page · 2

UNMODIFIED OPTION AND COORDINATED WITH SOCIAL SECURITY BENEFITS

I hereby elect to receive a retirement allowance of \$874.24 per month
payable until age 62 and reduced to \$174.24 after age 62 for the
remainder of my life with the provision that upon my death an allowance of
\$391.19 shall continue during the lifetime of the above designated spouse
to whom I have been married for more than one year preceding the date
hereof. If, at my death there is no one qualified for this continuance I
wish to designate

00000

as beneficiary for my accumulated normal contributions less the sum of the actual retirement alloyances received by me.

(Witness' signature)

(Member's signature)

OPTION 1

I hereby elect to receive a retirement allowance of \$644.68 per month payable throughout my life with the provision that my accumulated contributions of \$53,220.72 less the sum of the actual monthly annuity payments of \$386.36 per month received by me shall be paid upon my death to the above designated beneficiary.

(Witness' signature)

(Member's signature)

OPTION 1 AND COORDINATED WITH SOCIAL SECURITY BENEFITS

I hereby elect to receive a retirement allowance of \$764.85 per month payable until age 62 and reduced to \$386.36 after age 62 for the remainder of my life, with the provision that my accumulated contributions of \$53,220.72 less the sum of the actual monthly annuity payments of \$386.36 per month received by me shall be paid upon my death to the above designated beneficiary.

(Witness' signature)

(Member's signature)

REQUEST FOR CHANGE OF BENEFICIARY

Inaccordance with the provisions of the County Employee's Retirement Law of 1937, I hereby revoke the nomination of my present beneficiary:

BENEFICIARY TO BE REVOKED

Alicia Dixon	
. Name	
-	

and hereby Nominate as my beneficary, to receive any benefits payable under Article 12, Section 31780 through 31782 of said Law in the event of my death prior to retirement, the following person:

BENEFICIARY TO BE NOMINATED IN LIEU OF ABOVE:

DEMERICIANT TO BE NOMINA	TED IN DIEG OF MEOVE.
Michael Celentano	
NAME	
B	RELATIONSHIP
CONTINGENT BENEFICI	ARIES:
Alicia Dixon	
NAME	
	Panamas
B.	RELATIONSHIP
NAME	ADDRESS
BIRTH DATE	RELATIONSHIP
NAME	ADDRESS
BIRTH DATE	RELATIONSHIP
== <u>=</u> =================================	
Maron Celevituro	Maran Calontano
MEMBER NAME (PRINT OF TYPE)	
TITLE	DEPARTMENT
WITNESS	DATE
	,

Section 31676.11 MEMBER'S ENR 1 Year Final Comp. MENDOCINO COUNTY EMP				N	
Date of Birth	Male Female		Entered County Serv		-25-79 Day Year
Date entered Retirement System Month Beneficiary Type nan	Day	Year	(To be filled in b	• • • • • • • • • • • • • • • • • • • •	Department)
Date of birt Month Day The undersigned, being duly sworn, deposes and says that and belief.					
6th day of April, 1979	Signed C	ian o	onde n	ا العالمة	DIXON
Viola Richardson, County Clerk Title La L. L. Deputy Clerk Dikon SHRADER; Sharon	A Dept. Juveni	550 le Hal	City 1 2560 Age 31	8 ×	4.01 - % 6.01 -
Monthly Salary 432.00 Bi-Weekly	, de	22	2560 Age 31 2.13 3.55	Integrated	1.51 / 2.26 /