



Cattails

For the Retired Public Employees of San Joaquin County

Member of CRCEA (California Retired County Employees' Association)



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PRESIDENT'S MESSAGE – by Bill Mitchell



With the August 2021 issue of Cattails, RPESJC members received an 18-month calendar as a small gift intended as a benefit for everyone in the association. They proved to be enormously popular, and it was decided to create a new one for 2023-2024. Rather than including faces of all the Board members, the cover this time contains photos from the most recent annual picnics and holiday luncheon. Did we capture your good side?

The return this past 15 months to in-person activities has been surprisingly successful. Although attendance was only slightly down from pre-pandemic levels, the last holiday luncheon and annual picnic each saw around 200 participants. There were two busloads of people for both casino trips, another full one to a Giants game, and the well-attended theater outing to Wonderful: the Carole King Musical in Modesto. Numbers at the monthly luncheons have remained steady all year. A slate of activities is being finalized for 2023. Anticipate that we will continue to offer casino trips (you'd be disappointed if we didn't, wouldn't you?), another Giants game, perhaps a theater production, and a visit to either the California Automobile Museum, Grand Island Mansion, Filoli Historic House and Garden, or the Concours d'Elegance car show at Ironstone Vineyards. Let us know if you have a preference for any of these options.



My birthday and the winter holidays are approaching. For me, it is a time of reflection. I've recently taken to heart a passage from Lord of the Rings that my wife Kathryn has hung on a wall in our house. Frodo anticipates that he is likely not to survive, but realizes that it is he who must undertake the journey to destroy the ring. "I wish it need not have happened in my time," said Frodo. So do I," said Gandalf, "and so do all who live to see such times. But, that is not for them to decide. **All we have to decide is what to do with the time that is given us.**" I plan to have as many meaningful experiences as I can with the time I have left. Happy holiday season to you and your families. ❖

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ACTIVITIES REPORT — By Carol Carson



SAN FRANCISCO GIANTS TRIP

On the road again in our chartered bus steered by our driver, Michele, we plucky retirees headed West on September 14. To pass the time we played two games of bingo. Winners were Chris Rose, one of our new board members, and member Roxanne Birrueta. They received certificates for a free lunch at the Italian Athletic Club where our monthly meetings are held on the second Thursdays of most months. We traveled on till we saw the Pacific Ocean and passed over the bay bridge. The skyline of San Francisco then came into view, holding our interest until we turned from our journey and glided right up in front of Oracle Park. We alighted from the bus and were first in line to enter the park.

The Atlanta Braves were there to play the San Francisco Giants, and we were there to watch. Before that, it was time to seek liquid and solid sustenance at the various eateries and peruse the sports attire and souvenirs. We then settled into our club level seats and proceeded to watch as the Giants beat the Atlanta Braves 4 to 1. The high temperature of the day was 73, but the 14 mph wind helped to modulate the heat. When we began to feel the heat we could adjourn to the air conditioned area and watch on a big screen while still viewing the live game through the window.



After the home team victory, our bus awaited us but two blocks away, and we then braved that traffic. I think we all were glad that Michele was driving instead of us. On the

way back we played two more bingo games. Winners were Carol Lerner and Donna Mathews, and they each received \$10 as prizes.

RED HAWK/APPLE HILL OCT. 19, 2022

Next on our schedule was the opportunity to win big money, hopefully, by investing wisely in games of chance at Red Hawk Casino. From there, victorious or otherwise, we proceeded on up to Apple Hill and to spend our winnings on pie. Hope you took the gamble of signing up for this trip.

HOLIDAY PARTY DEC. 8, 2022

Will you be ready to get your jingle on? Time to make merry; sign up for the Holiday Party. Everyone enjoyed it last year, so we will be back at the Hilton, getting in the holiday mood and socializing with fellow retirees with great food and opportunity raffles. See you there! ❖

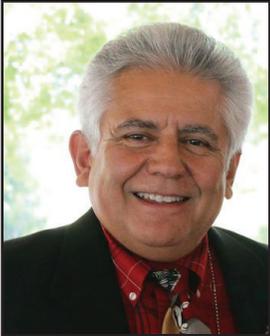
MONTHLY LUNCHEONS

Phillip Merlo, Executive Director of the San Joaquin County Historical Museum, was the July luncheon guest speaker. A native of Stockton, he hopes to continue his research on the municipal government's history of disinvestment in low income communities, and to partner with other educators to build new forums for youth civics, and local history education. The Museum preserves historical county documents, the earliest of which dates back to 1850. Approximately 1,000 research-oriented requests are received each year. Education programs are offered, which include Valley Days, Pioneer School, Festival of Trees, and the San Joaquin County Tractor Fest. Mr. Merlo also commented on upcoming events, a planned rebuilding project, and a couple of state grants the museum has received. Pete Lepisto won \$5 playing the marble game, and Alan Preston won the gift basket donated by Tamara Langenfeld with Valley Strong Credit Union.

The August luncheon speaker was Dani Daly, the Recruiter/Trainer for CASA (Court Appointed Special Advocate) San Joaquin. Ms. Daly gave a passionate talk about the need for foster care youth to have a stable relationship with a supportive adult who can help those who have experienced abuse and neglect do well, even when they have faced significant trauma and hardship. CASA recruits and trains volunteers to advocate for the best interests of the youth to whom they are assigned.

Continued on Page 3

BOARD OF RETIREMENT REPORT — By Steve Moore



In August, I attended the California Association of Public Retirement Systems (CALAPRS) Principles of Pension Governance a course for trustees. The course covered the following topics: “What’s the Big Deal About Being A Fiduciary?” “How Should a Board Function?”

“What Benefits Do We Provide / What is the Board’s Role?”

“What Are the Key Issues in Disability Retirement? With Case Study.

“How Should We Manage Our Pension Liabilities?”

“Investment Basics”

“How Should We Manage our Investment Program? With Investment Case Study?”

“Who are Our Stakeholders/What Are Our Roles a “Case Study”

The curriculum was focused on the main responsibilities and duties of a trustee of a public retirement association. I found the case studies to be a most rewarding opportunity as we were broken into small groups to develop a consensus on the selected scenario amongst ourselves and then present our solutions in turn to the other groups. This provided the opportunity to see how other trustees and staff from other retirement boards viewed the facts presented and various alternatives to the presented issue(s).

Overall, the course was very well presented and the networking opportunities will prove invaluable in the future. It was very reassuring to recognize that our Board of Retirement and Staff of SJCERA readily apply the standards presented in the course in conducting the business of your retirement association.

The course concluded with an excellent presentation on AB1234, Ethics Training. I have completed the course before but found it a great review of our roles, duties and responsibilities under the law. I look forward to the additional training opportunities provided by CALAPRS in the future.

Continued on Page 5

MONTHLY LUNCHEONS CONT.

She distributed some literature that described the roles and responsibilities of CASA volunteers, and encouraged interested individuals to contact the Child Abuse Prevention Council. The luncheon concluded with Ginger Reese winning the gift basket brought by Tamara Langenfeld with Valley Strong Credit Union, and Carol Carson taking home \$5 from the marble game.

The featured speaker at the October luncheon was Maria Garcia, Program Manager of the Non-Emergency Medical Transportation Program with El Concilio, a non-profit community organization based in Stockton. Prior to working for El Concilio, she worked for the City of Stockton Economic Development Department (Housing Division), and launched programs with El Concilio for rent and mortgage programs. In addition to the Non-Emergency Medical Transportation Program that provides free transportation to medical appointments, Ms. Garcia informed the group of other services provided to seniors through El Concilio, including Senior Legal and Caregiver Legal Services, Meal PickUp for Seniors, monthly free Farmer’s Market, Home Visitation Program, and Citizenship and DACA Clinics. Joe Chelli won the basket from Valley Strong Credit Union brought by Tamara Langenfeld, while Steve Moore picked the black marble and collected the \$80 jackpot. ❖

NOVEMBER TRIVIA—MISC.

- 1) Which year was Volkswagen founded?
- 2) Who was the British fashion designer who invented the mini-skirt in 1964?
- 3) Which of the actors in ‘Easy Rider’, which starred Peter Fonda, Jack Nicholson and Dennis Hopper, directed the movie?
- 4) Who did time in a Russian prison in 1960 for using a U-2 for spying?
- 5) What was the real name of Roy Rogers? How many times was he married?
- 6) How many legs does Spiderman have?

Answers on Page 5

WELCOME NEW RPESJC MEMBERS!

Name	Department	Name	Department
Sabrina Aragon	Human Services	Lenette McGillvray	Human Services
Nancy Baker	Community Development	Sally McgGinnis	SJ General Hospital
Ryan Biedermann	Sheriff	Debra Mendoza	Sheriff
Kenney Bullock	Mental Health	Ruuben Metzler	SJ General Hospital
John Burch	SJ General Hospital	Christopher Nava	SJ General Hospital
Bonita Clark	SJ General Hospital	Bernard Nolette	Parks and Recreation
Tamara Clark	Superior Court	Evelyn Oliveira	Human Resources
Aquilina Generao	SJ General Hospital	Christopher Ollis	Sheriff
Tammy Gonzales	Revenue-Recovery	Jin Soofi	Behavioral Health
Mark Jones	Sheriff	Alicia Stevens	Registrar of Voters
Robert McClellon	Environmental Health	Susan Tyler	Superior Court ❖

NEW RETIREES

Name	Department	Years
Emad Abbas	Information Systems	1
David Baker	Facilities Management	8
Nancy Baker	Deferred	13
Kenney Bullock	Deferred	6
Manuel Chavez	Public Works	20
Tamara Clark	Superior Court	23
Tony Constancio	Public Works	23
Joaquin Escobar	Public Works	13
Felisa Galindo	Human Services	23
Kathrin Gardea	Deferred	6
Aquilina Generao	SJ General Hospital	16
Danny Gomes	Public Works	5
Tammy Gonzales	Revenue-Recovery	21
Kimberly Hamlett	Human Services	16
Diane Ignatovich	Auditor-Controller	14
Imad Kafilmout	SJ General Hospital	7
Katherine Kline-Preoo	Deferred	8
Terry Kitaguchi	Deferred	11
Steven Lantsberger	Employment Econ. Dev.	6
So Kuen Li	First 5	5
Raju Mathew	Deferred	8
Vincent Mazo	SJ General Hospital	18
Gary McCord	Public Works	15
Lenette McGillvray	Human Services	24
Sally McGinnis	SJ General Hospital	10
Christopher Miller	Emergency Services	21

Wendi Mindt	Deferred	5
Robert Mittelsteadt	Public Defender	6
John Moniz	Mosquito Abatement	13
Mickey Moser	Deferred	7
Jesse Munoz	SJ General Hospital	5
Christopher Nava	SJ General Hospital	10
Bernard Nolette	Parks-Recreation	10
Evelyn Oliveira	Human Resources	15
Michelle Patten	Human Services	15
Patricia Quiroz	Human Services	15
Qutina Reinschell	Employment Econ. Dev.	25
Randolph Rigato	Deferred	23
Rene Roddewig	Probation	24
Kristen Rosselli	Human Services	33
Felisha Rush	Sheriff	21
Kimberly Russ-Reite	Human Services	24
Jocelyn Salacup	SJ General Hospital	30
Steven Sasson	Deferred	7
Stephen Sked	Airport	12
Stacey Smith	Human Services	7
Jin Soofi	Deferred	5
Alicia Stevens	Registrar of Voters	14
Suzy Taguiam	SJ General Hospital	29
Lindy-Lou Turner	Deferred	7
Kathren Vitek	Deferred	11
Brin Wadler	Deferred	17
John Wallior	Deferred	1



RICHARD CALLISTRO MEMORIAL SCHOLARSHIP RECIPIENTS

The 2022 Richard Callistro Memorial Scholarship recipients are: Raquel Cortes-Torres, Jackson Holt, and Ayub Hina.

For the past three years the Retired Public Employees of San Joaquin County (RPESJC) has awarded scholarships to meritorious family members of RPESJC members. Up to three scholarships of \$1,000 each are given to deserving students each year through a competitive process.

Raquel Cortes-Torres attended Christian Brothers High School in Sacramento. She maintained an excellent GPA throughout her high school career, was a member of the Senior Retreat Leadership Team, and was a cheerleader. Raquel's academic interest is psychology, and she is currently attending California State University, Monterey Bay.



Raquel Cortes-Torres and her grandfather Sal Cortes



Jackson Holt and his grandfather Dave Erb

Jackson Holt attended Oakdale High School where he maintained an outstanding GPA. He played basketball and was the quarterback of the football team. Jackson's academic

interests are kinesiology and sports medicine. He is currently attending Laney College in Oakland.

Ayub Hina attended Middle College High School which is located on the San Joaquin Delta College campus. He maintained an exemplary GPA and participated in the Finance and Economics Club, Mesa Club, and Culture Club. Ayub's academic interest is psychology and is attending the University of the Pacific.



Ayub Hina and his grandfather Shabbir Khan

RPESJC congratulates our 2022 Richard Callistro Memorial Scholarship recipients. Applications for 2023 will open after the first of the year. ❖

BOARD OF RETIREMENT REPORT CONT.

I attended the September RPESJC luncheon and one of the attendees asked me two questions. First, what was the current funded ratio for the association? The System's funded ratio, increased from 68.1% last year to 78% as of January 1, 2022 on a Market Value of Assets (MVA) basis." Additionally, the Unfunded Actuarial Liability (UAL) - the excess of the System's Actuarial Liability over the Actuarial Value of Assets - experienced a decrease from \$1.72 Billion to \$ 1.47 Billion as of January 1, 2022. The second question was what specific items was the SJCERA Portfolio invested in? I related that anyone could view that information by going to the SJCERA website. www.SCJERA.org and selecting the Board Agenda for the month and look at the "Investment Consultant Reports", specifically Monthly Investment Performance Updates - Manger Performance Flash Report with the page number reference to the start of the report covering all actual funds the portfolio is invested in.

Again, you may review the minutes of past Board or Retirement meetings and the upcoming Board meeting agenda on the SJCERA website www.sjcera.org for additional information. ❖

NOVEMBER TRIVIA ANSWERS

- 1) Volkswagen was founded by Adolf Hitler in 1937.
- 2) The designer of the mini-skirt was Mary Quant.
- 3) Dennis Hopper directed the movie *Easy Rider*.
- 4) Gary Powers did time in a Russian prison for spying.
- 5) Roy Roger's real name was Leonard Slye. He was married 3 times.
- 6) Spiderman has eight legs. ❖

Dates To Remember

Thursday, November 10, 2022	Monthly Luncheon @ Italian Athletic Club, 11:30 a.m. Guest speaker: Philip D. West, CEO, Stockton Symphony Assoc. Reservations required. Call 466-8556 or email rpesjc@gmail.com by November. 7th
Thursday, November 17, 2022	Board Meeting @ 10:00 a.m. – Send an email to rpesjc@gmail.com and request a Zoom invitation link to join the meeting
Thursday, December 8, 2022	Holiday Luncheon @ 11:00 a.m. Stockton Hilton
Thursday, December 15, 2022	Board Meeting @ 10:00 a.m. – Send an email to rpesjc@gmail.com and request a Zoom invitation link to join the meeting.
Thursday, January 12, 2023	Monthly Luncheon @ Italian Athletic Club, 11:30 a.m. Guest speaker: TBD Reservations required call 466-8556 or email rpesjc@gmail.com by Oct. 10th
Thursday, January 26, 2023	Board Meeting @ 10:00 a.m. – Send an email to rpesjc@gmail.com and request a Zoom invitation link to join the meeting.

SJCERA CEO'S CORNER – By Johanna Shick



Greetings from SJCERA! The change of seasons affects much of what we do in our everyday lives. At SJCERA, the change in seasons reminds us it is time to start preparing for the upcoming year.

MEDICARE PART B REIMBURSEMENT DOCUMENTATION DUE

JANUARY 3

The Medicare Part B Reimbursement program reimburses the full Medicare Part B premium, up to the amount remaining in an eligible member's sick leave bank. As a retired SJCERA member, you may be eligible for the Medicare Part B Reimbursement program if you:

- Are a retired County employee or eligible beneficiary*
- Were hired before August 2001
- Have a Sick Leave Bank Balance (see your SJCERA monthly earnings statement), and
- Are enrolled in Medicare Part B

*If you are retired from another SJCERA participating employer, contact your employer for availability and eligibility of the sick leave bank.

If you are eligible and wish to participate, by the first business day of January each year, you must submit a completed Medicare Part B Reimbursement form and a proof-of-premium document issued by Social Security or Medicare. SJCERA will mail forms and instructions to eligible retirees by early December. It's a busy time of year: please keep an eye out for the mailing so you can meet the deadline. Visit the Retired Members Forms and Publications page on www.sjcera.org for more information, including the form and Medicare Part B Reimbursement fact sheet.

PREPARING FOR TAX SEASON

Did you withhold enough (or too much) in taxes from your benefit payment this year? You can adjust your future federal and/or state tax withholding by submitting a new tax withholding form, available on the Retired Members Forms and Publications page on www.sjcera.org. Newly submitted withholding forms received by the 15 of the month will take effect on the next month's payment.

IMPROVEMENTS TO OUR WEBSITE

SJCERA's revamped website went live August 31. The site's search bar makes it easier for users to find information you seek, and the font size increase feature makes looking for those reading glasses less of an issue. We welcome your feedback at ContactUs@sjcera.org. Place "website" in the subject line. ❖

IN MEMORIAM

We extend our deepest sympathy to the family and friends of those who meant so much.



Janet Barton	SJ General Hospital
Charles Cady	Public Works
Clyde Colley	Veterans Service
Domitilo Delatorre	Community Services
Mary Ellen Dunbar	Human Services
Joyce Ellis	Assessor
Bobbie Fasano	Human Services
Robert Flynn	Lincoln Rural Fire
Sonja Gabales	Substance Abuse
Phylip Gentry	Public Works
Denise Gibson	Human Services
Teresa Huffstutler	Human Services
Charles Hughes	Public Health
Ruth Johnson	Mental Health
Theresa Johnson	Public Health
Anna Knapp	Mental Health
Michael Ladd	Public Works
Tom Lewis	Substance Abuse
Ben Mackey	Lathrop Manteca Fire
Dewey Mansfield	LAFCO
Francis McNally	District Attorney
Annette Medel	Child Support
Rhonda Montgomery	Agricultural Commissioner
Cathryn Patino	Mental Health
Brenda Ponte	Child Support
Adeline Rebolo	SJ General Hospital
Patricia Rodriguez	SJ General Hospital
Elma Roesch	Sheriff
Yvette Sandoval	Sheriff
Charles Self	Employment Economic Dev.
Gloria Stagnaro	SJ General Hospital
Peter Tovar	SJ General Hospital
Frank Van Buskirk	Building Inspection ❖

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Member comments and suggestions should be directed to Staff Advisor, RPESJC Newsletter. Email: rpesjc@gmail.com, or contact

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TBD - Staff Advisor
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George Hong- photographer
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The RPESJC Newsletter is published four times each year. The information published in it is believed to be reliable. However, the newsletter staff assumes no responsibility for inaccuracies contained herein.

MEMBERS FINANCIAL SERVICES — By Frank Feng



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Question: Hi Frank, I know you have talked about RMD rule changes not long ago. Could you talk more about the RMD basics? I'd love to have a basic understanding on what an RMD is and how it works. Thanks!

Answer: Here are a few basic facts regarding RMD:

- RMD stands for Required Minimum Distribution. IRS requires all people to begin to take out a portion of retirement account balances each year once they reach age 72.

- The RMD rules apply to all traditional IRAs and any retirement plan sponsored by an employer such as 457 Deferred compensation plans or 401ks. Original owners of Roth IRAs do not have to take RMDs.¹

- You can take your initial RMD from a retirement plan by December 31st of the calendar year in which you

Notes: ¹ Treasurydirect.gov

Frank Feng is a financial advisor with and securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Valley Strong Credit Union and Valley Strong Retirement & Wealth Management Group are not registered as a broker/dealer or investment advisor. Registered representatives of LPL offer products and services using Valley Strong Credit Union and Valley Strong Retirement & Wealth Management Group may also be employees of Valley Strong Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Valley Strong Credit Union or Valley Strong Credit Union Retirement & Wealth Management Group. Securities and insurance offered through LPL or its affiliates are: Not Insured by FDIC or Any Other Government Agency. Not Bank Guaranteed. Not Bank Deposits or Obligations. May Lose Value.

turn 72. You actually have the choice of taking that first annual RMD as late as April 1 of the following year, i.e., the year in which you will turn 73, but you'll have to take your second RMD by December 31st of that same year.

- The RMD amount is different each year and needs to be recalculated yearly. The "life expectancy factor" provided by IRA Publication 590-B is used to determine your yearly RMD amount. The specific calculations could be complicated, but usually the financial institution that holds your IRA or retirement account can calculate the RMD amount for you.

- If you own multiple traditional IRAs, you have the choice to calculate your RMD for each of those IRAs and take the combined RMD amount for all your IRAs from just one of those IRAs.¹

- The yearly RMD amount is taxable as your income so it will have an impact on your taxes. There are ways to manage the tax impact of RMDs, and you can explore those choices with a financial or tax professional.

If you like more information on this topic or any other financial issues, please call me at (209) 518-2801 or email me at frank.feng@valleystrong.com. ❖

RETURN SERVICE REQUESTED

Retired Public Employees
of San Joaquin County



The Newsletter for the
Retired Public Employees
of San Joaquin County
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