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Cattails

For the Retired Public Employees of
San Joaquin County

Member of CRCEA (California Retired County Employees' Association)



August 2025
Volume 27 Issue 3

PRESIDENT'S MESSAGE – by Trish Huarte-Pechan



Summer sneaked up on us and brought warmer weather and lots of fun activities. Our June picnic was very well attended, several attendees went home with prizes, and people enjoyed catching up with old friends and colleagues. Our VIP invitees included SJCERA's

Brian McElvey, the County Administrator Sandy Regalo, our Haven of Peace director Olga Rodriguez, and our own two Board members who also sit on the Retirement Board.

In this issue of Cattails, I'm taking the opportunity to give you some background on our Cattails and event preparation. For the August Cattails, all our articles are submitted by July 1 in order to provide time for layout, proofreading, printing and mailing. So our list of new retirees includes April through June retirements, the In Memoriam list includes April through June, and so forth. For our luncheons, we need to give our caterer an estimated number of attendees a full 20 days before the event and a final number 10 days before the event. That is why it is so important for our members to send their reservations to us by the deadline listed on the event flyer. You probably heard that our February luncheon didn't have enough of the chicken for everyone to have a piece—that's because we had several last minute attendees that I wasn't able to alert our caterer to plan for. We are working hard to ensure that doesn't happen again and you can help by sending your reservation to us by the deadline.

We also work to find interesting speakers for our luncheons. You saw on the August flyer that the Deferred Compensation representative will be offering information on the program and how you can deal with your funds during retirement. And the Director of the Adult Literacy program for the Stockton-San Joaquin Libraries has asked for the opportunity to share information about the

program at our February 2026 luncheon.

In the past, when we had leftovers from our luncheons, we took them to our designated charity, Haven of Peace. Board members raised concerns about how long the food sits out and we voted to offer a May "Mother's Day" luncheon to Haven of Peace clients/residents/staff. It was very well received and we plan to continue this event. In the future, if there are leftovers from our regular luncheons, we will have take away boxes for members to use. One per attendee, please!

I hope you are having a happy, healthy, active summer. Enjoy! ♦

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ACTIVITIES REPORT — By John Solis



SPRING LUNCHEON- APRIL 11, 2024

Our April Spring luncheon was held on Thursday, April 10. The entry fee was again waived for all those who attended but park passes are required. There were 80 members and guests in attendance.

Our guest speakers, Jenifer Juanitas and Martha Robles, are from the Osher Life-Long Learning Institute (OLLI), a non-profit organization funded by the Bernard Osher Foundation at the University of the Pacific. This learning center is dedicated to the promotion of learning and education for adults and is intended to keep its members social by learning new things, using their brain, staying active and eliminating isolation. Program offerings include health & wellness classes, lectures, drawing, painting, ceramics, gardening, wine tasting and national tours. We encourage you to look them up on line and consider joining.

Congratulations to Adrian Van Houten for winning the gift basket donated by Frank Feng and Tamara Langenfeld of the Financial Management Services in Valley Strong Credit Union. In the marble game, Irene Cortez picked the black marble and won \$40.

Rene Ostrander, SJCERA CEO, attended our luncheon and gave an overview of SJCERA activities, website and social media outreach efforts. She stated this year's COLA is 3%.

GIANTS BUS TRIP

On April 24, 50 RPESJC retirees saw the San Francisco Giants defeat the Milwaukee Brewers 6 to 5! We took the bus from Hammer Ranch Center at 8:30 a.m., arriving at Willie Mays Plaza in San Francisco at 10:30. The game started at 12:45 p.m. John Solis was Bus Captain, assisted by Lisa Knight and Michelle Scott-Casale.

Four Bingo Games were played, two (2) on the way up to the game and two (2) on the way back to Stockton. The prizes included a RPESJC Luncheon Gift Certificate (member) or \$10 Cash for Guest. Two guests won \$10

each and Lois Sahyoun and Sally Tanaka each won a luncheon certificate.

The bus returned to Stockton shortly before 7:00 p.m.

ANNUAL PICNIC

Our annual Picnic at Micke Grove Park, held on June 12, was an overwhelming success. With over 215 individuals in attendance, everyone enjoyed the company of old friends and had the opportunity to socialize with new friends and renew old acquaintances. The variety of music (provided by Joe McKee) was outstanding and enjoyed by everyone. We received compliments on the food (catered by Grgich Family Catering), and there were over 100 door prizes for our lucky attendees. Congratulations to the many raffle prize winners, including our cash prize winners: Harry Gong, Anita Salas, Paterno Dichupa, and Evangeline Quitoriano who each won \$25 and Otilia Ramirez won \$100.

Special Guests in attendance included Haven of Peace (our designated charity) CEO Olga Rodriguez, SJCERA Assistant CEO Brian McElvey who briefed everyone on the benefits and critical activities of SJCERA, County Administrator Sandy Regalo who spoke about the County's commitment to funding retirement, and RPESJC's own board members who also sit on the Board of Retirement, J. C. Weydert and Steve Moore. Pictures from the event (taken by George and Putsy Hong) are available on our website.

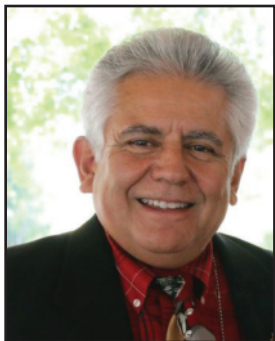
UPCOMING ACTIVITIES

Our annual bus trip to Red Hawk Casino and Apple Hill is scheduled for Wednesday, October 15. A flyer with cost and reservation details is included in this issue of Cattails.

The next Quarterly RPESJC Luncheon will be held on Thursday, August 14. A flyer with cost and reservation details is included in this issue of Cattails.

Please note the reservation deadlines, As stated in our President's Message, our current caterer needs 10 days notice of attendance to guarantee enough food. ♦

TAX EXCLUSION FOR QUALIFIED RETIRED PUBLIC SAFETY OFFICERS — By Steve Moore



Last April, I read an article in the “PORAC” magazine, written by Tim Kelly and Kevin Rego, both certified specialists in taxation law and retired public safety officers, who practice tax litigation and regularly appear before the IRS and federal courts.

The article discussed a tax exclusion for retired public safety officers, allowing them to deduct up to \$3,000 of unreimbursed health insurance premiums from their taxable retirement income starting in the 2023 tax year.

The article noted a tax provision under Internal Revenue Code §402(l) that allows retired public safety officers such as police officers, firefighters, deputy sheriffs and others recognized by Congress as public safety officers, to exclude up to \$3,000 of taxable retirement income from their gross income based on unreimbursed health insurance premiums. This includes premiums for medical, dental, vision, and long-term care insurance.

However, the exclusion may only offset taxable government pension income up to \$3,000. For retirees who have been awarded a totally non-taxable disability retirement, they would be ineligible to claim this exclusion.

This change, effective in the 2023 tax year, eliminated a previous requirement that, in order to be excluded from income, insurance premiums must be paid directly by the retirement system to the insurance provider. Due to the change, qualified retirees may now claim the exclusion for premiums paid directly or indirectly with after-tax dollars, expanding eligibility for the exclusion, thus allowing more public safety retirees to benefit from it.

After reading the article, I, as a retired public safety officer myself, forwarded the information to my Tax Service for their review. My Tax Service adviser stated it appeared that I did qualify for the benefit, and they were able to file amended tax returns for the two previous years.

If you believe you may be a qualified retired public safety retiree under the changes to Internal Revenue

Code §402(l), I suggest you contact your tax preparer asking them to review your personal situation. If you do qualify for the exclusion, you may also wish to have your tax preparer file amended tax returns in accordance with current tax laws.

Maintaining good records of insurance payments and supplying them to your tax preparer annually for appropriate reporting on tax return(s) is important. I hope this information will be helpful to all qualified public safety retirees. ❖

RICHARD CALLISTRO SCHOLARSHIPS

The application deadline for the Richard Callistro Scholarship was June 1, 2025. Thirteen applications were received. After much deliberation, our hard working committee selected the final five to be awarded the \$2000 scholarships. Winners will be announced in the November Cattails. ❖

ELECTRONIC RECEIPT OF CATTAILS

You may now receive your issue of Cattails by email. This will save paper, reduce postage costs for RPESJC, and leave a “permanent” copy in your email. Simply contact the RPESJC office by email at rpesjc@gmail.com or by phone at (209) 468-8746 and leave your full name, your telephone number, and your email address. Please give consideration to this electronic option. ❖

AUGUST TRIVIA—SPORTS

- 1) What is the highest score possible in a single frame of bowling?
- 2) What is the only sport to be played on the moon?
- 3) What are the two national sports of Canada?
- 4) The Triple Crown award is given to a horse that wins which three races?
- 5) In what year were women allowed to compete in the modern Olympic games and in what sports?

Answers on Page 5

WELCOME NEW RPESJC MEMBERS!

Name	Department	Name	Department	Name	Department
Mary Aguirre	District Attorney	Renee Hill	Human Services	Kimberli Robinson	Human Services
Amarjit Bassi	SJ General Hospital	Toni Hinsz	SJ General Hospital	Olivia Roccucci	Behavioral Health
Elizabeth Benttencourt	SJ General Hospital	Norman Hopkins	Mosquito Abate.	Dwayne Sabiniano	Public Works
Dennis Buettner	Behavioral Health	Karen Johnson	Human Services	Joseph Salon	Probation
Ronnie Carpenter	SJ General Hospital	Julie Krauss	SJ General Hospital	Cinna Thompson	Human Services
Renessa Castaneda-Jensen	Behavioral Health	James Lenzi	Sheriff	Lein Trinh	None Listed
Marc Castillo	District Attorney	Rico Molina	Behavioral Health	Sarkis Vartan	Behavioral Health
Stephanie Charles	Superior Court	Jennie Montoya	Behavioral Health	Darryl Walker	Probation
Michelle Clemons	Human Services	Martha Nelson	SJ General Hospital	Maureen Weddles	Behavioral Health
Kimberly De La Cruz	Sheriff	Carmencita Oliva	Public Health	Laura Weddles-Perry	Probation
Alma Espindola-Ollis	Child Support Svcs	Karen Oshita	Public Health	Herbert Yin	Probation ❖
Jonathan Fattarsi	Superior Court	Rosa Pam	Child Support Svcs		
Susan Feighery	Veterans Services	Elaina Petersen	Retirement		
Andrew Feingold	Child Support Svcs	Cynthia Poulos	Behavioral Health		
Benjamin Guzman	Public Works	Thierry Richards	Sheriff		
		Juanita Rivera	Human Services		

NEW RETIREES

Name	Department	Years	Name	Department	Years
Mary Aguirre	District Attorney	35	Mary Ferguson	Public Health	30
Ruth Alamillo	Sheriff	12	Lawrence Gomez	Sheriff	25
Nieves Atterberry	Facilities Management	24	Robert Gray	SJ General Hospital	5
Lori Ayers	Deferred	14	Hugo Gudino	Sheriff	21
Amarjit Bassi	SJ General Hospital	39	Ben Guzman	Public Works	33
Christina Bechtold	Probation	25	Lyndi Hatch	Deferred	29
Elisabeth Bettencourt	SJ General Hospital	22	Micky Hauswirth	Deferred	15
Dennis Buettner	Behavioral Health	23	Teng Her	Probation	18
Judith Cabuang	SJ General Hospital	19	Randy Herrington	Behavioral Health	22
Ferdinand Cacho	SJ General Hospital	21	Renee Hill	Human Services	37
Ronnie Carpenter	SJ General Hospital	21	Toni Hinsz	SJ General Hospital	24
Renessa Castaneda-Jensen	Behavioral Health	25	Cora Hoover	Deferred	1
Marc Castillo	District Attorney	30	Norman Hopkins	Mosquito Abatement	20
Humberto Castro-Fernandez	Agricultural Commissioner	17	Pamela Hover	Deferred	4
Vivian Cefalo	SJ General Hospital	8	Dani Jeitz	Superior Court	15
Virginia Cesena-Lopez	Public Health	12	Karen Johnson	Human Services	22
Stephanie Charles	Superior Court	26	Ruth Johnson	Deferred	17
Michelle Clemons	Human Services	31	Sheila Killian	Human Services	8
Stephanie Conner	Auditor-Controller	18	Julie Krauss	SJ General Hospital	16
Rodolfo Covarrubias	SJ General Hospital	15	Joi Kulisek	Deferred	2
Denise Cox	Human Services	11	Hosea Lee	Deferred	3
Lori Cruz	Deferred	7	Chia Lee	Human Services	22
Kimberly De La Cruz	Sheriff	26	Shawn Lenci	Assessor	28
Gnim Dith	Deferred	7	James Lenzi	Sheriff	25
Michelle Domondon	Sheriff	25	Tatyana Loginova	Deferred	11
Elizabeth Duhart	Human Services	24	Michele Lozano	Superior Court	28
Alma Espindola-Ollis	Child Support	16	Jeffrey Luck	Deferred	12
Patty Esteves	Probation	22	Robert MacDonald	District Attorney	11
Magdalena Estrada	Public Defender	37	Susan Mart	Sheriff	25
Mark Ezell	Human Services	20	Robert Mastro	Human Services	8
Jonathan Fattarsi	Deferred	16	Jeffrey Miyai	Sheriff	26
Andrew Feingold	Child Support	22	Rico Molina	Behavioral Health	22
			Jennie Montoya	Behavioral Health	26

NEW RETIREES CONTINUED

Name	Department	Years
Laura Moore	Child Support	5
Ana Nunez	Public Health	28
Carmencita Oliva	Public Health	16
Kitty Olmos	Deferred	1
Evaristo Ordaz	Sheriff	6
Karen Oshita	Public Health	19
Rosa Pam	Child Support	23
William Panelo	Public Works	25
Cameron Pannabecker	Human Services	13
Elaina Petersen	Retirement	36
John Phillips	Deferred	5
Cynthia Poulos	Behavioral Health	14
Tristan Ramirez	Deferred	9
Betty Riggins	Child Support Services	32
Kimberli Robinson	Human Services	39
Olivia Rocucci	Behavioral Health	33
Frank Rodriguez	Aging & Community Svcs	26
Migdalia Rodriguez	SJ General Hospital	23
Kelly Roe	Sheriff	26
Dwayne Sabiniano	Public Works	39
Christopher Sanford	District Attorney	13
Diane Segoviano	EEDD	25
Brian Short	District Attorney	36
Lucy Stiles	Superior Court	30
Eric Taylor	Public Defender	24
Sho Thao	Human Services	26
Cinna Thompson	Human Services	20
Ella Thompson	EEDD	23
Miriam Umipig	SJ General Hospital	20
Lisa Valdez	Superior Court	24
Sarkis Vartan	Deferred	4
Darryl Walker	Deferred	1
Terence West	Aging & Community Svcs	26
Yvette Willett	Superior Court	20
Jerome Wilverding	Deferred	11
Herbert Yin	Probation	27

AUGUST TRIVIA ANSWERS

- 1) 30
- 2) A round of golf.
- 3) Lacrosse in the summer, ice hockey in the winter.
- 4) The Kentucky Derby, Preakness Stakes, and Belmont Stakes.
- 5) 1900. Of the 997 athletes, 22 women competed in five sports: tennis, sailing, croquet, equestrianism and golf. ❖

MIRIAM LYELL NEW RPESJC BOARD MEMBER



Miriam Lyell retired on March 30, 2024 from the San Joaquin Public Defender's Office after 33 and a half years of service. As a trial attorney for much of her career, she honed her analytical skills and quick-thinking, ability to articulate concisely and effectively, and to be respectful to

all. Ms. Lyell was promoted to a variety of management positions for 12 years and spent the last eight as the Public Defender. As the head of the office, she managed the department's operations including: staff, budget and a myriad of programs. In addition, she served on a variety of criminal justice boards and collaborated with partners from other agencies. Managing the department throughout the years also sharpened Ms. Lyell's skills to find solutions within the office while partnering with other county departments and agencies statewide. Ms. Lyell looks forward to serving on the board for RPESJC.



HAVEN OF PEACE - MOTHER'S DAY LUNCHEON

On Friday, May 9, 2025, RPESJC sponsored a catered luncheon in honor of Mother's Day for the Haven of Peace, our designated charity, located in French Camp. The twenty-five residents and staff of the shelter, which houses up to thirty-five women and children, enjoyed a lunch of smoked beef tri-tip, barbecued chicken, ranch beans, rolls and salad, topped off with strawberry shortcake for dessert. Director Olga Rodriguez said the moms and kids enjoyed every bite and extended her thanks to RPESJC for its generosity and thoughtfulness and for making a positive difference in the life of those in need.

At our regular bimonthly luncheons, a voluntary donation is collected at each table to go towards our annual donation; then at both our picnic and holiday luncheons we donate \$500 to Haven of Peace. Their website is <https://havenofpeaceinc.org/> ❖

Dates To Remember

Thurs., Aug. 14, 2025	Summer Luncheon @Julia Harrison Memorial Building in Micke Grove Park 11793 N. Micke Grove Rd, Lodi 11:30 am. Guest speaker Brenda DeVecchio, Nationwide Financial Services (Deferred Compensation). Advance reservations required. A flyer with reservation and cost details was included in the May Cattails. (Deadline Aug. 4).
Thurs., Aug. 28, 2025	Board Meeting @ 10:00 a.m. – Send an email to rpesjc@gmail.com and request a Zoom invitation link to join the meeting.
Thurs., Sept. 25, 2025	Board Meeting @ 10:00 a.m. – Send an email to rpesjc@gmail.com and request a Zoom invitation link to join the meeting.
Thurs., Oct. 9 2025	Fall Luncheon @Julia Harrison Memorial Building In Micke Grove Park 11793 N. Micke Grove Rd, Lodi 11:30 am. Guest speakers Kristen Spracher-Birtwhistle, United Way President and CEO; and Najja Haynes and Donna Ng, Division Directors. Advance reservations required. Event flyer with cost and deadline details is included with this edition of Cattails.
Wed. Oct. 15, 2025	Red Hawk Casino/Apple Hill bus trip. Advance reservations required. Event flyer with cost and deadline details is included with this edition of Cattails.
Thurs., Oct. 23, 2025	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 Renee Ostrander



Hello Retirees! As summer winds down and the beach towels are packed away, it feels like the right moment to pause and reconnect. It's been a steady season at SJCERA, and we're excited to bring you some positive updates

Her leadership touched every part of the Board's work, including committees and member onboarding.

As one staff member put it:

"Thank you Trustee Bassett, for stepping into this important role and taking on the responsibility of serving on this board, diving into the complexities of pensions and investments, and making thoughtful decisions that impact on every member of SJCERA...Your courage and commitment to duty is unmatched!"

We're deeply grateful for her service and wish her all the best in her next chapter.

2025 PAFR NOW AVAILABLE

We're proud to announce the release of our 2025 Popular Annual Financial Report (PAFR), now available on our website. The PAFR provides a clear summary of our membership, financial health, investment performance, and the behind-the-scenes work that supports your retirement benefits.

You can view the report by scanning the QR code or visiting the "Reports" section of our website.



THANK YOU, TRUSTEE CAPTAIN CHANDA BASSETT

In June, we said goodbye to longtime Trustee Captain Chanda Bassett of the San Joaquin County Sheriff's Office. Captain Bassett served on the SJCERA Board of Retirement for nine years as the elected safety member.

WELCOME TRUSTEE SERGEANT JASON WHELEN

We're also pleased to welcome our new safety trustee, Sergeant Jason Whelen of the San Joaquin County Sheriff's Office. Since joining the department in 2007, he has held leadership roles across several divisions and currently supervises the Technical Services Unit in Investigations.

Jason holds a bachelor's degree in criminal justice and an MBA in management. He also serves on the County's Deferred Compensation Advisory Committee.

In his words: "I look forward to supporting SJCERA's mission. Whether you're active, deferred, or retired, you deserve a strong, secure pension you can count on."

Thanks, as always, for being part of the SJCERA community. We're honored to serve you. ❖

IN MEMORIAM

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



Sandra Arroyo	Behavioral Health
Barbara Barnard	S J General Hospital
Antonia Baughman	Human Services
Concepcion Biagtan	Public Health
Shirley Bonuccelli	Behavioral Health
Melinda Bracken	Human Services
Donald Briggs	District Attorney
Karen Brittain	Community Development
Margo Bullock	EEDD
Barbara Channell	Sheriff
Trudy Clark	Superior Court
Olga Cloud	S J General Hospital
Armando Cosio	Information Systems
Doralie Crawford	Behavioral Health
Shirleen Dean	District Attorney
Kathleen Devers	Information Systems
Toni Escobedo	Child Support
Eileen Essin	Human Services
Charlene Fyler	Sheriff
Timothy Gacer	Human Services
Daniel Giesing	Agricultural Commissioner
LaVerne Gondry	Treasurer/Tax Collector
David Heldt	Human Services
Keith Hulsman	Sheriff
William Kelley	Facilities Management
Vickie Kendrick	Assessor
Barbara Kennedy	Child Support
Catherine Ledford	S J General Hospital
Lilia Magdamo	EEDD
Jack Martin	EEDD
Carol Morford	Human Services
Paul Shoemaker	Public Works
Marlene Thornburg	Child Support
Marie Tomei	Probation
Alicia Torres	Sheriff
Christine Wells	Human Services
Marilyn West-Juarez	Public Health
Deborah Williams	Human Services
Craig Wooden	Behavioral Health
Patricia Wunderlich	Human Resources
Sandra Young	Sheriff
William Young	Public Works ❖

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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, Hi Frank, I am retired recently and am excited, but a bit nervous. Could you share some ideas on items I should be aware of financially now that I am retired. Thanks!

Answer: There are quite a few financial matters you would need to face once you are retired. Here are a few common ones.

Managing Social Security. Social Security benefits are structured to rise about 8% for every year you delay receiving them after your full retirement age. Is waiting a few years to apply for benefits an idea you might consider?¹

Managing medical costs. One report estimates that the average couple retiring at age 65 can expect to need \$315,000 to cover health care expenses during the course of their retirement, even with additional coverage such as Medicare Part D, Medigap, and dental insurance. Having a strategy can help you be better prepared for medical costs.²

Understanding longevity. Actuaries at the Social Security Administration project that a 65-year-old man

has a 34% chance and a 65-year-old woman has a 45% chance to live to age 90. The prospect of a 20- or 30-year retirement is not only reasonable, but it should be expected.³

Managing withdrawals. You may have heard of the "4% rule," a guideline stating that you should take out only about 4% of your retirement savings annually. Each person's situation is unique but having some guidelines can help you prepare.

Managing taxes. Some people enter retirement with investments in both taxable and tax-advantaged accounts. Which accounts should you draw money from first? Are those accounts still suitable for you? To have a thorough understanding of your financial accounts would go a long way.

Managing other costs. Unlike college, there is no "financial aid" or "retirement loans" for retirement. A financial professional can help you review your whole financial picture and make sound decisions on your investments and retirement plans such as the 457 deferred compensation plan.

This article is for informational purposes only and is not a replacement for real-life advice, so make sure to consult your tax, legal, and accounting professionals before modifying your investment strategy for tax considerations. ❖

Notes: ¹ SSSA.gov, 2023. ² Fidelity.com, 2023. ³ LongevityIllustrator.org, 2023

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RETURN SERVICE REQUESTED



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