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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 Trish Huarte-Pechan



Back in June 2024, I quoted a famous British statesman and politician from the 1800s who said, "Change is inevitable. Change is constant." Well, guess what? That is still true for RPESJC. Our Secretary, Vickie Delph, will be moving out of state. We wish her well

and will truly miss her. While Vickie plans to remain a member of RPESJC, distance will prevent her from active participation on the Board. Our bylaws provide that the President appoint a replacement, with the approval of the Board. We hope to select a replacement secretary from among our current Board members by November. That may lead to other assignment changes. We'll keep you posted.

That also creates a vacancy on our Board. The work of RPESJC is accomplished by an all-volunteer Board of up to 15 members, all of whom have specific roles. We may be contacting you to encourage your participation, but we ask that anyone interested in being part of the RPESJC board email (rpesjc@gmail.com) or call (209-468-8746) to let us know. We will be delighted to hear from you. Join our Zoom Board meeting to check us out.

Another change is scheduled for our February 2026 luncheon: We have invited Grgich Catering (the company that caters our annual picnic) to cater our luncheons next year. We look forward to sampling their offerings in the coming year.

Our insurance offerings through Pacific Group Agencies (PGA) will also undergo some change. PGA has been bought out by a group called AMBA. To ensure ongoing, seamless coverage for our members who participate in PGA offerings, we have signed a contract with AMBA. We have been assured that former PGA staff will remain

with the programs to provide uninterrupted service to our members.

You will have received a booklet listing the offerings available and open enrollment is underway. It ends on November 14, so be sure to sign up by then if you are interested. Remember, these benefits are only available to members, so let your non-member friends know they can become RPESJC members by completing an enrollment form available at rpesjc.org. Forms should be submitted to SJCERA for dues deductions of only \$2 per month.

In spite of these changes, we continue to offer our traditional luncheon and travel activities. Check out the Activities Report for upcoming events. ❖

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ACTIVITIES REPORT — By John Solis



The RPESJC's Quarterly Summer luncheon, held on Thursday, August 14, 2025 was once again an overwhelming success, with almost 100 attendees. As usual, the event offered our retired members and guests an excellent opportunity to socialize with friends and enjoy

causal conversations. Our featured speaker was Brenda DeVecchio, Senior Retirement Specialist for Nationwide Retirement Solutions. Brenda's presentation included a comprehensive overview of her services and the following topics:

1. Strategies to Help Boost your Retirement Income,
2. Ways to Begin planning Your Social Security Strategy Now
3. Required (Mandatory) Withdrawals at Ages 70.5 – 75
4. Two Ways Retirement Income Can be Taxed: Ordinary Taxes and Capital Gain Taxes
5. Tax Free Income: Roth IRA, 401(k), 403(b), and Roth 457 (b)
6. Roth Implant Conversion

Brenda offered several brochures and flyers containing pertinent information on services. If you want to set up an appointment with Brenda DeVecchio, just give her a call at is (209) 337-4574 or you can reach her by e-mail devecb1@nationwide.com.

Congratulations to Enrique Silva who was the winner of the door prize donated by Valley Strong Credit Union, and Renessa Jenson who won the \$5 Marble raffle prize.

UPCOMING EVENTS

Flyers for our annual Holiday Luncheon, scheduled for December 11, 2025, and our February luncheon, scheduled for February 12, 2026 are included in this issue of Cattails. Menu, reservation, and cost details are in the flyers. Hope to see you at both events!

Our February guest speaker, Karen Jewell, from the Adult Literacy Program of the Stockton-San Joaquin

County Public Library system, asked that we alert you to this program and her presentation so you can be thinking about volunteer opportunities. She will bring brochures for members to review. Here is Ms. Jewell's summary information of the program:

The Stockton-San Joaquin County Public Library system proudly offers its free Adult Literacy Program across all 13 library branches. This program provides one-on-one tutoring for adult English-speaking learners who wish to enhance their reading, writing, and conversational skills, as well as develop basic computer proficiency. The Literacy Department is actively seeking volunteers from the community to serve as tutors. The commitment requires just one hour of tutoring per week at a local library branch, for a minimum of six months. As a learner-centered program, the focus is on the individual needs of each participant, allowing learners to choose the areas they wish to improve upon. We provide all necessary resources, including textbooks, workbooks, and access to online training for our volunteer tutors. Additionally, we cover the cost of background checks for tutors.

This program plays a crucial role in addressing the low literacy rates in San Joaquin County. Raising awareness about this valuable service remains one of the greatest challenges, and we encourage community involvement to help make a meaningful impact. ♦

RICHARD CALLISTRO SCHOLARSHIP RECIPIENTS — By Vickie Delph

RPESJC received many applications from deserving students this year. All of the winners maintained excellent GPAs, were involved in numerous extracurricular and outside activities, and received multiple honors and awards from their schools. The brief summaries below represent only a glimpse into their achievements. The \$2,000 awards went to:



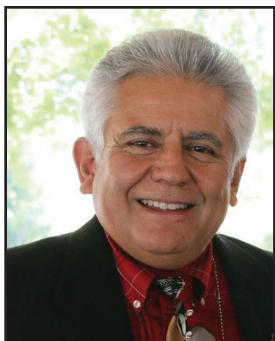
Emma Berchtold and her grandfather Gary Gorham

Emma Berchtold, granddaughter of Gary Gorham, who is a class of 2025 graduate from Escalon High School. She took part in various activities and extracurriculars during her time at Escalon High. Notably, she was part of the school's cross country

Continued on Page 5

BOARD OF RETIREMENT REPORT

— By Steve Moore



There is an old saying that the only constant thing is change! Well, SJCERA is no exception to the rule.

During the first two quarters of the year, SJCERA's portfolio has reached a cumulative value of \$4.89 billion as of June 30, 2025. At the September 12th, SJCERA board meeting we learned that

SJCERA now has over \$5 billion dollars in assets under management and that our funded level has reached the 80's percentile.

Staff has been working diligently to bring on a new Pension Administration System to replace our current system, in order to better meet the needs of the organization into the future while maintaining the level of service our membership has grown accustomed to.

The Board has begun the process of reviewing the current asset allocations of our investment portfolio.

Current SJCERA Portfolio Allocations are as follows:

Traditional Growth	38%
Principal Protection	9%
Aggressive Growth	16%
Credit	15%
Core Real Estate	9%
Crisis Risk Offset	13%
Total Portfolio	100%

The goal of the review is to possibly modify the strategic asset allocation targets to reflect the Board's current definitions of acceptable investment risks in relation to potential return on investment. This can be accomplished through adjustment within the established allocations listed above or the addition of new asset allocation categories, all with the intent of having the greatest impact on the long-term performance of the portfolio and to design a portfolio that will continue to perform well in all possible investment performance situations.

These are just a few of the 2025 action plan items set out by our CEO Ms. Renee Ostrander. The action plans

are meant to keep SJCERA on the leading edge of the industry providing quality service to our membership while meeting our professional duties and responsibilities!

In addition, we welcomed two new members of the Board, District 3 Supervisor Sonny Dhaliwal representing the San Joaquin County Board of Supervisors, replacing Supervisor Mario Gardea, and Sergeant Jason Whelen who was elected to represent the safety members replacing former board member Captain Chanda Bassett.

We also have a new administrative secretary, Ms. Toni Christian, who is replacing Ms. Elaina Peterson upon her retirement.

Looking forward to seeing you at the next RPESJC event!

I trust it will do the same for you and your loved ones!



2026 RICHARD CALLISTRO SCHOLARSHIP

This issue of Cattails reports on our 2025 Scholarship winners. Our 2026 scholarship application period will open shortly after the first of the year. If you have grandchildren who may be interested in applying, please watch our website (<https://rpesjc.org>) and future issues of Cattails for details about the application process.



NOVEMBER TRIVIA

- 1) In which city did the famous film Lady Bird take place?
- 2) Who provided the voice of Groot in the Guardians of the Galaxy movies?
- 3) Which is the highest-grossing R-rated film in North America?
- 4) How many Harry Potter books and movies are there? (Hint: They are not the same number!)
- 5) What is the longest-running Broadway show?

Answers on Page 5

WELCOME NEW RPESJC MEMBERS!

Name	Department
Jesse Abundez	Behavioral Health
Jeanell Brown	Human Services
Pamela Edwards	Superior Court
Mary Elizabeth	Environmental Health
Mathew Fava	Behavioral Health
Mary Ferguson	Public Health
Karen Keyes	Beneficiary Member
Maria Montalvo	Public Works
Aaron Moreno	Human Services
Hector Roman	Child Support
Lisa Salas	Treasurer-Tax Collector
La Verne Self	SJ General Hospital
Jerry Silva	Behavioral Health
Barbara Stoakes	SJ General Hospital
Khamphang Vang	Correctional Health Care Serv
Lorene Wever	Not Given ❖

ELECTRONIC RECEIPT OF CATTAILS

You may now receive your issue of Cattails by email. This will save paper and reduce postage costs for RPESJC. 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. ❖

NEW RETIREES (JULY-SEPT)

Name	Department	Years
Jesse Abundez	Behavioral Health	27
Lumen Arceo	Deferred	7
Jennie Avila	SJ General Hospital	17
Michelle Bagdonas	Behavioral Health	10
Cindy Borges	Deferred	11
Jeanell Brown	Human Services	27
Michael Burkhardt	Public Works	9
Daniel Cederborg	Deferred	3
Edwin Del Rosario	Deferred	15
Diana Edwards	Human Services	18
Mary Elizabeth	Deferred	4
Edward Escudero	Public Works	10
Venus Esparza-Whitted	Deferred	9
Susan Feighery	Veteran Services	6
Steve Flores	Deferred	4
Annette Gonzalez	Deferred	17
Roerto Hernandez	Deferred	19
Tracey Jao Chico	Deferred	1
Christina Martinez	Deferred	6
Maria Montalvo	Public Works	35
Aaron Moreno	Human Services	35
Martha Nelson	SJ General Hospital	22

Name	Department	Years
Ernesto Nocos	SJ General Hospital	12
Bianca Noriega	Deferred	8
Griselda Olivas	Deferred	5
Feloteo Quintana	SJ General Hospital	18
Roger Ramos	Public Works	28
Charlotte Reyes	Correctional Health	16
Thierry Richards	Deferred	2
Hector Roman	Deferred	12
Lisa Salas	Revenue-Recovery	17
Frank Samaniego	Probation	26
La Verne Self	Deferred	5
Jerry Silva	Deferred	10
Warren Smith	Deferred	5
Traci Talepoglou	Human Services	11
Richard Tan	Deferred	17
Khamphang Vang	Correctional Health	29
Sherry Vaughan	Deferred	9
LaSean White	Public Works	16
Richard Yarrington	Deferred	10
Michael Young	Behavioral Health	20

RICHARD CALLISTRO SCHOLARSHIPS CONTINUED

team for four years, a four year member of the California Scholarship Federation, and a peer counselor in the Peer Interaction Team for two years. She is a freshman at the University of California, Los Angeles (UCLA) and will be majoring in biology. She is excited to see what the future holds and feels fortunate to have her grandfather and the rest of her family to continue providing support and encouragement during this next chapter of her academic journey



Myles Handler and his grandmother Carolyn Genschmer

Myles Handler, grandson of Carolyn Genschmer, is a recent Alameda High School graduate who is off to Cal Poly San Luis Obispo in the fall. During high school, he was the president of a politics and debate club, a three-year varsity soccer athlete, and an extensive backpacking and wilderness experience volunteer. He was also named a National

Merit Scholar and an AP Scholar with distinction in addition to receiving this fantastic award. In college, he plans on studying City and Regional Planning, with the hopes of creating productive, equitable, and sustainable cities fit for the modern day.

Rebecca McKee is enrolled at Brigham Young University in Provo, Utah. She plans to major in psychology or neuroscience. She achieved a weighted GPA of 4.18 at Madison High School in



Rebecca McKee

Rexburg Idaho, where she was involved with being a drum major in band, Distinguished Young Women, BPA, and cross country, among others. Her grandfather, Joe McKee, is a RPESJC member.



Logan Sovinec and his great grandmother Linda Begley

Logan Sovinec, the great grandson of Linda Begley, is attending Grand Canyon University to further his education this fall. He will be studying Business Management as well as Biblical Studies. His Business Management degree will equip him with the knowledge of starting and maintaining his very own business, one of his biggest goals in life, and his Biblical Studies degree will support his calling, to continually serve in ministry and spread the good news and love of Jesus Christ. He is thrilled to receive this opportunity of furthering his education, something that will provide the knowledge to chase his dreams and pursue his calling.

Christopher Woody, grandson of Stephanie Watt, is a recent graduate of Saint Mary's High School in Stockton. Over the last four years of high school, he worked very hard in school to maintain a 4.28 GPA while balancing competitive golf as well as Saint Mary's Varsity Golf. He is attending Cal Poly San Luis Obispo in the Fall, majoring in Construction Management and is excited to start his college career.



Christopher Woody and his grandmother Stephanie Watt

RPESJC congratulates the 2025 Richard Scholarship awardees, and wishes them successful academic and professional careers. ❖

NOVEMBER TRIVIA ANSWERS

- 1) Sacramento (California)
- 2) Vin Diesel
- 3) The Passion of the Christ
- 4) Seven books & eight movies
- 5) The Phantom of the Opera ❖

Dates To Remember

Thurs., Nov. 20, 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., Dec. 11, 2025	Holiday Luncheon @Stockton Hilton, 11:00 a.m. - 2:00 p.m. RESERVATIONS REQUIRED by Monday, November 27. See flyer insert in this edition
Thurs., Dec. 18, 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., Jan. 22, 2026	Board Meeting @ 10:00 a.m. – Send an email to rpesjc@gmail.com and request a Zoom invitation link to join the meeting.
Thurs., Feb. 12, 2026	Bi-Monthly Luncheon @Julia Harrison Memorial Building in Micke Grove Park 11793 N. Micke Grove Rd, Lodi 11:30 am. Guest speaker: Karen Jewell, Stockton-San Joaquin County Public Library System. Reservations required. See flyer insert in this edition for reservation details.

SJCERA CEO'S CORNER — By Renee Ostrander



This time of year, with the leaves changing color and the weather getting colder, it always puts me in a mood of gratitude. I am immensely grateful to you, our wonderful retirees, who have made working for SJCERA such a powerful and meaningful experience. We hope we can continue to provide

you with the tools you need to continue thriving in your retirement. As always, look for the latest, up-to-date information in the What's New section on the WWW. SJCERA.Org home page.

MEDICARE PART B REIMBURSEMENTS

If you're part of the Medicare Part B Reimbursement Program, documents are due January 2nd to receive a full Medicare Part B premium reimbursement, up to the amount remaining in your sick leave bank.

Visit the Retired Members Forms and Publications page on www.SJCERA.Org for more information on the form, and Medicare Part B Reimbursement fact sheet.

1099-R UPDATE

This year, SJCERA is working with a nationally recognized third-party vendor to manage the distribution of the 2025 IRS Form 1099-R. The vendor will print

and mail forms to all benefit recipients before the January 31 deadline and will also make them available through a secure online portal.

To ensure you receive yours without delay, please make sure your address is up to date with our system. If you had a recent change of address, please fill out the Change of Address form on our website at www.SJCERA.Org and submit it to contactus@sjcera.org, or call our office at 209-468-2163, and we would be happy to help.

SJCERA CLOSED DECEMBER 26TH

On December 26th, the SJCERA office will be closed for the Christmas holiday. Our office will re-open on December 29th at 8am.

COMMUNICATIONS OVERHAUL

One of our missions for this year was to review a variety of our communication tools and consider changes to make them clearer and more digestible to understand while increasing the value of information to our stakeholders. This initiative has had an impact on:

- ✦ Our webinar presentations,
- ✦ Investment flash reports to the board,
- ✦ Website language,
- ✦ And much more.

We hope that this initiative proves valuable to not just those experienced in retirement, but to members across the board. ♦

IN MEMORIAM

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



Gene Andal	Parks & Recreation
Michael Beard	SJ General Hospital
Tamesia Boone	Behavioral Health
Douglas Brewer	Behavioral Health
Wayne Brunmeier	Sheriff
June Chavis	Behavioral Health
Joan Costa	Human Services
Katherine Crumbly	SJ General Hospital
Mark Ezell	Human Services
Rebecca Fitzgerald	Behavioral Health
Ray Gowdy	Information Systems
Fayma Hollins	Sheriff
Eva Holman	Sheriff
Don Houtchens	Public Works
David Johnson	Information Systems
Kerrence Kretchmer	Community Development
Paul Lewis	Sheriff
Bruce Mahan	Behavioral Health
Joseph Mc Cready	Public Works
Donald Meidinger	Mosquito Abatement
Donna Merrill	Sheriff (Public Administrator)
James Miller	Environmental Health
Victor Mow	Board of Supervisors
Jack Navone	Public Works
Fay Olympia	EEDD
Preston Osbourn	SJ General Hospital
Ramakrishna Ram	Public Health
Criselda Regino	District Attorney
Harold Roden	Public Works
Earleen Sauls	SJ General Hospital
Hugh Scanlon	Aviation
Carole Shields	Human Services
Benjamin Sisneroz	General Services
Terry Spears	Sheriff
Keith Sperry	Assessor Recorder
Kathy Thurow	Sheriff
June Torres	SJ General Hospital
John Trimpey	Behavioral Health
Vivian Vaught	Human Services ❖

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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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MEMBERS FINANCIAL SERVICES — By Frank Feng



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Question: Hi Frank, the new tax bill was passed. Could you touch upon some of the changes that are related to us? Thanks!

Answer: On July 4, the so called “One Big Beautiful Bill” was signed into law. Here’s a look at some of the changes.

- One key feature of the One Big Beautiful Bill Act is the extension and revision of some of the tax laws that were part of the 2017 Tax Cuts and Jobs Act (TCJA). This bill extends the 2017 tax cuts set to expire this year, making some of those rules permanent.^{1 2}
- The bill extends the current tax rates of the 12, 22, 24, 32, 35, and 37 percent brackets, respectively. Had the TCJA expired, the rates would have reverted to 15, 25, 28, 33, 35, and 39.6 percent.^{1 2}
- It also increased the standard deduction to \$15,750 for single filers and \$31,500 for those filing jointly for 2025. Both are slightly rising from the current

rate. The standard deduction will adjust for inflation starting next year.^{1 2}

- Starting in 2025, the bill provides a \$6,000 bonus deduction for filers 65 and up in addition to the standard deduction available to all taxpayers. The deduction begins to phase out for individuals with incomes starting at \$75,000, or joint filers with an income of \$150,000. It phases out completely for individuals earning more than \$175,000 and couples earning \$250,000. This bonus deduction is set to end in 2028.^{1 2}
- The State And Local Tax (SALT) deduction will increase to \$40,000 in 2025 and will increase 1 percent annually until 2030. However, in 2030, it will revert to \$10,000. The SALT has a phase out threshold that begins at \$500,000 for single and married filers.^{1 2}
- Some home improvements (such as windows) and residential energy credits (adding solar) end after December 31, 2025. EV credits for new and used cars end after September 30, 2025.^{1 2} ♦

Notes: ¹CNBC.com, July 3, 2025. ² Congress.gov, August 21, 2025

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RETURN SERVICE REQUESTED



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