



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



Happy New Year to all of you. We wish you a 2026 filled with love and

laughter, and exciting activities to keep you active and healthy. Our organization, RPESJC, finished off our 2025 activities with a record number of attendees at our Holiday Luncheon. I hope you

all, both those who attended and those who had other plans, enjoyed a joyful, peaceful holiday season. If you are accustomed to making New Year's resolutions, I ask you to consider reaching out to new volunteer opportunities that we continue to share with you.

First, as I advised you in our last Cattails, we began the selection process for a replacement Secretary. Miriam Lyell, a current Board member, agreed to take the place of Vickie Delph, who is moving out of state. We are very grateful that Miriam is willing to take on this important task of maintaining records of our meetings and communicating with other organizations about our activities.

That still leaves us with a vacancy on our Board that we hope to fill in the next few months. Our Nominating Committee (staffed by Steve Moore (chair), Miriam Lyell, Lisa Knight, and Evelyn Oliveira) will be contacting some of you to assess your interest in participating on our Board. Please give careful thought to taking on this volunteer opportunity. All of our Board members have tasks that help carry out our mission to preserve and promote the general welfare of retired employees of San Joaquin County. Take a good look at our website (rpesjc.org), especially the Membership page, to see the worthwhile activities of which you can be a part. You can also check out the Luncheon and Activities page to see the social activities you can participate in or help plan for our members. If you are interested and have not been contacted by a Nominating Committee member, just leave

your name and contact information at rpesjc@gmail.com or (209) 468-8746. Someone will get back to you on next steps.

At our luncheons last year, we heard educational and entertaining speakers including Stockton Chief of Police Stanley McFadden and his staff; Jennifer Juanitas from the Osher Lifelong Learning Institute (OLLI) at the University of the Pacific; Brenda DeVecchio from Nationwide Financial Services, the County's Deferred Compensation funds administrators; and Kristen Spracher Birtwhistle and staff from United Way. Continuing our practice of inviting such informative speakers, we have Karen Jewell and staff from the Stockton Library's Adult Literacy Program scheduled for our February luncheon. We look forward to seeing you there.

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ACTIVITIES REPORT — By John Solis



OCTOBER LUNCHEON

Our bi-monthly fall luncheon, held on Thursday, October 9, 2025, was once again an overwhelming success, with approximately 83 attendees. Once again, we offered “take home” containers for the left over food. We are extremely

grateful to Supervisor Sonny Dhaliwal, Vice-Chair and representative for the Third Supervisorial District, who donated coffee for this event.

Our featured speaker was Kristen Spracher Birtwhistle, CEO of the United Way of San Joaquin County. In 2026, the United Way of San Joaquin County will be celebrating its 100th year of service. Thanks to the support of our contributors, communities in San Joaquin County are changing and expanding their service delivery. Over \$250,000 is provided to non-profit organizations each year to support their growth and development. The United Way had expanded their service delivery to include training and educational programs to help develop their non-profit organization, including grant writing, strategic marketing, and leadership to help these agencies grow and prosper. Natasha Haines, director of Social Impact and George Winn from Hospice of San Joaquin gave an overview of their service delivery. In San Joaquin County, there are over 2,000 non-profit agencies that employ well over 21,000 employees. The work that non-profit agencies do in our community is “Big Business.” The United Way at the National level is the largest non-profit organization in the United States.

Steve Moore announced that the County of San Joaquin has a new App (Nexgen-311) to report trash dumps. All we have to do is take a photo and send it to Public Works through this application. In 5-7 days, they will pick up the trash.

Rene Ostrander, CEO of the San Joaquin Retirement Association presented information on Medicare Leave, Reimbursements, and Material Changes you can find on the website. For information and services, you can contact her at www.sjcera.org or reneo@sjcera.org.

Congratulations to luncheon attendees, Lydia Gill who was the winner of the door prize donated by Frank Feng, and Harry Gong, the \$40 winner of the Black Marble prize.

HOLIDAY LUNCHEON

Our annual Holiday Luncheon, held at the Hilton Inn, was also a huge success. We had 277 registrants, 269 who actually attended. Our VIP guests included Renee Ostrander, SJCERA CEO, who advised us of an upcoming change in retiree pay date (See her article) and some SJCERA staff and consultants; Carolyn Genschmer, grandmother to scholarship winner Myles Handler; Stephanie Watt, grandmother to scholarship winner Christopher Woody who also attended; Joe and Cathy McKee, grandparents of scholarship winner Rebecca McKee; Olga Rodriguez, Director of Haven of Peace to whom we donated our semi-annual \$500 charitable gift; and Alfredo Caserez, Marketing Director at Valley Strong, and Frank Feng and Tamara Langenfeld of the Wealth Management Division of Valley Strong.

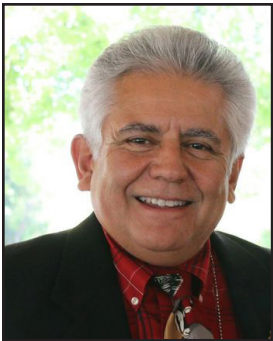
In addition to the door prizes provided by RPESJC, Valley Strong donated several door prizes, including two \$100 Visa gift cards. On top of that, member Jeff Dumlao, donated several bottles of wine from his cousins, whose mother was a wine collector and had recently passed away. We think at least half of our attendees went home with a prize. Our cash and Visa gift card winners were: Raquel Vasquez (\$25), Diane Luis (\$25), Anita Garcia (\$25), Denis Rico (\$25), Christine Juma (\$100), Gail Shimobayashi (Valley Strong \$100 Visa gift card), and Bill Wong (Valley Strong \$100 Visa gift card).

We received much positive feedback from attendees, but some disappointment with the vegetarian offering. All feedback will be considered in planning next year’s event.

UPCOMING EVENTS

Please see the flyers in this issue of Cattails for three events—the March 18 Casino trip to Chicken Ranch and Oakdale Cheese Factory and Specialties; the April 8 Giants bus trip; and the April 9 bi-monthly luncheon. **Please note that the casino trip and the giants trip flyers are printed back to back to prevent a significant increase in mailing costs.** Take extra care in filling out your reservation. Each event requires timely reservations and payment. Cost and reservation details are on the flyers. We look forward to having you join us on these fun events. ❖

SJCERA – ANNUAL RPESJC INSURANCE By Steve Moore



If you are like most of us retired folks, I'm sure you are bombarded at the end of the year with all the advertisement for new Medicare Supplement plans that offer a wide array of services. These alternative services offer low to zero copay costs along with monthly stipends for personal items, to qualifying members.

These all seem very confusing with so many different options, it's difficult to navigate one's way through the process only to find you may not qualify for the program you were looking for.

RPESJC annually offers additional retirement benefit supplements and alternatives, via the annual Benefits Guide made available to all RPESJC members. Over the past several years with the onslaught of offers like those listed above, I have overlooked these benefits.

This year, I decided to take the time to review the Guide our association has put together for our consideration. I found that as RPESJC members we have access to many exclusive benefits that are completely independent of those offered by the County of San Joaquin. These services cover a wide range of things, from dental, vision, hearing, ID shield, personal accident, home warranty, pet insurance, legal shield, life insurance and other discounts on services.

I became interested in the dental insurance plans as they seemed to offer support for my personal situation. I contacted the plan administrator at the number listed in the guide. The staff were well versed and connected me with the individual carriers to answer questions and assistance with coordination of their services with my current dental plan. Ultimately, I was able to select a plan that would minimize my current annual out-of-pocket expenses, offsetting the premiums cost particularly for preventive care procedures. Additionally, the plan provides enhanced coverage that can augment my available coverage for major services, such as crowns, dental implants, periodontics, endodontics, root canal, dental bridge, denture, teeth

whitening and other services.

A very pleasant surprise was the Start Hearing plan with hearing services, exclusive discounts on Best-in-Class hearing aid technology and tinnitus products were free of charge for enrollment.

While each member's situation is different, I believe it is worth taking the time to look into these additional benefits offered by our association each year during open enrollment. So next year, upon receipt of your 2027 Benefits Guide, take a close look at what offerings may be helpful to your personal situation and contact the plan administrator for assistance. Wishing you all a great new year in 2026! ❖

FEBRUARY HEALTH HINT

February is recognized as American Heart Month. The American Heart Association website offers information about CPR classes, volunteer opportunities, and a variety of heart health topics. At our age, heart health is a key concern. Check out the information available on line to see whether you should seek advice from your physician, or whether you want to volunteer in this cause. Remember: Stay healthy! ❖

FEBRUARY TRIVIA—HISTORY

- 1) Dubbed the "Black Death," what plague swept through Europe in the 1300s?
- 2) Which European explorer discovered a passage that connects the Pacific and Atlantic Oceans?
- 3) In 1215, what doctrine was the first of its kind to establish that a king was not above the tenants of the law?
- 4) Who was the first U.S. president to visit all 50 states?
- 5) Who did the U.S. purchase the Louisiana Territory from?

Answers on Page 5

WELCOME NEW RPESJC MEMBERS!

Name	Department	Name	Department
Patricia Asuncion	Assessor/Recorder/Clerk	Shawn Lenci	Assessor/Recorder/Clerk
Debra Bohnak	Not Given	Barbara Little	Child Support Services
Kelly Borrero	SJ General Hospital	Cheryl Malekian	SJ General Hospital
Michael Burkhardt	Public Works	Vicki Mallory Wynn	Not Given
Doris Casey-Nash	SJ General Hospital	Mohammed Masood	SJ General Hospital
Gilbert Castillo	Superior Court	Tanya Moreno	Human Resources
Gladys Ceciliani	Not Given	Kevin Myose	Public Works
Keira Christianson	Sheriff	Louise Nunez	Human Services
Stephanie Conner	Auditor Controller	Cindy Ong	Not Given
Donna Delacruz-Refuerzo	SJ General Hospital	Shivetti Ossome	Children Services
Barry Forrest	Behavioral Health	Kathleen Parish	Behavioral Health
John French	Not Given	James Parker	Health Care Services
Charles Gilbert	Not Given	Gloria Pesetti	District Attorney
Lawrence Godinho	Not Given	David Pinheiro	District Attorney
Richard Guiliani	Superior Court	Christopher Sanford	District Attorney
Jennifer Halligan	SJ General Hospital	Julie Schumacher	Not Given
Donald Hasenbuhler	District Attorney	Thomas Taing	Public Works
Maggie Hernandez	Behavioral Health	Lauren Thomasson	Superior Court
Richard Hernandez	Not Given	Christina Torres-Peters	Sheriff
Stephanie Hernandez	Not Given	Richard Vance	Not Given
Christina Johnson	Superior Court	Debra Wallace	Superior Court
Carrie Koch-Westernoff	Public Health	Terence West	Human Services
Karen Koscho	Not Given	Cynthia Wolfe	Human Services ❖
Connie Layman	Human Services		

NEW RETIREES (OCT-DEC)

Name	Department	Years
Sean Adams	Deferred	1
Barbara Alberson	Public Health	12
Jacob Alipio	SJ General Hospital	24
Debra Alter	Behavioral Health	11
Alexander Anderson	Deferred	8
Patricia Asuncion	Assessor/Recorder/Clerk	28
Richard Brown	Public Works	19
Elvia Caballero	Human Services	29
Cynthia Crosby	Deferred	19
Debra Culwell	Deferred	1
Howard Estlin	Deferred	21
Matthew Fava	Deferred	5
Erik Forberg	Lathrop Manteca Fire	24
Christine Freeman	Deferred	2
Deette Goni	Superior Court	23
Jennifer Halligan	SJ General Hospital	18
Rosa Hernandez Flores	Behavioral Health	10
Victoria Hibbard	Human Services	25
Christina Johnson	Superior Court	26
Connie Layman	Human Services	10
Kelli Ledbetter	Coroner	8

Name	Department	Years
Amy Lee	Human Services	17
Meng Lor	Probation	21
Lynn Ly	Deferred	1
Armando Martinez	Sheriff	20
Adeline Mendez	Behavioral Health	15
Tanya Moreno	Human Resources	29
Amber Myers-Hart	Deferred	1
Kevin Myose	Public Works	22
James Pardini	Deferred	21
David Pinheiro	Sheriff	12
Lisa Richards	Human Services	25
Randy Romero	Deferred	11
Martha Saldana	Human Services	18
Andrea Samson	Deferred	17
Peter Tellers	Deferred	8
Christina Torres-Peters	Deferred	9
Robert Turn	Assessor/Recorder/Clerk	21
Samuel Vaughn	Human Services	15
Raymond Vonflue	Deferred	16
Karyn Watson	Human Resources	2
Cynthia Wolfe	Human Services	13
Paul Zeller	SJ General Hospital	5

Congratulations



2026 RICHARD CALLISTRO SCHOLARSHIPS

The application and instructions for the 2026 Richard Callistro Memorial Scholarship are now posted on the RPESJC website at www.rpesjc.org. Eligible applicants are graduating high school seniors who are children or grandchildren of dues-paid RPESJC members. Please note that the Board recently increased the number of scholarships and the award amount. Consistent with these changes, awards will be \$2,500, and there will be up to eight scholarships awarded in 2026. The application deadline is April 1, 2026. Let your families know about this wonderful opportunity! ❖

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. ❖

PRESIDENT'S MESSAGE CONT. FROM PAGE 1

In addition to our luncheons, RPESJC has regular events/activities scheduled for our members. Consistent with our tradition, we will have a spring casino trip, but this time we are going to try out Chicken Ranch Casino/Resort in Jamestown. We also have our annual Giants baseball trip scheduled. Be sure to see the flyers included with this issue of Cattails to get your reservations in on time!

As a heads up, please be sure to read the article from SJCERA's CEO, Renee Ostrander. There is a date change in your retiree pay that may have tax implications for you, so please prepare!

And another heads up, the casino and Giants game reservation flyer is two-sided to prevent a big increase in mailing costs. Be sure to print and fill your flyer out carefully

I borrowed an Irish blessing to send my wishes to you for 2026: May you be poor in misfortune, Rich in blessings, Slow to make enemies, Quick to make friends, But rich or poor, quick or slow, May you know nothing but Happiness from this day forward!

Have a great 2026! ❖



FEBRUARY TRIVIA ANSWERS

- 1) The Bubonic Plague
- 2) Magellan
- 3) Magna Carta
- 4) Richard Nixon
- 5) France



Dates To Remember

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, Literacy Coordinator. Reservation flyers were in your November Cattails.
Thurs., Feb. 26, 2026	Board Meeting @ 10:00 a.m. – Send an email to rpesjc@gmail.com and request a Zoom invitation link to join the meeting.
Wed., March 18, 2026	Chicken Ranch Casino/Oakdale Cheese & Specialties bus trip. Advance reservations required. Event flyer with cost and deadline details is included with this edition of Cattails.
Thurs., March 26, 2026	Board Meeting @ 10:00 a.m. – Send an email to rpesjc@gmail.com and request a Zoom invitation link to join the meeting.
Wed., April 8, 2026	San Francisco Giants bus trip. Game vs Philadelphia Phillies. Reservations are required. See flyer included for reservation deadline and cost details.
Thurs., April 9, 2026	Bi-Monthly Luncheon @Julia Harrison Memorial Building In Micke Grove Park 11793 N. Micke Grove Rd, Lodi 11:30 am. Guest speaker: TBD. Reservations required. See flyer insert in this edition for reservation details.
Thurs., April 23, 2026	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



HAPPY NEW YEAR RPESJC!

2025 went by so fast, and now 2026 is here! I hope you all enjoyed your holidays with your family and friends as we jumpstart the new year focused on growth. This year we are gearing up for some changes, some of which you may

have already experienced.

1099RS

As part of mission to give you more power over your benefits, we decided to offer 1099Rs digitally through our partnership with Yearli Portal. Now you'll be able to view and print your 1099R when you need it. If you are interested in receiving your 1099R digitally, please contact SJCERA at contactus@sjcera.org.

NEW PAY SCHEDULE

This year, we will be switching benefit payments to the last day of the month earned instead of the first day of the next month. If the last day of the month falls on a bank holiday, we will issue your check the last business day prior.

For example, instead of issuing your January retirement check on February 2nd (the 1st is a non-business day), it will be issued January 30th.

Please note that you will receive 13 pension payments in 2026. Please consider a review and update, if needed, of your federal and state tax withholding forms to ensure correct withholding amounts for the additional payment.

80 YEARS IN THE MAKING

2026 is our 80th anniversary since our establishment by the Board of Supervisors in 1946. What began as a way to provide retirement security for county employees has grown into a trusted organization serving generations of public servants and their families. Over the decades, SJCERA has adapted to change while staying focused on its mission of protecting members' retirement benefits. Throughout 2026, SJCERA will be celebrating in various ways, so be on the lookout for some 80th Anniversary celebrations! ❖

IN MEMORIAM

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



Evelyn Aventi	SJ General Hospital
Eleanor Castagna	Human Services
Aurora Cayabyab	Human Services
James Clemens	Public Works
Katherine Courtney	Human Services
Mary Danielson	SJ General Hospital
Karen Denhart	Assessor/Recorder/Clerk
Craig Dillingham	Child Support
Temple Dunn	Sheriff
Rodney Gaede	Human Services
Arthur Garbiso	Public Works
Geraldine Kibler	Correctional Health
Martha Lauderdale	Human Services
Rosalina Lockhart	Human Services
Felipe Lomas	Public Works
Frances Lopez	Human Services
Robert Martinez	Behavioral Health
Jose Medina	SJ General Hospital
Gloria Millar	Superior Court
William Mullaly	Behavioral Health
Patrick Murphy	Public Works
Judith Olson	Human Services
Theodore Pesetti	Sheriff
Mary Pineda	Superior Court ❖

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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, I often hear people talk about portfolio rebalancing? What is it and what does it do for me? Could you explain? Thanks!

Answer: Rebalancing is the process of restoring a portfolio to its original risk profile.¹

Often times people set up their investment portfolio based upon their risk tolerance. If you want to invest in a moderate risk portfolio, for example, you could have an allocation of 50/50, meaning 50% in equities (stocks) and 50% in bonds. For an investment of \$100,000, that's \$50k in stocks and \$50k in bonds. You like the 50/50 split and feel comfortable as it represents your risk tolerance.

Over time, market conditions can change the makeup of your investment portfolio. Hypothetically, over the course of a few years, if the stock market has done well and your stock portion has doubled to \$100k, and your bond portion has normal growth and is \$60k. Now your total is \$160k, including \$100k in stocks and \$60k in

bonds. Now your stock portion is 62.5% (100/160) and the bond portion is 38.5% (60/160). While you are happy the portfolio has performed well, the current allocation is at a 62.5/38.5 split, meaning 62.5 stocks and 38.5 bonds. This is quite a deviation from your original desire of the 50/50 split. If the 50/50 allocation still is your desired balance, then an adjustment may be needed to reflect the original risk profile.

Such a rebalancing act often requires you to sell some of the "winners" to buy more underperforming assets. Ironically, this type of rebalancing actually forces you to sell high and buy low, which is considered an effective investment strategy to manage risk.

Keep in mind that investing involves risks, and investment decisions should be based on your own goals, time horizon, and tolerance for risk. The return and principal value of investments will fluctuate as market conditions change. When sold, investments may be worth more or less than their original cost. This is a hypothetical example used for illustrative purposes only. It is not representative of any specific investment or combination of investments. Rebalancing a portfolio may cause investors to incur tax liabilities and/or transaction costs and does not assure a profit or protect against a loss. ¹ ❖

Notes: ¹ FINRA.org, 2025

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RETURN SERVICE REQUESTED

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P.O. Box 8556
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Retired Public Employees
of San Joaquin County

