RPESJC
Retired Public Employees of San Joaquin County

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



In our May issue, I promised to tell you about the California Retired County Employees Association Conference (CRCEA) which some of our board members attended. Twenty California counties, including San Joaquin County, are known as the '37 Act Counties. We each have our own independent retirement systems, separate from the state system that many other counties belong to. Our retirement system follows the County Employees Retirement Law of 1937, which is why we are called '37 Act Counties.

The April CRCEA conference included fascinating presentations about the California Department of Insurance and their efforts to keep fire insurance affordable, the loss of insurers in California, and the Department's efforts to intervene on behalf of citizens with insurance companies when they threaten to "uninsure" residents. We heard from CalFire about their history, the "new normal" of fire season (virtually all year) in California, and legislative efforts to address defensive space. High-level military representatives from Vandenberg Space Force base presented information about satellite launches and the magnitude of satellite coverage. Shelter Box, a charity that prides itself on being first on the ground for disasters worldwide, told us about the items people actually need: shovels, saws, hammers, cooking and eating utensils, tents, etc. We also networked with other county representatives to share what events and activities they offer, how they recruit members and board members, and how they communicate with their members. The lobbyist for CRCEA presented a video about political candidates who might be against public agency retirement benefits. This information prepares your board members to find speakers of interest for you, evaluate event and activity offerings, alert you to legislation that might affect retirees, and inform you of benefits in which you might be interested. Please let us know what topics and activities might interest you.

POLICY CHANGE

At our June 25 meeting, the RPESJC Board voted to implement a change in guest invitation policy. Beginning with the October 8, 2026, luncheon, an RPESJC member may invite a maximum of four guests to any RPESJC event. This policy ensures that members are able to enjoy the maximum benefits of their dues. ❖

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ACTIVITIES REPORT — By John Solis



SPRING LUNCHEON

Our quarterly luncheon was held on April 9 at Micke Grove Park, with 81 registered. The menu was chicken marsala, meat sauce with penne, au gratin potatoes, sweet baby carrots, raspberry vinaigrette salad, rolls, and chocolate chip cookies. The coffee was donated by 4th District Supervisor Steve Ding.

Our featured speaker was Wes Rhea, President and CEO of Visit Lodi. Visit Lodi is a non-profit organization, funded by visitors via a 4.5% hotel tax. This fee funds the operations and marketing program, which promotes Lodi businesses. Their website is visitlodi.com.

San Joaquin County Retirement Association CEO Renee Ostrander presented information on this year's COLA for our retirees, coming at the end of April. Open Enrollment for health insurance will occur twice this year, in May and October, as the county transitions to a calendar year to administer benefits. For more information on services, visit the website at www.sjcera.org

Congratulations to Ralph Guerrano and Archie Gilchrist, who each won a luncheon certificate. The winner of the door prize donated by Valley Strong Credit Union was Janice Fiore and James Kelly was the $5 winner of the Black Marble game.

GIANTS BUS TRIP

On April 8, our two buses left at 8:30 am for Oracle Park in San Francisco to watch the 12:45 pm San Francisco Giants baseball game against the Philadelphia Phillies. We arrived with extra time to have lunch at Willie Mays Plaza. In the middle of the second inning, we were excited to see "RPESJC San Joaquin County" posted on the scoreboard. The San Francisco Giants beat the Phillies 5 to 1. We played bingo games on the bus. The following all won $10: Janella Nickols, Debra Sanders,Valerie Agbulos, Carol White, Nancy Darl-Perez, Ron Lubin, John Vera and Marina Boruff. Ruth Davis won a luncheon certificate. We arrived in Stockton at 7:15 pm. The bus drivers, Frankie and Bill, did an outstanding job and were each given a gratuity of $50 on behalf of everyone at the end of the trip.

ANNUAL PICNIC

The Annual Picnic at Micke Grove Park was held on June 11, with over 198 registered. The Delta breeze kept us cool through the expected 102-degree high. We enjoyed tri-tip, teriyaki chicken, mashed potatoes, green salad with feta and fruit, green beans with almonds, sautéed mushrooms, rolls and cookies.

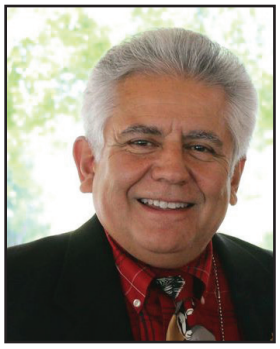
Congratulations to the door prize winners and the $25 cash prize winners: Andrea Madrid, Jeffery Dunlap, Rosemary Rivera and Maria Aranda. Sophal Suon won the $100 cash prize.

President Trish Huarte-Pechan called the Annual Membership meeting to order and she thanked the RPESJC Board for their hard work and dedication over the past year. Haven of Peace CEO Olga Rodriguez expressed her appreciation for the support given to the shelter and she also thanked the members for the Mother's Day Luncheon it hosted for the shelter residents. AMBA representative Sudi Naraine also spoke and brought many giveaways for attendees, including raffling off a digital picture frame, won by Steve Marino. San Joaquin County Retirement Association CEO Rene Ostrander said that SJCERA is celebrating its 80th Anniversary and will be transitioning from "sjcera.org" to "sjcera.gov". Changes to the SJCERA website should be completed by Christmas. Frank Feng and Tamara Langenfeld from Valley Strong Credit Union also attended and donated door prizes and reusable tote bags for everyone.

Thank you to all of the retirees and friends who attended the Annual Picnic at Micke Grove Park and made it a memorable event. ❖



REQUIRED MINIMUM DISTRIBUTIONS — By Steve Moore



Well, you decided to retire. You picked the date and it has come, you are now fully retired, congratulations! You have gotten through the transition with health insurance, retirement association dues, and updated tax withholding amounts. You are adjusting to being paid only once a month and have modified your bill payment schedule accordingly. Things seem to have settled out and you feel successful in your transition to retired life.

So just as you believe things are all set, you now hear about RMDs… What is this all about? RMDs, or Required Minimum Distribution are amounts you must withdraw annually from certain retirement accounts once you reach a specific age.

Should you choose to ignore addressing the RMDs, there is a penalty for not doing so. Currently, the penalty for missing an RMD is 25% of the amount not withdrawn, but the penalty can be reduced to 10% if corrected within the allowed time frame.

When do RMDs start? Under current law, one must start taking RMDs at age 73. Your first RMD is due by April 1 of the year after you turn 73, in the following years, you must take the RMDs by December 31 each year.

The type of accounts which require RMDs are traditional IRAs, 401(k), 403(b), and similar employer-sponsored plans SEP and SIMPLE IRAs. RMDs do not apply to Roth IRAs or Roth 401(k)s as of 2024.

How are RMD amounts calculated? RMDs are calculated by dividing the retirement account's prior year-end balance, by a life expectancy factor from IRS tables. Often the custodian of the accounts that require RMDs will provide a calculation amount for you, but you're responsible for ensuring the correct amount is withdrawn.

Please note, you are responsible for the tax implications of these distributions. It is best to consult directly with your certified Financial Planner or Tax Preparer for help in exploring strategies when making decisions on required distributions. Together you can explore how your RMDs are to be calculated (for multiple IRAs or 401(k) accounts), and their potential impacts to your tax planning and tax bracket in retirement.

Don't wait until you turn 73 to begin looking into how best to address the RMDs. Preparing ahead can provide a well thought out plan on how best to make the required distributions while providing you beneficial options for the future. ❖

RICHARD CALLISTRO SCHOLARSHIPS

The application deadline for the Richard Callistro Scholarships was June 1, 2026. Six eligible applications were received and the Board awarded six $2500 scholarships to well-deserving children and grandchildren of RPESJC members. 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—CURRENCY

1) In 1791, which Founding Father established the Bank of the United States?
2) Who supplied most of the copper for the first US pennies to be minted?
3) Directly before President Abraham Lincoln, who or what was on the head of a US penny?
4) In 1785 the United States officially adopted the dollar sign. From what currency in use in the colonies in the 18th century was the dollar sign derived?
5) What was the largest denomination of banknote ever issued in the USA?

Answers on Page 5

WELCOME NEW RPESJC MEMBERS!

Name	Department
Laura Almendarez	Superior Court
Lumen Arceo	Community Dev.
Annette Avery	SJ General Hospital
Fritz Buchman	Public Works
Cheryl Carter	Human Resources
Phillip Cook	Emergency Med Svcs
John Davis	Sheriff
Victoria Erickson	Human Services
Toby Farnsworth	Sheriff
Elizabeth Ferrari	Human Services
Cheryl Field	Environ. Health
Sherri French	Environ. Health
Myrna Garcia	Sheriff
Michel Habbestad	Social Services
Connie Hart	General Services
Maria Hurtado	SJ General Hospital

Name	Department
Linda Jimenez	Sheriff
Annette Lovato	EEDD
Quendrith Macedo	County Counsel
Deborah Maffei	Probation
Dan Mc Keever	Public Works
Rita Mejia	Agriculture Dept
Mahboobun Nisa	SJ General Hospital
Isabel Ordaz	Human Services
Maria Teresa Orpilla	SJ General Hospital
Masson Parish	Info Systems
Christina Patterson	Medical Examiner
Rodney Saiki	Agriculture Dept
Lorrene Salazar	Mountain House
Kathleen Smith	Probation
Robert Steele	SJ General Hospital
Vicki Stokes	Behavioral Health

Name	Department
Kenneth Terpstra	Sheriff'
Ebby Thomas	SJ General Hospital
Cristina Torres	Probation
Lillian Torres	Human Services
Janice Turner-Johnson	Social Services
Lydia Vasquez	SJ General Hospital
Latosha Walden	Probation
Megan Whelen	Sheriff
Nanding Yamomo	Behavioral Health
Amanda Yocham	Behavioral Health

Congratulations

NEW RETIREES

Name	Department	Years
Debra Aguilera	Deferred	6
Laura Almendarez	Deferred	25
Nikole Arceo-Bell	Probation	18
Annette Avery	SJ General Hospital	22
William Baier	Public Works	35
Patrick Balagey	Sheriff	34
Scott Byous	Waterloo-Morada Fire	25
Fritz Buchman	Public Works	14
Jocelyn Bowling	Behavioral Health	15
Renee Callahan	Behavioral Health	21
Jerrold Camara	SJ General Hospital	32
Cheryl Carter	Human Resources	28
Lance Casqueiro	Deferred	1
Phillip Cook	SJ General Hospital	29
Tessie Cordova	Juvenile Detention	34
Linda Courtright	SJ General Hospital	24
Matthew Dacey	County Counsel	22
John Davis	Deferred	15
Jorge Dellasanta	Deferred	1
Kim Delucchi	Deferred	3
Zanett Dials	Superior Court	15
Victoria Erickson	Human Services	23
Melissa Farnsworth	SJ General Hospital	30
Toby Farnsworth	Sheriff	24
Elizabeth Ferrari	Human Services	26
Cheryl Field	Environmental Health	27
Juan Fortuny	Lathrop Manteca Fire	21
Kevin Foundation	Sheriff	8
Larry Freeman	Sheriff	24
Sherri French	Environmental Health	25
Jill Fritchen	Human Services	36
Frank Galbreath	Behavioral Health	17

Name	Department	Years
Myrna Garcia	Sheriff	12
Alisa Goulart	Community Development	9
Rosemarie Hamilton	Human Services	29
Fred Hardmon	Information Systems	7
Connie Hart	General Services	26
James Hart	Public Works	30
Shirley Hollowell	Behavioral Health	27
Bonnie Hughes	Information Systems	26
Maria Hurtado	SJ General Hospital	30
Linda Jimenez	Sheriff	26
Teri Jorgensen	Deferred	19
Katherine Kaplanis	Public Health	10
Lim Leang	Public Health	21
Annette Lovato	EEDD	37
Jeri Lucchetti	Behavioral Health	25
Michael Ma	Deferred	16
Quendrith Macedo	County Counsel	20
Larry Madoski	Lathrop Manteca Fire	28
James Marcum	Health Care Services	30
Dan McKeever	Public Works	40
Kathleen Medeiros	SJ General Hospital	31
Enedina Mejia	Probation	33
Rita Mejia	Deferred	14
Sandra Mendez	Sheriff	20
Deon Merene	Deferred	1
Kim Mompean	Deferred	9
David Naumann	Probation	26
Mahboob Nisa	SJ General Hospital	15
Ryan Oatts	Deferred	8
Isabel Ordaz	Human Services	38
Gina Ornelas	Deferred	3
Robert O'Rourke	County Counsel	19
Mariateresa Orpilla	SJ General Hospital	36

NEW RETIREES CONTINUED

Name	Department	Years
Cherie Osckel	SJ General Hospital	7
Esperanza Paniagua	Human Services	27
Masson Parish	Information Systems	24
Christina Patterson	Sheriff	5
Michael Peppas	Parks and Recreation	11
Jerry Pico	SJ General Hospital	19
Adanelly Ramirez	Deferred	7
David Rhee	Deferred	5
Bernadette Reynoso	Public Health	17
Cynthia Rios	Deferred	8
Rodney Saiki	Agricultural Commissioner	19
Estevan Salas	Deferred	7
Sonia Serrano	Community Development	40
Barrett Shin	Public Health	32
Vijay Sinha	Community Development	6
Kathleen Smith	Probation	34
Christopher Sterni	Sheriff	30
Vicki Stokes	Behavioral Health	5
Lucia Swofford	SJ General Hospital	34
Teresita Sy	Public Health	24
Kenneth Terpstra	Sheriff	24
Ebby Thomas	SJ General Hospital	19
Cristina Torres	Probation	27
Lillian Torres	Human Services	37
Kimberly Vales	Health Care Services	5
Scott Vanartsdalen	SJ General Hospital	9
Sargon Varda	Information Systems	24
Luwanna Verber	SJ General Hospital	5
Latosha Walden	Deferred	18
Jahil Walker	Probation	20
Rebecca Whitmore	SJ General Hospital	18
Maly Xiong	Behavioral Health	18
Nanding Yamomo	Behavioral Health	22
Amanda Yocham	Behavioral Health	8

AUGUST TRIVIA ANSWERS

1) Alexander Hamilton
2) Paul Revere
3) Liberty in an Indian headdress. Indian Head pennies were minted from 1859-1909. In 1909, Lincoln's face replaced the Indian Head.
4) The Spanish peso or "piece of eight" or "peso de ocho reales" was in such frequent use it became abbreviated to "SP." The widely accepted theory is that eventually the "S" was written on top of the "P."
5) $100,000. Printed from Dec. 18, 1934 to Jan. 9, 1935. Used for transactions between Federal Reserve Banks and not the general public.

YOUR BOARD NEEDS NEW MEMBERS!

RPESJC is recruiting to fill two vacancies on our Board. Board members play a vital role in running RPESJC and coordinating activities. **Some of the duties include:**

- Chair committees as assigned by the President;
- Assist with special functions of the RPESJC
- Serve on setup and cleanup teams for events;
- Contact caterers, transportation companies, casinos, and sports teams for contracting services/ticketing.
- Participate in activities and trips, as trip captains, and coordinating cleanup details.
- Meet with other board members in person/via Zoom on committees.
- Provide your fellow retirees with references/ information to address any of their concerns.

If you join our Board, you will see the power of teamwork in action. If you have an interest in being a part of this stellar organization, please send an email to rpesjc@gmail.com and one of our Nominating Committee members will be in touch with you. You can request to be a guest at one of our regular monthly Zoom meetings to get a flavor of what a Board member might do. We look forward to hearing from you! ❖

HAVEN OF PEACE - MOTHER'S DAY LUNCHEON

On Friday, May 8, 2026, 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 beef tri-tip, ravioli, pesto cheese tortellini, focaccia bread and salad, with cookies for dessert. The meal came from De Vinci's Delicatessen. Director Olga Rodriguez said the moms and kids enjoyed every bite and extended her thanks to RPESJC for their 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 and form part of the proceeds that go directly to the Haven of Peace. Their website is https://havenofpeaceinc.org/ ❖

Dates To Remember

Thurs., Aug. 13, 2026	Bi-Monthly luncheon@Julia Harrison Memorial Building In Micke Grove Park, 11793 N. Micke Grove Rd, Lodi, 11:30 am. Guest speaker Child Abuse/Sexual Assault program representative. Reservation details were in the flyer included in the May Cattails, and the reservation deadline was July 30, 2026.
Thurs., Aug. 27, 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., Sept. 24, 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., Oct. 8, 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..
Wed., Oct. 14, 2026	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. 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.

SJCERA CEO'S CORNER — By Renee Ostrander



Hello and Happy August Retirees! I hope your 2026 is shaping up to be one of your best years yet. As the season begins changing, it's a great reminder to reflect on everything that has happened so far this year, and we have a few amazing updates to share!

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.

GOODBYE TO TWO TRUSTEES

At the June Board Meeting, we said goodbye to two trustees: Emily Nicholas, our active general elected member, and Raymond McCray, one of our appointed members.

We wish to thank Emily Nicholas and Raymond McCray for their many years of exceptional, dedicated service to the Board of Retirement and the members and beneficiaries of the San Joaquin County Employees' Retirement Association.

WELCOME NEW TRUSTEES

As of July, we have had four new Trustees join the Board of Retirement. Jesse Escotto has run unopposed and as such will be our new active general elected member; Steve Dougherty was approved on June 30th to be our newest appointed member; SJCERA safety members elected Steven Baxter for the safety member seat, and as such Emily Hammond will serve on the board as the very first Alternate Safety member in SJCERA history.

NEW LOGO

As part of our 80th celebration, SJCERA is going through a transformation! We are unveiling a new logo and new identity. Keep an eye out on our website as we slowly transition our online presence to the new branding! ❖

EST. 1946
SAN JOAQUIN COUNTY
EMPLOYEES' RETIREMENT ASSOCIATION

IN MEMORIAM

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



Deanna Araiza	Child Support
Gino Baroni	Public Defender
Marta Beckman	SJ General Hospital
Kristina Birch	Behavioral Health
Patricia Bogart	Health Care Services
Mary Boroughs	SJ General Hospital
Beverly Bradley	Behavioral Health
James Burlington	Public Defender
Sandra Casing	Correctional Health
Annie Crowl	Human Services
Donald Cully	District Attorney
Abner Datu	Facilities Management
Karen Dietzen	Public Health
James Drace	District Attorney
Dennis Ferrero	Public Health
Jack Fiori	Mosquito Abatement
Charles Fromm	Sheriff
Katherine Goins	Human Services
Rex Grayson	Facilities Management
Patricia Hanna	Behavioral Health
Lon Hanson	District Attorney
Oddie Harris	SJ General Hospital
Homer Haughey	Human Services
Helen Jaich	SJ General Hospital
Jeani Jensen	Auditor-Controller
Eric Lowe	Public Works
Janet Martin	Health Care Services
Matthew McCauley	Sheriff
Robert McCullough	Public Works
Billy Miller	Facilities Management
Robert Montgomery	Probation
Christy Mundy	Human Services
Elsie Murphy	Human Services
Paula Nahhas	SJ General Hospital
Dan O'Boyle	Behavioral Health
Jose Orzal	Human Services
Lani Pajarillo-De Los Reyes	SJ General Hospital
Deborah Scott	Historical Museum
Harpal Singh	Mountain House
Sandra Smith	Public Health
Bruce Stanfield	ISD
Jason Whelen	Sheriff
Geneva Wyatt	Human Services

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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 have heard there are different methods when analyzing the stock market. Could you please discuss a little bit of that for me? Thanks!

Answer: While there are many methods when analyzing the stock market, the majority of stock can be lumped into three broad groups: fundamental, technical, and sentimental. Here's a close look at each.

Fundamental Analysis: The goal of fundamental analysis is to determine whether a company's future value is accurately reflected in its current stock price. Fundamental analysis attempts to estimate the value of a particular stock based on a variety of factors, such as the current finances of the company and the prevailing economic environment. Fundamental analysis also may include speaking with a company's management team and assessing how the company's products are received in the marketplace.

When a fundamental review is complete, the analyst may decide the stock is an attractive opportunity because the market has underestimated its future prospects. The analyst also may determine the stock to be a "hold" or a "sell" if the value is fully reflected in the price.

Technical Analysis: Technical analysts evaluate recent trading movements and trends to attempt to determine what's next for a company's stock price. Generally, technical analysts pay less attention to the fundamentals underlying the stock price and rely on stock charts to make their assessment of a company's stock price. For example, technicians may look for a support level and resistance level when assessing a stock's next move. A support level is a price level at which the stock might find support and below which it may not fall. In contrast, a resistance level is a price at which the stock might find pressure and above which it may not rise.

Sentimental Analysis: Sentimental analysis attempts to measure the market in terms of the attitudes of investors. Sentimental analysis starts from the assumption that the majority of investors are wrong. In other words, that the stock market has the potential to disappoint when "masses of investors" believe prices are headed in a particular direction. Sentiment analysts are often referred to as "contrarians" who look to invest against the majority view of the market.

Which approach is best? There is no clear answer. Each option has its pros and cons. The best approach is to create a portfolio based on your time horizon, risk tolerance, and goals.

Keep in mind that the return and principal value of stock prices will fluctuate as market conditions change. And shares, when sold, may be worth more or less than their original cost.

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. ❖

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RETURN SERVICE REQUESTED

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