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Cattails

For the Retired Public Employees of
San Joaquin County

Member of CRCEA (California Retired County Employees' Association)



May 2025

Volume 27 Issue 2

PRESIDENT'S MESSAGE – by Trish Huarte-Pechan



Happy Spring to everyone! RPESJC continues to work on your behalf to promote the interests of retirees with policy makers at both the local and state levels, to provide opportunities for social interaction, and to educate members on a variety of topics.

In February, our quarterly luncheon included a presentation by Stockton Chief of Police and his staff. In March we offered a trip to Black Oak Casino, and in April our annual Giants Trip was a highlight, as well as our April luncheon. Be sure to check out our Activities Report in this issue for more details on these fun events.

By the time this issue reaches you, some of our Board members will also have attended the Spring Conference of the California Retired County Employees Association (CRCEA), an organization that keeps us updated on legislation affecting retirees; issues related to aging, health, recreation and money management; as well as other topics of interest to County retirees. Board members share this information to be passed on to our members. CRCEA also connects us with affiliates that offer additional insurances and other benefits specifically geared to retirees. Our participation in this group has been a tremendous advantage to all our members.

As part of our ongoing coordination with SJCERA, we met with several SJCERA staff members to discuss how best to ensure we have current information on our members. This allows us to make sure that you get your copy of Cattails in a timely manner. We also held our annual appreciation lunch for SJCERA staff to thank them for all their help during the year.

You have probably heard that we are recruiting to fill Board vacancies. A committee of Board members has reached out to several people and we are happy to

announce that at least one vacancy will be filled by Carol Carson, a former Board member who now has more time available to dedicate to our organization. We welcome her back and look forward to sharing her knowledge and experience.

Finally, we encourage you to visit our website at rpesjc.org. There is a wealth of helpful information there about membership, activities, scholarships, connections with SJCERA, and other resources. Encourage non-member retiree friends to take a look also. They can see what they are missing in being part of this dynamic organization.

Have a happy Spring! ♦

Inside This Issue

| | |
|--|---|
| <i>Activities Report</i> | 2 |
| <i>2025 Richard Callistro Scholarships</i> | 2 |
| <i>Board of Retirement Report</i> | 3 |
| <i>May Trivia</i> | 3 |
| <i>New RPESJC Members</i> | 4 |
| <i>New Retirees</i> | 4 |
| <i>New Returning Board Member Carol Carson</i> ... | 5 |
| <i>Electronic Receipt of Cattails</i> | 5 |
| <i>Health Hints — Healthy Vision Month</i> | 5 |
| <i>May Trivia Answers</i> | 5 |
| <i>Dates to Remember</i> | 6 |
| <i>SJCERA CEO's Corner</i> | 6 |
| <i>In Memoriam</i> | 7 |
| <i>Members Financial Services</i> | 8 |

ACTIVITIES REPORT — By John Solis



FEBRUARY LUNCHEON

This has been a busy quarter. The February 13 luncheon had over 90 people in attendance. SJCERA CEO Rene Ostrander and member services staff Anrea Bonilla were present to tell us about information/education activities being offered by SJCERA and

to confirm that our May checks will reflect a 3% COLA. Our guest speaker was Stockton Chief of Police Stanley McFadden. He brought several staff members as well: Captain Annabel Morris, Officer Scott and Omar Ehah (Information Services detectives), and Nicholette Luna, Engagement services. Chief McFadden spoke about efforts to reduce violent crime and statistics that show they are effective. He also spoke of SPD canines: a comfort/wellness dog for officers who have been ill or traumatized, bomb sniffing dogs, and apprehension dogs. Attendees were invited to ask questions that led to more intriguing information, including the fact that 30 gangs are active in/around Stockton. The door prize donated by Valley Strong Financial Services team was won by Adrian Van Houten. We failed to get the name of the winner of the marble game, but she won \$5 by picking a clear marble. Coffee was also available this time! Attendees had a good time.

BLACK OAK CASINO/OAKDALE CHEESE FACTORY TRIP

Our bus with 21 attendees left for Sonora's Black Oak Casino around 8:15. We played two bingo games on the way there: the "S" version with Debra Sanders winning the \$10 prize and the "X" version with Rose Felix winning the \$10 prize. We arrived at Black Oak around 10:15, where participants received \$10 free play, \$25 coupon for the gift shop, and \$5 to use in the restaurant. Several participants were happy winners by the time we left Black Oak around 2:30. We played a regular game of bingo on our way to the Oakdale Cheese Factory and Kathy Polk won the \$10 prize. We arrived at the Oakdale Cheese Factory around 3:30 where everyone enjoyed shopping for cheeses, cookies, jellies and other goodies. We headed back to Stockton by

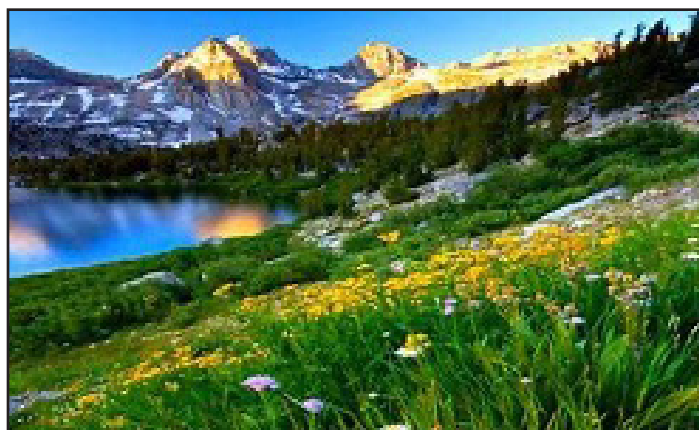
4:00. We played a "Black Out" bingo game on this last leg of our trip and Darlene Garcia won the \$10 prize. We arrived back at Hammer Ranch around 5:00 with lots of good memories of the day.

UPCOMING ACTIVITIES

The annual Giants Baseball Trip is scheduled for April 24, and will have occurred by the time you receive your Cattails. We had only enough participants for one bus this time and we usually have two buses, so we will appreciate feedback on your interest in this event. Just email your thoughts to rpesjc@gmail.com and we will follow up!

Our annual June Picnic is scheduled for June 12 at Micke Grove. We have contacted the same caterer for the same delicious menu. Sodas and water will be available. A flyer with reservation details is included in this issue of Cattails. We hope to see you there!

Our August quarterly luncheon is scheduled for August 14 at Micke Grove. Remember we need you to send your reservations in so the caterers can plan on the right amount of food. A flyer with reservation details is included in this issue of Cattails. ❖

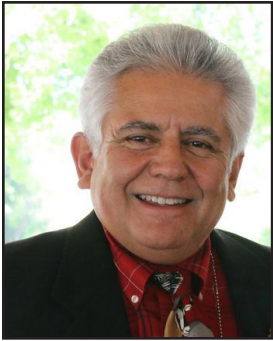


2025 RICHARD CALLISTRO SCHOLARSHIPS

The application deadline is for the Richard Callistro Scholarship has been extended to June 1, 2025. The application and instructions for the 2025 Richard Callistro Memorial Scholarship are 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. Consistent with recent changes, awards will be \$2,000, and there will be up to five scholarships awarded in 2025. Let your families know about this wonderful opportunity! ❖

SJCERA – FIRST 100 DAYS OF THE NEW FEDERAL ADMINISTRATION

By Steve Moore



Upon the publication of this article in the RPESJC Cattails, we will have experienced the first 100 Days of the new Federal Administration.

The new administration has been very busy with the President issuing over 90 executive orders on many subjects. Additionally, there has been a national focus on topics like immigration, deportations, implementation of tariffs, reductions in federal spending, downsizing the number of federal workers, and reducing the overall size of Government.

On the International stage we have seen initial talks on ending the war in Ukraine, another cease fire in the Middle East, and concern over proposed tariffs causing potential trade wars and the possible effects on the economy overall.

These are just some of the high points that have caused speculation on what effects such actions may or may not have on the economy and overall investment performance. There have been large swings on all the major indexes that may continue for the coming months.

SJCERA is very aware of these current events and the potential impact on the investment performance of our portfolio. Our CEO Ms. Ostrander, Assistant CEO Mr. McKelvy and CIO Mr. Kaeslin have been paying strict attention to the current investment strategies. Staff has been in regular contact with Meketa Investment Group, via Mr. Sancewich to monitor the performance of the individual investment managers we have invested with under the Board of Trustees approved investment strategy.

The Board has received reports on 2025 Projected Returns, Capital Market Expectations and an Update of Total Portfolio Expected Returns.

You will be pleased to know that the overall structure of the investment portfolio is an all-weather strategy. Meaning that it is structured to take advantage of available investment opportunities while at the same time having

diversification of investments to lesson impacts on the portfolio during uncertain times.

The portfolio is structured into the following major investment areas:

- ✦ Broad Growth
- ✦ Traditional Growth
- ✦ Stabilized Growth
- ✦ Diversifying Strategies
- ✦ Principal Protection
- ✦ Crisis Risk Offset
- ✦ Cash

These areas are continually monitored for their expected performance and when necessary, upon recommendation of Meketa Investment Group and review by staff, the Board makes adjustments to the bench mark policy to maintain the returns expected from the portfolio to meet our goal of 6.75% annual return.

SJCERA is working diligently to meet their fiduciary responsibilities to the retirees as well as all participants in the organization. ❖

MAY TRIVIA—PLACES

- 1) What is the only land locked country in southeast Asia?
- 2) What two US states do NOT observe daylight saving time?
- 3) Which country invented coffee?
- 4) What US city has the biggest airport in the country (by size)?
- 5) Where are the world's densest rain forests?
- 6) What is the smallest country in the world?

Answers on Page 5

WELCOME NEW RPESJC MEMBERS!

| Name | Department |
|-------------------|---------------------|
| Nieves Atterberry | General Services |
| Judy Burt | EEDD |
| Marquette Clark | Probation |
| Michelle Domondon | Sheriff |
| Philip Gonzales | Human Services |
| Cora Hoover | Public Health |
| Diane Leeworthy | SJ General Hospital |
| Michele Lozano | Superior Court |
| Jeffrey Luck | Sheriff |
| Miriam Lyell | Public Defenders |
| Lorenzo Millet | Human Services |

| Name | Department |
|-----------------|---------------------------|
| Brenda Muhammad | SJ General Hospital |
| Toni Reiswig | Human Services |
| Joanne Ripp | Health Care Services |
| Wendy Romero | SJ General Hospital |
| Jeff Scott | Public Works |
| Diane Segoviano | EEDD |
| Kathryn Siddle | Public Health |
| Tomi Thurston | Revenue Recovery |
| Gregory Vitz | Waterloo Morada Fire Dept |
| Martha Whitaker | Information Systems ♦ |

NEW RETIREES (JAN-MAR)

| Name | Department | Years |
|----------------------|----------------------|-------|
| Teofanie Acoba | SJ General Hospital | 7 |
| Joan Baker-Warren | Public Works | 32 |
| Linda Blythe | Superior Court | 26 |
| Genevieve Bustamante | Sheriff | 27 |
| Karen Christensen | Deferred | 21 |
| Marquette Clark | Probation | 25 |
| Yolanda Crane | Public Health | 16 |
| Gregory Diederich | Health Care Services | 9 |
| David Edrosolan | Deferred | 2 |
| Deborah Foster | Deferred | 16 |
| Alfredo Garcia | SJ General Hospital | 20 |
| Maria Garza Ramirez | Human Services | 21 |
| Renee Hall | Deferred | 1 |
| Doreatia Hart | Public Health | 15 |
| Cheryl Hicks | Deferred | 6 |
| Diane Leeworthy | SJ General Hospital | 11 |
| Denise Lozano | Human Services | 38 |
| Yolanda Merlos | Human Services | 23 |
| Lorenzo Millet | Deferred | 15 |
| Brenda Muhammad | SJ General Hospital | 31 |
| Carmen Murillo | SJCERA | 16 |
| Antonio Navarrete | Deferred | 5 |

| Name | Department | Years |
|-------------------|----------------------------|-------|
| Ryan Nguyen | Human Services | 12 |
| Diego Niblock | SJ General Hospital | 9 |
| Lisa Noffsinger | Deferred | 7 |
| Elizabeth Peerson | Human Services | 15 |
| Lakeshia Person | Sheriff | 21 |
| Trudy Preller | Deferred | 18 |
| Joanne Ripp | Deferred | 14 |
| Brian Scott | District Attorney | 18 |
| Jeff Scott | Public Works | 22 |
| Lawrence Shaddix | Human Services | 20 |
| David Singh | Deferred | 9 |
| Annamarie Taylor | Environmental Health | 11 |
| Lisa Traudt | Deferred | 6 |
| Tracy Ury | Deferred | 4 |
| Gregory Vitz | Waterloo-Morada Rural Fire | 5 |
| Lisa Wagner | Human Services | 5 |
| Jeffrey Wong | Environmental Health | 38 |

NEW RETURNING BOARD MEMBER CAROL CARSON



Carol Carson has returned to the RPESJC board after a 2 year absence. Carol was previously the Activities Coordinator from June 2017 to May 2023, and will now assist the board as an “at large” member.

Carol had 31 years of County service and retired as a Deputy Public Defender IV. While working for the County she earned a Bachelor of Science degree in Business Administration from CSU Stanislaus and a Juris Doctorate from Humphrey’s Law School. After retiring from the County she sought community involvement at the Stockton Elks Lodge, becoming the President there for the 2013-2014 session.

She is looking forward to participating with RPESJC once more and helping wherever she is needed. ❖

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. ❖

MAY TRIVIA ANSWERS

- 1) Laos
- 2) Arizona and Hawaii
- 3) Ethiopia
- 4) Denver, Colorado (52.39 square miles)
- 5) Amazon
- 6) Vatican City ❖

HEALTH HINTS—HEALTHY VISION MONTH

There are a lot of awareness events for the month of May. Last May we offered some information about mental health awareness, an important health issue. May is also Health Vision month so this time we are offering some information about taking care of your eyes.

According to the National Eye Institute of the National Institute of Health (www.nei.nih.gov), May was established as Healthy Vision Month in 2003. The goal is to have people make healthy eyes and vision a priority. More than 23 million Americans age 18 and older have never had an eye exam. The reason: Most say they don’t think they have an eye problem. In fact, many eye diseases don’t show symptoms in their early stages, so without an eye exam, they can’t know. It is projected that by 2030, 11.4 million people will have diabetic retinopathy, 4.2 million will have glaucoma, and 3.7 million will have age-related macular degeneration.

The Institute offers the following advice for keeping your eyes healthy:

- ✦ Make sure you have a comprehensive, dilated eye exam.
- ✦ Use protective eyewear during sports and recreational activities.
- ✦ Know your family’s eye health history.
- ✦ Wear sunglasses that block out all UVA/UVB rays*
- ✦ Live a healthy lifestyle:
 - ✦ Maintain a healthy weight
 - ✦ Eat healthy foods
 - ✦ Don’t smoke
 - ✦ Manage chronic health conditions

Remember, eye health starts with a visit to an eye doctor of your choice!

*Ultraviolet A (UVA) rays are known to cause premature aging and wrinkles and may play a role in some skin cancers. These make up most of the sun’s rays that reach the skin.

Ultraviolet B (UVB) rays may damage the DNA or genetic material within skin cells. Registering a bit more energy than UVA rays, they’re thought to be responsible for most skin cancers. These make up about 5 percent of the sun’s rays that reach the skin. ❖

Dates To Remember

| | |
|-----------------------|---|
| Thurs., May 22, 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., June 12, 2025 | Annual summer picnic, Micke Grove Park 11793 N. Micke Grove Rd, Lodi 11:30 am. A reservation flyer is in this issue of Cattails. |
| Thurs., June 26, 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., July 24, 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., Aug. 14, 2025 | Bi-Monthly 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 is included in this Cattails edition. |
| 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. |

SJCERA CEO'S CORNER — By Renee Ostrander



HAPPY SPRING RPESJC MEMBERS!

SJCERA is blooming with new initiatives and exciting updates that we feel will be of great interest to retirees.

**COLA: 3% INCREASE
APPLIED TO MAY 1
PAYMENT**

In February, the SJCERA Board of Retirement approved a 3% Cost-Of-Living Adjustment (COLA) for eligible retirees. To be eligible for this year's COLA, you must have retired on or before April 1, 2025. COLA's go into effect April 1st and appear on your May 1st benefit checks/deposits.

Why does it not appear on April's pay out if it goes into effect in April? Great question! It does. SJCERA retirement checks are paid out a month behind. So, for example, April's check is paid May 1st, May's check is paid in June, June's is paid in July, etc.

**2025 HEALTH PLAN OPEN ENROLLMENT
BEGINS MAY 1**

If you have health care or have the eligibility to have health care through the county, open enrollment is upon us! From May 1st – 23rd, you will be able to elect from

the various health plans offered to retirees through the County. Any changes you make during open enrollment will be effective from July 1st, 2025, through June 30th, 2026. If you have not received your enrollment forms in the mail from the county yet, you can view more information online at the County's Retirement Benefits page:

<https://www.sjgov.org/departments/hr/programs-services/benefits>.

Or, an easier way to find it is under the "What's New" section on the SJCERA home page. We have a link to direct you to the information.

www.sjcera.org

If you wish to change plans or dependent information, you must submit your completed forms to SJCERA no later than May 23.

If you wish to keep your current plan, you do not need to do anything.

FOLLOW US ON FACEBOOK

We have officially launched our Facebook page: San Joaquin County Employees Retirement Association.

Scan the QR code to follow us to stay in the loop! ❖



IN MEMORIAM

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



| | |
|---------------------|---------------------------|
| Tony Alamillo | SJ General Hospital |
| Erlinda Bacani | SJ General Hospital |
| Francisco Baltazar | Child Support |
| Scott Barnes | Agricultural Commissioner |
| William Bayha | Agricultural Commissioner |
| Helen Botiller | Superior Court |
| Toni Brown | Registrar of Voters |
| David Chezan | Sheriff |
| Roger Conn | Facilities Management |
| William Corder | Human Services |
| Dorothy Craven | Human Services |
| Thomas Crothers | Human Services |
| Herminia Espiritu | District Attorney |
| Patrick Fisher | Parks & Recreation |
| Janice Fong | Human Services |
| Bertha Gonzales | SJ General Hospital |
| David Gorton | Public Works |
| R A Gouaux | Behavioral Health |
| Robert Higday | Probation |
| Judith Hillis | Health Care Services |
| Josephine Jimenez | Health Care Services |
| Robert Keyes | Parks & Recreation |
| Robin Loving | Behavioral Health |
| Robert Lund | Conservator |
| Tylene Martin | Assessor |
| Linda Melera | District Attorney |
| R Javier Montelongo | Child Support |
| Trong Nguyen | Human Services |
| Jeanette Roberts | Behavioral Health |
| May Saiki | Agricultural Commissioner |
| Rita Sepulveda | Superior Court |
| Barbara Smith | Sheriff |
| Patricia Thomas | SJ General Hospital |
| Lucy Valverde | Human Services |
| Barbara Vernon | Public Works |
| Fred Wilson | Sheriff ♦ |

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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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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, my dad passed away earlier this year, and I am the executor of his estate. I am filing a tax return for him for 2024. Do I need to file another return next year for 2025? Could you also comment about taxes for a deceased person in general.

Answer: When a family member passes away, there are many decisions that need to be made and many emotions to handle. The last thing anyone wants to think about is taxes.

Unfortunately, even the deceased can't escape taxation. If the departed family member earned taxable income during the year in which they died, then federal taxes may be owed. An executor or a survivor must, therefore, file a final federal income tax return (Form 1040).¹ If a person passed away and had income in 2025, then yes, you would need to file taxes for 2025.

The IRS generally gives you until April 15 of the year following the taxpayer's death to file a final 1040 form.

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

If the deceased was married, a surviving spouse has the option to file a final joint federal tax return for the last year in which the deceased lived.¹

If you file the return online, the IRS provides instructions on all of this. If you are filing a paper return, you must write "Deceased," the decedent's name, and the date of death at the top of the 1040 form. An appointed personal representative and/or surviving spouse must sign this return per IRS guidelines. If a refund is due, you may need to file a Form 1310 (Statement of Person Claiming Refund Due a Deceased Taxpayer).¹

In addition, if the estate is large enough, it may owe estate taxes. If the estate might generate income in the future, it may need to file tax return for those years. Please consult your tax advisor for specifics.

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

This article is for informational purposes only. Please consult your tax, legal, and accounting professionals before modifying your retirement income strategy. ❖

Notes: ¹ IRS.gov

RETURN SERVICE REQUESTED



The Newsletter for the
Retired Public Employees
of San Joaquin County
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Stockton, CA 95208-0556