



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



A famous British statesman and politician from the 1800s said, "Change is inevitable. Change is constant." We here at RPESJC are proving that statement to be true! There are some changes in the roles on our board that we want to share with you. Lisa Knight is moving into the Treasurer role, and J.C. Weydert agreed to become Vice President. Edwina Byrd will become part of our scholarship committee, which will become active again after the first of the year. We believe these changes make best use of the skills, talents, and resources of our current board members and position our board to best serve our retirees.

On that same topic of change, we encourage you to take a close look at the SJCERA CEO's article in this issue. Her article identifies several changes happening in the Retirement office and asks for your input in serving you. There will be one or more representatives of SJCERA at our luncheons, so if you have any questions or comments about these proposed changes, you will have the opportunity to speak with them in person.

As the seasons change, I wish the weather would also! It's supposed to be fall but we still find ourselves experiencing 90 degree and even triple digit temperatures. Despite this heat, RPESJC has begun planning for the upcoming holidays. Our holiday luncheon is scheduled for December 12, again at the Hilton. This luncheon is always well attended, so we encourage you to submit your reservation as soon as possible. On the heels of that luncheon, we are also planning our February luncheon. Special events, like our Holiday Luncheon, are open to RPESJC members and guests of members. That is just one of the benefits of membership. Our general luncheons are open to RPESJC members and non-members alike.

We always have interesting speakers, and this is a good opportunity for non-members to check us out, so spread the word! Flyers for both these events are included in this issue of Cattails. Please submit a timely reservation.

We look forward to seeing you soon! ❖

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ACTIVITIES REPORT — By John Solis



Our bi-monthly luncheon, held on Thursday, August 8, 2024 at the Julia Harrison Memorial Building at Micke Grove Park, was once again an overwhelming success, with over 107 attendees.

Our featured speaker was Small Business Owner, Laura Garcia. She and her husband, Efrain, are owners of Terra Coffee, located on Yosemite Street in Stockton. Laura was born and raised in Stockton. Her husband is from Sacramento. Active in the local Chambers of Commerce, Laura has been in business for over six years. They started downtown in the Mexican Heritage Center. They later moved to Yosemite Street, where they started “Terra Coffee” and according to their customers, have been serving the best coffee in San Joaquin County for the past three years. Laura gave a compelling speech about the importance of small businesses to San Joaquin County's economy.

Rene Ostrander, CEO of the San Joaquin County Employees' Retirement Association, was also a guest who made brief remarks. She wants to increase their connection with the retirement community. Please see her article in this issue of Cattails regarding more educational opportunities for retirees, virtual or in person. You can contact her at www.sjcera.org or reneo@sjcera.org.

Congratulations to luncheon attendees Diane Jones, who was the winner of the door prize donated by Frank Feng and Tamara Langenfeld of Valley Strong, and John Fredrickson, who won the \$60 jackpot and was the winner of the marble raffle prize.

The flyers for our upcoming Holiday and February Luncheons are included in this issue of the Cattails Newsletter and will be posted on the website. Remember you must RSVP for each luncheon. Deadline dates, costs, and the menu for each luncheon are included in each flyer.

Hope you can join us. ❖

RICHARD CALLISTRO SCHOLARSHIP RECIPIENTS — By Bill Mitchell

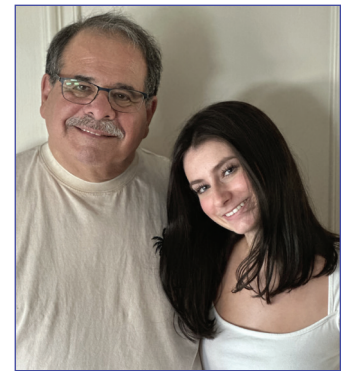
RPESJC received nine applications from deserving students this year, the most since initiating the program a few years ago! All of the winners maintained excellent GPAs, were involved in numerous extracurricular and outside activities, and received multiple honors and awards from their schools. The brief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



Dakota Bonilla and his grandfather Herb Bonilla

Dakota Bonilla intends to enroll at UC Santa Barbara, UC Davis, Cal Poly, or UCLA and major in mechanical engineering and physics. He achieved a weighted GPA of 4.3 at Lincoln High School, where his extracurricular activities included soccer, track and field, Future Builders Club, Women Empowerment Club, tutoring math, and volunteering as a soccer coach, among others. His grandfather, Herb Bonilla, is a RPESJC member.

Whitney Conway's grandmother spent 50 years as a nurse, and indeed many people in her family have worked in the healthcare and mental health fields. This includes her grandfather, RPESJC member Ken Cohen, who retired as Director of Health Care Services. It is no surprise, then, that Ms. Conway is considering studying nursing or child development at Chico State. She graduated from Pleasant Grove High School in Elk Grove with a weighted GPA of 3.31, and was involved in Student Leadership, Unity Days, and Special Education Red Carpet Dance.



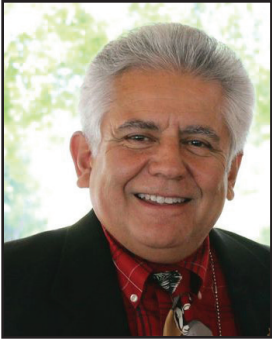
Whitney Conway and her grandfather Ken Cohen

Andrew Kline-Le attended Benjamin Holt College Preparatory where he was involved in many activities

Continued on Page 5

BOARD OF RETIREMENT REPORT

— By Steve Moore



SJCERA continues to provide optimum retirement benefits to its membership. One very important aspect of a retiree's benefits is SJCERA Survivor Benefits.

At retirement we each elected one of several options available, to receive our retirement benefit amount. Tied to each option was

a specific survivor benefit to be paid upon the members passing. The survivor benefit options ranged from 100%, 60%, 50%, or a customized percentage as a lifetime monthly benefit paid to your designated beneficiary. Additionally, your beneficiary may receive a \$5,000 one-time benefit (reciprocity can impact this benefit) to help with burial expenses.

Further, the member's current COLA bank balance carries over to the survivor continuance benefit and they will continue to receive the Board of Retirement approved, annual COLA increases for the lifetime monthly benefit paid to your designated beneficiary.

If the member passes while covered by a San Joaquin County health plan or other eligible district health plan and an option with an ongoing benefit was selected, their eligible spouse and any minor children may continue health and dental insurance coverage.

Upon the death of the member, notification to SJCERA should be made as soon as possible in order to ensure the monthly payments continue with minimal delays.

There are two very important publications with more information. Visit www.SJCERA.org to find the "Retirement Benefit Options" and "Survivorship Booklet". Download and read them both!

If you do not recall which selection you made for survivor benefits when you retired or can't find your original retirement documents, you should contact SJCERA to obtain more information and answer any other questions you may have. If you have or are looking into establishing an estate plan, you may wish to request a current actuarial review of your survivor continuance benefit.

SJCERA can be reached at: (209) 468-2163, or email, contactus@sjcera.org.

Estate planning may seem daunting, and maybe a little terrifying, but the importance of planning cannot be overshadowed. I think of my loved ones, and knowing I made the right decision in planning for their benefit provides me peace of mind.

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

2025 RICHARD CALLISTRO SCHOLARSHIP

This issue of Cattails reports on our 2024 Scholarship winners. Our 2025 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.
❖

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. ❖

NOVEMBER TRIVIA—ANIMALS

- 1) What do you call a group of flamingos?
- 2) What do you call a group of kangaroos?
- 3) What do you call a group of lemurs?
- 4) What do you call a group of donkeys?
- 5) What do you call a group of tigers?

Answers on Page 5

WELCOME NEW RPESJC MEMBERS!

Name	Department
Dixie Bambico	SJ General Hospital
Roqueta Bland	Behavioral Health
Nancy Brooks	Human Resources
Mary Casao	Superior Court
Jennifer Cesena	Sheriff
Alicia Connelly	County Administrator
Lilan Durano	SJ General Hospital
Saul Garcia	Public Defender
Gay Giles	Mountain House
Alison Hieb	Superior Court
Maria Howard	SJ General Hospital
Lisa Kapogiannis	Human Services
Paula Kaufmann	Human Services
Dustin Kulling	Sheriff

Dale Lingerfelt	District Attorney
Sincerie Locke	Sheriff
Antonio Navarro	Manteca Lathorp Rural Fire
Iliana Ramirez	SJ General Hospital
Joy Suan	SJ General Hospital
William Torres	Human Services
Evelyn Vanotti	SJ General Hospital ❖

NEW RETIREES (JULY-SEPT)

Name	Department	Years
Stephan Adams	Deferred	14
Maria Alcala	Behavioral Health	1
Dixie Bambico	SJ General Hospital	24
Daniel Brand	Deferred	12
Nancy Brooks	Human Resources	27
Emily Bruce	Deferred	10
Timothy Callahan	Public Works	25
Jennifer Cesena	Sheriff	13
Samuel Chastain	Human Services	23
Alicia Connelly	County Administrator	22
Robin Cross	Behavioral Health	5
Lori Dewitt	Parks & Rec	12
Jon Drake	Deferred	12
Jason Eala	Human Services	21
Amalia Gonzales	SJ General Hospital	18
Kevin Hicks	District Attorney	32
Alison Hieb	Superior Court	33
Alexander Ierokomos	SJ General Hospital	13
Lisa Kapogiannis	Human Services	27
Paula Kaufmann	Human Services	9
Dustin Kulling	Sheriff	19
Ganell Lewis	Deferred	8

Dale Lingerfelt	District Attorney	2
Sincerie Locke	Sheriff	5
Ana Lopez	Deferred	5
Richard Mann	SJ General Hospital	11
Francisco Martinez	Sheriff	6
James Monroe	Deferred	2
Antonio Navarro	Manteca Lathrop Fire	11
Gregory Palmer	Sheriff	19
Christopher Pinnavaia	Behavioral Health	11
Sheila Raya	Superior Court	10
Tamara Ross	Deferred	5
Dawn Ryan	Deferred	20
Lorrene Salazar	Treasurer	10
Nora Siordia	Human Services	15
Kevin Stamper	Human Services	28
Linda Stirm	EEDD	25
Joy Suan	SJ General Hospital	25
William Torres	Deferred	7
Ramil Tualla	SJ General Hospital	18
Theresa Woodhouse	Deferred	1
Wendell Youngsma	Deferred	15

Congratulations



RICHARD CALLISTRO SCHOLARSHIPS CONTINUED



Andrew Kline-Le and his grandmother Kim Padilla

including Campus Life Club, Student Government, Volleyball, Pan-Asian Enlightenment and Enrichment Club, and Debate Club. He was able to attain a weighted GPA of 4.13, and will be attending UC Davis to major in biomedical engineering. Kim Padilla, his grandmother, is a

RPESJC member.

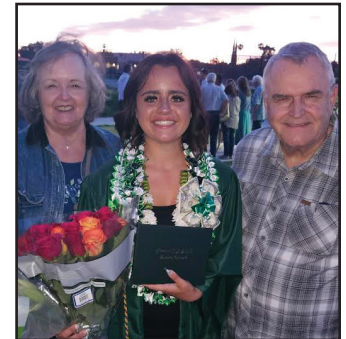
Alanna Martin is considering attending Cal State San Jose, Stanislaus, Fresno, or Sacramento, or Bethune Cookman University in Florida, with a major in either nursing, sociology or psychology. She recently graduated from Aspire Langston Hughes Academy with a weighted GPA of 4.19. She was involved with Black Student Union, Associated Student Body Leadership, the Prom Committee, and played on the basketball, volleyball, and softball teams. RPESJC member Marilyn Martin is her grandmother.



Alanna Martin and her grandmother Marilyn Martin

Joslynn McKee attended Manteca High School and earned a weighted GPA of 3.7. Her grandfather is longtime RPESJC Board member Joe McKee. She intends

to major in liberal studies, with a major or minor in history, at either Cal State Stanislaus or Fullerton. She was involved with FFA for three years, played softball as a sophomore, participated in active shooter training, was a science camp counselor and E-15 volunteer. She also played competitive soccer for 11 years prior to high school, and is currently a soccer referee and assistant competitive soccer coach.



Joslynn McKee and her grandparents Joe and Cathy McKee

RPESJC congratulates the 2024 Richard Scholarship awardees, and wishes them successful academic and professional careers. ❖

NOVEMBER—DIABETES AWARENESS MONTH

According to on-line information from the Mayo Clinic, diabetes is a group of diseases that affect how your body uses sugar. No matter what type of diabetes, it can lead to too much sugar in your blood, and this can cause serious health problems. Some of the symptoms of diabetes may be feeling extra tired, having blurry vision, feeling thirstier than usual, urinating more often, having slow-healing sores and getting a lot of infections. This is not an all-inclusive list and should not take the place of regular checkups with your doctor. Please take care of yourself and check with your doctor if you think you have any of these symptoms. ❖

NOVEMBER TRIVIA ANSWERS

- 1) A flamboyance of flamingos
- 2) A mob of kangaroos
- 3) A conspiracy of lemurs
- 4) A drove of donkeys
- 5) An ambush of tigers, or a streak of tigers ❖

Dates To Remember

Thurs., Nov. 21, 2024	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. 12, 2024	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. 19, 2024	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. 23, 2025	Board Meeting @ 10:00 a.m. – Send an email to rpesjc@gmail.com and request a Zoom invitation link to join the meeting.
Thurs., Feb. 13, 2025	Bi-Monthly Luncheon @Julia Harrison Memorial Building In Micke Grove Park 11793 N. Micke Grove Rd, Lodi 11:30 am. Guest speaker Stockton Chief of Police Stanley McFadden. Advance reservations required. See flyer inser in this edition

SJCERA CEO'S CORNER – By Renee Ostrander



Although it's fall, we are still waiting for weather changes to fully take hold. One day when I am enjoying retirement like all of you, I plan to travel to the east coast to see the turning of the leaves. I believe it's just beautiful, and I can't wait for that moment! Just like the changing of leaves,

we have some amazing new changes coming that we hope you will find interesting and helpful. As always, look for the latest, up-to-date information in the What's New section at www.SJCERA.org.

NEW STAFF

Our first change starts with new staff. We have successfully onboarded our new Communications Officer, Yvonne Downs. Yvonne has experience in communications and marketing for nonprofits throughout Stanislaus County and holds a B.S. in Business Administration. She is already shifting our focus to incorporate a more member-centric strategy and has started planning future initiatives such as overhauling the website, membership communication efforts, social media strategies, educational materials, and more.

LOOKING TOWARDS THE FUTURE

At SJCERA, we realize that unless you are involved with the day-to-day activities, pension benefits can seem complicated, which is why we will be launching an educational campaign including video, blog posts, new

webinars, and more to help break down that barrier. We would love to hear your ideas! Send us a question, or a topic of interest to contactus@sjcera.org. We also want to celebrate YOU! Send us a picture of how you are celebrating your retirement to the contact email above.

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. Just as a reminder, you must enroll every year moving forward to receive your reimbursement, even if you have enrolled in previous years.

Not part of the Medicare Part B Reimbursement Program? You may be eligible if you meet all the following eligibility criteria:

- I am a retired County Employee or eligible beneficiary.
- I was hired before August 2001.
- I have a Sick Leave Bank Balance (see your SJCERA monthly earnings statement).
- I am enrolled in Medicare Part B.

If you wish to join the Reimbursement Program, you must submit a completed Medicare Part B Reimbursement form and proof-of-premium documentation (issued by Social Security or Medicare) by January 2nd.

SJCERA will mail forms and instructions to eligible retirees by early December. As it's a busy time of year with the holidays rolling around, please keep an eye on your mailbox so you do not miss the deadline. 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. ❖

IN MEMORIAM

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



Cynthia Black	Human Services
Lafayette Burford	SJ General Hospital
Adolfo Calderon	Public Works
Thurnell Clayton	Behavioral Health
William Coats	District Attorney
Stephen Crosby	Waterloo/Morada Fire
Jon Diebold	Human Services
Charles Edgecomb	Public Works
Eric Emmett	Waterloo/Morada Fire
Dina Felix	Superior Court
Kathy Gilmore	SJ General Hospital
Gloria Gomez	Human Services
Patricia Hill	Child Support Services
Diana Hodge	Human Services
Hisao Kochi	Behavioral Health
Nancy Marraccini-Suares	Revenue-Recovery
Alice McCallie	SJ General Hospital
Katherine Mesic	SJ General Hospital
James Neal	Public Health
Diane Norton	Probation
Lois Owen	SJ General Hospital
Luis Perez	Public Works
Diana Phelps	Sheriff
Isidora Rafanan	Behavioral Health
Robin Ringstad	Human Services
Patricia Rivera	Sheriff
Bessie Rodriguez	Behavioral Health
Mary Roorck	Sheriff
Robert Rudolph	Assessor
Juanita Salacup	SJ General Hospital
Dan Sanchez	Auditor-Controller
Michael Suarez	Behavioral Health
Larry Sweeney	EEDD
Diana Tegtmeier	SJ General Hospital
Jean Terashita	Human Services
Victoria Thomason	Human Services
Evelyn Thomsen	SJ General Hospital
Mary Walthall	SJ General Hospital
Jennie Wetzell	SJ General Hospital
Roy White	Public Works
Jay White	Public Works
Violet Ann Whittle	SJ General Hospital ❖

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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, as much as I rely on social security, I really don't know too much about it. I am only familiar with the basics. Could you share some "fun facts" about it? Thanks!

Answer: Here are a few critical birthdays and "half-birthdays" that you want to understand because they have importance regarding your retirement income.

Social Security has been a fact of retirement life ever since it was established in 1935. We all know the basics, but here are some things that might surprise you.

1. The Social Security trust fund is huge. It was \$2.8 trillion at the end of 2022.¹
2. Most workers are eligible for Social Security benefits, but not all. For example, until 1984, federal government employees were part of the Civil Service Retirement System and were not covered by Social Security.²
3. You don't have to work long to be eligible. If you were

born in 1929 or later, you need to work for 10 or more years to be eligible for benefits.¹

4. Benefits are based on an individual's average earnings during a lifetime of work under the Social Security system. The calculation is based on the 35 highest years of earnings. If an individual has years of low or no earnings, Social Security may count those years to bring the total years to 35.¹
5. There haven't always been cost-of-living adjustments (COLA) in Social Security benefits. Before 1975, increasing benefits required an act of Congress; now, increases happen automatically, based on the Consumer Price Index. There was a COLA increase of 3.2% for 2024, but there was an increase of 8.7% in 2023.¹
6. Social Security is a major source of retirement income for 67% of current retirees.³
7. Social Security benefits are subject to federal income taxes – but it wasn't always that way. In 1983, Amendments to the Social Security Act made benefits taxable, starting with the 1984 tax year.¹ ❖

Notes: ¹ SSA.gov, 2023 ² Investopedia.com, September 18, 2023 ³ EBRI.org, 2023

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RETURN SERVICE REQUESTED



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