



Cattails

For the Retired Public Employees of San Joaquin County

Member of CRCEA (California Retired County Employees' Association)



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February 2025
Volume 27 Issue 1

PRESIDENT'S MESSAGE – by Trish Huarte-Pechan



I hope you all had a peaceful, happy holiday season with family and friends. This past quarter has been a busy one for RPESJC with changes in Board member assignments, our October luncheon featuring a speaker from the local Red Cross emergency response division, our awarding of five scholarships to students who are grandchildren of RPESJC members, our Red Hawk Casino/Apple Hill bus trip, and our Holiday luncheon. Please check out the Activity Report for more details about past and upcoming events. We encourage you to join us as often as you can, and to invite eligible non-member retirees to join us also.

For now, please join me in saying goodbye to Bill Mitchell, our long-time organization leader. He served us well, and we will miss him. A Celebration of Life in his honor was held on January 11 at Idol Beer Works in Lodi. To honor his lifetime of achievement, I have borrowed some excerpts from the obituary his family prepared for publication in the Lodi News Sentinel:

William J. Mitchell, known to all his friends and family as Bill, passed away on November 11, 2024, at the age of 73.

A tirelessly dedicated public servant, Bill's 40-year career in public health included 25 years as the first Director of Public Health for San Joaquin County. In his work Bill made significant contributions at the federal, state, and regional levels



After retiring in 2014, Bill turned his attention to traveling with his wife, enjoying local food and drink, and reconnecting with the game of bridge. His skill in,

love of, and commitment to bridge earned him the rank of Life Master in 2019 and brought him endless hours of enjoyment.

Even in retirement Bill was devoted to public service and his fellow public servants. He served on the Retired Public Employees of San Joaquin County Board from 2015 to 2024, first as Activities Director, then as President. Starting in May 2024, he served in the role of Immediate Past President. Locally, Bill served on the Lodi Parks and Recreation Committee for several years, and was a loyal member of several smaller groups, including the Lodi Democrats Club, Bike Lodi, and Stockton Bridge Club.

He was a steadfast fan of local Bay Area sports teams, most importantly the San Francisco Giants. He was also

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ACTIVITIES REPORT — By John Solis



RED HAWK CASINO AND APPLE HILL BUS TRIP

The Apple Hill & Red Hawk Casino Bus Trip was held on Wednesday, October 16, 2024, and was an overwhelming success with several attendees leaving as big jackpot winners, with one individual reaching approximately \$1,300. Two buses with 87 participants left Stockton at approximately 8:00 a.m. The two designated Bus Captains were Lisa Knight and John Solis.

As usual, two bingo games were played on the way to the Casino and two on the way back from Apple Hill. On bus #1, on the first game, an "S" game, Debbie Montgomery and Tilly Silva tied and each received \$10 prizes. The second bingo game on the way up was "X" bingo. Karen Borst won and received a \$10 prize. On bus #2, on the way to the Casino, Gregg Price and Jose Garcia won \$15. Rosie Sarrarez won \$10.

The buses arrived at Red Hawk at 9:40am. The Wednesday buffet was only \$15 (regular price \$24) which was enjoyed by many. The buses departed Red Hawk a little after 2:00 p.m., and arrived at High Hill Ranch at 2:30 p.m., staying until around 3:30 p.m., and then arriving at Boa Vista at almost 3:40 p.m. The buses departed Boa Vista at 4:15 p.m. headed back to Stockton.

On the way back on bus #1, the first bingo game played was "Diamond" and a lunch certificate was won by Enrique Silva (the Silvas seem to be pretty lucky). The second bingo on the way home was "Blackout". Rose Williams won a lunch certificate for this bingo. On bus #2, Kathleen Yturri won a lunch certificate and Barbara Tognoli won \$10.

The buses arrived in Stockton just after 6:00pm., with the travelers declaring they had a good time.

HOLIDAY LUNCHEON

Our 2024 Holiday luncheon, held on Thursday, December 12, 2024 at the Stockton Hilton Hotel, was once again an overwhelming success, with 228 attendees. Eighty four of those attendees were guests of members,

so we think we are offering you an opportunity to host a holiday party! Most of our scholarship winners were not able to attend because of school commitments, but Alanna Martin came with her grandmother, Marilyn Martin, and two others were represented by their grandparents: Joslyn McKee's grandparents, Joe and Cathy McKee attended; and Andrew Kline-Le sent a heartfelt thank you letter read by his grandmother, Kim Padilla.

One special guest was Rene Ostrander, CEO of the San Joaquin County Retirement Board, who made brief remarks and encouraged those with questions to contact her at the Retirement Office.

RPESJC Board Member and representative on the San Joaquin County Employee Retirement Board, Steve Moore, provided a summary on the upcoming cost of living increases to SJC Retired Public Employees in the coming year. For more information, retired public employees can access the website at www.sjcera.org.

Congratulations to all the luncheon attendees who were the winners of 103 door prizes. Winners of the four \$25 cash prizes were Enrique Silva, Alicia Stevens, Rose Williams, and Adrian Van Houten. Our \$100 grand prize winner was Ashifari Sinada. Special thanks goes to the Valley Strong Credit Union Wealth Management Group (Frank Feng and Tamara Langenfeld) for the donation of several door prizes; and thanks goes to our door prize committee of Cindy Clays, Evelyn Oliveira, and Lori Freitas for such a great job of collecting and packaging the prizes

UPCOMING ACTIVITIES

Our February luncheon is scheduled for February 13, (the flyer with registration and cost details was included in the November Cattails) and the deadline for registration may have passed by the time you get this issue, but we promise to tell you all about it in the May Cattails! The next luncheon will be on April 10, and the flyer with registration deadline and cost details is included in this issue of Cattails.

Black Oak Casino & Oakdale Cheese Factory and Specialties Bus Trip - March 12, 2025

This trip is an ongoing favorite and is expected to be in high demand. We encourage you to make your reservation early to make sure you can join us on this trip. The Casino is providing \$10 free play, \$5 food discount and 25% off

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SJCERA – SCAM RESOLUTION

By Steve Moore



Happy new year! Let's all make a resolution not to be taken advantage of by SCAMS! We are bombarded by emails, texts and phone calls. Scammers utilize all these methods of communication to reach out to us. One example, emails or texts that appear to be from a friend or business acquaintance asking for what sounds like a simple request for assistance in helping them support others in the community by purchasing gift cards and then providing them the codes from the card. Anyone asking you to purchase gift cards is probably not who they appear to be. Verify the request, call the person yourself directly and ask if they sent you the email.

Another scam can come in the form of an email or text from any one of several credit institutions which indicate you have authorized a large purchase and that if you do not recognize it to immediately call them at the number provided to prevent the transaction. The email or text will appear to be legitimate, displaying familiar company logos and a toll-free number to call. Before you call, verify the number by checking directly with the company to ensure the provided number is theirs. You may find that it isn't as they only want to get you on the phone to ask you for account numbers, passwords and other personal financial information to help you.

You may also receive emails or texts that promise great investment returns. To obtain the information all you have to do is click on the link provided or to download an application to your phone or computer to take advantage of the offer. If you receive such an email or text from anyone, business or friend directing you to click on a link to download information or an app, don't click on it! If you are interested, go to the app store or the real company website and download it from there. You should always research any investment, and make sure the offer is legitimate prior to investing. If an offer that seems too good to be true or you have misgivings about what is promised, STOP! Call a friend or consult a legitimate

financial institution for assistance in verifying what you are being offered, before you provide any funds and or personal financial information.

These are only a few examples of the numerous scams being perpetrated by the scammers to take advantage of anyone and especially retirees who may not be as tech savvy. Just remember to verify any situation that involves your money and or personal financial information and don't be persuaded or pushed into doing so without prior verification.

Let's all have a safe and prosperous new year!!! ❖

2025 RICHARD CALLISTRO SCHOLARSHIP

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

FEBRUARY TRIVIA—HISTORY

- 1) Who was the first person to circumnavigate the world?
- 2) Who was the first female prime minister of the United Kingdom?
- 3) Who was the leader of the Mongol Empire in the 13th century?
- 4) What was the name of the political movement in the United States that opposed the Vietnam War and advocated for social change?
- 5) Who was the leader of the USSR at the collapse of the Berlin Wall?
- 6) What was the name of the conflict between Israel and its neighboring Arab countries that took place in 1967?

Answers on Page 5

WELCOME NEW RPESJC MEMBERS!

Name	Department
Judy Burt	EEDD
Karen Christensen	Human Services
Marcia Cunningham	General Services
Gregory Diederich	Health Care Services
Helen Fox	Human Services
Debra Giordano	SJ General Hospital
Philip Gonzales	Human Services
Jose Guerra	Probation
Doreatia Hart	Public Health
Kristen Herbert	County Counsel
Denise Lozano	Human Services

Name	Department
Elizabeth Peerson	Human Services
Nancy Perez	EEDD
Toni Reiswig	Human Services
Wendy Romero	SJ General Hospital
Jocelyn Sanidad	SJ General Hospital
Melrose Tabatabaee	Public Health
Tomi Thurston	Revenue Recovery
Kevin Vales	Behavioral Health
Martha Whitaker	Information Systems
Brian Williams	EEDD ❖

NEW RETIREES (OCT-DEC)

Name	Department	Years
Avtar Bansal	Mountain House	8
Benjamin Behrens	Registrar of Voters	20
Aaron Brisbane	Human Services	11
Ana Butler	District Attorney	21
Rolando Cabrera	SJ General Hospital	19
Evelyn Cavender	Deferred	7
Melissa Chiasson-Yarrington	Human Services	22
Marcia Cunningham	General Services	8
April Dutra Dias	SJ General Hospital	23
Helen Fox	Human Services	15
Pamela Graham	Human Services	34
Jose Guerra	Probation	22
Kristen Herbert	County Counsel	17
Maria Howard	SJ General Hospital	28
Kevin Howland	District Attorney	9
Mike Isham	Lathrop Manteca Fire Dist	22
Alexander Liu	Deferred	9
Larry Mandras	Public Works	5
Janice McCutcheon	Auditor-Controller	11
Lorrain McEwen	Superior Court	9
Gabriela Meza	Deferred	16
David Orth	District Attorney	4

Name	Department	Years
Mark Ott	District Attorney	20
Nancy Perez	EEDD	21
Adele Post	Deferred	5
Iliana Ramirez	Deferred	16
Erwin Rivera	SJ General Hospital	19
Lisa Royce	Behavioral Health	27
Jocelyn Sanidad	SJ General Hospital	18
Eric Shingu	Behavioral Health	10
Bryan Snyder	Purchasing	14
Melrose Tabatabaee	Calif. Children's Services	31
Michael Tarango	Deferred	14
Michael Tibon	Sheriff	24
Rhonda Todorovitch	Superior Court	14
Kevin Vales	Behavioral Health	5
Luz Valle	Human Services	20
Evelyn Vanotti	SJ General Hospital	11
Angela Victoria	Deferred	3
Adrienne Wang	Public Works	12
Brian Williams	EEDD	27



ACTIVITIES REPORT CONT. from page 2

in the gift shop, if it is open. At the Cheese Factory, you can also purchase gifts, sweets, bread and other treats. For more information you can access their website: www.oakdalecheese.com. Plan on more bingo fun and prizes on the bus as well.

The event flyer with pertinent information is included in this Cattails edition.

SF Giants vs Milwaukee Brewers Baseball Game at Oracle Park in San Francisco

The Giants and the Brewers are scheduled for an April 24, 2025 game in San Francisco. This trip is very popular and two buses, each with a seating capacity of 54, have been reserved for the trip. The starting time for the game is set for 12:45 p.m. Details about reservations and costs are in the flyer included in this Cattails. Please be on time for the bus departure from Hammer Ranch Center. Return time is flexible depending on the game length and traffic coming home, so please relax and plan on a long but fun day. ❖

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. ❖

FEBRUARY TRIVIA ANSWERS

- 1) Ferdinand Magellan
- 2) Margaret Thatcher
- 3) Genghis Khan
- 4) Counterculture
- 5) Mikhail Gorbachev
- 6) Six-Day War ❖

HEALTH HINTS—HEART DISEASE

According to the Center for Disease Control website (www.cdc.gov), February is American Heart Month, a time when all people are encouraged to focus on their cardiovascular health. These are some heart health facts:

- Heart disease is very common. In the United States, heart disease is the leading cause of death for men, women, and people of most racial and ethnic groups. In 2022, 1 in every 5 deaths in the United States was caused by heart disease.
- High blood pressure is a leading cause of heart disease. Nearly half of U.S. adults have high blood pressure, which puts them at risk for heart disease and stroke. And just 1 in 4 people with high blood pressure has it under control.
- Heart disease is costly. The cost of health care services, medications, and lost productivity from heart disease amounted to \$252.2 billion between 2019 and 2020.

Million Hearts, cited on the CDC website, lists the ABCS of Heart Health:

- Take Aspirin—but only if directed by your physician.
- Control your Blood Pressure.
- Manage your Cholesterol.
- Don't Smoke.

These facts are to raise awareness. Be sure to check with your physicians and follow their advice. ❖

PRESIDENT'S MESSAGE CONT. from page 1

an Oakland Raiders season ticket holder for 27 years. As an athlete and long-time runner himself, Bill completed numerous marathons, including the Boston Marathon, and maintained a dedicated fitness regime for as long as his body allowed. The sports and activities he enjoyed most, however, were those of his children's that he coached or cheered on.

The role that Bill played in the lives of his friends and family, his communities and colleagues, was immeasurable. The memory of all the love he gave, and the impact of the work he did, will live on for many, many years to come ❖

Dates To Remember

Thurs., Feb. 27, 2025	Board Meeting @ 10:00 a.m. – Send an email to rpesjc@gmail.com and request a Zoom invitation link to join the meeting.
Wed., Mar. 12, 2025	Black Oak Casino/Oakdale Cheese & Specialties bus trip. Reservations required. See flyer included for reservation deadline and cost details.
Thurs., Mar. 27, 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., Apr. 10, 2025	Bi-Monthly Luncheon @ Julia Harrison Memorial Building In Micke Grove Park 11793 N. Micke Grove Rd, Lodi 11:30 am. Guest speaker: TBD
Wed., Apr. 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., Apr. 24, 2025	San Francisco Giants bus trip. Game vs. Milwaukee Brewers. Reservations are required. See flyer included for reservation deadline and cost details.

SJCERA CEO'S CORNER – By Renee Ostrander



HAPPY NEW YEAR RPESJC!

We hope 2025 is your year to cross things off your bucket list and enjoy every day of your retirement. This year, our New Year's resolution is to provide more educational opportunities to retirees like you and other

members in the SJCERA network.

To accomplish this, we have a few new things you'll see popping up soon.

NEW WEBINARS

We will be offering new Retirement 101 classes throughout the year, some that you may find beneficial. Topics will rotate based on attendee feedback. One of the topics of interest to retirees is beneficiaries. If you have any questions regarding these webinars, please visit our website for a full schedule. Missed a webinar? No worries! We'll be posting them on our YouTube channel for you to view.

NEW SOCIAL MEDIA

We have officially launched our social media pages! Follow us on Facebook and YouTube for monthly

educational content and SJCERA updates throughout the year.

Facebook: San Joaquin County Employees Retirement Association

YouTube: SJC Employees' Retirement Association

We hope these will be valuable tools for you moving forward.

NEW WEBSITE

To be more inclusive, we will be updating the information on our website with a fresh new perspective. Our goal is to make our website and information more accessible and easier to understand.

COLA

In April, a COLA (Cost-of-Living Adjustment) will go into effect, payable on May 1 checks. What's a COLA? Think of it as a retirement raise. More information will be available soon. Visit our website for further updates.

In closing, we look forward to serving you another year. If you have any questions regarding your retirement, please reach out at contactus@sjcera.org. ❖

IN MEMORIAM

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



Terry Alexander	Assessor
Dorene Anderson	Human Services
Annabelle Baskin	Behavioral Health
Abraham Gutierrez	SJ General Hospital
Don Hadley	Public Works
Jannean Hickenbotham	County Counsel
Genevieve Johnson	Human Services
Denese Kozina	Human Resources
William Lee	Sheriff
William McLeod	Labor Relations
John McDonald	Human Services
Fred Meyer	Sheriff
William Mitchell	Public Health
James Morales	Public Defender
David Morrow	SJ General Hospital
Janice Nakaoka	Information Systems
Paul Paulin	General Services
Robert Petersen	Human Services
Dannetta Prysock	Human Services
Galen Quarton	Public Works
Susan Ramirez	SJ General Hospital
Donald Rathjen	Human Services
Thomas Redfearn	Sheriff
Donald Rice	SJ General Hospital
Norma Royal	Behavioral Health
Leatrice Sanchez	SJ General Hospital
Kathleen Shalaty	Sheriff
Saede Sheriff	Behavioral Health
Teri Statham	Human Services
Shirley Tolier	Superior Court
Lincoln Waitiki	Behavioral Health
Charlotte Williams	Human Services ❖

Published quarterly for the Retired Public Employees of San Joaquin County

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, I have heard that there are some recent changes on RMD rules made by the new tax law SECURE ACT 2.0. Could you talk about those? Thanks!

Answer: In the final days of 2022, Congress passed the SECURE Act 2.0, a new set of rules designed to help investors who wanted to contribute to retirement plans. Several changes were made in regards to Required Minimum Distributions (RMD).

In the past, retirement distributions were required beginning at age 70½. Under SECURE Act 2.0, investors can wait until age 73 if they turn 72 in 2023 or later.¹

SECURE ACT 2.0 also decrease the penalties for missing the RMDs. The penalty was previously a 50% excise tax. The SECURE Act 2.0 reduced that penalty to 25%, or 10%, if the minimum distribution oversight is corrected within two years and the proper paperwork is filed. In some cases, that penalty may be waived altogether if the account owner made a “reasonable error” and took documented steps to correct the oversight.¹

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 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.

SECURE ACT 2.0 also adjusted the Qualified Charitable Distributions (QCD) approach. RMD withdrawals are typically taxed as ordinary income. However, if you choose to donate a portion or all of your RMDs to charities, these contributions (QCDs) could be excluded from taxable income, meaning they do not increase your adjusted gross income. To qualify, the funds have to be sent to the charities directly from your IRA institutions.

You must be at least 70½ years old to qualify for a QCD. The distribution can be made from an IRA. You can also donate from a SEP IRA or SIMPLE IRA as long as they are inactive, meaning that you’ve made no contributions to the account in the year the QCD is distributed. However, remember that 401(k), 457 and other non-IRA retirement vehicles do not qualify for QCDs.

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

Retired Public Employees
of San Joaquin County



The Newsletter for the
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