



# Cattails

For the Retired Public Employees of San Joaquin County

Member of CRCEA (California Retired County Employees' Association)



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www.rpesjc.org

Office: (209) 466-8556

August 2021  
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## PRESIDENT'S MESSAGE – by Bill Mitchell



**M**y last conversation with Dick Callisto, before he died, was at the annual Holiday Luncheon in December 2017. He advised me to continue thinking of ways to provide for the entire RPESJC membership which now numbers around 2,800. He cited as an example, refrigerator magnets with RPESJC contact information that were sent to all members several years ago. They were a small token, but everyone received one. In honor of his dedication to the RPESJC membership, the Dick Callisto Scholarship program was launched last year, offering the opportunity for up to three children/grandchildren of RPESJC members to apply for \$1,000 toward post-high school studies. RPESJC spends your dues primarily in three areas: production of the newsletter; general administrative expenses, such as rent, telephone, postage, insurance, scholarships, etc.; and to subsidize the cost of social events, which directly benefits those in attendance. During these past nearly 1-1/2 years of the pandemic, business of the organization continued, but no activities were conducted. Therefore, RPESJC accumulated some significant reserves. The Board had a number of conversations about what we could do with some of the funds that would benefit the entire membership. Copying our counterparts in Los Angeles, we created the enclosed 18-month, 2021-22 pocket calendar. Hopefully it will help you keep track of your busy lives, and to connect Board member names with our faces. Use them in good health.

Another way in which we are caring for our members is by holding events safely. We are particularly vulnerable to COVID-19 in that we are all older adults, many of us and/or our spouses and partners having underlying health conditions. My wife and I are still extremely cautious about being around others even though we are both fully

vaccinated, and we still wear our masks indoors in public settings. While the virus has slowed in the United States, and especially in California where there are higher rates of vaccination, the pandemic is still raging in many parts of the world, allowing for the virus to mutate into variant strains. Breakthrough infections can occur in vaccinated individuals, though fairly rare and often leading to mild or no symptoms, hospitalization or death. Asymptomatic vaccinated individuals may, though also less likely, pass the virus to others. Out of the proverbial abundance of caution, and until the risks are further diminished, we will require that you be fully vaccinated to attend our events. Thank you for taking care of yourself, those around you, and our community. ❖

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## POST 82 LITIGATION UPDATE

**W**e are sorry to say the Court of Appeal ruled in favor of the Retirement Board on June 21, 2021. The attorneys will continue to fight for the interests of the Post 82 retirees until all appeals are exhausted. The next step is to file a Petition for Re-Hearing with the Court of Appeal and then a request for hearing before the California Supreme Court. Even though the attorneys believe there are legitimate grounds for review, the Supreme Court only accepts a small percentage of the cases and therefore, the opinion of the Court of Appeal may be final. We will know in about 90 days.

In the Post 82 litigation the attorneys have been trying for years to obtain a judgment requiring the Retirement Board to pay the benefits promised to employees that retired after April 1, 1982 and before January 1, 2001. The benefit was initially partially funded for about six years. The first time the payment ended was in April 2006 and it started up again in December 2007. Except for a couple of payments, the benefit stopped again in February 2017. An investigation of the financial records in 2016 and 2017 discovered that in several years the actuary disclosed excess funds which should have been used. These years were primarily 2002, 2007 and 2009.

The Superior Court basically ruled the retirement fund never had excess earnings, because it was "actuarially prudent" or "necessary" to leave the extra money in the fund, rather than pay the benefit. The Court also found the claim was barred by the statute of limitations, laches and other defenses. The attorneys disagreed with the Superior Court and filed in the Court of Appeal. The Appellate decision did not focus on the money available to pay the benefit, it ruled that all of the claims were barred by the four year statute of limitations and that exceptions to the statute of limitations were not applicable. Since the money to fund the benefit was contained in the financial records of the retirement fund in 2002, 2007 and 2009, the court ruled the period of time to bring litigation began at the time the money was listed in the financial documents, not when the monthly payment was stopped or when the retirees found out about it. In other words, even though the retirees were being paid their monthly benefit and even though none of them were aware of the UER disclosed in 2010, the court ruled they should have filed a case by June 2014.

The Retired Public Employees spent many hours trying to get the benefit re-started in 2006-2007 and in 2007 they asked Richard Chiurazzi to help them. The Court ruled exceptions to the Statute of Limitations would not apply because it was possible research into the Retirement Board's financial records by Chiurazzi or by the Retired Employee Organization at that time would have shown money was available to fund the benefit. This is even though the Retirement Board and its expert have at all times denied it had any money to pay the benefit.

If anyone is interested in reading the full opinion, it can be found on the Retirement Association web site or the attorneys can email you a copy. You can also obtain a copy by going to the Court of Appeal web site. The case name is Allum v San Joaquin County Employees Retirement Association Case No. C090833 The Class is being represented by Attorneys Richard Chiurazzi and John Parker of the Cutter Law Firm. If anyone has any questions or would like to review any of the pleadings, please contact Richard Chiurazzi at [Richardchiurazzi@gmail.com](mailto:Richardchiurazzi@gmail.com). ❖

## RICHARD CALLISTRO SCHOLARSHIP AWARD WINNERS

**T**he RPESJC Board is excited to award three \$1,000 scholarships to the following graduating high school seniors.

**Danielle James**, daughter of retirees Rick and Stephanie James, graduated this year from East Union High School in Manteca with a 3.52 GPA. She played volleyball and basketball and was a member of the Spirit Squad all 4 years and played softball for 2 years. She was a volunteer volleyball coach for 1st through 8th graders at East Union Summer Camp for 3 years. She also participated in Spirit Squad, Club Hope, Club Bridge, and Link Crew. .

Ms. James is described by teachers as being extremely smart, hard-working, motivated, and mature academically, socially, and emotionally. She exhibits these qualities in and out of the classroom. Danielle plans to attend Delta College in the fall, intending to pursue a career in nursing.



*Continued on Page 5*

## ACTIVITIES REPORT — By Carol Carson



**B**lue days almost all gone; nothing but blue skies from now on!

Welcome back to the new normal, fellow retirees. Now, where were we right before the pandemic started? I was preparing for our Black Oak Casino and Sierra Repertory trip. I even had the “bingo bag” with the prize money at my house ready to go when the skies darkened overhead by way of the spreading COVID-19 menace. So, that trip was cancelled and all subsequent “in person” member activities as well. Well, sunny days are here again, and we are cautiously putting our toes back in the water in resuming activities.

Rather than “diving back in” immediately, the RPESJC Board has decided to exercise some caution in regard to our trips, which would involve bus travel, for the rest of this year.

First, we’re resuming our luncheons at the Italian Athletic Club, and the first one already occurred on July 8th. President Bill Mitchell sent out a message to our members in this regard. These luncheons will continue monthly except for the months of September and December when we will have our annual picnic at Micke Grove on September 9th and our Holiday Party on December 9th. We’ve started the planning and making reservations for those two events.

Secondly, the S.F. Giants let us place our ticket deposit on hold until next year. So, that will definitely be one of our events for 2022.

We envision that in 2022, we will resume activities that require bus trips. In fact, the bus company still has the deposit we made for the cancelled Black Oak Trip. So, that outing will be back on for 2022. The RPESJC Board will be planning other activities for the upcoming year, and we will inform the membership of those dates when plans are finalized.

## AUGUST TRIVIA—SPORTS

- 1) How many feet separate the stakes in the game of horseshoes?  
a) 40’    b) 35’    c) 28’    d) 45’
- 2) What is the person called who is entitled to tee off first in the game of golf?  
a) Duffer    b) Honor    c) Good Sport    d) Rookie
- 3) In bowling a beer frame is best defined as:  
a) A frame that allows the scorer to buy nachos for the leader    b) Loser must carry winners ball bag back to their car    c) Frame after which the bowler has to buy beers for everyone
- 4) In what sport would you use a pen grip to hold your sandwich bat?  
a) Table Tennis    b) Croquet    c) Tennis    d) Cricket
- 5) Which famous fighter appeared in the film ‘Requiem for a Heavyweight’?  
a) Jersey Joe Wilcot    b) Sonny Liston    c) Cassius Clay    d) Floyd Patterson
- 6) Which golf term is defined as the putting green?  
a) Dance Floor    b) Rough Area    c) Tee Territory
- 7) Which auto racing term is defined as a signal for the driver to come into the pits?  
a) Black Flag    b) Stripped Flag    c) White Flag    d) Rainbow Flag

*Answers on Page 5*

It will be exciting to see everyone again, so plan on attending a luncheon meeting at Italian Athletic Club in August, October, or November (by making a reservation on our website ([www.rpesjc.org](http://www.rpesjc.org)) or phone (209) 466-8556). Mark your calendars for September 9th for the picnic, and December 9th for the Holiday Party. See you soon. ❖

## WELCOME NEW RPESJC MEMBERS!

Name	Department		
Danelle Alejo Hernandez	Probation	Laura Marquez	Hospital Services
Delores Baptista	District Attorney	Johnnie Morris	Sheriff
Jerome Becker	County Administrator	Michael Morrow	Human Services
Colleen Bednarek	Agricultural Commissioner	Gene Neely	Manteca Fire District
Michael Castanon	Sheriff	Milton O'Haire	Agricultural Commissioner
Miyuki Coirin	Mental Health	Robert Paine	District Attorney
Suzanne Cooper	Sheriff	Veronica Pehl	Public Health
Cynthia Copulos	Sheriff	Vera Quiwa	Sheriff
Gail Downer	Information Systems	Sureatha Reed	Human Services
Melvin Echelberger	Agricultural Commissioner	Michelle Relf	Purchasing
Nancy Fernandez	Human Services	Shirley Robinson	Sheriff
Beatriz Garcia	Retirement	Eleanor San-Solis	EEDD
Rita Gomez	Civil	Ellen Schwarzenberg	Public Defender
Frances Hutchins	Behavioral Health	Sophal Suon	Behavioral Health
Joseph Jacobs	Public Utility Maint	Monica Taylor	Health Care
Suryabamu Javeed	Mental Health	Rachel Torres	SJ General Hospital
Rosemary Jhao-Cathcart	Behavioral Health	Andrew Troop	Probation
Maria Lewis	Superior Court	Marium Walker	Behavioral Health
Deborah Limas	Behavioral Health	Natalie Williams	Human Services
Robin Maisner	Human Services	Gregory Williamson	Sheriff ❖

## NEW RETIREES

Name	Department	Years
Sherri Adams	District Attorney	19
Ricardo Aguilera	Human Services	34
Danelle Alejo-Hernandez	Probation	24
Deloris Baptista	District Attorney	19
Kevin Baysinger	Parks and Recreation	35
Jerome Becker	Deferred	21
Colleen Bednarek	Ag Commissioner	20
Michael Biagini	Public Guardian/Conservator	25
Martin Brokman	Ag Commissioner	24
Jonathan Burris	Deferred	1
Lula Butler	SJ General Hospital	23
Glenda Cardoza	District Attorney	30
Alice Castillo	Superior Court	15
Joseph Caswell	Deferred Member	8
Alma Celaya	Tracy Public Cemetery	28
Teresa Cervantes	Probation	20
Miyuki Coirin	Deferred	5
Crystal Compton	Child Support	28
Cynthia Copulos	Sheriff	31
Andres Cortez	Public Works	25
Erin Dale	Deferred	5
Joe Dement	Parks and Recreation	12
Lydia Dingman	Assessor	19
Melvin Echelberger	Deferred	11
Maria Elizondo	SJ General Hospital	20
Parris Fast	Superior Court	7
Nancy Fernandez-Light	Deferred	5
William File	Information Systems	21
James Flohrschutz	Superior Court	22

Donna Flores-Hinojos	Superior Court	12
Janice Fong	Human Services	18
Beatriz Garcia	Retirement Office	21
Larry Godinho	Deferred	8
Rita Gomez	Superior Court	30
Elizabeth Griffiths	Behavioral Health	23
Darwin Hallock	Deferred	3
Steven Henry	Morada Rural Fire	5
Emily Herrera	Superior Court	29
Jamie Hood	Probation	19
Frances Hutchins	Behavioral Health	28
Rosemary Jhao-Cathcart	Behavioral Health	19
Kathy Kato	Human Services	19
Dennis Keith	Mosquito Abatement	33
Mellorie Kellogg	Public Works	14
Michael Kith	Environmental Health	27
Lisa Knight	Information Systems	17
Maria Lewis	Superior Court	37
Vincent Li	Public Works	21
Deborah Limas	Behavioral Health	16
Thomas Lo	Human Services	25
Mark Loeser	Deferred	1
Robin Maisner	Human Services	5
Felipa Maliwat	Retirement Office	12
Mysten Marcelo-Rivera	SJ General Hospital	21
Laura Marquez	SJ General Hospital	30
Kelly McCoy	Deferred Member	1
Susan Mercado	Treasurer-Tax Collector	30
Dionna Morales	Sheriff	24
Johnnie Morris	Sheriff	21

Continued on Page 5

## NEW RETIREES Cont.

Michael Morrow	Human Services	32
Rebecca Muller	Probation	16
Gene Neely	Lathrop Manteca Fire	23
Jaime Nunez	Behavioral Health	8
Milton O'Haire	Deferred	16
David Oram	Sheriff	20
Robert Paine	District Attorney	16
Carey Pehl	Sheriff	20
Veronica Pehl	Public Health	11
Michele Pennington	Public Guardian/Conservator	13
Vera Quiwa	Deferred	15
Marivic Ramos	SJ General Hospital	28
Philip Raya	SJ General Hospital	25
Michelle Relf	Purchasing	23
Russell Relf	Facilities Management	14
Shirley Robinson	Sheriff	29
Danny Romero	Probation	21
Anne Rose	SJ General Hospital	10
Adam Salas	Probation	23
Selina Salas	Human Resources	23
Sandra Salcedo	Human Services	17
Eleanor San-Solis	EEDD	22
Jill Schroeder	Human Services	13
Ellen Schwarzenberg	Public Defender	36
Gary Shaw	Sheriff	26
Rikiko Shimobayashi	Human Services	39
Reina Silva	Purchasing	18
Donald Smith	Sheriff	20
Tamra Smith	Deferred	12
John Solis	EEDD	37
Barbara Stoakes	SJ General Hospital	24
Lyle Stugelmeyer	Facilities Management	15
Sophal Suon	Behavioral Health	24
Monica Taylor	SJ General Hospital	36
Robert Teague	Sheriff	20
Rachel Torres	SJ General Hospital	33
Vernon Vincelet	Sheriff	22
Marium Walker	Behavioral Health	29
Anthony Walter	Public Works	25
Janet Williams	District Attorney	32
Natalie Williams	Human Services	42
Gregory Williamson	Sheriff	23

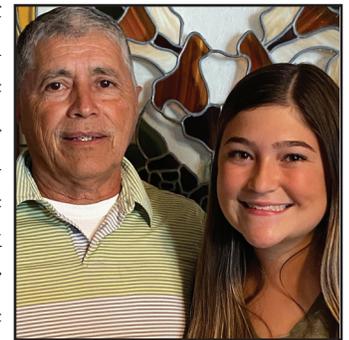


snowboarding, hiking, digital photography, making ceramics, playing the piano and video games. In his letters of recommendation, Mr. Schumacher was described as being kind-hearted, a leader and role model, hardworking, and goal-oriented. Aaron will attend Cabrillo (community)

College, and then transfer to a university to finish his degree. His career goal is to become a physician.

**Desiree Vasquez** was able to achieve a 3.75 GPA while participating as the number 1 or 2 player on the Lodi High School golf team all four years, was involved

with FFA raising market hogs each year, and was on a competitive floriculture team since her junior year. She also earned both local and state FFA degrees. She is the granddaughter of Mark Vasquez, and was said by her FFA Advisor to be a unique individual who works very



hard for herself, her family, and also her community. One of Ms. Vasquez's teachers noted that her outside sports, FFA, and floral activities involve a lot of preparation, hard work, and travel, yet her grades did not suffer with the added responsibility. Danielle plans to attend Boise State University to emulate her mother in pursuit of a career in nursing, and return to work in San Joaquin County.

Congratulations to the winners! We wish you success with continuing studies and in your careers. ❖

## CALLISTRO SCHOLARSHIPS Cont.

**Aaron Schumacher** is a 2021 graduate of Soquel High School. The grandson of Victor Mow, he accumulated a 4.27 GPA, played JV and Varsity basketball and volleyball, and was part of the Hype Club. He also helped coach in the area's Youth Basketball Program, and helped with school fundraising. He currently works part time as a Junior Engineer, primarily on emergency projects such as repairs from the CZU wildfires. He enjoys skiing,

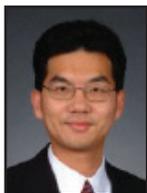
## AUGUST TRIVIA ... ANSWERS

- 1) A. It's 40 feet between the stakes in horseshoes.
- 2) B. The person to tee off first in golf has Honor.
- 3) C. A beer frame loser must buy beers for everyone.
- 4) A. Pen grip is used in table tennis aka ping pong.
- 5) C. Cassius Clay
- 6) A. A putting green is defined as a dance floor.
- 7) A. The black flag signals the driver to the pits. ❖

## Dates To Remember

Thursday, August 12, 2021	Monthly Luncheon @ Italian Athletic Club, 11:30 a.m. Guest speaker: Officer James Smith, CA Highway Patrol; "Age Well, Drive Smart." Reservations required call 466-8556 or email rpesjc@gmail.com by August 9th
Thursday, August 26, 2021	Board Meeting (Members Welcome) @ 10:00 a.m. SJCERA Office
Thursday, September 9, 2021	RPESJC Annual Picnic, 11:00 a.m. Micke Grove Park
Thursday, September 23, 2021	Board Meeting @ 10:00 a.m. – Send an email to rpesjc@gmail.com and request a Zoom invitation link to join the meeting.
Thursday, October 14, 2021	Monthly Luncheon @ Italian Athletic Club, 11:30 a.m. Guest speaker: Diane Van Order, R.N. "Flying Samaritans." Reservations required call 466-8556 or email rpesjc@gmail.com by October 11th
Thursday, October 28, 2021	Board Meeting @ 10:00 a.m. – Send an email to rpesjc@gmail.com and request a Zoom invitation link to join the meeting.

## MEMBERS FINANCIAL SERVICES — By Frank Feng



Frank Feng, CFP®, ChFC®, CRPC®  
MEMBERS Financial Services Program®  
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209-948-6024 Ext. 50140  
[frank.feng@cunamutual.com](mailto:frank.feng@cunamutual.com)  
Insurance License: CA 0B68933

### Question:

Hi Frank, you have talked about various investment options that are safe but still have good earning potential before. Could you revisit some of them? Thanks!

Answer: With the stock market reaching record highs, many are facing challenging decisions when it comes to investments. On one hand you want to be safe and do not want to lose any money. On the other hand, the interest rates of savings and CDs are at a historic low. How could you potentially gain a better rate but also not take as much investment risk?

One possible solution to this challenge is called a "fixed index annuity"\*, which gives you the opportunity to earn a high return without risking any of your own principal. Your original principal is fully guaranteed, so you will never lose any of your own money. Every year the company calculates how much interest you could earn, based on a pre-set formula, and adds that interest to your account. The formula is often based upon a market index, such as

the S&P 500. If the market is up, you would earn interest and your account value will go up. If the market is down, then you will not make much, but you will never lose any money. This allows you to earn higher returns when the stock market goes up, but you will NOT lose a penny when the market goes down.

Fixed index annuities also have a popular "annual lock-in" feature, which locks in the gain each year. In the years when the market is up, whatever you have earned is added to your principal, and your account will never go below the new total. Therefore, even if the market crashes in the future, not only will you not lose any of your original principal, you also get to keep everything you have already earned in the previous years.

In short, fixed index annuities are for conservative investors who do not want to risk any of their own principal but want to earn a higher interest rate. They provide good upside potential with no downside risk.

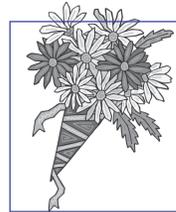
If you would like to have more information on this topic or need help on any other financial issues, please call me at (209) 518-2801 or email me at [frank.feng@cunamutual.com](mailto:frank.feng@cunamutual.com). ❖

\*Withdrawals from annuities before age 59 ½ may be subject to a 10% penalty tax. Surrender charges may apply.

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## IN MEMORIAM

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



Alfred Alexander	Sheriff
Dennis Backes	Manteca-Lathrop Fire
Cheryl Beyer	Child Support Serrvices
George Blaisure	Facilities Management
Margaret Borton	Human Services
Katherine Brown	Substance Abuse
Weldon Burson	Sheriff
Edward Couch	Sheriff
Steven Hughes	Assessor
William Hunt	Human Services
Teresa Jiminez	Sheriff
Norman Kackley	Public Health
Richard Kent	Sheriff
Vic Komanee	Human Services
Beth Kunz	SJ General Hospital
James Lawhorn	Probation
Faye Lowes	Human Services
Dennis Marciasini	Government Buildings
Marcella Meyer	Human Services
John Miller	Public Works
Mary Moeri	Human Services
Olivia Mondragon	EEDD
Art Morales	Public Health
Margaret Schroeder	Public Health
Jim Scobel	Sheriff
Michael Stanco	Juvenile Hall
Grace Tolentino	SJ General Hospital
Maria Vargas	SJ General Hospital
Cherald Williams	Mental Health
Elizabeth Wright	Department of Aging ❖

## 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.

## DIGITAL COVID-19 VACCINE RECORD

The California Department of Public Health rolled out the State's vaccine digital verification system in June. Anyone can get access to a digital version of their COVID-19 vaccination card on their smart-phone if they need to show it to a business or other venue. To access your digital vaccine record, go to myvaccinerecord.cdph.ca.gov, where you will enter your first and last name, date of birth, and the email or cell phone number associated with your vaccine record. You will be asked to create a 4-digit PIN. Click on the link and enter your PIN. You will then be able to see the QR code and the same information that appears on your paper vaccine card. The link to the QR code is valid for 24 hours. However, to avoid having to obtain a new QR every time you want to scan it somewhere, screen-shot the information once the digital record is received to have it available on your phone. ❖

# FINANCIAL CENTER CREDIT UNION

## – by Michael P. Duffy President/C.E.O.



### THREE SIMPLE TIPS FOR VACATION DEBT MANAGEMENT

With businesses, amusement parks and so much more opening back up, it may be time for a much needed vacation.

Since it may have been a while since your last vacation you may be excited and want to splurge but facing the resulting credit card bills can sour the memories. Here are three easy steps provided by Financial Center Credit Union that can help you manage the expenses up front so your upcoming travels result in positive memories.

1. **Pay Yourself Upfront.** What better way to avoid debt than creating a vacation travel fund? Of course that can be easier said than done; especially if you're in the habit of paying all of your bills first. Get in the habit of paying your travel fund first, rather than at the end of the month. Putting money into your savings account at the beginning of the month will help you grow your funds so you don't have to rely on credit cards for every purchase.

This is a simple practice—decide on an amount you're going to put into savings each month and stick to it! The easiest way to do this is to set up direct deposit

or an automatic transfer to go directly to savings each time you're paid. The remainder of your incoming funds will still go into your checking so you can still pay your existing bills and have leftover "fun" money to allocate toward new purchases.

2. **Avoid Carrying Too Many Credit Cards.** As you pack for your travels, unpack your wallet. Limiting the number of credit cards in your wallet helps reduce the temptation to make large unplanned purchases along the road. Carrying just one, reliable credit card in your wallet will reduce the amount of credit you have available, which automatically limits the total amount you can charge while you're away.
3. **Be Smart When Choosing Credit Cards.** These days, there are more options than you can count when it comes to credit cards. But before you accept a new credit card offer, take the time to carefully review the terms of the card. This will save you from potentially steep fees and rates that can drain your travel fund.

The best bet is to go with the card with the simplest, easy to read offer. For example, at FCCU we don't clutter our Visas with introductory rates—instead, we provide members with low rates from the get go.

RETURN SERVICE REQUESTED

The Newsletter for the  
Retired Public Employees  
of San Joaquin County  
P.O. Box 8556  
Stockton, CA 95208-0556

