



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 Bill Mitchell



It would be so easy to complain. This is not how I envisioned spending my retirement. I already lost one year to cancer, and now another has been spent isolated due to COVID-19. I do so miss not being able to spend time with our children. I haven't gone to lunch with any friends, seen a movie at a theater, played in-person bridge, attended a baseball game or concert, eaten in a restaurant with my wife, or traveled either within the United States or abroad in over a year.

But, I'm not whining. Millions of people have been sick with COVID-19 or have lost loved ones. Many have been laid off from their jobs and owners had to shutter businesses. There are those who no longer have the means to feed their families, pay their rent, or obtain health care, and food banks and other community service organizations are crushed with the burden of assisting them. More people have become homeless, exacerbating one of the major social issues of our time that was present even before the pandemic.

may yet be able to resume monthly luncheons and take bus trips in the not-too-distant future. Maybe we'll even be able to have a picnic and/or a holiday party in 2021. The most expedient way for us to keep in touch with you is on our website. Visit www.rpesjc.org to learn what events may be planned when COVID restrictions allow us to safely get together again.. ❖

No, I am grateful for what I DO have. I receive a secure monthly income that is our pension. We live in a comfortable home and have plenty of food. We can walk or run safely in our community. I play bridge every day online. Zoom and other similar formats have allowed us to spend time with the children and other family members. It could be so much worse. We are very fortunate. We all have come so far; we can hold on just a bit longer. With significant strides in the vaccination campaign, and continued adherence to the public health measures of wearing masks, social distancing and hand hygiene, we

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MICHAEL N. SMITH 1/16/41 TO 1/31/2021 – By Bill Mitchell



Longtime RPESJC Board member Mike Smith died this past January, two weeks after his 80th birthday. As a member of the Benefits Committee, Mike worked with Dick Callistro to secure the health insurance options we enjoy today, and had been the lead advocate for restoration of the Post 82

supplement. Utilizing his business and financial skills, he asked the tough questions and made recommendations to keep the organization on track. As one of the most tenured members of the Board, Mike possessed an important institutional memory that will be missed. Although he did not desire to be a public face of RPESJC, he was clearly a leader among us.

Mike directed the Health Care Services Agency for about 38 years, having begun in San Joaquin County as the hospital administrator. The organization eventually included the departments of Mental Health (including the Conservator) and Substance Abuse. In 1989, the San Joaquin Local Health District was legislatively dissolved and Public Health Services became another department within the Agency. That's where I came in. A new Public Health Director position was added in the transition, and Mike hired me as the first person in that job—one I held for 25 years until my retirement.

Mike was a tough and demanding boss, but I learned a great deal from him about being a manager and administrator. He genuinely believed in serving the public, and his actions were driven by a desire to provide the best care for the community. He cared deeply about his employees, and was generous with his time and resources when he was made aware that one of them was in need. I believe my own career success was due in part to seeking out mentors in my life and listening to their advice. I considered Mike Smith among them. Even in retirement, I would often call him for counsel on issues with RPESJC and ask how he suggest I might handle them. His sudden passing saddened me deeply, and I shall miss him. ❖

APRIL 2021 COLA – By Adrian Van Houten



The San Joaquin County Board of Retirement each year determines a cost of living (CPI) adjustment for retirees by law. Because there is no published CPI for this County, SJCERA has the actuary, Cheiron, determine a rate. The rate was determined to be 1.69% rounded

to 1.5% for retirees who retired after 4/1/2019. Retirees before that date had excess COLA banked from years when the CPI was greater than the statutory COLA of 3%. Therefore retirees from 4/1/1988 to 4/1/2019 will be receiving 2.5% COLA's and retirees before 4/1/1988 will be receiving 3% COLA's. This was effective 4/1/2021 and is on your May 1st retirement check. Both the SJCERA and the RPESJC websites cover this subject. ❖

2021 RICHARD CALLISTRO SCHOLARSHIPS – EXTENDED

The deadline to apply for one of three \$1,000 Richard Callistro Scholarships has been extended to June 1, 2021. There is currently a link on the RPESJC website home page that will take you directly to the application and instructions. RPESJC members' children and grandchildren who are in the final year of high school are eligible to apply. ❖

VISIT THE RPESJC WEBSITE

Cattails is published quarterly, and the fastest way to reach you with the most current information is therefore on the RPESJC website. Recent updates are on the home page, and you can also find past editions of the newsletter, useful information and resources for seniors, and much more. Consider also visiting www.crcea.org, the website of the California Retired County Employees Association, our statewide organization. In addition to much more resource information, there are links to the other 19 member county websites and their newsletters and to other services. ❖

PUBLIC HEALTH OFFICER TO SPEAK WITH RPESJC

Please join us for a webinar with San Joaquin County Public Health Officer Dr. Maggie Park on Friday, May 28, 2021 at 1:00 PM on Zoom. There will be an opportunity during and after her talk to submit questions. A flyer with a link to the event is inserted in this newsletter. If you have not used Zoom yet, you will be prompted to download the application on your device. There is no charge to participate. ❖

THE COVID-19 VACCINE

By now, all retirees and adult members of their families should have been able to receive COVID-19 vaccinations if they so desired. Should you or anyone you know still need and want to be vaccinated, two websites are available for registration: <https://sjready.org/events/covid19/vaccines.html> (San Joaquin County) and <https://myturn.ca.gov/> (State of California). After completing the information, you will be contacted about available opportunities. ❖

HEALTH INSURANCE OPEN ENROLLMENT MEETINGS

Virtual Retiree Open Enrollment Meetings will be held on Wednesday, May 5, 2021 at 9:00 AM for non Medicare and 2:00 PM for those with Medicare. Links to the meeting can be found on the RPESJC website home page. You will be prompted to download Microsoft Teams if it's not already on your device. You can also participate by telephone only. The call-in number and conference ID information is also on our website. ❖

MAY TRIVIA—FAST FOOD

- 1) How much did a whopper cost when Burger King introduced it in 1957?
A – 10¢ B – 37¢ C – 99¢ D – 50¢
- 2) When McDonald's first opened in 1940 it specialized in?
A – Hot dogs B – Hamburgers C – Barbecue D – Ice Cream
- 3) Which fast food chain is the largest in the U.S.?
A – McDonald's B – Chick-fil-A C – Subway D – Wendy's
- 4) Most White Castles are modeled after?
A – Buckingham Palace B – Bevedere Castle C – Chicago Water Tower D – Edinburgh Castle
- 5) Which original recipe is famously guarded in a locked vault?
A – KFC's B – McDonalds Big Sauce C – Dunkin'Doughnuts
- 6) A server who delivers fast food to parked cars is called?
A – Roller B – Curby C – Carhop D – Runner
- 7) Which fast food mascot starred in a comic book series?
A – Ronald McDonald B- Wendy C – A & W Bear D – Bob's Big Boy

Answers on Page 5

WELCOME NEW RPESJC MEMBERS!

Name	Department		
Bill Aragon	*	Charlotte Hunter Brown	SJ General Hospital
Gina Aragona	Human Services	Erlinda Lucca	Deferred
Jacqueline Bagatta	SJ General Hospital	Carla Meckler	SJ General Hospital
Lisa Brown	Human Services	Deborah Montano	*
Glenda Cardoza	District Attorney	Dionna Morales	Sheriff
Jeffrey Clark	Sheriff	Nancy Nolette	Parks & Recreation
Terri Courtney	Human Services	Jaime Nunez	Health Care Services
Gail Dacayanan	Public Health	Rikiko Shimobayashi	Human Services
Maria Elizondo	SJ General Hospital	John Solis	Econ. Employment Develop.
Philip Featherston	Sheriff	Joyce Weber	Assessor
Will File	Information Systems	Janet Williams	District Attorney ❖
Vera Hunter	*		

*Retiree declined to give department name

NEW RETIREES

Name	Department	Years
Aliw Anuat	SJ General Hospital	20
Gina Aragona	Human Services	17
Martha Arroyo	SJ General Hospital	25
Sherri Asakawa	Deferred	4
Jacqueline Bagatta	SJ General Hospital	26
Don Blume	SJ General Hospital	17
Lisa Brown	Human Services	26
Jackie Bull	Health Care Services	6
Danielle Cardoza	Correctional Health	34
Javier Cedano	Juvenile Detention	21
Jeff Clark	Sheriff	30
James Clemens	Public Works	33
Magda Colon	Deferred	7
Terri Courtney	Human Services	22
Joe Davison	Juvenile Detention	20
David Derksen	District Attorney	36
Ruth Dominguez	Child Support	31
Robert Elliott	Board of Supervisors	7
Lourdes Faulkner	Human Services	25
Susan Filios	Board of Supervisors	6
Rosemary Freund	Juvenile Detention	29
Diane Gartner	Behavioral Health	31
James Gill	Deferred	6
Shirley Gonzalez	Child Support	28
Marilyn Green	Superior Court	35
Matthew Grieger	Deferred	16
John Hardman	SJ General Hospital	5

Maggie Hernandez	Behavioral Health	15
Bill Hobbs	Health Care Services	12
Teresa Huffstutler	Human Services	5
Charlotte Hunter-Brown	SJ General Hospital	13
Pawn Hyman	Deferred	13
Donald Jackson	Public Works	12
Sundra Jaynes	Deferred	17
Andy Kamstra	SJ General Hospital	22
Rodney Kawano	County Administrator	28
Kathleen Lagorio	Superior Court	5
Stephanie Larocca	Deferred	1
Debra Lewis	Human Services	20
Joetta Logan	Human Services	33
Victoria Looney	Correctional Health	3
Robin Loving	Behavioral Health	30
John Maguire	Deferred	6
Leann McKelroy	Sheriff	24
Carla Meckler	SJ General Hospital	25
Theresa Melendez	Human Services	5
Christine Meritt	Assessor	15
Jeanie Nash	Behavioral Health	8
Benjamin Nicolas	Human Services	20
Nancy Nolette	Parks and Recreation	14
Kathleen Parish	Mental Health	7
Lee Philippi	Deferred	10
Grace Quines	SJ General Hospital	13
Mark Richmond	Sheriff	25
Rachel Rojas	Human Services	15

Continued on Page 5

WHY??

WHY? Do men's clothes have buttons on the right while women's clothes have buttons on the left?

BECAUSE. When buttons were invented, they were very expensive and worn primarily by the rich. Since most people are right-handed, it is easier to push buttons on the right through holes on the left. Because wealthy women were dressed by maids, dressmakers put the buttons on the maid's right! And that's where women's buttons have remained since.

WHY? Why do ships and aircraft use 'mayday' as their call for help?

BECAUSE. This comes from the French word m'aidez - meaning 'help me' - and is pronounced, approximately, 'mayday.'

WHY? Why are zero scores in tennis called 'love'?

BECAUSE. In France, where tennis became popular, the round zero on the scoreboard looked like an egg and was called 'l'oeuf,' which is French for 'the egg.' When tennis was introduced in the US, Americans (naturally), mispronounced it 'love.'

WHY? Why do X's at the end of a letter signify kisses?

BECAUSE. In the Middle Ages, when many people were unable to read or write, documents were often signed using an X. Kissing the X represented an oath to fulfill obligations specified in the document. The X and the kiss eventually became synonymous. ❖

NEW RETIREES Cont.

Sylvia Romero	CA Children's Services	8
Roberta Schramek	SJ General Hospital	26
Brenda Schultz	Law Library	16
Janine Scott	Conservator	40
Millette Sioson-Martinez	Information Systems	30
Brian Taing	Human Services	32
Rod Verceles	Deferred	11
Bouachine Visisombat	Human Services	25
Hamisi White	Child Support	6
Rebecca Zarate	Deferred	11

THE RPESJC BOARD NEEDS YOU!

There are vacant positions on the RPESJC Board, and members are strongly encouraged to submit their names for consideration. Serving on the Board helps to support other retirees, and provides a sense of personal fulfillment. We meet on the 4th Thursday of each month. Meetings are currently conducted via Zoom, and we will resume meeting in person when it is deemed safe to do so. Of particular need currently are individuals interested in being the editor of this newsletter, and those who have skills with information technology. If you are interested in exploring a position on the Board, please contact any Board member or simply send an email to rpesjc@gmail.com. ❖

SEE'S CANDY RAFFLE WINNERS ANNOUNCED

Thanks to the approximately 120 people who submitted their updated contact information and were entered into a drawing for See's Candy gift certificates. The six lucky winners are: Rose Felix, Fran Hedbrg, Pauline Huey, Proceso Marcos, Elroy Mazuka, and Leslie Oyler. Congratulations! ❖

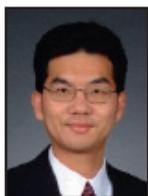
MAY TRIVIA ... ANSWERS

- 1) Burger King's whopper cost 37¢ then and costs \$4.00 now.
- 2) McDonald's specialized in slow cooked barbeque when it first opened.
- 3) Subway is the largest fast food chain in the country.
- 4) Chicago Water Tower is the model for White Castle buildings.
- 5) KFC keeps its secret recipe in a safe. Only two people know the combination.
- 6) A server who delivers food to parked cars is called a carhop.
- 7) Bob's Big Boy comics were given free at all of their drive-ins. ❖

Dates To Remember

Thursday, May 13, 2021	Monthly Luncheon - <u>Canceled</u>
Thursday, May 27, 2021	Board Meeting – Send an email to rpesjc@gmail.com and request a Zoom invitation link to join the meeting.
Thursday, June 10, 2021	Monthly Luncheon - <u>Canceled</u>
Thursday, June 24, 2021	Board Meeting – Send an email to rpesjc@gmail.com and request a Zoom invitation link to join the meeting.
Thursday, July 8, 2021	Monthly Luncheon - <u>Canceled</u> .
Thursday, July 22, 2021	Board Meeting – Send an email to rpesjc@gmail.com and request a Zoom invitation link to join the meeting.

MEMBERS FINANCIAL SERVICES — By Frank Feng



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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.

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.

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.

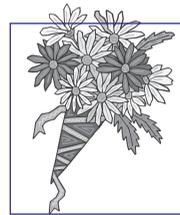
If you would like to have more information on this topic or need help on any other financial issues, please call me at (209) 518-2801 or email me at frank.feng@cunamutual.com. ❖

*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.



James Aguilar	Probation
Virginia Armstrong	SJ General Hospital
Sara Balkwill	Treasurer
Caroline Bean	SJ General Hospital
Darlene Bromstead	Human Services
Veldean Brown	Parks and Recreation
Joan Cefalu	SJ General Hospital
Yvonne Clark	Mental Health
Laura Contreras	Human Services
Delvis Drue	SJ General Hospital
Terry Eproson	Sheriff
Gilbert Flores	Substance Abuse
Phil Garcia	Public Works
Eva Garrido	SJ General Hospital
Nelson Gould	SJ General Hospital
David Green	Human Services
Julius Guzman	Sheriff
Julio Hernandez	Public Works
Richard Huntley	Probation
Donnie Jones	Public Works
Edward Kasun	Sheriff
Della Klinger	Human Services
Gilbert Laguna	Jail
Janet Lee	SJ General Hospital
Roy Liel	Public Works
Raymond Morelos	Substance Abuse
Robert Orr	Sheriff
Gilbert Page	Sheriff
Geraldine Sarghetti	Human Services
Alma Silver	Probation
Michael Smith	Health Care Services
Ward Stenson	Human Services
Clark Sueyres	District Attorney
Lena Trujillo	Substance Abuse
Edna Weeks	SJ General Hospital
Marsha Wright	Human Services ♦

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The RPESJC Newsletter is published four times each year. The information published in it is believed to be reliable. However, the newsletter staff assumes no responsibility for inaccuracies contained herein.

FINANCIAL CENTER CREDIT UNION

- by Michael P. Duffy President/C.E.O.



TIPS FOR SAVING MONEY WHEN CAR SHOPPING

Car shopping can be stressful when you're living on a budget. Thankfully, Financial Center Credit Union has shared some money-saving tips to help destress the car shopping process. Read on to uncover these tips for your next car purchase.

1. **Do your research.** The dealer will probably want to negotiate using the manufacturer's suggested retail price or the dealer invoice price. But you don't have to start there! Instead, research prices online and check out competitive dealers' prices before visiting the dealer showroom. This will give you a better idea of what you should pay. It will also help you uncover any special deals, such as manufacturer's rebates.
2. **Don't pay for stuff you don't need.** The dealer may want you to purchase rust-proofing, undercoating, an extended warranty, and more. Set aside some time and research in advance to help discover which features are truly beneficial for your lifestyle. You can do this by reading consumer and car magazines that

offer reviews on the latest models. If you are looking at a used car, many magazines archive past issues on their website.

3. **Don't show your hand.** Many consumers have found they benefit during the negotiation process by waiting to mention their trade-in until after they have come to an agreement on the price of the car. In many cases, you may be better off selling it yourself.
4. **Time your purchase.** You may be able to get a better deal at the end of the month if the dealer is eager to meet a monthly quota, or at the end of a model year.
5. **Get preapproved.** Many consumers assume that dealership financing is the cheapest available to them. This is likely due to advertised rates they see in car ads. However, the advertised rates often apply to specific models or only the shortest loan terms. By working with a trusted financial partner, like Financial Center Credit Union, you'll be able to personalize your loan to help stay within your monthly budget. This will help you start off the car purchase process on the right foot.

RETURN SERVICE REQUESTED

