



Cattails

For the Retired Public Employees of San Joaquin County

Member of CRCEA (California Retired County Employees' Association)



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Office: (209) 466-8556

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PRESIDENT'S MESSAGE – by Bill Mitchell



I hope you and your families enjoyed the holiday season, and that you had a chance to spend some time with loved ones. This past year began with so much hope. COVID vaccines were being introduced, and it was thought the pandemic would soon be brought under control.

As I write this column around New Years Day 2022, the country is experiencing the highest daily total of new COVID cases since the pandemic began, fueled by the Omicron variant. Though a hard lockdown will not likely occur again, proven public health measures are still being either mandated or strongly encouraged: vaccination, frequent hand washing, social distancing, wearing appropriate face coverings, and gathering with others either outdoors or in places with adequate ventilation.

The RPESJC Board is cautiously optimistic that a full slate of social activities can safely resume this year. In 2021, the monthly luncheons began again in July with solid attendance each time. Both the annual picnic in September and the Holiday Luncheon in December had over 200 participants. To protect our members and guests to the fullest extent possible, proof of full COVID vaccination has been and will continue to be required at all functions. At this time, we are planning some of your usual favorites: a couple of trips to casinos, a San Francisco Giants game, and an outing to a theater. Our picnic will return to its usual June date, and the Holiday Luncheon will again be at the Hilton after an enormously successful experience in 2021.

In the meantime, RPESJC remains strong, and the Board will continue to advocate for your health benefit options, monitor legislation that might impact our pension benefits, and provide opportunities to stay connected with fellow retired friends and colleagues. We are here for you.



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ACTIVITIES REPORT — By Carol Carson



Happy New Year to all our members! It was great seeing the familiar faces at the RPESJC holiday luncheon at the Hilton Hotel. Check in went relatively smoothly, as did the process of showing proof of vaccination. Our members enjoyed the fellowship and congeniality of the season with

former co-workers while savoring a tasty meal. Harder spirits were available to those so inclined. The raffle of prizes was more personalized by the drawing of member names rather than a ticket number.

It has been extremely trying at times during the COVID pandemic. Sometimes it seems like we're coming out the other side, only to turn around and go back into the storm. In spite of the detours, life is beginning to go back to normal (fingers crossed).

So, what's on the horizon for RPESJC? Your Board has planned for a return of activities. Putting our toes into the water, the first outing is a casino visit -- a bus trip to Thunder Valley Casino in March. We've also noted on the internet that the Folsom outlet malls have reopened. We'll look into coupling that with the casino trip.

After that, we're planning a night of music at the Gallo Center in Modesto in April. Sound like a good start? These are the activities being finalized at this time. (See the flyers within). In the mean time, our monthly luncheons at the Italian Athletic Club will continue in 2022, so you can touch base with us there. Best wishes to all our members and their families in the new year. ❖



MONTHLY LUNCHEONS

Excellent attendance continued at the October luncheon, with 46 people present. Dianne VanOrder, RN, an emergency/trauma care nurse, was the guest speaker. She shared a number of fascinating stories about her volunteer work in disaster relief areas overseas and in multiple places around the world. She also happens to be the sister of RPESJC member Margaret Sanderson! First time attendees included Paul Bishop (Employment and Economic Development Department), Barbara Miller (Sheriff), Deborah Montcrief (Public Works), Shirley Robinson (Sheriff), and Loretta Scott (Human Services Agency). Barbara Miller also won the gift basket donated by Frank Feng (Financial Center—now Valley Strong Credit Union), while Carol Carson won the Sprouts gift card. Margaret Miller's ticket was drawn for the marble game, and she won \$5.

Traditionally, RPESJC picks up the lunch tab for veterans in attendance at the November luncheon. This year it happened to fall on Veterans Day, and 4 members were present who served in the military. Thank you for your service! The 38 people in attendance included one first-timer, Cynthia Williams (San Joaquin General Hospital). Our speaker was Julie Cosgrove, a realtor who is also certified as a Seniors Real Estate Specialist. She and her husband started a sister company to her real estate practice called One Simple Solution. Its objective is to help seniors downsize or transition into senior-centered living. One of the key components of her talk was about how to decide what to keep when downsizing or decluttering. This issue was timely for many in attendance. The luncheon concluded with the raffle. Alan Preston won the raffle basket donated by Frank Feng and Tamara Langenfeld, while Michael Sansone won the ultimate \$100 cash grand prize in the marble game. ❖

SJCERA CEO'S CORNER — By Johanna Shick



As we start the New Year, SJCERA embarks on the journey of implementing our newly adopted five-year strategic plan. You can rely on us to be your trusted partner, not only providing you with a secure retirement benefit but also keeping you informed of emerging news and annual

updates. Read on for more information.

2022 MEDICARE PART B REIMBURSEMENTS START FEB. 1

If you are eligible for Medicare Part B reimbursement, and you returned your forms by January 3, 2022, your new reimbursement amount will be reflected on your benefit paid on February 1. If SJCERA receives your form and documentation after January 3, you will receive reimbursement prospectively. Visit the Medicare Page at SJCERA.org for more information.

COLA: ANNOUNCED IN FEBRUARY; APPLIED TO MAY 1 PAYMENT

SJCERA monthly retirement benefits are eligible for an annual cost-of-living adjustment (COLA) of up to 3 percent. The COLA is based on the change in the Consumer Price Index (CPI) for the San Francisco-Oakland-Hayward area for the previous calendar year, rounded to the nearest half percent. When the CPI exceeds 3 percent in any year, the difference between the actual change in CPI and 3 percent is accumulated in a "COLA bank" for future years when the change in CPI is less than 3 percent. SJCERA's actuary calculates the COLA, and the Board of Retirement approves it, typically at its February Board meeting. If you are eligible for the COLA, it will be applied to your May 1 benefit payment.

SJCERA LEADERSHIP TRANSITION: BEST WISHES KATHY; WELCOME BRIAN!

Assistant Chief Executive Officer (ACEO), Kathy Herman, is retiring in first quarter 2022. While filling

Kathy's shoes is not an easy task, I am pleased to announce incoming ACEO, Brian McKelvey, is up to the task! Brian has more than 20 years of experience in state and local public pension administration, including extensive experience with the San Diego County Employees' Retirement Association (SDCERA) and implementation of multiple pension administration systems (a project SJCERA will be working on over the next three to five years). We are delighted to have him join our team. ❖



Brian McKelvey

2022 RICHARD CALLISTRO SCHOLARSHIPS

Up to three \$1,000 scholarships will be awarded to children and/or grandchildren, of RPESJC members, who are in their final year of high school. The process is open to those students who will be enrolling in an accredited 2 or 4 year college or university, or trade school, full or part time, in the fall after graduating high school this year. The application documents and requirements for the 2022 Richard Callistro Scholarships are now posted on the RPESJC website at www.rpesjc.org. ❖

FEBRUARY TRIVIA—MISC.

- 1) Which bone is a baby born without?
- 2) What is the first element listed on the Periodic Table?
- 3) How many hearts does an octopus have?
- 4) What is the most expensive home in the world?
- 5) How many children does Oprah Winfrey have?
- 6) What three-word phrase is written on Martin Luther King's gravestone?

Answers on Page 5

WELCOME NEW RPESJC MEMBERS!

Name	Department
Julie M Briano	Probation
John Burns	*
Edward Busuttil	*
Petrona L Calagui	*
Sanjay Chetty	*
Ronald D Conboy	*
Laurie Crisby-Wilson	*
Adriana M Cruz	Behavioral Health
Lisa J Dalton	*
Maria I Duenas	SJ General Hospital
Terrence M Fernandez	Sheriff
Lewis L Fritz	*
Jacqueline Gibson	*
Jane C Haught	Correctional Health
Lawrence S Hicks	Assessor
Carl Jimenez	*
Patricia Johnson	*
Christine A Juma	Public Works
Sandra Lawrence	*
Vincent Li	*
Carla Lund	*
Elena B Mangahas	EEDD
Rudolfo Marcelo	*
Patricia Morales	*
Kathleen Morris	*
Michael J Oloughlin	*
Paul Paroli	*
Dianna Paul	*
Delanie Pimentel	*
Rosie A Rangel	*
Edward W Roderick	*
Ilana D Schiff-Ross	Human Services
Brenda Schultz	Law Library
Charlene A Sheridan	*
Sherrie J Silva	Behavioral Health
Brian N Taing	Human Services
Rebecca Teslich	*
Hector L Verdeflor	*
Francesca D Victory	*
Keia L Williams	Community Development ❖

*Retiree declined to give department name

NEW RETIREES

Name	Department	Years
Richard Aban	Information Systems	37
Janice Antolin	District Attorney	31
Michael Arboco	Public Works	21
John Bacay	Human Resources	4
Alex Barboza	Sheriff	19
Helen Brooks	Human Services	33
Rosa Carrillo	SJ General Hospital	20
Sarah Dickerson	Superior Court	22
Robert Eggers	Sheriff	12
David Ennes	Lathrop-Manteca Fire	6
Mirasol Fancher	Behavioral Health	20
John Funderburg	Community Dev.	18
Harry Gong	Public Health	11
Robert Hart	Behavioral Health	10
Lavonda Hawelu	Child Support	36
Linda Hodges	SJ General Hospital	39
Rachelle Jachalke	Sheriff	12
Teresa Johnson	Human Services	38
Rose Ann Juarez	SJ General Hospital	11
Jeffrey Karmann	Public Works	10
Margaret LaRossa	EEDD	30
Hue Le	Human Services	30
Keeling Maguin	Probation	20
Elena Mangahas	EEDD	33
Colleen Mullikin	Parks-Recreation	12
Patrick Mullin	Probation	10
Denise Pfeifer	Human Services	7
Severino Quiruz	SJ General Hospital	9
Pamela Reyner	Superior Court	16
Johnny Septin	Probation	1
Sherrie Silva	Behavioral Health	24
Betty Willett	Information Systems	22
Judy Young	Public Health	8

FEBRUARY TRIVIA ANSWERS

- 1) Babies are born without a knee cap. It develops as the baby gets older.
- 2) The first element listed on the Periodic Table is Hydrogen.
- 3) An octopus has three hearts.
- 4) Buckingham Palace is the most expensive home in the world.

Congratulations

2021 FALL CRCEA CONFERENCE — By Bill Mitchell



From November 7-10, 2021 in Long Beach, the California Retired County Employees Association (CRCEA) held its first biannual conference in two years. I had the opportunity to represent RPESJC, which is one of the 20 local retirement organizations that comprises CRCEA. As is the

case with many conferences, perhaps the most significant benefits are derived by networking with our counterparts from other counties.

I attended the Membership Committee meeting, during which the participants described a myriad of efforts they are undertaking to grow and sustain their membership and boards of directors. Each of the 20 counties rotate hosting of the conferences, which are held two times per year. It works out that each jurisdiction conducts one about every eight years. San Joaquin last hosted in 2015, and is scheduled again for Fall 2023. There was a session at the Long Beach meeting on conference planning. Representatives from counties that will host the next four conferences presented information about the status of their preparations. I gained important insights that will be helpful in organizing our planning effort, which will take every bit of the next two years.

The presentations at the conference were also educational. There were speakers about Senior Safe Driving Tips; "Paws-itive" Companions for Seniors; People Rediscovering Their Connection to Nature; California, Water, Opportunities and Solutions; Healthy Minds; Strategic Communications; and political and legislative updates. Overall, I found the conference to be stimulating and worthwhile. ❖

FEBRUARY ANSWERS CONT.

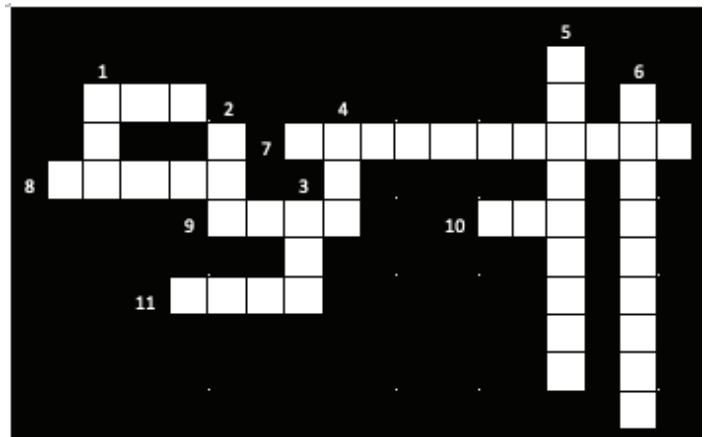
- 5) Oprah Winfrey doesn't have any children, but at the age of fourteen she had a premature baby who died while still an infant.
- 6) The words on Martin Luther King's gravestone read "Free at Last." ❖

BOARD OF RETIREMENT REPORT — By Steve Moore



In my continuing indoctrination to the world of public pensions and the investment management side of the equation, I have been bombarded by a whole new set of acronyms and other terms that make up the professional language of finance managers.

To make this a little more challenging see if you can complete the following jargon crossword puzzle:



Across

- 1. Pooled Employers Plan
- 7. The maximum amount of money that the United States can borrow cumulatively by issuing bonds
- 8. State Association of County Retirement Systems
- 9. Government Pension Investment Fund
- 10. Federal Reserve System
- 11. National Electrical Benefit Fund

Down

- 1. Public Pension Act
- 2. Environmental, Social, Governance
- 3. An international organization that promotes global economic growth and financial stability, encourages international trade and reduces poverty
- 4. A type of security that tracks an index, sector, commodity, or other asset, but can be purchased or sold on a stock exchange like regular stock
- 5. The removal of a listed security from a stock exchange
- 6. The decline of purchasing power of a given currency over time

Dates To Remember

Thursday, February 10, 2022	Monthly Luncheon @ Italian Athletic Club, 11:30 a.m. Guest speaker: TBD Reservations required. Call 466-8556 or email rpesjc@gmail.com by Feb. 7th
Thursday, February 24, 2022	Board Meeting @ 10:00 a.m. – Send an email to rpesjc@gmail.com and request a Zoom invitation link to join the meeting.
Thursday, March 10, 2022	Monthly Luncheon @ Italian Athletic Club, 11:30 a.m. Guest speaker: Kevin Lincoln, Mayor City of Stockton. Reservations required. Call 466-8556 or email rpesjc@gmail.com by March 7th
Thursday, March 24, 2022	Board Meeting @ 10:00 a.m. – Send an email to rpesjc@gmail.com and request a Zoom invitation link to join the meeting.
Thursday, April 14, 2022	Monthly Luncheon @ Italian Athletic Club, 11:30 a.m. Guest speaker: TBD Reservations required call 466-8556 or email rpesjc@gmail.com by April 11th
Thursday, April 28, 2022	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®
Financial Advisor,
Valley Strong Retirement &
Wealth Management Group
Tel: 209-518-2801
Insurance License: CA 0B68988

Question: Hi Frank, I have heard that we are having a nice Social Security Benefit increase in 2022 due to inflation. Is it a good or bad thing? Could you talk about it? Thanks!

Answer: First the good news: Retirees are getting a generous increase in their Social Security checks starting January 2022. Social Security benefits will increase by a whopping 5.9%, the biggest increase in 40 years.¹

The bad news is that the boost only adds to an already disturbing inflation picture. The Consumer Price Index (CPI) came in 6.2% higher in October compared with a year earlier, even faster than the 5.4% pace we saw through September, and above economists' forecasts. Although rates have moderated since summer, they remain stubbornly high. Prices for cars, fuel, rent, meat, and other

Citation: ¹Social Security Administration, October 13, 2021.

groceries are noticeably higher, and many families are feeling the pinch.

The root cause of the rising prices is of course COVID-19. The pandemic has caused major disruptions in supply chains across the globe. From microchips to lumber, supply bottlenecks have led to shortages and price increases. Labor shortages have exacerbated the situation. Add to this the massive government stimulus packages passed since the spring of 2020, and you have the perfect inflationary storm.

For investors, the key to staying ahead of inflation is to seek investments that have the potential to deliver higher returns. Historically, stocks have shown the greatest ability to outpace inflation over time, although past performance is no guarantee of future results. If you make adjustment on your investment portfolios, make sure to have a full analysis on you risk tolerance, investment goals, liquidity needs, and other considerations.

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. ❖

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IN MEMORIAM

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



Richard Adams	Sheriff
James Aguilar	Government Buildings
Allen Anton	Eastside Fire
Albert Blevins	Public Works
Richard Capuccini	Mosquito Abate
Paul Cooper	Sheriff
Judith Courtney	Human Resources
Michael Croce	Agriculture
Joel Dardis	Human Resources
Annie Davis	SJ General Hospital
Naomi Easter	Substance Abuse
Geraldine Flanary	Superior Court
Sylvia Franscella	Superior Court
Phyllis Gallego	SJ General Hospital
Florence Hall	SJ General Hospital
Maureen Hammond	Children's Services
Betty Johnson	SJ General Hospital
Edna Lucero	SJ General Hospital
Kristina McCaffery	Substance Abuse
Robert Moreno	Sheriff
Dorothy Oliveira	Assessor
Martha Perez	Public Works
Joseph Sappington	Public Works
Michael Sellers	Mental Health
Pam Solis	SJ General Hospital
Juanita Thompson	Mental Health
Edward Trigg	Public Works
Susan Trinchera	SJ General Hospital
Denise Troxell	Assessor
Lourdes Udo	SJ General Hospital
Leticia Valdez	District Attorney
Peter Verdoorn	Council of Governments
Gertrude Williamson	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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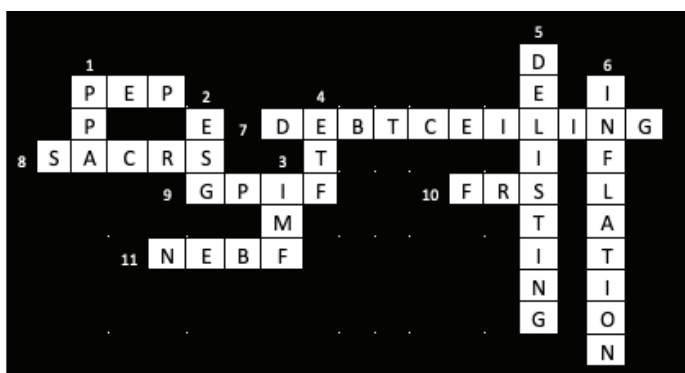
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The RPESJC Newsletter is published four times each year. The information published in it is believed to be reliable. However, the newsletter staff assumes no responsibility for inaccuracies contained herein.

CROSSWORD PUZZLE ANSWERS



FINANCIAL CENTER CREDIT UNION

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



PROTECT YOUR FINANCES AGAINST COMMON SCAMS

According to www.ncoa.org financial scams take away an estimated \$3 billion from older adults each year.

Scammers tend to target older adults due to the belief they have a significant amount of money in their accounts, but it is not only the wealthy seniors who are falling victim to financial abuse, low-income adults are also at risk as well.

Just like other types of fraud, one of our best safeguards against scams is knowledge. Knowing about the most common types of scams will make it easier for us to quickly identify them and avoid financial loss. Here are some of the most common scams that are currently taking place so that we can protect our finances.

1. Health insurance scams are easy for a scam artist as every U.S. citizen over the age of 65 qualifies for Medicare and there is no research into what private health insurance company they may have in order to scam them. For these scams perpetrators will pose as a Medicare employee in order to easily collect personal information from the victim.
2. IRS Scams - tax related scams can take place year-round but are especially common leading up to and

immediately after tax season. Be on the lookout for emails, phone calls, or text messages that pose as financial institutions or the IRS asking for taxpayer information.

3. Grandkid Scams—scammers are able to purchase contact lists to exploit older adults by posing as a grandkid or a friend of a grandkid. Pretending to be out of town and in trouble, they pull on the victim's heartstrings by asking for money so they can take care of their dilemma. They insist they need the money ASAP and ask for it via wire transfer.

Always consider why someone is wanting your information and if it is appropriate. Other than being alert, some other tips for avoiding scams include letting unknown callers go to your answering machine, or asking to call the person back. This allows you to research for valid, published contact information to verify if the caller is truly working on behalf of the company or organization they claim.

If you have fallen victim to one of these crimes, do not be embarrassed to talk to someone you trust about it. There are people who can help. Ensure to keep the phone numbers of your local police department and your bank/credit union, if money has been taken from your accounts, handy to be able to report these crimes. ❖

RETURN SERVICE REQUESTED

The Newsletter for the
Retired Public Employees
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P.O. Box 8556
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