



# 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



The RPESJC Board is as engaged as ever conducting the organization's business and planning events. It was decided about a year ago that holding Board meetings on Zoom was working well. A number of us live in San Joaquin County communities outside Stockton, and saw no pressing reasons to resume gathering in a central downtown location for face-to-face meetings. Otherwise, the monthly luncheons continue to be very popular and now include many more recently retired attendees along with the regular long-timers. Two buses went in March to the Thunder Valley Casino, and 30 people registered for Beautiful: The Carole King Musical in April. About 250 are expected for the Annual Picnic on June 9th (see flyer inserted with this newsletter). After a two-season hiatus, we will go to a Giants game against the Atlanta Braves on September 14th, and the always-popular Red Hawk Casino/Apple Hill trip will be held in October. The year will conclude with the Holiday Luncheon at the Hilton, for which we received hugely positive feedback from the 2021 event held there.

An issue to which I've given a great deal of thought, and the Board recently discussed, is RPESJC's policy about requiring COVID-19 vaccinations for attendance at in-person functions. As our members are, by definition, among the most vulnerable to the consequences of COVID-19, the Board acted out of the proverbial "abundance of caution" to enact this requirement. Proof of vaccination has not been enforced, however, at monthly luncheons or at the picnic this past September (which was held outdoors). Rather, attendees have been on their honor to comply with the policy. Vaccine cards were checked at the Holiday Luncheon during the winter COVID-19 surge, and also had to be shown if a site, such as a theater, required it. Of course, individuals act within their personal

levels of comfort with regard to wearing face coverings or if required for attendance by the venue. The California Department of Public Health now makes vaccinations a strong recommendation, rather than a requirement, for events of over 1,000 people indoors or 10,000 outdoors. RPESJC certainly doesn't draw those kinds of numbers! As we are not currently under any State mandate, the Board decided to drop the RPESJC vaccine requirement, but strongly urge that attendees at our functions be fully vaccinated. Participants should also feel free to wear face coverings whenever you believe it will enhance your own personal safety. We look forward to seeing you at our upcoming activities. Be well. ❖

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## MONTHLY LUNCHEONS

The January luncheon was attended by 30 people, who heard Nate Knodt speak about the Stockton Downtown Comeback Club, which is celebrating its 25th anniversary. Playing the marble game, Robin Maisner won \$5, and Michael Sansone's ticket garnered him the raffle basket generously donated by Frank Feng and Tamara Langenfeld from the Financial Center Credit Union (FCCU).

First-timers Neal Bauer (Sheriff) and Richard Ketchie (Behavioral Health) were among the 40 participants at the February luncheon. Robin Maisner was a winner again, this time securing the FCCU gift basket donated by Frank and Tamara, while Willadene Welk drew a white marble to earn \$5. Back by popular demand, Dr. Richard Tanaza showed many pictures from his birds, primates, mammals and marine life research. His studies have brought him to all regions of the world and is the author of more than two dozen articles in scientific journals.

The 44 attendees at the March luncheon had the honor to hear Stockton Mayor Kevin Lincoln speak. He shared his vision and priority issues, including homelessness, a focus on youth, and a pilot crisis intervention program that would be implemented in conjunction with public safety response. Sue Donahue was the \$5 marble game winner, and Carol Carson had her ticket drawn for the FCCU basket. ❖

## OMBUDSMAN PROGRAM NEEDS VOLUNTEERS

The San Joaquin County Long Term Care Ombudsman program is in search of retired individuals who are interested in volunteering their time and talents to becoming an advocate for nursing home residents.

The Long Term Care Ombudsman program is a federally mandated program in which volunteers (Ombudsmen) act as advocates for residents in long term care facilities. Ombudsmen provide a regular presence at each facility, establish rapport with the residents, ensure residents' rights are upheld, and monitor for any issues. Residents are encouraged to contact the Ombudsman program for any issues that they have with their care at the facility. We are a free and confidential service dedicated to improving and maintaining residents' quality of life. Ombudsmen

volunteers are an invaluable resource to individuals residing in long term care facilities. Many of our volunteers find joy, meaning and purpose in the activities.

The Ombudsman program needs you! If you would like more information or to get involved in this important program please call our office at (209) 468-3785. Ombudsmen receive 36 hours of training and become state-certified. Training is offered virtually. ❖

## PAT LYNCH – 6/2/1936 - 1/27/2022



Long-time RPESJC Board member Pat Lynch passed away this past January. Pat was an ambassador for the organization in a number of ways. She made presentations to the About to Retire seminars extolling the benefits of joining RPESJC. She was the person

who called out winning names during the drawings for prizes at both the Annual Picnic and Holiday Luncheon. Pat was also our Delegate to the California Retired County Employees Association, representing us on the Membership Committee and being our official voting member on its Board. Scott Onweiler is our Alternate Delegate, and remarked after Pat's death: "I really enjoyed going to CRCEA conferences with Pat. She introduced me to so many delegates, knowing all their names. We took part in the pre-conference discussion with other early arrivals. She had good suggestions for getting and maintaining memberships. But it was during breaks, lunches and dinners that Pat's charm really stood out. She could move easily from talking shop to social ideas like family, health, cruises, trips or whatever to get others into the conversation. I will miss her company!" As will we all. Rest in peace, Pat. ❖

## 2022 RICHARD CALLISTRO SCHOLARSHIPS DEADLINE EXTENDED

The RPESJC Board voted to extend the application deadline for the \$1,000 Richard Callistro Scholarships to June 1, 2022. Graduating seniors who are children or grandchildren of RPESJC members are eligible to apply. Instructions are currently posted on the organization's website [www.rpesjc.org](http://www.rpesjc.org). ❖

## SJCERA CEO'S CORNER — By Johanna Shick



**H**ello, from SJCERA. I marvel at how fast time flies; by the time you read this, it will already be the middle of second quarter! (Wasn't it just yesterday we were having to remind ourselves to write 2022 instead of 2021?) I find myself wondering where time has gone and want to make sure you are

aware of the following happenings.

### COLA: 3% INCREASE 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. SJCERA's actuary calculated the COLA, and the Board of Retirement approved it at its February Board meeting. To be eligible for this year's COLA, you must be retired on or before April 1, 2022. If you are eligible for the COLA, it will be applied to your May 1 benefit payment.

### 2022 HEALTH PLAN OPEN ENROLLMENT BEGINS MAY 2

Open Enrollment for County-sponsored health plans is May 2-31. New premiums, and any changes you make during open enrollment will be effective July 1, 2022 through June 30, 2023. Your current plan selections and covered dependents will remain in effect if you do not submit a form requesting changes.

New this year, you will be able to access open enrollment information at your convenience: rather than attending an open enrollment meeting at a specific time. The County's Human Resources Division is providing an online video, which you can access any time during open enrollment at [www.sjgov.org/departments/hr/employee/retirement](http://www.sjgov.org/departments/hr/employee/retirement).

The County plans to mail enrollment forms, including new insurance rates, after April 19; if you wish to change plans or dependent information, you must submit your completed forms to SJCERA no later than May 31. Look

for links to open enrollment information in the What's New section of [www.SJCERA.org](http://www.SJCERA.org) or visit the County's Retirement Benefits page at [www.sjgov.org/departments/hr/employee/retirement](http://www.sjgov.org/departments/hr/employee/retirement).

### INSURANCE RATE CHANGES AFFECT JULY 1 BENEFIT PAYMENT

Because insurance rate changes are effective July 1, you may see a change in your overall net pay beginning with the retirement benefit paid on July 1. Insurance rate information will be included in your open enrollment materials and online in the "What's New" section of [www.SJCERA.org](http://www.SJCERA.org), or on the Retirement Benefits page of the County Human Resources Division site: [www.sjgov.org/departments/hr/employee/retirement](http://www.sjgov.org/departments/hr/employee/retirement). ❖

## RPESJC BOARD WELCOMES MIKE MILLER



**P**lease welcome RPESJC's newest Board member, Mike Miller. Mike started with San Joaquin County in 1984 as a Summer Youth Employment and Training Program Analyst for the Employment and Economic Development Department (EEDD). Mike worked at EEDD for 26 years,

the last five as Deputy Director. In 2010 he left EEDD to work for the Human Services Agency (HSA) as a Deputy Director. As HSA Deputy Director Mike was responsible for CalWORKs employment, Mary Graham Children's

*Continued on Page 5*

### MAY TRIVIA—MISC.

- 1) Which fruit has the highest fiber content?
- 2) Which organ is responsible for regulating metabolism?
- 3) What is the typical heart rate for a healthy adult?
- 4) What is the largest island in the Mediterranean Sea?
- 5) Who wrote the book "The Scarlet Letter"?
- 6) Which German political leader was known as The Iron Chancellor?

*Answers on Page 5*

## WELCOME NEW RPESJC MEMBERS!

Name	Department
Anita Barboza	*
Chien-Ping Chou	Sheriff
Patricia Fainter	SJ General Hospital
William File	*
Vincent Garza	SJ General Hospital
Maria Guzman	Behavioral Health
Willa Harris	Human Resources
Girlanda Kelly	Assessor
Lordeliza Lowrance	*
Angelina Manzo	Behavioral Health
Kathern McClintock	*

Jonathan Moore	Community Development
Christina Moreno	Assessor
Susaan Muller	Aging
William Murray	Superior Court
Denine Pizzi	*
Sambo Ros	*
Kimberlee Sahagun	Sheriff
Laura Stewart	Human Services
Christopher Stiehr	Sheriff
Robert Vasquez	Human Services
Marcus Williams	Public Works
Jerry Winters	EEDD
Raquel Young	Sheriff ❖

\*Retiree declined to give department name

## NEW RETIREES

Name	Department	Years
Kelly Aaron	Human Services	14
Michelle Abelong	SJ General Hospital	15
Arlene Abrescy	Deferred	12
Samuel Arong	Probation	8
Fay Benkle	SJ General Hospital	21
Mike Bour	Human Services	32
Paul Brennan	Probation	26
Tami Brown	Superior Court	32
Armando Cardenas	SJ General Hospital	8
Lillianna Carmona	SJ General Hospital	29
Elaine Clark	Behavioral Health	43
Carla Corvey	Public Works	22
Adriana Cruz	Behavioral Health	19
Maria Duenas	SJ General Hospital	25
Christine Edwards	Human Services	16
Ana Farnsworth	Human Services	23
Mark Fine	Community Development	30
Maribel Flohrschultz	Environmental Health	19
Vincent Garza	SJ General Hospital	26
Stacie Gaska	Human Services	31
Warren Gray	Lathrop Manteca Fire	19
Jane Haught	Correctional Health	1
Yolanda Henry	Child Support Services	16
Lawrence Hicks	Assessor	18
Katherine Hirsch	Probation	22
Surjit Jhalli	SJ General Hospital	33
Jesse Lopez	Behavioral Health	13
Angelina Manzo	Substance Abuse	26
Terry Manzo	Substance Abuse	20
Larry Marchetti	Assessor	32
Scott McCarty	Purchasing	18
Yolanda Medina	Behavioral Health	13
William Mitchell	Sheriff	31

Cynthia Morady	Child Support Services	23
Christina Moreno	Recorder-County Clerk	19
Perry Morse	Sheriff	21
William Murray	Deferred	9
Thuykieu Nguyen	Human Services	4
Claire Osborn	Deferred	18
Kathy Parker	Human Resources	24
Kimberly Poirier	Human Services	30
Rhonda Polk	Behavioral Health	12
Rattana Pok	Superior Court	13
Lisa Queirolo	Superior Court	22
Rasselyn Quiba	SJ General Hospital	17
Susan Ramirez	SJ General Hospital	30
Toni Reiswig	Human Services	24
Barry Rondinella	Airport	6
Kimberlee Sahagun	Sheriff	28
Ilana Schiff-Ross	First 5	29
Paula Soto	Human Services	33
Debora Spalding	Human Services	22
Jennell Spiller	Substance Abuse	8
Gregory Staat	Public Works	34
Thomas Taing	Public Works	1
Suzanne Thompson	Behavioral Health	16
Susan Trinchera	SJ General Hospital	28
Sylvia Turner	Correctional Health	21
Yvette Urcelay	Probation	20
Anita Valtierra	Public Works	16
Robert Vasquez	Human Services	34
Gloria Viney	SJ General Hospital	21
Paul Wallace	Behavioral Health	32
Remedios Wallace	Behavioral Health	34
Laura Weddles	Probation	15
Jerry Winters	EED	26
Raquel Young	Sheriff	6



## RPESJC BENEFITS COMMITTEE

**R**PESJC has a Retiree Benefits Committee of the Board of Directors that provides several functions. They include to annually work with the County in our continuing advocacy efforts to keep Health Insurance Premiums as reasonable as possible. They also review health care plan coverage and insure that the County continues to blend active County employees and retirees rates to keep future increases to insurance costs at a minimum. Your committee recently met and had a productive conversation with the County to review proposed health insurance plans and premium costs for fiscal year 2022-2023.

Many of our retirees purchase Dental Insurance through the County. Recently, a retiree brought to our attention that the County Dental Insurance Plan would only approve of a porcelain to metal bridge and not porcelain to ceramic bridge. Your Benefits Committee was able to solve this dental procedure coverage challenge for this retiree. With the help of the County Benefits Manager and your Committee's advocacy, the Dental Plan Administrator agreed to include porcelain to ceramic bridges as an eligible service under the County Dental Insurance Plan. ❖

## MIKE MILLER CONTINUED FROM PAGE 3

Shelter, Head Start, First 5, and Contracts Management. In 2014 Mike was appointed as the Director of HSA by the Board of Supervisors. He retired in September 2019. ❖

### MAY TRIVIA ANSWERS

- 1) Raspberries have the highest fiber content.
- 2) The lungs regulate metabolism.
- 3) The typical heart rate for a healthy adult is 60-80 beats per minute (bpm).
- 4) The largest island in the Mediterranean is Sicily.
- 5) Nathaniel Hawthorne wrote the book. Bonus – What letter was in the title?
- 6) Otto von Bismark was known as the Iron Chancellor of Germany. ❖

## BOARD OF RETIREMENT REPORT – By Steve Moore



**A**t the March 11th, SJCERA board meeting the board adopted a resolution of appreciation for Trustee Katherine Miller and wished her well in all future endeavors.

Quarterly reports from the investment consultant were made for the period ending December 31, 2021. Mr. David Sancewich of Maketa reported that while the final numbers were not reported yet, it does appear the discount rate goal of 7% was achieved and actually almost doubled. Final numbers would hopefully be available for the next board meeting. He also made a presentation to the board on an upcoming asset liability study to be performed over the course of the next several months. This study would be used for discussion on changes to the current discount rate from current 7%, to possibly 6.75%.

Mr. Sancewich, provided information on the current effects inflation is having on the association's portfolio. He reported that the previous direction on investment strategy given by the board was holding and he did not see a need at this time for any immediate changes to the portfolio. However, consultants would continue to monitor the situation to inform the board for any future necessary action. He also reported on the effects of the recent Russian invasion of Ukraine on our portfolio, indicating that the fund's exposure to Russian based investments at this time was only about 1.2%, and they would continue to monitor the situation and report back to the board for potential actions.

Mr. Sancewich reported that the current reported funded ratio for the association is 68.1%, based on 2020 data, and once the final performance numbers from the last quarter of December 31, 2021 were available, he estimated that the funded ratio could potentially rise to 74+%, a welcome increase that will put us on par with the national average of 74.7%.

More formation about the next SJCERA Board meeting can be obtained at [www.sjcera.org](http://www.sjcera.org) ❖

## Dates To Remember

Thursday, May 12, 2022	Monthly Luncheon @ Italian Athletic Club, 11:30 a.m. Guest speaker: Ron Green, Crime Prevention Program S.T.A.R.S. Reservations required. Call 466-8556 or email rpesjc@gmail.com by May 9th
Thursday, May 26, 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, June 9, 2022	Annual Picnic @ Micke Grove Park, 11:00 a.m.
Thursday, June 23, 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, July 14, 2022	Monthly Luncheon @ Italian Athletic Club, 11:30 a.m. Guest speaker: Phillip Merlo, Executive Director, SJC Historical Museum. Reservations required call 466-8556 or email rpesjc@gmail.com by July 11th
Thursday, July 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 the IRS has made changes to our RMD rules on IRAs in the last couple years? Could you talk about it? Thanks!

**Answer:** For the first time in nearly 20 years, the IRS has released updated actuarial or life expectancy tables. Those who take required minimum withdrawals (RMD) from retirement accounts may already know we use these tables to calculate your RMD. Using these new tables is relatively simple, but here are some considerations to keep in mind.

**What's my RMD?** We determine the required amount you must withdraw annually by dividing the previous year-end balance of your qualifying accounts by what the IRS calls a "life expectancy factor." The newest tables assume

we'll live longer, which may impact the amount you need to withdraw.

**What about inherited accounts?** There are some exceptions, but you must generally withdraw all assets within ten years, regardless of your life expectancy. The Secure Act eliminated the ability to "stretch" your withdrawals across your lifetime if the original account owner passed away in 2020 or later.

While most RMD calculations are straightforward, the process can get more complicated if you have multiple accounts or other sources of retirement income. Before modifying your current strategy, consider reaching out to your financial or tax professional for help.

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](mailto: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.



Fern Barnard	Probation
Sheila Batz	SJ General Hospital
Deborah Bentz	Fleet Services
Joseph Busalacchi	Public Works
Berdett Chandler	Human Services
Charles Convis	District Attorney
Jim Cordero	Parks & Rec
Dorothy Craig	Stockton Muni Court
Kermit Darrow	Community Services
Ernestine Davis	Substance Abuse
Joann Eshelman	District Attorney
Lester Fleming	DA-Consumer Fraud-
Nancy Fortner	SJ General Hospital
Keith Heckerman	District Attorney
Sandra Heikkinen	Human Services
Robert Hill	Public Works
Edward Jackson	Government Buildings
William Jaramillo	Behavioral Health
Dennis Johnson	Behavioral Health
Raymond Lee	Substance Abuse
Ray Lewis	Health Care Services
Lydia Lovett	SJ General Hospital
Patricia Lynch	Information Systems
Rudolfo Marcelo	Dept. of Aging
Ramona McDaniel	Human Services
Ann Merwin	Human Services
Nelda Mitchell	Public Assistance
Dorothy Moland	Human Services
Alvin Raifaisen	Public Works
Lurea Schoen	SJ General Hospital
David Teicheira	Public Works
Noreen Thomson	SJ General Hospital
Sandra Tsunekawa	Human Services
Peggy Walraven	SJ General Hospital
Carol Wiss	Human Services ❖

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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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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.



## SIX TIPS FOR TRAVELING ON A FIXED INCOME

One of the perks of being retired is being able to pack up the car and head out to a fun destination within a moment's notice. But these fun escapades can do serious damage on your monthly budget if you're not careful.

Here are some tips to help you continue your traveling without blowing your budget:

1. **Budget in advance.** Create an annual budget for the year and be sure to include travel in your expense categories. Knowing how much you have to work with will help guide your trip plans.
2. **Create a "Sunny Day" savings fund.** Once you know how much you have allocated for your annual travels, set up a separate savings account to help fund your trips! Have automatic deposits go to the account on a monthly basis so that you can grow the account throughout the year. This will ensure money has been allocated to your trips versus getting spent elsewhere.
3. **Get creative with your lodging.** Travel experts have advised that chain hotels tend to be more expensive than local alternatives without providing extra benefit. So, on your next trip, skip the chain and look for a small

family-run hotel or look into booking an Air BnB or VRBO giving you the option to book a home with a full kitchen allowing you to save money by cooking in instead of eating out.

4. **Plan out souvenirs.** When we're exploring a new city, it can be easy to start buying knick-knacks to remind us of the experience. Create a souvenir allowance in advance and get creative with your shopping. After all, creating a collection of unique seashells from your travels will likely invoke more memories than adding more t-shirts to your closet.

5. **Be mindful of travel scams.** Question offers for "free" trips, be aware of hidden restrictions, and pay with a credit card. Unfortunately, there are many travel related scams that can be costly. There are legitimate travel contests and deals out there but you need to ask questions and read fine print to be sure you know exactly what is and isn't included. Having all the details in advance can help prevent unexpected costs.

6. **Swipe your credit card.** Why pay with a credit card? The protection that is built into credit cards can help protect you if a company doesn't uphold its end of a bargain. Plus, you don't have the extra worry of carrying a large sum of cash, which can't be replaced if it's lost or stolen. ❖

RETURN SERVICE REQUESTED

The Newsletter for the  
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