



# 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 is during this time, as the holiday season approaches, when I reflect upon this past year and look toward the next. It has been one of transitions for RPESJC, as will be 2024. Carol Carson, Jerry Herrmann, and Mike Miller stepped down from the Board over the past several months, and we thank them for their dedicated service to our organization. Chris Rose has replaced Jerry as Vice President. Trish Huarte-Pechan, Lisa Knight, and John Solis were brought on, and are doing fantastically in their new roles. Members now have the opportunity to receive Cattails electronically, and several dozen individuals have already requested to do so. Monthly luncheons moved to its current location at the Church of Jesus Christ of Latter-day Saints at 8806 Don Avenue in Stockton, and a steady crowd has continued to enjoy good food, interesting speakers, and—most importantly—camaraderie of friends and former colleagues. There will be some important changes in 2024. SJCERA will be moving in the Spring, and it is necessary that RPESJC seek new office space. This will be seamless for our members, as we will do our best to maintain the current telephone and PO Box numbers and our email address. A few Board members performing high-profile functions are planning to step down at the end of their terms next summer. It will be necessary for those remaining to pick up the workload, and for some willing general RPESJC members to join the Board.

### THE FORMAT FOR MONTHLY LUNCHEONS WILL CHANGE IMMEDIATELY FOLLOWING THE HOLIDAY LUNCHEON THIS DECEMBER.

Luncheons will be held in February and April; the Annual Picnic will take place in June; luncheons again in August and October, and the year will conclude with the Holiday Luncheon. You see the pattern - every other month. The location will be the Julia Harrison Memorial Building

at Micke Grove Park. Payment to enter the park will not be necessary. Luncheon reservations will be made in the same manner as other RPESJC events. A flyer will be included in each newsletter, which will have information about the menu and speakers. **A form is to be mailed with advanced payment at a cost of \$20 per person for each of the 4 luncheons.** Reservation deadlines will be within a few days of the events, so that the decision to attend can be made much later than with other activities. **A flyer for the first luncheon of the year is included with this newsletter.** PLEASE GIVE IT A TRY! Until then, I wish you and your families a joyous season and a healthy 2024. ❖

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## ACTIVITIES REPORT — By John Solis



It's time again to plan for our Holiday luncheon. The registration flyer is included in this edition of *Cattails*. Please join us on December 14 at 11:00 at the Stockton Hilton. Details are in the flyer. We must receive your registration by November 27. We look forward to seeing you there.

Also, our Retired Employee Luncheons for 2024 will switch to quarterly luncheons.

Executive Board member, Lois Sahyoun, has reserved the Julia Harrison Memorial Building at Micke Grove Park for 2024. The Valentine Luncheon will be the first luncheon on February 8, 2024, from 11:30 AM to 2:00 PM located at 11793 N. Micke Grove Park Road in Lodi. So, mark your calendar and join us for a Valentine Celebration. All reservations must be received by Monday, February 5, 2024.

The succeeding luncheons are scheduled for April 11, August 8, and October 10, 2024. The cost of the luncheons will be \$20 per person.

A map of the facility will be made available on the website. The entry fee is being waived. Just let the gatekeeper know you are attending the Retired San Joaquin County Employees Luncheon ❖

## RICHARD CALLISTRO MEMORIAL SCHOLARSHIPS RECIPIENTS

The 2023 Richard Callistro Memorial Scholarship recipients are: Natalie Aguirre, Connor Dunham, Christopher Rodriguez, Victoria Ruggieri, Cornelius Stallworth III, and Delaney Vasquez.

For the past four years, the Retired Public Employees of San Joaquin County (RPESJC) has awarded scholarships to meritorious family members of RPESJC members through a competitive process. In the past, up to three scholarships of \$1,000 were awarded. For 2023, six scholarships were awarded at an increased amount of \$2,000 per recipient.

*Natalie Aguirre* attended Bear Creek High School where she maintained an excellent GPA. She was a member of the Punjabi Dance, BC Latinos, and the Red Cross clubs. She was also on the water polo and swim teams. Natalie's academic interest is Applied Mathematics and Economics, and she is currently committed to UC Berkeley, College of Letters and Science.



Connor Dunham with Peter and Carolyn Lepisto

*Connor Dunham* attended Piscataway High School in NJ, where he maintained an outstanding GPA. He was a member of the Key Club, the school choir, and the Boy Scouts of America. Connor's academic interest is Political

Science with a minor in Public History.

*Christopher Rodriguez* attended Saint Mary's High School where he maintained an exemplary GPA. He was a member of the Campus Ministry Team, Red Cross, Salesian Leadership, and Key Club. He also played badminton for two years. Christopher's academic interests



Christopher Rodriguez with Adele Rodriguez

are degrees in Business Administration and Finance, and he is currently attending the University of San Diego.

*Victoria Ruggieri* attended Discovery High School where she was selected the 2023 valedictorian. She performed volunteer work for the Cats about Town Society, and played competitive volleyball.

Victoria's academic interests are Psychology and Nursing to become a trauma therapist, and she is currently attending American River College while she applies and enlists in the Army. After the Army, she will complete her bachelors and master degree.

*Cornelius Stallworth III* attended Merrill F. West High School where he maintained a commendable GPA. He was a member of the Merrill High School Marching Band and volunteered for many non-profit organizations.

*Continued on Page 5*

## BOARD OF RETIREMENT REPORT

### — By Steve Moore



**F**ellow SJCERA members, there are two important points you should be aware of. First, I am happy to report that as of June 30, 2023, the SJCERA total portfolio had a total value of \$4.02 billion. The overall portfolio further increased in value by \$85.3 million. As you may recall, during the previous year, our total portfolio fell below the \$4 billion mark due to investment losses driven by concerns over inflation and the downturn in equities. However, your SJCERA Board and Staff have continued to stay the course following established investment strategies, with constant vigilant attention to performance resulting in a \$256.6 million increase over a one-year period.

The second point is that Staff has successfully executed two property negotiations:

- A lease amendment for SJCERA's current office space:

Staff has completed negotiations on an amended lease for the current 6 S. El Dorado Street location. Discussions with the Facilities Ad Hoc Committee, created a lease amendment accommodating the County's request for SJCERA to vacate its current office space prior to its current lease expiration. This amended lease is not anticipated to increase costs to SJCERA. The lease amendment was approved by the Board of Supervisors at its June 6, 2023 meeting, and fully executed on June 13, 2023. The amended lease calls for the County to pay SJCERA \$2 million, if we vacate the premises by February 29, 2024. SJCERA may remain in the office beyond that date, subject to an increasing reduction in compensation for each month's delay through June 30, 2024.

- Secure an initial lease on a future location:

Staff also negotiated and entered into a lease on a new office location. On August 15, 2023, staff executed a 10-year lease (with two five-year extensions at SJCERA's option) for 220 E. Channel Street (the old

Pacific Gas and Electric customer service location next to the Post Office). This location maintains our presence in downtown Stockton, close to the County Administration building, with a first-floor entrance, and is in walking distance to numerous services. Additionally, the lease includes 25 parking spaces reserved for SJCERA's exclusive use in the adjacent parking structure.

Our new landlord estimates tenant improvements will be completed within six months (approximately mid-February), keeping with the timeline for vacating our current offices as listed above. Every effort will be made to complete our move on or before February 29, 2024. However, in the event there are delays, staff has also begun contingency planning to ensure a timely and organized transition to the new location while maintaining all necessary services to our membership.

Looking forward to our continued success and seeing many of you at a future office warming event to showcase our new office location ❖

### NOVEMBER TRIVIA—MISC.

- 1) What was the first sport were women allowed to play in the Olympics?
- 2) What is the signature food dish served at Wimbledon?
- 3) What singer holds the most Grammy nominations?
- 4) Who was Walt Disney's favorite princess?
- 5) What is the oldest soft drink in America?
- 6) Which continent is in all four hemispheres?

*Answers on Page 5*



## WELCOME NEW RPESJC MEMBERS!

Name	Department
Christine Blue	Behavioral Health
Catherine Caldwell-Lino	Sheriff
Doris Cody	Behavioral Health
Carla Corvey	Not Given
Maria Costa	SJ General Hospital
Noemi Duzenski	Clerk of the Board
Debra Freeman	Sheriff
Harry Gong	Public Health
Ernesto Jacobo	Environmental Health
Teresa Johnson	Human Services
Vince Johnson	Not Given
Margaret La Rossa	EEDD
Rachel Lopez	Sheriff Office
Ahmed Mahmoud	SJ General Hospital
Angelina McClure	SJ General Hospital

Levetia Miller	Behavioral Health
Anita Salas	Sheriff
Alicia Torres	Sheriff
Phillip Vang	Probation ❖

## MONTHLY LUNCHEONS

Guest speakers Jane and David Goad made a presentation about the Shepherd and Veteran Enablement (SAVE) Program at the July 13th luncheon. The mission is to match military veterans with rescued dogs and make it easy for them to adopt. They are enhancing the lives of military veterans and their families while saving more shelter dogs in search of homes. Ms. Goad even won the gift basket donated by Tamara Langenfeld with Valley Strong Credit Union! Ginger Reese scored the ultimate \$100 pot in the marble game.

Several retirees attended a luncheon for the first time on August 10: Carolyn Boesch (Sheriff), Rachael Carbajal (EEDD), Harry Gong (Public Health), Dinah Hamlow (SJ General Hospital), and Peggy LaRossa (E2D2). For the second consecutive month, the black marble was drawn, this time by Lois Sahyoun who collected \$20. Paul Bishop took home the Valley Strong gift basket. Board of Supervisors member Steve Ding spoke to the attendees about the most pressing issues currently facing the County and some key Board initiatives, and expressed his appreciation for the service provided by County retirees and active employees.

Agricultural Commissioner Kamaljit Bagri was the guest speaker on September 14. She talked about both State and San Joaquin County agriculture, and reviewed how her office addresses its mission "to protect public's health, safety and welfare and to promote and protect the agricultural industry by enforcing the provisions of the California Food and Agricultural Code." Doris Cody (Behavioral Health) and Kathleen and Rex Yturri (both retired from the Sheriff's Office) were first-time attendees. Lois Sahyoun got lucky again, this time taking home the gift basket brought by Tamara Langenfeld, while Diane Schultz collected \$40 for pulling the black marble. The final luncheon of the year before the Holiday Luncheon in December will be on November 9th. Hope to see you there! ❖

## NEW RETIREES

Name	Department	Years
Daniel Bessac	Sheriff	17
Christine Blue	Behavioral Health	19
Samuel Chastain	Human Services	23
Linda Clemensen	Deferred	14
Lisa Collins	Conservator Services	20
Robin Cross	Behavioral Health	5
Douglas Dressler	Probation	14
Kristin Featherston	Deferred	6
Natividad Gamez	Public Works	36
John Heilbrun	Deferred	7
Juanita Huerta	Community Development	34
Karolyn Jones	Human Services	20
Victoria Lopez	EEDD	8
Rosalind Luna	SJ General Hospital	27
Angelina McClure	SJ General Hospita	21
Elizabeth Meacham	Deferred	1
Levetia Miller	Behavioral Health	20
Leann Olivieri	Deferred	14
Patricia Ragsdale	District Attorney	9
Janice Raverty	SJ General Hospital	10
Roger Riggs	Human Services	8
Kimberly Smith	Public Health	9
Lynn Toy	Deferred	17
Phillip Vang	Probation	20
Sorin Ven	Probation	23

## LONG-TERM CARE INSURANCE

**H**ave you thought about Long-Term Care?

Long-Term Care isn't just for the elderly. Accidents, injuries, and illnesses can happen to anyone, at any age, so it is very important to be prepared. Many people believe, incorrectly, that Medicare or their Health Insurance will cover most or all of the costs of long-term care services. However, standard healthcare insurance plans for those under 65 are simply not designed to provide long-term services on an extended basis. Without a Long-Term Care Insurance plan in place, you could be stuck paying out-of-pocket for expenses that can exceed \$75,000 per year or more depending on the area in which you live.

The good news is that you can protect yourself with a Long-Term Care Insurance plan now available to the **Retired Public Employees of San Joaquin County (RPESJC) members through Specialists In Long Term Care Insurance Services, Inc, (an AMBA company.)**

In addition to choosing how you receive care, you can also customize the amounts of your coverage, creating a plan that perfectly suits you and your budget, giving you peace of mind. Furthermore, RPESJC members are eligible for a group discount on the policy of their choice.

If you are interested in learning more about the plans available to RPESJC members, please call **TOLL FREE 1-800-764-6585**, or send an email inquiry to [info@siltc.com](mailto:info@siltc.com) containing your name, association, and telephone number. **Please note that a telephone call is necessary to ask several qualifying questions before a customized quote can be mailed to you.** ❖



## CALLISTRO MEMORIAL SCHOLARSHIP RECIPIENTS CONT.



*Cornelius Stallworth III with Judith Williams-Simmons*

Cornelius's academic interest is Aerospace Engineering, and he is currently attending San Jose State University.

**Delaney Vasquez** attended Lodi High School where she maintained an exemplary GPA. She was a member of Future Farmers of America, California Scholarship Federation, Environmental Club, and the Red Cross Club. She also played on the girl's golf team all four years. Delaney's academic interest is to follow her mother's footsteps in nursing.



*Delaney Vasquez with Mark Vasquez*

RPESJC congratulates our 2023 Richard Callistro Memorial Scholarship recipients. Applications for 2024 will open after the first of the year. ❖

## NOVEMBER TRIVIA ANSWERS

- 1) Tennis was the first sport women were allowed to play in the Olympics.
- 2) Strawberries and cream is the signature dish served at Wimbledon.
- 3) Beyoncé holds the most Grammy nominations (88, including the 9 with Destiny's Child).
- 4) Cinderella was Walt Disney's favorite princess.
- 5) Dr. Pepper is the oldest soft drink in America.
- 6) Africa is in all four hemispheres. ❖

## Dates To Remember

Thursday, November 9, 2023	Monthly Luncheon @ Church of Jesus Christ of Latter Day Saints, 8806 Don Ave, Stockton, 11:30 a.m. Guest speaker TBD. Reservations required. Call 466-8556 or email rpesjc@gmail.com by November 6.
Thursday, November 16, 2023	Board Meeting @ 10:00 a.m. – Send an email to rpesjc@gmail.com and request a Zoom invitation link to join the meeting
Thursday, December 14, 2023	Holiday Luncheon @ Stockton Hilton, 11:00 a.m. - 2:00 p.m. <b>Reservations required by Monday, November 27.</b> See flyer insert in this edition.
Thursday, December 21, 2023	Board Meeting @ 10:00 a.m. – Send an email to rpesjc@gmail.com and request a Zoom invitation link to join the meeting.
Thursday, January 25, 2024	Board Meeting @ 10:00 a.m. – Send an email to rpesjc@gmail.com and request a Zoom invitation link to join the meeting
Thursday, February 8, 2024	Bi-Monthly Luncheon @ Julia Harrison Memorial Building in Micke Grove Park 11793 N. Micke Grove Rd, Lodi 11:30 am. Guest speaker TBD. Reservations required. Call 466-8556 or email rpesjc@gmail.com by February 5.

## SJCERA CEO'S CORNER – By Johanna Shick



### GREETINGS FROM SJCERA!

The changing of seasons is a reminder of the beauty all around us: the colors of the leaves, the crisp air, and the approaching holidays. It's also a time when it's important to take care of yourselves to avoid getting a cold, the flu or the new COVID variant, which is circulating.

You are important – to your family and friends, to your community, and to SJCERA. Please take the precautions, so you can stay healthy and truly enjoy the season.

The change in seasons also reminds us it is time to start preparing for the upcoming year.

### MEDICARE PART B REIMBURSEMENT DOCUMENTATION DUE JANUARY 2

The Medicare Part B Reimbursement program reimburses the full Medicare Part B premium, up to the amount remaining in an eligible member's sick leave bank. As a retired SJCERA member, you may be eligible for the Medicare Part B Reimbursement program if you:

- Are a retired County employee or eligible beneficiary\*
- Were hired before August 2001
- Have a Sick Leave Bank Balance (see your SJCERA monthly earnings statement), and

- Are enrolled in Medicare Part B

*\*If you are retired from another SJCERA participating employer, contact your employer for availability and eligibility of the sick leave bank.*

If you are eligible and wish to participate, by the first business day of January each year, you must submit a completed Medicare Part B Reimbursement form and a proof-of- premium document issued by Social Security or Medicare. SJCERA will mail forms and instructions to eligible retirees by early December. It's a busy time of year: please keep an eye out for the mailing so you can meet the deadline. Visit the Retired Members Forms and Publications page on [www.sjcera.org](http://www.sjcera.org) for more information, including the form and Medicare Part B Reimbursement fact sheet.

### PREPARING FOR TAX SEASON

Did you withhold enough (or too much) in taxes from your benefit payment this year? You can adjust your future federal and/or state tax withholding by submitting a new tax withholding form, available on the Retired Members Forms and Publications page on [www.sjcera.org](http://www.sjcera.org). Newly submitted withholding forms received by the 15th of the month will take effect on the next month's payment.

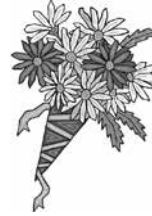
### SJCERA IS MOVING

I am excited to announce SJCERA will be moving to 220 E. Channel Street (corner of Hunter) in early 2024. The ground level office space provides easy access to all members with street parking as well as access to the Coy Parking Garage. Office renovations will begin shortly. We will share more information as it becomes available. ❖



IN MEMORIAM

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



Alicia Baylor	Human Services
Janet Briscoe	Behavioral Health
Brian Buck	District Attorney
Kathy Renee Callaghan	Superior Court
Ronald Conboy	Human Services
Lawana Fields	Human Services
Richard Freeman	SJ General Hospital
Carol Giuffre	Ag Commissioner
Cynthia Gonzales	Human Services
Edward Greenmyer	Mosquito Abatement
Joanne Hemans	Human Services
Martin Jauregui	Public Works
Richard King	Tracy Cemetary
Peter Lepisto	Public Works
Bruce Marriott	SJ General Hospital
Sandra Meyers	Public Works
Sarah Mills	Human Services
Margaret Mouriski	County Counsel
Roberta Nichols	Human Services
Patrick O'Neel	Behavioral Health
Allan Preston	Human Services
Dorothy Sulamo Samson	Probation
Fritz Toran	Probation
Janet Young	SJ General Hospital ❖

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Member comments and suggestions should be directed to Staff Advisor, RPESJC Newsletter. Email: [rpesjc@gmail.com](mailto: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.

**ELECTRONIC RECEIPT OF CATTAILS**

You may now receive your issue of Cattails by email. This will save paper and reduce postage costs for RPESJC. Simply contact the RPESJC office by email at [rpesjc@gmail.com](mailto:rpesjc@gmail.com) or by phone at (209) 466-8566 and leave your full name, your telephone number, and your email address. Please give consideration to this electronic option. ❖

## MEMBERS FINANCIAL SERVICES — By Frank Feng



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**Question:** Hi Frank, sometimes I have trouble making decisions, especially when it comes to finances and investments. It is just too complex and I am just afraid of making mistakes. Is it ok for me to leave things alone and not deal with them? Thanks!

**Answer:** You are not alone. I have seen a lot of people not wanting to make financial decisions because they are afraid of making the wrong decisions. However, not making a decision is still a decision. Sometimes avoiding a decision could be a bad decision itself.

This investment inaction is played out in many ways, often silently, invisibly, and with potential consequences to an individual's future financial security. Here are some examples.

1. One of the worst inactions may be the failure to enroll in your 457 or 401k plans. Not participating can be a costly decision as you would miss an easy way to save for retirement and save taxes at the same time.

Frank Feng is a financial advisor with and securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Valley Strong Credit Union and Valley Strong Retirement & Wealth Management Group are not registered as a broker/dealer or investment advisor. Registered representatives of LPL offer products and services using Valley Strong Credit Union and Valley Strong Retirement & Wealth Management Group may also be employees of Valley Strong Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Valley Strong Credit Union or Valley Strong Credit Union Retirement & Wealth Management Group. Securities and insurance offered through LPL or its affiliates are: Not Insured by FDIC or Any Other Government Agency. Not Bank Guaranteed. Not Bank Deposits or Obligations. May Lose Value.

2. Another way individuals let indecision get the best of them is by not selecting the investments for the contributions to the 457/401(k) plan, or fail to adjust the allocations accordingly. The investment selections chosen 30 years ago when first signing up probably are not consistent with the time horizon, risk tolerance, goals and concerns today.
3. Over the years, you may buy investments based on articles you have read or the recommendations of a family member or friend. You may also have investments held in a previous employer's 401(k)/457 plan. Over time, you can end up with a collection of investments that may have no connection to your investment objectives and current status. Because of the dynamics of the market, an investment that may have once made good sense at one time may no longer be advantageous today.

By not periodically reviewing what you own, it could lead you to keep inappropriate investments and not able to determine if the portfolio reflects your current situation. This inaction is a default decision that could have a negative impact.

If you would 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). ❖

RETURN SERVICE REQUESTED



The Newsletter for the  
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