



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



Last year, there were two occasions that led me to delve into RPESJC's history.

First, we spent a number of months developing and adopting a records retention policy. Joe McKee had scanned many years of Board minutes and agendas, and scores of other documents. But there were

still cabinets and boxes full of financial records and other files in our small office at SJCERA. After all, RPESJC has no paid staff, and board members are volunteers who come and go. No formal filing system had ever been established. There were no policies as to what must be kept and for how long, and whether items being retained must be in hard copy or if electronic files are acceptable. Later in the year, a subpoena related to the Post 82 matter was received, in which there were over two dozen requests for various records dating back to the earliest beginnings of RPESJC. In compiling the documents that could be located, I had the opportunity to read hundreds of pages of board agendas and minutes, correspondence, and issues of Cattails (and its predecessors). Having only been a member for 4 years, it was an interesting journey through our past.

The biggest takeaway for me from the organizational review is the realization that the retirees who have served on the RPESJC Board over the years have been incredibly dedicated. The Board has advocated for improved retiree benefits, such as varied and affordable retiree health coverage options and has represented those affected by the Post 82 supplement. Interesting speakers have been arranged for our 10 monthly luncheons each year. Several exciting excursion opportunities have been scheduled annually, which have included trips not only around the country, but abroad as well. The annual picnics and holiday luncheons still draw close to 300 attendees. Of course, some former board members are no longer with

us. However, many still participate in some of our events. A few current board members have served for well over a decade.

The success of any organization depends in part on a few hard-working people behind the scenes. As we are an organization of retirees, it is a given that we are older to begin with. The number of years any one person will spend on the board is limited. Therefore, it is important that there are RPESJC members who are willing and interested to serve on the board, even for only a few years. Currently, there are three vacancies, and one or two others are anticipated within the next year or two. At the moment, there are no board members who are retired safety personnel, who comprise a significant number of our membership. If you are interested in being considered for a position on the board, please let me or any other current board member know. You can also drop in at any of our monthly meetings on the fourth Thursday of the month at 10:00 am in the SJCERA conference room.

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ACTIVITIES REPORT — By Carol Carson



RECAP OF GIANTS V. PADRES GAME 4/10/19:

Two busloads of intrepid retirees set out for San Francisco from the Hammer Ranch parking lot. We were ready to enjoy our fabulous access to the club concourse, upscale eating and bar service to our seats, and some baseball—and that we did! As you know, the weather in San Francisco can vary from arctic to tropical, and on that date it was hot, hot, hot. Some of us wound up not only doffing our winter wear, but also springing to buy some S.F. Giants' shirts and T-shirts to be comfortable. The food did not disappoint, but the Giants went down to ignominious defeat! Oh well, there's next year.

While the Giants did not win, there were some winners at our bingo games: members Sarah Mills, Sunday Smith, Theresa Carleton, Maria Sanchez, and Roland Anderson won gift certificates for the RPESJC monthly second Thursday luncheons at the Italian Athletic Club. Two guests won gift cards: Brett Nesin, a Boudin's card, and Jenn Wetzel, a Rubio's card.



Thank you to the following helpers: Sally & Bob Tanaka, Jim & Joni Cannon, Jerry Herrmann, Scott Onweiler, Anita Garcia, Denise Kozina, and Brett Nesin.

SUMMER PICNIC AT MICKE'S GROVE, 6/13/19:

In the bucolic confines of San Joaquin County's gem of a park, 211 retirees, guests and dignitaries gathered to enjoy a repast fit for royalty (eat your heart out Game

of Thrones). We had Sorrento tri tip, sesame chicken, sautéed mushrooms, green beans with bacon and almonds, rustic red mashed potatoes, mixed green salad with fruit and feta, cookies, and cold drinks.



The annual picnic and our holiday party are two of the major opportunities to meet up with the friends and colleagues with whom we toiled tirelessly during our service years with San Joaquin County. It's always a wonderful experience to be surrounded again by those workmates and friends!

There were raffle prizes galore, and they were distributed via the RPESJC board members to our retirees as their names were called. Thanks go to Frank Feng of FCCU for the many raffle prizes they donated, and to Trish and

Continued on next page

PRESIDENT'S MESSAGE CONT.

We realize that there are many RPESJC members who have no interest in participating in activities, but joined to support our advocacy efforts on behalf of retirees and to receive the Cattails newsletters to stay informed. For those who do enjoy the social opportunities we provide, or who would participate if we offered other alternatives, we would like to hear from you. On what topics would you like to hear speakers at our monthly luncheons? Though casino trips and baseball games seem to be continually popular, where would you want to go if we scheduled an outing of your choosing? Please call us at (209) 466-8556, send an email to rpesjc@gmail.com, or pass along your ideas when you see a current board member. We want to meet your needs and continue to grow our organization. ❖

CRCEA SAN DIEGO CONFERENCE REPORT — By Pat Lynch



Spring Conference hosted by San Diego County added the celebration of the 50-year Anniversary of California Retired County Employees Association (CRCEA). It was awesome to think they have been organized for that long, working with all of us.

To refresh your memory there are 20 counties under the umbrella of CRCEA, San Joaquin being one of them. We meet twice a year, with each county taking turns as host. At these conferences we are privileged to hear what is going on up and down the state and share the information with you. Scott Onweiler, our new alternate delegate, and I attended the conference together.

An interesting lineup of speakers included:

- USC Alzheimer’s Therapeutic Research Institute, Paul S. Aisen, M.D.
- The Future of Defined Benefits, Hank Kim, Esq
- Retirement Coalition, San Diego Retirement Security Roundtable, Gaspar Luna Oliveira, Mark Nanzer, and Chris Brewster
- Enrichment Activities for Seniors, Oasis, Osher Lifelong Learning Institute, San Diego Continuing Education Emeritus Program, and a list of enrichment activities providers
- Affiliates’ Presentations by Pacific Group Agencies and My Senior Health Plan
- Disaster Recovery, Julie Jeakle and Dustin Ivers
- Communication with Members - Communication Resources, Liz Silverman
- Avoiding Scams and Preventing Elder Abuse, Paul Greenwood

In addition to the presentations there are many breakout sessions, in which the counties share information. We also receive the latest legislative news pertaining to public pensions, which everyone brings back to their boards.

One of the affiliates, Steve Pettee of Pacific Group Agencies, Inc. is kind enough to provide a hospitality reception for both nights of the conference. It lends itself to networking and getting to know each other. It is a time well spent with the other 19 counties. ❖

ACTIVITIES REPORT CONT.

Dave Pechan for the donation of wine from their winery. Thanks also go to Arlene Smith for acquiring the wine and Marie Quilenderino for obtaining and wrapping the prizes. The top prize of \$100 from RPESJC was won by Joe Chelli. Many thanks go to RPESJC board members Lois Sahyoun, Joni Cannon and her husband Jim, Joe Chelli and his wife Denise, Bessie Graham, Jerry Herrmann, Pat Lynch, Scott Onweiler, Sally Tanaka, President Bill Mitchell, Adrian Van Houten, and Carol Carson.

OLD SACRAMENTO/TRAIN MUSEUM TRIP – 9/18/19:

The flyer for this trip is included in this publication. This Sacramento museum is one of North America’s finest and most complete railroad museums. It’s got it all—the “golden spike” that connected the two segments of the transcontinental rail system, the huge steam locomotives, the beautiful dining cars with elaborate china settings, and the delight in a swaying Pullman sleeping car. There’s the old schoolhouse, the Wells Fargo Office, the first California Supreme Court building, and more. Explore over 50 unique shops, dine at one of the many eateries, and top off with candy, ice cream or bakery treats.

RED HAWK AND APPLE HILL TRIP – 10/23/19:

Also included in this newsletter is the flyer for our always popular Red Hawk/Apple Hill trip. Be sure to sign up early to guarantee a seat on the bus. Who knows, it could be your lucky day! ❖

CHANGE OF ADDRESS

Please detach and mail us your change of address to:

RPESJC- PO Box 8556, Stockton, CA 95208-0556

Name _____

New address _____

City/State/Zip _____

Old

Address _____

City/State/Zip _____

WELCOME NEW RPESJC MEMBERS!

Name	Department				
Margaret Aldape	Assessor	Edward Giannini	Human Services	Julie Rutledge	Human Services
Jerald Alejandre	Sheriff	Susan Gruber	Behavioral Health	Michelle Salter	Behavioral Health
Joyce Arnel	District Attorney	Rebecca Haas	Human Services	Gail Sanders	Superior Court
Annette Borges	Public Works	Nancy Heffernan	Public Health	Carleen Sargenti	Community Dev.
David Bruegel	Sheriff	Maricela Hernandez	Sheriff	Deborah Scott	Behavioral Health
Eleanor Bursek	Corr. Health	Blanche Jurado	Hospital	Marie Sneed	Human Resources
Rosa Castillo-Cuellar	Public Health	James Kelly	Information Sys	Dale Stephens	Purchasing
Constance Clement	Human Services	Cynthia King	Health Care Svc	Kerry Sullivan	Community Dev.
Michael Corral	Sheriff	Hiroko Komaki	Human Services	Lisa Teicheira	Superior Court
Erlinda Delacruz	Hospital	Khannarith Lor	Hospital	Yuh-Hee Tobler	Hospital
Richard Eggleston	Facilities	Frank Lucchesi	Facilities	Sandra Tsunekawa	Human Services
Mark Elliott	Probation	D. McDonald	District Attorney	Alita Velarde	Correctional Health
Andrea Escalante	Human Services	Bonnie McClellan	Behavioral Health	Theodore Viss	Agricultural Com.
Louise Estioco	Hospital	Rachelle Mills	Behavioral Health	Leslie Voyer	Behavioral Health
Joan Franco	Assessor	Editha Mina	General Services	Timothy Walters	Sheriff
John Fridrich	Information Sys	Thomas Montes	District Attorney	Carolyn Watt	Hospital
Carol Frison	Public Works	David Oliver	Sheriff	Beth Way	Behavioral Health
Dale Fritchen	Human Services	Edward Olpin	Behavioral Health	Rhonda Wyrzykowski	Behavior Health
Rachel Galapia	Human Services	Patricia Rieta-Garcia	District Attorney	Cecile Yurong	Superior Court ❖
Roqui Gevara	Probation	John Robles	Public Works		
		Faustina Romo	Human Resources		

Congratulations

NEW RETIREES

Name	Department	Years
Margaret Aldape	Assessor	16
Jerry Alejandre	Sheriff	31
Nora Anaya	Deferred	5
Joyce Arnel	District Attorney	12
Frank Baysinger	Sheriff	5
Jeanette Blackstone	Child Custody	10
Annette Borges	Public Works	1
David Bruegel	Sheriff	20
Margo Bullock	Economic Development	17
Eleanor Bursek	Correctional Health	18
Debra Cachu	Public Works	28
Nancy Calkins	Retirement	11
Francisco Carrillo	Public Works	25
Alexander Castillo	Juvenile Dependency	11
Rosa Castillo-Cuellar	Public Health	23
Sylvia Cholula	Sheriff	31
Constance Clement	Human Services	21
John Contreras	Deferred	3
Ron Cook	Deferred	5
Michael Corral	Sheriff	29
Jeff Couch	Sheriff	24
Julianne Coughlin	Superior Court	16
Vivian Curnow	Mental Health	25
Lisa Dalton	Public Health	10
Thomas Dawson	Agriculture Commissioner	12
Erlinda DeLaCruz	Hospital	5
Joyce Depron	Public Health	17
Robyn Drivon	Deferred	17
Carol Eheler	Human Services	8
Mark Elliott	Probation	29

Andrea Escalante	Human Services	36
Louise Estioco	Hospital	27
Tamara Evans	Public Health	11
Irena Flight-Edwards	Human Services	31
George Flores	Probation	20
Joan Franco	Assessor	35
John Fridrich	Information Systems	28
Carol Frison	Engineering Services	35
Dale Fritchen	Human Services	35
Rachel Galapia	Human Services	38
Roque Gevara	Juvenile Detention	20
Edward Giannini	Human Services	27
Susan Gruber	Mental Health	35
Rebecca Haas	Human Services	40
Kevin Hankins	Sheriff	18
Scott Harrison	Mental Health	19
Nancy Heffernan	Public Health	5
Maricela Hernandez	Sheriff	25
Venice Holladay	District Attorney	15
James Hood	Sheriff	28
Janice Huff	Hospital	12
Megan Jeffords	Child Support	17
Sean Johansen	Deferred	1
Sheila Kane	Human Services	13
Venicia Kane	Human Services	13
Natalie Keefover	Economic Development	20
James Kelly	Information Systems	25
Cynthia King	Health Care Services	11
Hiroko Komaki	Human Services	20
Matthew Kowalski	District Attorney	28
Nanette Labelle	Public Works	20
Khannarith Lor	Hospital	32

MONTHLY LUNCHEONS

The April monthly luncheon was attended by 33 members/guests. It was a nice time visiting; however, there was no guest speaker this month due to cancellation. Irene Cortes was the lucky winner of the raffle prize. She won a gift basket donated by Frank Feng and Tamara Langenfeld from the Financial Center Credit Union. Pete Lepisto's number was drawn for the marble game, and he won \$25.

The May monthly luncheon was attended by 46 members/guests. Aeko Yoshikawa was the guest speaker. She is a Taiko Drummer for the Stockton Bukkyo Taiko, an affiliate organization of the Stockton Buddhist Temple. She performed an amazing Taiko Drumming demonstration for us. If you are interested in attending a performance or taking Taiko Classes, visit www.stocktonbukkyotaiko.org.

We had three new members attend this lunch. Welcome Ed Giannini (27 Years Human Services Agency), Ernie Schmidt (33 Years Human Services Agency), and Aeko

Yoshikawa (36 years Human Services Agency). Janetta Powell was the lucky winner of the gift basket raffle prize donated by Frank Feng and Tamara Langenfeld from the Financial Center Credit Union. There was no marble game for this luncheon.

June 13, 2019 was our Annual RPESJC Picnic. See the activities article for more information.

The next luncheon will be held on Thursday, August 8, 2019 at the Italian Athletic Club - 3541 Cherryland Avenue in Stockton. The speaker will be Aaron Devencenzi from the San Joaquin Mosquito and Vector Control District. The cost for lunch is \$16 per person with an optional additional \$1 contribution to our charity. We hope to see you there. Maybe you will be the lucky winner of a raffle prize or cash prize from the marble game. ❖

NEW RETIREES CONT.

Name	Department	Years
Evelyn Lotter	Deferred	1
Frank Lucchesi	Facilities Management	20
Linda Lucero	Behavioral Health	17
Carla Lund	Hospital	11
Cheryl Mason	District Attorney	36
Bonnie McClellan	Substance Abuse	21
Douglas McDonald	District Attorney	38
Michelle McNeal-Salter	Mental Health	32
Tammy Mejias	Hospital	23
Rachelle Mills	Mental Health	26
Editha Mina	Capital Projects	29
Peggy Mitchell	Deferred	8
Thomas Montes	District Attorney	23
Manjila Narayan	Correctional Health	25
David Oliver	Sheriff	31
Edward Olpin	Mental Health	23
Susanne O'Neill	Assessor	38
Jill Parris	Juvenile Detention	14
Anna Reynolds	Parks Dept	11
Anita Ridenour	Deferred	15
Patricia Rieta-Garcia	District Attorney	32
Sandra Rigdon	Dept of Aging	15
Esther Robinson	Veterans Services	34
Faustina Romo	Human Resources	34
Julie Rutledge	Human Services	28
Armando Sapata	Sheriff	29
Mahmoud Saqqa	Public Works	30

Carleen Sargenti	Information Systems	18
Michael Selling	Public Works	26
Marie Sneed	Human Resources	20
Dale Stephens	Purchasing	37
Kerry Sullivan	Community Development	32
Victoria Tabios	Mental Health	26
Shannan Taylor	Juvenile Detention	16
Lisa Teicheira	Superior Court	28
Marlene Thornburg	Child Support	30
Yuh Hee Tobler-Yoon	Hospital	15
Sandra Tsunekawa	Human Services	17
Timothy Turner	Solid Waste	5
Brenda Valdez	Deferred	11
Debra Vasquez	Airport	29
Alita Velarde	Correctional Health	14
Hector Verdeflor	Hospital	28
Jane Vink	Hospital	7
Theodore Viss	Agriculture Commissioner	29
Timothy Walters	Sheriff	29
Beth Way	Behavioral Health	28
Mark Whaling	Deferred	1
Lianne Wilkins	Human Services	13
Deborah Wofford	Juvenile Detention	20
Carolyn Wright	Dept of Aging	35
Rhonda Wyrzykowski	Substance Abuse	12
Normanita Yape	Hospital	26
Leona Yetter	Sheriff	19
Denny Young	Information Systems	18
Cecile Yurong	Hospital	38



Dates To Remember

Thursday, August 8, 2019	Monthly Luncheon at Italian Athletic Club, 11:30 a.m. Guest Speaker: Aaron Devencenzi, San Joaquin Mosquito and Vector Control District
Thursday, August 22, 2019	Board Meeting (Members Welcome) @ 10:00 a.m. in the SJCERA Office
Thursday, September 12, 2019	Monthly Luncheon at Italian Athletic Club, 11:30 a.m. Guest Speaker: TBD
Wednesday, September 18, 2019	Old Sacramento Train Museum @ 9:00 a.m.– Hammer Ranch Center, Stockton
Thursday, September 26, 2019	Board Meeting (Members Welcome) @ 10:00 a.m. in the SJCERA Office
Thursday, October 10, 2019	Monthly Luncheon at Italian Athletic Club, 11:30 a.m. Guest Speaker: TBD
Wednesday, October 23, 2019	Red Hawk Casino/Apple Hill @ 8:00 a.m.-Hammer Ranch Center, Stockton
Thursday, October 24, 2019	Board Meeting (Members Welcome) @ 10:00 a.m. in the SJCERA Office

MEMBERS FINANCIAL SERVICES – By Frank Feng



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MEMBERS Financial Services Program®
Located at: Financial Center Credit Union
209-948-6024 Ext. 50140
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Insurance License: CA 0B68933

Question: One of my friends recently received an audit letter from I.R.S. Since a tax audit is an area we are all concerned about. Could you tell us more about how it works? Thanks!

Answer: While “Audit” is a word that can strike fear into the hearts of taxpayers, the chances of an Internal Revenue Service audit aren’t that high. In 2017, the I.R.S. audited 0.5% of all individual tax returns.

Being audited does not necessarily imply that the I.R.S. suspects wrongdoing. The I.R.S. says that an audit is just a formal review of a tax return to ensure information is being reported according to current tax law and to verify that the information itself is accurate. The I.R.S. selects returns for audit using three main methods.

Random Selection—some returns are chosen at random based on the results of a statistical formula.

Information Matching—the I.R.S. compares reports from payers (W-2 forms from employers, 1099 forms from banks and brokerages, and others) to the returns filed by taxpayers. Those that don’t match may be examined further.

Related Examinations—Some returns are selected for an audit

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because they involve issues or transactions with other taxpayers whose returns have been selected for examination.

There are a number of sound tax practices that may reduce the chances of an audit.

Provide Complete Information. Among the most commonly overlooked information is missing Social Security numbers – including those for any dependent children and ex-spouses.

Avoid Math Errors. When the I.R.S. receives a return that contains math errors, it assesses the error and sends a notice without following its normal deficiency procedures.

Match Your Statements. The numbers on any W-2 and 1099 forms must match the returns to which they are tied. Those that don’t match may be flagged for an audit.

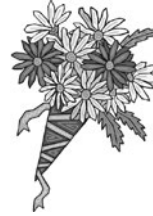
Don’t Repeat Mistakes. The I.R.S. remembers those returns it has audited. It may check to make sure past errors aren’t repeated.

Keep Complete Records. This won’t reduce the chance of an audit, but it potentially may make it much easier to comply with I.R.S. requests for documentation. If you would like to have more information on this topic or any other financial issues, please call me at (209) 518-2801. You can also email me at frank.feng@cunamutual.com.

Remember, the information in this material is not intended as tax or legal advice. It may not be used for the purpose of avoiding any federal tax penalties. Please consult legal or tax professionals for specific information regarding your individual situation. ❖

IN MEMORIAM

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



Irene Alamillo	Hospital
Isabel Ayala	Central Services
Cherie Beatty	Child Support
Sheila Benzon	Correctional Health
Dorothy Brewster	Human Services
Kirby Brown	Agricultural Commissioner
John Calhoun	Fleet Services
Gilbert Castillo	Mental Health
Lyle Cooper	Sheriff
Pearl Davidson	Human Services
Elvera De Leon	Probation
Nancy Doody	Mental Health
Barbara Dougherty	Human Services
Richard Dunton	Corrections
Edna Farmer	Auditor/Controller
Gary Feramisco	Retirement Office
Beverly Foster	Aging-Community Action
Aldo Franscella	Mosquito Abatement
Hubert Frommer	Human Services
Leonard Gibson	Probation
Terry Gilbert	Facilities Management
Herman Goldsberry	Sheriff
Yolanda Hamlow	Hospital
Grace Heikkinen	Auditor
William Held	Airport
Jeff Hulse	Community Development
Walter Kruczek	Substance Abuse
Gladys Logan	Retirement Office
Linda McDonald	Substance Abuse
Marion Reynolds	Sheriff
Bernard Rienhart	Public Works
Alice Root	Sheriff
Frederica Rummel	Human Services
George Spadafore	Aviation
Charmaine Traverso	Public Health
Susan Willer	Human Services
Lemuel Williams	Public Health

The surviving spouse of a member is eligible for RPESJC membership. For enrollment assistance, call (209) 466-8556. ❖

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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FINANCIAL CENTER CREDIT UNION

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



BUYING A CAR: IT PAYS TO PLAN AHEAD

If you're contemplating a new (or new-to-you) car in 2019, be sure to take the time to devise a car purchase plan. Investing the extra time can save you big money in the long run. Here are five tips from Financial Center Credit Union to help you plan for your next car purchase:

- 1. Research, research, research.** Before you step foot on a new or used car lot, take your time to research your options. Create a list of desirable cars and then narrow down your choices by looking at available features, reviews, and costs. When evaluating price, go beyond the MSRP and consider the ownership costs as well, such as: insurance, fuel costs, frequency of maintenance, and the need for any specialty parts (like high performance tires or hybrid battery).
- 2. Research financing.** One way that many car dealers make their income is from financing. To help ensure you get the best deal for both the car and the loan, be sure to visit your trusted financial institution in advance. Places like Financial Center will pre-

approve their members so they know how much they can purchase before they go on their first test drive. Getting financing in advance also helps you focus solely on the car purchase when you get to the dealer.

- 3. Research dealers.** Call around to get quotes on your desired car. Two dealers in the same town may have very different pricing!
- 4. Give it a true test drive.** Take your time on the test drive. Adjust the seats and mirrors so you know the level of comfort and visibility. Ask to drive both on high-traffic surface streets and on the highway, so you know how the car handles in various scenarios. And once you get back to the dealership, ask the sales person to walk you through the dashboard and controls. It's not worth paying extra for high-end features if they are confusing or hard to access!
- 5. Take your time.** Don't feel pressured to make an immediate purchase. The sales person may say a deal is only good for that day, but a sale isn't a true bargain if you later have buyer's remorse. ❖

RETURN SERVICE REQUESTED

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

