



# Cattails

For the Retired Public Employees of San Joaquin County

Member of CRCEA (California Retired County Employees' Association)



rpesjc@gmail.com  
www.rpesjc.org

Office: (209) 466-8556

August 2023  
Volume 25 Issue 3

## PRESIDENT'S MESSAGE – by Bill Mitchell



**M**y wife Kathryn and I recently returned from our youngest son's wedding (the first of our three children to be married) in Southern California. Then, it was off to Toronto to visit Niagara Falls and to watch the Giants play 3 games against the Blue Jays. A week later, we were in San Francisco to take in another ball game one day, and see Les Miserables the next. A whirlwind three weeks! At this point, my health is such that the overseas travel we've enjoyed during retirement is no longer realistic. However, we are appreciating as many experiences as possible. We run up to Sacramento or down to Modesto to see a play or hear some live music, get food from a favorite restaurant a bit more often, visit a local winery, or just grab an ice cream.

While some of the annual RPESJC activities remain popular, we would like to better meet your interests in the types of experiences that we offer to our members. It has been quite a few years since an assessment about interest in RPESJC activities was done. A large number of attendees at the annual picnic in June completed a new survey. If you were not there, we'd appreciate hearing from you. What excursions might we offer that would move you to join us? A survey is included with this newsletter, and is available to download from the website at rpesjc.com. Please take a few moments to fill it out and mail it back to RPESJC, P O Box 8556, Stockton, CA 95208. Or, you could take a picture of your completed survey and email it to rpesjc@gmail.com. The information collected will help us to plan the activities calendar for 2024. Meanwhile, consider attending our monthly luncheons, now located at the Church of Jesus Christ of Latter Day Saints at 8809 Don Ave. Be sure to let us know you are coming by calling our message line (209-466-8556) or by shooting us an email. If casinos are your thing, our annual

Red Hawk trip with stops on the way home at a couple of ranches on Apple Hill is coming up in October. A flyer is included with this newsletter. We have ordered two buses with a total capacity of 108 people, and it usually sells out. Finally, set aside Thursday, December 14, 2023 for the annual Holiday Luncheon at the Hilton in Stockton. We hope you will find an activity on the RPESJC calendar that will provide you with an enjoyable experience. ❖



### Inside This Issue

<i>Activities Report</i> .....	2
<i>August Trivia</i> .....	2
<i>Board of Retirement Report</i> .....	3
<i>Marcel LeDuc Tribute</i> .....	3
<i>Monthly Luncheons</i> .....	3
<i>New RPESJC Members</i> .....	4
<i>New Retirees</i> .....	4
<i>RPESJC Board Welcomes Lisa Knight</i> .....	3
<i>August Trivia Answers</i> .....	5
<i>Dates to Remember</i> .....	6
<i>SJCERA CEO's Corner</i> .....	6
<i>In Memoriam</i> .....	7
<i>Members Financial Services</i> .....	8

## ACTIVITIES REPORT — By John Solis



### SF GIANTS TRIP

The weather for the May 17 San Francisco trip was brisk but pleasant. Two bingo games were played on each bus both to and from our destination. On bus #1, the first game was won by guest Bob Tanaka who received \$10.

The second game was won by guest Arlene Johnson who also received \$10. On bus #2, member Donna Burgad won an RPESJC luncheon certificate and guest Sandy Goodman received \$10. On the return trip on bus #1, the first Bingo game was won by guest Cindy Corder who received \$10. The second game was “black-out” and was won by guest George Lerner who received \$10. On bus #2, the first bingo game on the return trip was won by Barbara Walker, who received an RPESJC luncheon certificate. The final blackout game was won by two people: Carolyn Boesch received a luncheon certificate, while Sandy Goodman won her second \$10 bill of the day. And the Giants won!

### JUNE PICNIC

The weather was beautiful for the picnic held on June 8 at Micke Grove. There were 196 attendees. Members and guests enjoyed conversation over a delicious meal catered by Grgich Catering. Each year, the picnic serves as the required annual meeting of the organization. President Bill Mitchell called the meeting to order around noon. Bill shared the list of upcoming activities (described in this issue) and members were asked to complete a survey regarding their interests for future activities. After the meal, prizes were awarded. The picnic ended around 1:30

Attendees complimented board members on the event. Pictures are available on the website.

### APPLE HILL & RED HAWK CASINO TRIP ON THURSDAY, OCTOBER 19, 2023

Mark your calendar and join us for a ride on the annual bus trip to Apple Hill and Red Hawk Casino on Thursday, October 19, 2023. Bus transportation will leave promptly at 7:45 AM from Hammer Ranch Center located at 7464 Pacific Avenue, Stockton and return home

at 6:00 PM. We'll stop at High Hill Ranch & Boa Vista Orchards. This is a very popular event. So, reservations are limited. We must receive your trip reservation by **Friday, September 29, 2023** or when all seats are sold.

The event flyer containing pertinent details and instructions regarding this bus trip are in this issue. Please complete your trip reservation form and return it to us with payment by **Friday, September 29, 2023**.

### ANNUAL ACTIVITIES AND SPECIAL EVENTS SURVEY

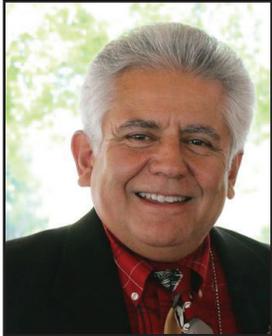
We are initiating the planning of the upcoming year's activities and special events for our RPESJC members. In an effort to be more responsive to the needs of our membership, the RPESJC Board is conducting a survey to get direct input from the membership on the kind of activities and events you would like to attend. Please take the time to complete the survey attached to this newsletter to ensure we get your input. Your response to the survey will keep us focused on your interests and we will be more responsive in addressing your needs. ❖

### AUGUST TRIVIA—MISC.

- 1) In 1957, who became the first African American female to win at Wimbledon?
- 2) In 1770 Ludwig Van Beethoven was born in what city in Germany?
- 3) Who is the only professional athlete in history to be named an All-Star in both baseball and football?
- 4) “My Heart will go on and on” by Celine Dion was the theme song for which 1997 movie?
- 5) In what month does the Oktoberfest in Munich begin?
- 6) “After all, tomorrow is another day” is the last line from which famous movie?

*Answers on Page 5*

## BOARD OF RETIREMENT REPORT — By Steve Moore



All the SJCERA Board Meeting Agendas and minutes are published each month on the SJCERA website [www.sjcera.org](http://www.sjcera.org) for review by the public. SJCERA Board Meeting agendas can each contain approximately 300+ pages of informational materials.

This includes but isn't limited to reports, charts, graphs from our investment managers and additional current economic information. The Chief Executive Officer Report, authored monthly by our CEO Ms. Johanna Shick, provides you with a concise overview of SJCERA monthly operations, The following is a sample of the many items she reports to the Board each month.

### STRENGTHEN THE LONG-TERM FINANCIAL HEALTH OF THE RETIREMENT PLAN:

- Determine the future vision for the investment program operating model.
- Define and document SJCERA's views on environmental, social, and governance (ESG) matters for the organization and the investment portfolio.

### OPTIMIZE THE INVESTMENT MANAGER LINEUP:

- Conduct Global Equity and Crisis Risk Offset asset class reviews, assessing managers'/mandates' alignment with our Strategic Asset Allocation policy and goals.

### MODERNIZE THE OPERATIONS INFRASTRUCTURE:

- Improve technology for business operations.
  - Adopt industry standard business processes wherever possible.
  - Plan transition from Mac to Windows.

### ADOPT CONTEMPORARY RISK MANAGEMENT, DISASTER RECOVERY AND BUSINESS CONTINUITY PRACTICES:

- Implement Phase 1 of Enterprise-Wide Risk Management (EWRM) plan.

*Continued on Page 5*

## MARCEL LEDUC, 1/11/43 - 5/24/23 – By Richard Chiurazzi



We regret the passing of one of our long-time friends, Marcel Leduc. He will be remembered as a kind, hardworking, energetic person who cared for the welfare of County employees and retirees.

Marcel worked 27 years for the Sheriffs Department and retired as a sergeant in January 1999.

He was always active in the Deputy Sheriffs Association, and many of those years he served as its president. During the years Marcel was involved with the DSA, he worked hard to improved working conditions, salary, and benefits. While working full time for the Sheriffs' Department, Marcel also served as the law enforcement representative on the Retirement Board for 11 years, 1987 until 1998.

Marcel never seemed to age and remained active in retirement. He was lucky enough to be retired for almost as many years as he was employed. He was active in the Retired Public Employees of San Joaquin County and was recruited to be the president of our organization for 10 years from 1999-2009. We appreciated Marcel's dedication and his efforts, and our world was a better place because of him. He will be missed by all that had the pleasure to know him.

*Richard Chiurazzi is a retired attorney who represented the San Joaquin County Deputy Sheriffs Association for many years and assisted RPESJC with its efforts to get supplemental benefits restored for the Post 82 retirees. ❖*

## MONTHLY LUNCHEONS

A great crowd turned out for the first luncheon held at the new location on Don Avenue. Five retirees attended for the first time: Tallie Claypool (San Joaquin County Employees Retirement Association), Mary Chris Johnson (San Joaquin County Employees Retirement Association), Marie Sandoval (Human Services Agency), Enrique Silva (Public Works) and Tillie Silva (Public Works). Kay Ziegler won \$5 playing the marble game, and Bill Mitchell scored the basket donated by Tamara Langenfeld from Valley Strong Credit Union.



## WELCOME NEW RPESJC MEMBERS!

Name	Department
Diana Barroga	Superior Court
Laura Caporusso	Public Health
Samuel Chastain	Human Services
Carla Corvey	Not Given
Joyce De Pron	Public Health
Kendra Fenner	SJCERA
Jillene Finch	Human Services
Josephine Freeman	Human Resources
Tracy Garcia	Superior Court
Harry Gong	Public Health
Shannon Gonzales	Probation
Sean Gormley	Sheriff
Sharon Henderson	SJ Health
Noel Hullen	Human Services
Theani Imacseng	Human Services

Lisa Knight	Information Systems
Margaret Large	SJ General Hospital
Robert Lopez	Environmental Health
Laura Lyman	Human Services
Regina Martin	Child Support Services
David Mc Donald	SJ General Hospital
Arlene Miller	Human Services
David Myers	Public Works
Lee Ann Olivieri	SJ General Hospital
Marcia Olmos	Probation
Debra Perry	SJ General Hospital
Julie Rose	SJ General Hospital
Enrique Silva	Public Works
Tilly Silva	Public Works
Vicki Simpson	Behavioral Health
Vickie Speegle	Recorder County Clerk
Joshua Thomas	Sheriff
Pamela Warmerdam	SJ General Hospital
Kathleen Yturri	Sheriff ❖

## NEW RETIREES

Name	Department	Years
Robin Appel	Deferred	7
Beverley Arnold	SJ General Hospital	5
Reene Aventi	Information Systems	24
Krishnamurthy Balaji	Deferred	1
Diana Barroga	Superior Court	24
Carla Bomben	SJ General Hospital	24
Tamesia Boone	Behavioral Health	21
Grant Brooks	District Attorney	25
Nancy Brower	Superior Court	19
Laureen Brown	Superior Court	17
Linda Butler	Human Services	23
Laura Caporusso	Human Services	29
Blanca Chavez	Deferred	14
David Culberson	SJ General Hospital	11
Ellen Dunn	Deferred	4
Gayle Elledge	Superior Court	21
Ron Fasano	Sheriff	24
Jillene Finch	Human Services	36
Heather Fontes	Probation	24
Josephine Freeman	Human Resources	20
Gloria Gamez	EEDD	20
Tracy Garcia	Deferred	15
Robyn Gilford	Public Works	26
Shannon Gonzales	Probation	20
Sean Gormley	Sheriff	26
Sharon Henderson	SJ Health	20
Tim Hiatt	Superior Court	18
Vicki Hoge	SJ General Hospital	24
Sherrill House	SJ Health	7
Noel Hullen	Public Health	16

Theani Imacseng	Human Services	20
Kenneth Japhet	Human Services	24
Bruce Jones	Probation	9
Dave Konecny	Sheriff	20
Margaret Large	SJ General Hospital	36
Remigia Lenaming	Human Services	14
Robert Lopez	Environmental Health	34
Laura Lyman	Human Services	35
Kelly Maral	SJ General Hospital	14
Diana Marcos	Revenue and Recovery	30
Regina Martin	Deferred	26
Susan Martinez	Child Support Services	31
David McDonald	SJ General Hospital	10
Catherine McKinney	Deferred	25
Arlene Miller	Human Services	27
Deborah Moore	Superior Court	19
Moana Morales	Child Support Services	31
David Myers	Public Works	20
Shelby Oliver	Sheriff	22
Marcia Olmos	Probation	27
Fay Olympia	EEDD	6
Susan Oneil	Deferred	3
Debra Perry	SJ General Hospital	24
Dong-Ho Pham	Deferred	5
Annalisa Potter	Deferred	26
Nathaniel Rafanan	Deferred	7
Craig Robinson	Deferred	1
Julie Rose	SJ General Hospital	26
Enrique Silva	Public Works	23
Tilly Silva	Public Works	33
Vicki Simpson	Behavioral Health	16
William Smith	Facilities Management	8

Congratulations

## RETIREES CONTINUED

Name	Department	Years
Vickie Speegle	Recorder/County Clerk	30
Antonette Suan	Deferred	12
Ofelia Tabuyo	Behavioral Health	21
Johnnie Terry	Purchasing	5
Ruth Thompson	SJ General Hospital	5
Jorge Torres	Probation	24
Victoria Verber	District Attorney	33
Linda Walker	Behavioral Health	16
Pamela Warmerdam	SJ General Hospital	5
Greg Wiggins	Human Services	32
Mary Rose Wilson	Deferred	1
Kathleen Yturri	Sheriff	26



## LISA KNIGHT NEW RPESJC BOARD MEMBER

Lisa Lisa Knight retired from San Joaquin County in February 2021, after nearly 18 years of public service. Lisa was hired in Public Works as

an Accountant Auditor III by a wise Fiscal Manager who knew her IT degree would be of significant value for the PeopleSoft implementation that had just begun for SJC.

After spending three years setting up and maintaining the new PeopleSoft Cost Accounting system for Public Works, the Information Systems Division beckoned, and she became an Information Systems Analyst. While in ISD Lisa initially supported the County-wide PeopleSoft Financial system. Later she became the Lead for both the Financials and HR PeopleSoft system.

Lisa assisted with all technical aspects of the County Budget for the County Administrator’s Office, including the implementation of migrating the budget system from an Access Database to the Oracle Cloud Budget system.

Since retiring, Lisa spends her time volunteering for various clubs and organizations in Lodi. These include Lodi Public Library, LOEL Senior Center, Lodi Garden Club, and the Lodi Newcomers. ❖

## BOARD OF RETIREMENT REPORT CONT.

### ALIGN RESOURCES AND ORGANIZATIONAL CAPABILITIES:

- Enhance education and development across all levels of the organization.
- Offer training and development opportunities intended to strengthen staff’s depth and breadth of knowledge and experience.

### MAINTAIN BUSINESS OPERATIONS:

- Financial Reporting. The Finance team in coordination with Brown, Armstrong, Cheiron, and Maketa have completed the 2022 Annual Financial Audit. The Finance team is now actively working to complete the Annual Comprehensive Financial Report (ACFR), Popular Annual Financial Report (PAFR), and the State Controllers Report, all of which are due by June 30, 2023.

### MANAGE EMERGING ORGANIZATIONAL NEEDS:

- Facilities. The County plans to use office space on all floors of 6 S. El Dorado Street and would, therefore, like SJCERA to modify its current lease and agree to vacate the premises. In the interest of being a good partner with SJCERA’s largest employer, staff engaged in lease amendment negotiations. SJCERA and the County leadership staff (the CAO’s office and General Services Department) reached an agreement on the terms of a lease amendment, approved by the Board of Supervisors on June 6. ❖

## AUGUST TRIVIA ANSWERS

- 1) The first Wimbledon African American female winner was Althea Gibson.
- 2) Beethoven was born in Bonn, Germany.
- 3) Bo Jackson was the first pro to play on both the baseball and football All-Stars teams.
- 4) “My Heart will go on and on” was the theme song from the movie ‘Titanic’.
- 5) Oktoberfest begins in Munich in October.
- 6) “After all, tomorrow is another day” is the last line in the movie “Gone with the Wind.” ❖

## Dates To Remember

Thursday, August 10, 2023	Monthly Luncheon @ Church Of Jesus Christ Of Latter Day Saints, 8806 Don Ave, Stockton, 11:30 a.m. Guest speaker County Supervisor Robert Rickman. Reservations required. Call 466-8556 or email rpesjc@gmail.com by August 7.
Thursday, August 24, 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, September 14, 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 September 11.
Thursday, September 28, 2023	Board Meeting @ 10:00 a.m. – Send an email to rpesjc@gmail.com and request a Zoom invitation link to join the meeting.
Sunday, October 1- Wednesday, October 4	CRCEA Fall Conference hosted by RPESJC. Registration required by Sept. 21 Call 466-8556 or email rpesjc@gmail.com. Materials on website rpesjc.org.
Thursday, October 12, 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 October 9.
Thursday, October 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.

## SJCERA CEO'S CORNER — By Johanna Shick



In the blink of an eye, the first half of 2023 is behind us. Below is a summary of SJCERA's financials for 2022 and a brief outlook on how the new year is playing out. We look forward to more positive news as the next six months unfolds.

### REVIEW SJCERA'S FINANCIAL REPORTS

In August, look for the Popular Annual Financial Report (PAFR) enclosed with your benefit statement, or visit the Financials page at [www.sjcera.org](http://www.sjcera.org) to read it now. The PAFR summarizes the Annual Comprehensive Financial Report (ACFR) for the fiscal year ended December 31, 2022.

The portfolio generated a -6.7% gross return. This is 13.45% lower than the actuarial assumption of 6.75%. While I am never happy to report negative returns, it's important to note that, SJCERA's investment performance was the 13th best nationwide of all US public funds greater than \$1 billion. During this same time, the average public pension return was -11.1% and the S&P 500 experienced

a loss of -18.1%. More important, as of April 30, 2023, SJCERA has regained much of that loss, increasing from \$3.8 billion to about \$4.0 billion.

### PROVIDE SJCERA YOUR EMAIL

Help SJCERA cut costs and communicate with you faster. Ensure your most current contact information, including email, is on file with SJCERA by completing the Address Change form on the Forms & Publications page at [www.SJCERA.org](http://www.SJCERA.org). This will allow us to communicate with our members more efficiently and effectively.

### INSURANCE RATE CHANGES AFFECT NET PAY

Did you notice a change in your net pay this month? Just a friendly reminder, insurance rate changes went into effect July 1.

### SJCERA IS ON THE MOVE

As you may have heard, in December 2021 the County purchased the building in which SJCERA resides and plans to use office space on all floors. SJCERA and County leadership staff have reached an agreement on the terms of the remaining lease. SJCERA is exploring multiple options for relocation and anticipates moving in early 2024. Rest assured, we will keep you posted on any updates. All announcements and more can be found on What's New at [www.SJCERA.org](http://www.SJCERA.org). ❖

IN MEMORIAM

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



Genett Auchard	Superior Court
Jamie Casner	Superior Court
Nancy Colley	Human Resources
Judith Collins	Superior Court
Ron Cook	Public Works
Renee Craig	Probation
Perry Demitroff	Government Bldg
Richard Doty	County Administrator
Maria Dougal	SJ General Hospital
Betty Friston	Human Services
Thomas Gannon	SJ General Hospital
Louie Grijalva	Environmental Health
Joseph Hart	Public Works
Norma Johnson	Public Works
Teresa Johnson	Human Services
Dennis Jones	Probation
Charles Kelley	Public Works
Mary Landay	Probation
Olga Lara	SJ General Hospital
Marcel Leduc	Sheriff
Jean Lowe	Superior Court
Angelina Manzo	Behavioral Health
Joe McLeister	Sheriff
Diane Mendosa	Superior Court
Angie Mitchell	SJ General Hospital
Sandra Pilcher	SJ General Hospital
Gerd Pretzel	Behavioral Health
Paul Rose	Probation
Helen Sanders	Human Services
Krzystof Sikora	Behavioral Health
Kip Skelton	Facilities Management
Veronica Von Aspern	Behavioral Health
Elizabeth Westfield	SJ General Hospital
D Lois Witzke	District Attorney
Joyce Woodbury	Human Services ❖

**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](mailto:rpesjc@gmail.com), or contact

RPESJC  
P O Box 8556  
Stockton, CA 95208-0556  
Message Phone (209) 466-8556

BOARD OF DIRECTORS

Officers

Bill Mitchell, President	466-8556
Jerry Herrmann, Vice-President	466-8556
Adrian Van Houten, Treasurer	466-8556
Sally Tanaka, Secretary	931-6653

Directors

Joseph Chelli	466-8556
Lisa Knight	466-8556
Trish Huarte-Pechan	466-8556
Joe McKee	466-8556
Stephen Moore	466-8556
Scott Onweiler	466-8556
Chris Rose	466-8556
Lois Sahyoun	466-8556
Diane Schultz	466-8556
John Solis	466-8556

Retired Member, Board of Retirement

J.C. Weydert	466-8556
--------------	----------

Alternate Retired Member, Board of Retirement

Stephen Moore	466-8556
---------------	----------

Newsletter Committee

Tammy Williams-Ankorn, Edit Services  
Trish Huarte-Pechan - Staff Advisor  
Tim Ankorn - Layout & Design  
George Hong- photographer  
ABS Direct - Print & Mailing Services

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**

**Y**ou 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) 466-8556 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



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 am retired but still work per diem. Should I apply for social security benefits? I have heard that my social security benefit could be reduced if I am still working. Is that true? Thanks!

**Answer:** Yes, it is possible for social security benefits to be reduced if an individual continues to work after retirement. Whether that applies to you depends on two factors: full retirement age and Earnings Test.

“Full retirement age” is the age at which individuals become eligible to receive 100% of their Social Security benefits. For individuals born in 1960 or later, the “full retirement age” is 67. For those born between 1943 to

1959, the full retirement age is between 66 and 67. If you were born before 1943, you have already reached your full retirement age.

If you have reached full retirement age, no benefits will be reduced regardless how much you work. However, if a working individual is receiving Social Security payments before full retirement age, the Social Security Administration will deduct \$1 in benefits for each \$2 that person earns above an annual limit. In 2023, the income limit is \$21,240.<sup>1</sup>

During the year in which a worker reaches full retirement age, Social Security benefit reduction falls to \$1 for every \$3 in earnings. For 2023, the limit is \$56,520 before the month the worker reaches full retirement age.<sup>1</sup>

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). ❖

Notes: <sup>1</sup> SSA.gov, 2023

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.

RETURN SERVICE REQUESTED

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

Retired Public Employees  
of San Joaquin County

