



# Cattails

For the Retired Public Employees of San Joaquin County

Member of CRCEA (California Retired County Employees' Association)



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www.rpesjc.org

Office: (209) 466-8556

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Volume 23 Issue 1

## PRESIDENT'S MESSAGE – by Bill Mitchell



**A**fter 10 months of staying home except for essential supplies and health care needs, there is light at the end of the proverbial tunnel. The mass vaccination campaign is underway, and I dare say that most of us will fall into the higher tiers of priority to receive the injections.

RPESJC will still delay scheduling activities until the County Public Health Officer has deemed it safe to do so. See the article from Public Health Services inside this issue of Cattails that provides much more detail about the COVID vaccine. It is likely that we may not be able to resume group functions until the end of 2021.

Meanwhile, our Board is looking at the possibility of holding a virtual event, which—as an example—might look something like having an RPESJC subsidized drive-through lunch pick-up followed by a speaker or two presenting on Zoom while you enjoy the meal in the comfort of the couch with which you've become intimately familiar.

Inasmuch as Cattails only publishes quarterly, the best ways to reach you quickly about new opportunities are through our website and by email. Joe McKee has beautifully updated www.rpesjc.org, and his brief article describes the major improvements. We only have a fraction of our members' email addresses. As an incentive to provide us with your current information, see the coupon inside and send it to us to be entered in a drawing for one of six \$25 See's Candy gift certificates.

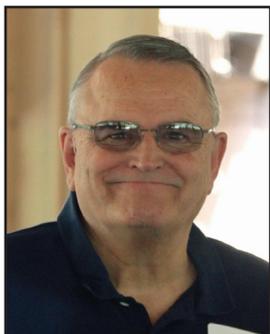
How were your holidays? We haven't seen our three children, who all live in different cities, face to face since

February 2020. But, we have been playing a family game on Zoom on Sunday evenings, and we spent three or four hours on both Thanksgiving and Christmas on Zoom cooking, chatting, laughing, eating, and just hanging out. It doesn't replace warm hugs and being with one another, but we seem to be interacting on a regular basis more than we did pre-COVID! I sure look forward to hopefully being with them sometime later this year, and I look forward to seeing you too. ❖

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## UPDATED RPESJC WEBSITE – By Joe McKee



**W**e wanted to let you know that our website, RPESJC.org, has been updated. It now has a more modern look and feel, and we believe you'll find it easier to navigate. Forms, such as the request for a credit report and the POLST form (Physician Orders for Life-Sustaining Treatment) are easier to locate and download. Links to other helpful websites are also clearer. Our calendar page has a cleaner look and now features the ability to download board agendas for upcoming meetings. We continue to feature our charity, Haven of Peace, now on its own page.

One of our pages, the Scholarship page, has been revised and is easier to locate on the main menu. The scholarship page is in remembrance of our late friend and board colleague, Richard Callistro. Richard served on the board for a number of years and helped mold the association into what it is today. Three \$1000 scholarships are available and can be applied for by downloading the instructions and application from the page.

Our Publication page features a visible copy of the previous quarter issue of Cattails, our association newsletter. (Members receive a mailed copy of the current issue). The page also includes links to four years of back issues. Need an even older issue? No problem. Reach out to us by email, and we'll reply with a digital version of the issue you're looking for.

Once we emerge from the pandemic shutdown, you'll see more information on our Activities and Calendar pages. We anticipate that our Member News page will also become more active.

Stop by our website and take a look. As always, we appreciate your comments and suggestions, so drop us a line at RPESJC@gmail.com. Happy browsing! ❖

## THE ALAMEDA DECISION – By Adrian Van Houten



**I**n 2020 the California Supreme Court reviewed three lower court cases from Alameda, Contra Costa, and Merced counties. In what is referred to as the Alameda Decision, the Court issued a decision on July 30, 2020. The Court ruled that certain types of compensation could not be included in the computation for retirement benefits as of January 1, 2013, the beginning of PEPRA (Tier II retirement). The Court did not retroactively apply the decision to Tier I retirees, only to those retiring after the decision. PEPRA (Title II) employees or retirees will have their retirement or contributions adjusted.

Based on the Court's decision, by resolution the SJCERA Board excluded 1) Stand-by Pay 2) Correctional Briefing Pay and 3) Employer Contributions to Deferred Compensation on the member's behalf.

Employees affected will have their contributions on these pay codes returned to them with interest. The SJCERA Board has created an Ad Hoc Committee to review employer pay codes. The SJCERA website has these decisions and resolutions in detail for those interested. ❖

## 2021 RICHARD CALLISTRO SCHOLARSHIPS – LAST CALL

**A**pril 1, 2021 is the deadline to apply for one of three \$1,000 scholarships available to children and grandchildren, of RPESJC members, who are in their final year of high school. The recently updated RPESJC website (see article by Joe McKee on this page) includes a more visible scholarship section with the application and instructions available for download. ❖

## WHAT YOU SHOULD KNOW ABOUT THE COVID-19 VACCINE

**T**he new COVID-19 vaccine is finally here and there is a light at the end of the tunnel in ending this global pandemic. However, we have to realize that COVID-19 will likely last through the end of 2021. There are still many steps yet to be taken before we can all resume our daily routine in a safe environment.

In December, the U.S. Food and Drug Administration (FDA) granted Emergency Use Authorizations (EUA) to two COVID-19 vaccines after the agency reviewed their research data and findings from large clinical trials. The first comes from a joint effort between two pharmaceutical companies, Pfizer and BioNTech. The second COVID-19 vaccine comes from the company Moderna. Brand new technology allowed them to safely conduct their trials more quickly than in the past. Either vaccine should protect you from getting sick from COVID-19 in the future by creating antibodies that will fight off the virus as part of your immune system.

Here are some facts from the Center for Disease Control and Prevention (CDC) regarding vaccine development and their rollout.

1. **Safety of COVID-19 vaccines is a top priority.** Both vaccines have been tested through three clinical trial phases, keeping a close eye on their effectiveness and safety. With vaccine development moving so quickly, it is important to remember that there is a very strict scientific and regulatory process that vaccine developers must follow to bring new product to patients, even during the current pandemic. The research of these vaccines is carefully reviewed by multiple agencies at the federal and state levels before they are released to the public, along with recommendations on the priority of who should get the vaccine.

2. **The COVID-19 vaccination will help protect you from getting COVID-19. Two doses are required.** Depending on the specific vaccine you get, a second shot is necessary 3-4 weeks after the first shot to support the most protection the vaccine can offer against this serious disease.

3. **The CDC is making recommendations for who should be offered COVID-19 vaccine first when supplies are limited.** To help guide decisions about how to distribute limited initial supplies of COVID-19 vaccine, CDC and the Advisory Committee on Immunization Practices (ACIP) provide recommendations for which groups should be vaccinated first. These recommendations are based on decreasing death and serious disease due to COVID-19, preserving the function of society, and reducing the extra burden COVID-19 is having on people already facing disparities.

The current COVID-19 vaccine schedule will be rolled out in phases. The first groups to receive the vaccine (phase 1a) will be frontline healthcare workers and residents of long-term and skilled nursing facilities. Adults 75 years and older will get the vaccine in phase 1b, and persons aged 65 to 74 years will be included in phase 1c.

4. **After the COVID-19 vaccination, you may have some side effects. This is a normal sign that your body is building protection.** After being vaccinated, you may experience some side effects and they might even affect your ability to do daily activities, but they should go away in a few days. This is a normal response and indicates that the vaccine is working.

*Continued on Page 5*

### FEBRUARY TRIVIA—MUSIC

- 1) Whose 2013 world tour was called the Mrs. Carter show?
- 2) Who were the backup singers on most of Elvis's early hits?
- 3) A Stratocaster is a model for which guitar maker?
- 4) Which piano player/singer's first hit was "The Fat Man"?
- 5) Who made the highly rated 1959 jazz album "Kind of Blue"?
- 6) Who's band was called "The All Stars"?
- 7) Which singer was known as "Little Miss Dynamite"?

*Answers on Page 5*

## WELCOME NEW RPESJC MEMBERS!

<u>Name</u>	<u>Department</u>		
Jerry Adams	*	Inez Flores	*
Aliw Amuat	Family Maternity Center	Ruben Herrera	Human Services
Nora Anaya	*	Renee Ireland	*
Elena Arlt	*	Kathleen Kale	*
Jewel Berger	EVS	Debra Khan	Retirement
Michael Callahan	Public Works	Tony Klee	*
Danielle Cardoza	Health Care Services	Yovonda Knight	EEDD
Berdett Chandler	*	Debra Lewis	Human Services
Carolyn Cooper	*	Gail Llyman	*
Jacquie Corsaro	*	Tracey Lurie	*
Elizabeth Dejong	*	Yolanda Mansaray	Substance Abuse
Vickie Delph	Public Defender	Rosie Martin	*
David Derksen	District Attorney	Diana Martinez	*
Richard Doty	*	Diane Murdock	*
Melody Dunlap Price	Child Support	Roger Nation	*
		Benjamin Nicholas	Human Services

*\*Retiree declined to give department name*

*Continued on Page 5*

## NEW RETIREES

<u>Name</u>	<u>Department</u>	<u>Years</u>
Kimberly Andrejko	Human Services	16
Jewel Berger	SJ General Hospital	13
Julie Briano	Juvenile Detention	20
Rebecca Burfield	Human Services	6
Michael Callahan	Deferred	18
Max Cannon	Deferred	1
Mary Carrillo	Child Support Svs	5
Li Fang Cherng	Retirement	13
Andrew Chesley	Deferred	10
James Cooper	Courts	4
Vickie Delph	Public Defender	31
Sukhvinder Deol	Mental Health	20
Judith Dolyniuk	Mental Health	17
Melody Dunlap Price	Child Support Svs	28
Khurram Durrani	Deferred	9
Richard Flores	County Counsel	5
Felix Garcia	Sheriff	25
Thomas Garcia	SJ General Hospital	23
Richard Glover	SJ General Hospital	22
Michelle Gourley	SJ General Hospital	15
Ruben Herrera	Human Services	32
Raymond Hoo	Neighborhood Preservation	17
Kimberlee Jones	Deferred	8
Debra Khan	Retirement	36
Narin Khlok	SJ General Hospital	29
Yovonda Knight	Human Services	22

John Krpan	Deferred	5
Antonio Laguna	SJ General Hospital	30
Nicole Lee	Human Resources	30
Carter Little	SJ General Hospital	33
Denise Logan	Sheriff	10
Ahmed Mahmoud	Deferred	5
Yolanda Mansaray	Substance Abuse	16
Michael McDonald	Juvenile Detention	20
Rand Medina	Agricultural Comm.	19
Barbara Miller	Sheriff	14
Nicholas Moreno	Sheriff	31
Daisy Otero	SJ General Hospital	10
Julie Parra-Lewis	Behavioral Health	21
Craig Robinson	Deferred	4
Todd Sakai	Child Support Svs	22
Michael Sansone	EEDD	30
David Scott	Deferred	5
Ashifari Sinada	Human Services	34
Gloria Smith	Human Services	6
Henry Smith	Sheriff	15
Joyce Solomon	Human Services	21
Donn Stroble	Deferred	7
Christine Tapp	Sheriff	23
Jack Thompson	Solid Waste	28
Joyce Weber	Assessor	31
Keia Williams	Community Dev.	11
Catherine Wood	Children Services	13

Congratulations



## NEW RPESJC MEMBERS Cont.

Lee Philippi	SJ General Hospital
Denine Pizzi	*
Robert Rogers	*
Mauro Sanchez	*
Michael Sansone	EEDD
Robert Schmidt	*
Susan Senser	*
Linda Sheaffer	*
Ashifari Sinada	SJ General Hospital
Emmanuel Sison	*
Gloria Smith	Human Services
Angela Steele	*
Mark Weethee	* ❖

## COVID-19 VACCINE Cont.

5. **Cost is not an obstacle to getting vaccinated against COVID-19.** Vaccine doses purchased with U.S. taxpayer dollars will be given to the American people at no cost. However, vaccination providers may be able to charge administration fees for giving the shot, like a co-pay or deductible.

6. **Many other vaccines are still being developed and tested.** Although the Pfizer-BioNTech and Moderna vaccines have been granted emergency use authorization, the FDA will continue to review other COVID-19 vaccines as they complete their clinical trials and become available for use. This may allow more groups to be vaccinated since the different types of COVID-19 vaccines can have a range of effectiveness that are better for certain groups, such as older adults or those with chronic diseases.

7. **COVID-19 vaccines are one of many important tools to help us to stop this pandemic.** Even after getting the COVID-19 vaccine, it can take a couple weeks to develop a full immunity against the virus. It is important for everyone to continue using all the tools available to help stop this pandemic, including the use of face coverings over the mouth and nose, washing hands often, keeping a six-foot distance from others, and staying home to avoid crowds and gatherings.

Please visit the San Joaquin County Public Health Services website at [www.sjcphs.org](http://www.sjcphs.org) for the latest information on the COVID vaccine. ❖

## FEBRUARY TRIVIA ... ANSWERS

- 1) The Mrs. Carter show world tour featured Beyonce.
- 2) The Jordanaires were Elvis's backup singers on his early hits.
- 3) A Stratocaster is a model for Fender guitars.
- 4) Fats Domino's first hit was "The Fat Man."
- 5) The highly rated 1959 jazz album "Kind of Blue" was made by Miles Davis.
- 6) The "All Stars" group was created by Junior Walker.
- 7) 'Little Miss Dynamite' was Brenda Lee. ❖

## WIN A \$25 SEE'S CANDY GIFT CERTIFICATE!

Help us update our contact records, and earn a chance to win a \$25 See's Candy gift certificate! Complete this drawing ticket, and mail to RPESJC, P O Box 8556, Stockton, CA 95208 by March 31st. We will enter your coupon in our drawing. There will be 6 lucky winners! (Email addresses must be included to be eligible.)

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_

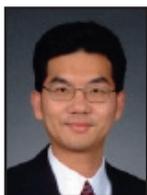
City, State, ZIP: \_\_\_\_\_

Email: \_\_\_\_\_

## Dates To Remember

Thursday, February 11, 2021	Monthly Luncheon - <u>Canceled</u>
Thursday, February 25, 2021	Board Meeting – Send an email to rpesjc@gmail.com and request a Zoom invitation link to join the meeting.
Thursday, March 11, 2021	Monthly Luncheon - <u>Canceled</u>
Thursday, March 25, 2021	Board Meeting – Send an email to rpesjc@gmail.com and request a Zoom invitation link to join the meeting.
Thursday, April 8, 2021	Monthly Luncheon - <u>Canceled</u> .
Thursday, April 22, 2021	Board Meeting – 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®  
 MEMBERS Financial Services Program®  
 Located at: Financial Center Credit Union  
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[frank.feng@cunamutual.com](mailto:frank.feng@cunamutual.com)  
 Insurance License: CA 0B68933

Age	Period	Age	Period	Age	Period	Age	Period
88	12.7	89	12.0	90	11.4	91	10.8
92	10.2	93	9.6	94	9.1	95	8.6
96	8.1	97	7.6	98	7.1	99	6.7

**Question:** Hi Frank, I have been taking out RMDs from my IRAs. It seems that the dollar amount is different every year. Could you tell me how the RMD amount is determined? Thanks!

**Answer:** Under the SECURE Act, once you reach age 72, you must begin taking required minimum distributions (RMDs) from certain retirement accounts including IRAs, 457 and 401(k). These withdrawals are counted as ordinary income for tax purposes.

To determine how much your RMD needs to be, you would need to use the IRS Tables Lifetime Table. This is for all people who are single, or married with your spouse who is less than 10 years younger than you are and is the sole beneficiary of your IRA. If you are married and your spouse is more than 10 years younger than you are, there is a different table.

Uniform Lifetime Table (additional ages can be found on IRS.gov)

Age	Period	Age	Period	Age	Period	Age	Period
72	25.6	73	24.7	74	23.8	75	22.9
76	22.0	77	21.2	78	20.3	79	19.5
80	18.7	81	17.9	82	17.1	83	16.3
84	15.5	85	14.8	86	14.1	87	13.4

You can use the following formula to calculate a rough estimate of your RMD:

1. Determine your account balance at the end of the previous year (“year-end balance”).
2. Find your age on the table and note the distribution period number.
3. Divide the total balance of your account by the distribution period. For example, say you’re 75, and your year-end balance is \$100,000. Your RMD is \$100,000 / 22.9, which is about \$4,367.

The RMD needs to be recalculated each year, as your period number changes with your age. The “year-end balance” is also different from year-to-year. The good news is, most financial institutions have an automatic calculation available for you.

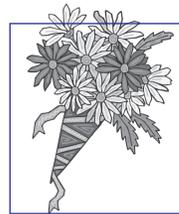
This article is for informational purposes only, and the table is meant to provide some guidance. The table is neither a recommendation nor a replacement for real-life advice. Always contact your tax, legal, or financial professional before making any changes to your required minimum distributions.

If you would like to have more information on this topic or need help on any other financial issues, please call me at (209) 518-2801 or email me at [frank.feng@cunamutual.com](mailto:frank.feng@cunamutual.com). ❖

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## IN MEMORIAM

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



Edith Armstrong	Human Services Agency
Kenneth Bateman	Sheriff
Ellis Brown	Communications
Marian Burke	SJGH
Manuel Camara	Public Works
Sukhminder Chahal	Public Works
Gladys De Pauli	SJGH
Lori Duncan	Environmental Health
Steven Flores	Public Works
Oliver Gibbs	Human Services Agency
John Haug	Public Works
Yoshiko Hosey	Auditor - Controller
Estella Hurst	Human Services Agency
Burton Kay	Public Works
E Knak	Treasurer
Kathryn Komure	SJGH
Karla Kuhl	Human Services Agency
William Moss	District Attorney
Wilma Murray	Rail Services
Lucille Neset	County Clerk
Cecilia Norwood	SJGH
Evelyn Pankow	Human Services Agency
Anna Pavey	SJGH
Elsie Philippi	Human Services Agency
Annette Pierson	Mental Health
Dennis Smith	Public Works
Jerry Sorrells	Channel Maintenance
Jerald Tarwater	Commissioner
Geraldine Terry	Juvenile Hall
Betty Wiederrich	Human Services Agency
Oralia Yabu	SJGH ❖

## 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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## KICK OFF THE NEW YEAR WITH FINANCIAL FITNESS from Back Page

**4. Expand your financial tool belt.** It's hard to stick to your physical fitness plans without the proper equipment. The same is true with financial fitness! Identify the tools that are currently available to you to help you execute your plan. For example, Financial Center members are able to automate their savings and loan payments; by designating portions of their incoming deposits toward various savings accounts and loan payments, members no longer have to worry about forgetting to complete a transfer or payment. You may also want to consider a free financial information service like Mint. With Mint, you are able to congregate all of your spending into budget categories, so you can easily see if you're staying on track with your plan. ❖

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.



### KICK OFF THE NEW YEAR WITH FINANCIAL FITNESS

Fitness and finances – they are two of the most common New Year’s resolution themes. So, as we kick off 2021, it only makes sense to combine the two! The New Year is the perfect time to embrace positive changes in all aspects of life, including our financial fitness.

Financial Center Credit Union has shared some steps we can each take this month to help us achieve fiscal fitness in 2021.

1. **Check your financial pulse.** The start of the year is a great time to conduct a quick review of your financial well being. Start by collecting all of your financial account statements and insurance plans, so you can calculate your net worth. Then, check your credit with the help of *AnnualCreditReport.com*, the service that enables you to access a free credit report from each of the three national credit bureaus once a year.
2. **Determine your fitness goals.** Once you’ve determined your current fitness level, you’ll be able to establish your fiscal fitness goals for the year. These could include creating an emergency savings fund, increasing your monthly savings, decreasing your spending, eliminating debt, or a combination of goals. When creating your goals, be sure to make them SMART – specific, measurable, achievable, realistic, and timely.
3. **Create a fiscal fitness plan.** Just like with physical fitness, it’s hard to stay on-track to achieve your financial goals unless you have a plan in place. As most of your financial goals will likely be tied to some aspect of your spending, take some time to develop a monthly budget so you know where your funds are going to help you achieve your goals. This is also an excellent time to schedule an appointment with your financial advisor to review your investment portfolio and discuss your long-term goals.

*Continued on Page 7*

RETURN SERVICE REQUESTED

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

