



# Cattails

For the Retired Public Employees of San Joaquin County

Member of CRCEA (California Retired County Employees' Association)



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Office: (209) 466-8556

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## PRESIDENT'S MESSAGE – by Bill Mitchell



The new year, like birthdays, are a time of reflection for me. On one hand, 2017 was certainly a tumultuous one. Virtually every morning, when reading the newspapers, looking at on-line news, or watching television news programs, there was something about which one just had to say, "Wow!" On the other hand, organizing checks and credit card statements in preparation for tax season (yes, it's that time again!) brought back pleasant memories of all the wonderful things my wife Kathryn and I did last year. And, as with the beginning of a new baseball season, I am filled with excitement for 2018 in contemplation of travel plans, volunteer opportunities, Sudoku puzzles to be solved, bridge games to be played, fine food and drink to be consumed, and the company of family and friends—just to name a few.

Likewise, RPESJC had its challenges in 2017, but it was also an exciting year. A number of Board members decided to step down during the year, requiring the selection of a few officers, adding more Board members, and reassigning some committee roles. The Post 82 supplemental payment was suspended effective March 1, 2017, and efforts to have it reinstated have been so far unsuccessful. Our long-time venue for monthly luncheons, UJ's Restaurant, was sold and is no longer able to accommodate us. Yet, 2017 was also a tremendous success. We drew a steady group of 40-50 participants at all of our monthly luncheons, and began in November to hold the luncheons at the Italian Athletic Club (IAC). There were 54 people at the first luncheon at the IAC! The attendance for

the Reno Fun Train exceeded all expectations, and the annual bus trips to Black Oak Casino/Oakdale Cheese Factory, San Francisco Giants, and Red Hawk Casino/Apple Hill were all sold out. Attendance at both the annual picnic at Micke Grove Park and the Holiday Luncheon was between 250-300.

I am looking forward to another exciting year for RPESJC in 2018. A Giants trip has been planned for Wednesday, April 11th (see enclosed flyer), and some out-of-the-ordinary excursions are under consideration. We will continue to watch the Post 82 developments, and are still hopeful for a successful resolution. Very little Board turnover is anticipated, and I look forward to continuing to work with this

*Continued on Page 2*

### Inside This Issue

<i>Activities Report</i> .....	2
<i>Thank you Dick Callistro</i> .....	3
<i>February Trivia</i> .....	3
<i>New RPESJC Members</i> .....	4
<i>New Retirees</i> .....	4
<i>Here And There</i> .....	5
<i>November Trivia Answers</i> .....	5
<i>Dates to Remember</i> .....	6
<i>Members Financial Services</i> .....	6
<i>In Memoriam</i> .....	7
<i>Financial Center Credit Union</i> .....	8

## ACTIVITIES REPORT – By Carol Carson



### RED HAWK/APPLE HILL

**W**ith hopes for fun and good fortune filling their heads, ninety-two retirees and their guests departed Hammer Ranch Center at 8:00 a.m. on October 25, 2017, in two buses headed to Red Hawk Casino and Apple Hill. After enjoying drinks and snacks, they played games of bingo both on the way up and on the way back. Bingo winners of \$15 cash were Winnie Fair, Rasheda Gaines, Anna Reynolds, Mary Serrano, and Marion Wold. Winners of lunch gift certificates or cards were: Ray Shalat, Kathryn Burton, Addie Wynns and Walter Dana.



Following the games of chance and lunch at Red Hawk, the travelers were on to stops at High Hill Ranch and Boa Vista Orchards where they enjoyed the opportunity to purchase apples, food items and gifts. Our intrepid travelers arrived back in Stockton at 4:00 p.m. with memories of a good time and mementos from Apple Hill.

Thank you to the following people who

helped with the trip: Mike and Arlene Smith, Margaret Miller, Sally Tanaka, Scott Onweiler, Bill Mitchell, and Janetta Powell.

### 2017 HOLIDAY PARTY

On December 14, 2017, RPESJC’s annual holiday party was attended by 270 members and special guests at the Waterloo Gun & Bocci Club. Holiday décor created a festive air while waiters served fantastic food of tri-tip, chicken marsala, baked pesto, salad and focaccia bread catered by Paul Ratto of Heritage Dining.

Following lunch numerous prizes were raffled to the group. This year the hard work of gathering and delivering these special raffle prizes was done by Marie Quilenderino. Thank you so much, Marie, and congratulations on your win of a huge bottle of wine donated by Financial Center Credit Union. Also, at this time we acknowledge that for the past several years this monumental task was accomplished by Arlene Smith.

*Continued on Page 5*



## PRESIDENT'S MESSAGE CONT.

dedicated group. Thank you to all Board members for your service, leadership, and flexibility. And, thank you to all RPESJC members for your friendship, companionship, feedback, and continued participation in this organization.

HAPPY NEW YEAR! ❖

## THANK YOU DICK CALLISTRO

**A**fter serving for at least a dozen years, including a period as President and as Chair of the Benefits Committee, Dick Callistro has stepped down from the RPESJC Board of Directors.

Over the years, Dick was directly involved in a number of organization accomplishments, including the following:

- ✦ Provided leadership on all matters related to the Ventura Settlement, especially the Post 82 beneficiaries' issues;
- ✦ Developed and implemented the Alternate Retiree Board member to the Board of Retirement, and also served in that capacity;
- ✦ Obtained approval from the Board of Retirement and County of San Joaquin for the allowable use of the Sick Leave Bank to pay for Medicare Part B premiums;
- ✦ Cultivated effective working relationships with the County Benefits Administrator and health plan representatives to address issues affecting retirees such as premium costs, coverage, and alternatives such as high and low option plans that provide retirees with more choices;
- ✦ Implemented additional benefit options from the Pacific Group Agencies Inc., which also increased membership in RPESJC;
- ✦ Took part in open enrollment meetings each March to give and receive information on various health plan options for retirees in attendance;
- ✦ Initiated presentations to County employees, who were about to retire, to advise them of RPESJC membership benefits, thus increasing the numbers of RPESJC members.

Dick was an engaging, active Board member. He participated in all the summer picnics and holiday luncheons, working with fellow volunteers to set up the venues and clean up afterwards. He also attended most of the RPESJC social activities from casino bus trips to ocean cruises. Dick developed a number of membership recruitment efforts, including refrigerator magnets that were provided to all retirees, not just RPESJC members. The "marble game" played at each of the monthly RPESJC luncheons was a Dick Callistro creation!

Perhaps most importantly, Dick was an active participant

in RPESJC Board meetings, offering his comments and opinions on all topics discussed. The growth and success of RPESJC is directly attributable to Dick's dedication and service.

Thank you, Dick, and best wishes as you continue your retirement. ❖



## FEBRUARY TRIVIA—Music

- 1) What was the name of Taylor Swift's first album?
- 2) In what year did Paul McCartney announce he was going to quit the Beatles?
- 3) Where was the very first Hard Rock Café opened?
- 4) Who was the lead singer for the early Rock and Roll Band the Crickets?
- 5) American Singer Johnny Cash passed away in what year?
- 6) What American singer and song writer first wrote and recorded the song 'Blue Suede Shoes' in 1955?
- 7) What was the highest selling album in the 1980's?
- 8) "Hallelujah" is a song written by which Canadian recording artist?

*Answers on Page 5*

## Welcome NEW RPESJC Members!

Name	Department
Tommie Barney	*
Patricia Colvin	Behavioral Health
Denise Daigre	*
Shahidad El Amin	Child Support Services
Gordon Ford	*
Pamela Hicks	Hospital Medical Records
Steve Mann	Information Systems
Proceso Marcos	Public Defender
Michael Maury	Public Health
Katie Roe	*
Kenneth San Agustin	Sheriffs Office
Larry Williams	Substance Abuse
Linda Wingett	*

\*Retiree declined to give department name

## NEW MEMBERS WANTED

RPESJC is asking for help from the membership in recruiting new members during 2018. If you know a retired public employee who is not a member of RPESJC, or someone planning to retire soon, urge him or her to join our association. RPESJC is the voice for retirees before the Board of Retirement and the Board of Supervisors. Please call the office at 209-466-8556 for membership packets, and let's start recruiting new members. Thank you. ❖

Congratulations

## NEW RETIREES

Name	Department	Years
William Aaron	SJGH	34
Jim Allan	Deferred	21
Fredrika Anderson	Human Services	16
James Austin	Utility District	18
Paula Avila	SJGH	28
John Bacay	Human Resources	10
Debi Banez	Behavioral Health	36
Tommie Barney	Substance Abuse	21
Jannean Bentley	Human Resources	17
Cheryl Beyer	Child Support	32
Roxanne Birrueta	Public Health	24
Pamela Boss	Sheriff	13
Robin Brummitt	SJGH	31
Bryan Caldwell	Courts	20
Virgil Ray Canada	Sheriff	15
Michelle Careyyette	Courts	16
Stanley Carlson	Sheriff	32
Jose Castillo	Solid Waste	17
Jay Chevalier	Public Health	31
Mercella Chukwueke	Human Services	32
Michael Cockrell	Emergency Services	35
Lori Coumas	Deferred	13
Debra Craig	Probation	36
Denise Daigre	Deferred	15
Robert Durham	Mosquito Abatement	31
Maria Flores	Mental Health	17
Mary Foster	Probation	30
Gregory Furey	District Attorney	28

Lester Garcia	Sheriff	16
Roselee Gipson	Health Care Services	32
Karen Groupe	Public Works	26
Thomas Hennig	Deferred	16
Marianne Hernandez	Children's Services	35
Maria Hornback	Human Services	27
Tammy Hundley	SJGH	25
Aaron Jenkins	Deferred	5
Azra Khan	Mental Health	9
Shabbir Khan	Treasurer-Tax Collector	38
Sandra Kraham	Treasurer-Tax Collector	18
Raymond Lee	Substance Abuse	17
Rachel Lopez	Sheriff	6
Rose Ann Low	Courts	14
Robert Luntao	Deferred	4
Samuel Malcolm	Sheriff	28
Elizabeth Martin	SJGH	36
Yuriy Matyurin	Solid Waste	10
Wildora Mayo	SJGH	16
Stephen Mettler	Sheriff	31
Deborah Montano	Deferred	14
Diego Mortera	Mental Health	14
Janeen Nakao	Public Health	13
Michael Odenthal	Sheriff	18
Norma Orozco	Purchasing	16
Michael Padilla	Sheriff	26
Irma Parsons	SJGH	30
Robin Pasterski	CCS-MTU	28
Trent Pasterski	Deferred	5
Robert Pezzi	Fleet Services	26

## HERE AND THERE

In November, retiree Jim Rogers (Sheriff & DA's Office) with his wife Liz traveled half way around the world to spend eight nights at the Club Med Finolhu, in the Maldives. After a 22 hours flight with an 11-hour layover in Hong Kong, they relaxed in a beach front villa overlooking the white sands and turquoise Indian Ocean. They also went parasailing and stand-up paddle boarding. Jim took a cooking class and learned how to make Maldivian Grilled Tuna with Curry Sauce, which he hopes to share the recipe after figuring out how to convert from metric. ❖



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Website <http://www.havenofpeaceinc.org>

Women's & Children's Underwear and Toilet Paper Urgently Needed

## ACTIVITIES CONT. FROM PAGE 2

A huge thank you to Trish Huarte-Pechan for the wine that she and her husband gave as prizes. Thanks to SJCERA for the beautiful wine basket they donated. Michael Duffy and Frank Feng from Financial Center Credit Union are also thanked for their wonderful donations.

Special thanks to our members for the donations you brought for Haven of Peace. Several truck loads were necessary to deliver all this largesse to its destination.

### REMINDERS

Our monthly luncheons continue to be the second Thursday of the month at the Italian Athletic Club. Join us for good food and companionship! Our next baseball outing is Wednesday, April 11, 2018 – Giants v. Arizona Diamondbacks. See the attached flyer for cost and time of the event. ❖

## NEW RETIRES CONTINUED

Name	Department	Years
Chanya Prum	SJGH	19
Eric Ratner	Deferred	7
Juanita Rivera	Human Services	32
Louisia Robertson	SJGH	35
Edward Roderick	Deferred	27
Katie Roe	Child Support	10
Michele Rowland-Bird	Behavioral Health	27
Lisa Sahagun	Behavioral Health	9
Kenneth San Agustin	Sheriff	12
Rosa Sanchez	Courts	13
Carrianno Saulsberry	Deferred	16
Lisa Schmidt	District Attorney	16
David Stuart	Historical Society	10
Margaret Szczepaniak	Health Care Services	11
Cynthia Thomlison	Deferred	1
Kathy Tidwell	Deferred	7
Mary Vallery	Deferred	1
Janine Woods	Deferred	3
Marsha Wright	Human Services	39
Tommy Yandell	Deferred	15

## FEBRUARY TRIVIA ... ANSWERS

- 1 – Taylor Swift's first album was called *Taylor Swift*.
- 2 – Paul McCartney made the announcement in 1970.
- 3 – The first Hard Rock Café was opened in Piccadilly, London.
- 4 – The lead singer of the Crickets was Buddy Holly.
- 5 – Johnny Cash passed away in 2003.
- 6 – Carl Perkins wrote and first recorded the song "Blue Suede Shoes."
- 7 – The album *Thriller* by Michael Jackson was the highest selling album.
- 8 – "Hallelujah" was written by Leonard Cohen.



## Dates To Remember

Thursday, February 8, 2018	Monthly Luncheon at Italian Athletic Club, 11:30 a.m. Guest Speaker: Author Angelique Anderson
Thursday, February 22, 2018	Board Meeting (Members Welcome) @ 10:00 a.m. in the SJCERA Office
Thursday, March 8, 2018	Monthly Luncheon at Italian Athletic Club, 11:30 a.m. Guest Speaker: Bryan Meadows, Stockton Ports
Thursday, March 22, 2018	Board Meeting (Members Welcome) @ 10:00 a.m. in the SJCERA Office
Wednesday, April 11, 2018	Giants Game vs. Arizona Diamondbacks @ 8:30 a.m. Bus leaves from Hammer Ranch Center, Stockton
Thursday, April 12, 2018	Monthly Luncheon at Italian Athletic Club, 11:30 a.m. Guest Speaker: TBD
Thursday, April 26, 2018	Board Meeting (Members Welcome) @ 10:00 a.m. in the SJCERA Office

## 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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**Question:** What is the best way to talk about my estate plan with my children? I'd like to make things easy for them after my passing but don't want them to know too much about my finances just yet. I still want to keep my financial independence. Thanks!

**Answer:** Talking about "the end" is not the easiest thing to do. Many people may create some type of estate plans with help of financial and legal professionals, but often-times leave their heirs out of the conversation.

How much should you tell your heirs about your estate plan? This is decidedly a matter of personal preference. You may want to share a great deal of information with them, or you may want to keep most of the details to yourself. Either way, they should know some basics.

You don't need to tell your heirs how much they will inherit. You can let them know about the planning steps you have taken to make a difficult time a bit easier. For example, you can tell your loved ones that you have a

will and/or a revocable living trust, and whom you have designated as the executor or successor trustee. You can also tell them that you have an advance health care directive in place and inform them who you have named as an agent to make health care decisions on your behalf if you cannot do so.

Obviously, you must keep certain details close to the vest. However, you should at least let your heirs know the location of your important documents, such as wills, trusts and financial accounts. You also need to tell them the contact information for your financial adviser, your CPA, and any other professionals you consult. Tell your heirs the role these professionals have played for you and why their judgment should be trusted. You may even want to bring your heirs to meet them.

So, if you have planned for the transfer of your wealth, you are ahead of many of your peers. Just see that your intentions, and some specific details, are effectively communicated.

If you would like to have more information on this topic or other financial issues, please call me at **(209) 948-6024 ext 50140** or email me at [frank.feng@cunamutual.com](mailto:frank.feng@cunamutual.com).

*\*Financial advisors are not attorneys. Please consult an attorney for legal advice.*

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## IN MEMORIAM

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



Theresa Angeli-Smith	11/20/17	Probation
Mae Armstrong	12/2/17	Public Health
Josephine Bacci	12/4/17	Beneficiary
Stephen Crosby	9/25/17	Sheriff
Joseph DeSilva	9/30/17	District Attorney
Kathi Detmering	11/29/17	Substance Abuse
Lois Gulley	11/4/17	Mental Health
Kathy Gutierrez	12/22/17	Mental Health
Elbert Hash	11/30/17	Lincoln Fire Dist.
Dixie Holden	12/25/17	Beneficiary
Cora Holley	11/25/17	SJGH
James Hollingsworth	9/27/17	SJGH
Mary Holman	10/23/17	SJGH
Denise Humphrey	10/12/17	Substance Abuse
Purita Jensen	11/10/17	Human Services
Ruthann Jones	12/14/17	Mosquito Abatement
Eriko Kelley	10/7/17	Human Services
Patricia Lapitan	12/24/17	Sheriff
Patricia Mallars	9/29/17	Beneficiary
Gary McDonald	10/13/17	Health Care Services
Correne McMakin	9/20/17	Beneficiary
Ada Mew	8/31/17	Human Services
Bernard O'Neill	11/25/17	Auditor-Controller
Roger Peterman	11/3/17	Tracy Cemetery
Harry Rieber	11/20/17	Beneficiary
Ronald Ross	9/25/17	Public Health
Mary Solari	11/25/17	Beneficiary
Donald Truitt	12/15/16	Sheriff
Ray Utley	10/4/17	Beneficiary
Robert Vermeulen	9/26/17	Govern. Buildings
Yukiko Yanagi	11/9/17	Probation

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

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*Member comments and suggestions should be directed to Staff Advisor, RPESJC Newsletter. Email: rpesjc@sbcglobal.net, or contact*

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# FINANCIAL CENTER CREDIT UNION

## – by Michael P. Duffy President/C.E.O.



### BUYING A CAR? CONSIDER THESE THREE QUESTIONS TO HELP SAVE MONEY

When it comes time to buy a car, you can be certain of one thing—it's going to cost you quite a bit of money! With heated (and air conditioned!) seats, navigation systems, back up cameras, and even self-parking capabilities, today's cars come packed full of helpful features. Here are three choices to consider, as shared by Financial Center Credit Union:

#### 1. New or Used?

As you probably already know, cars depreciate greatly within the first couple of years of purchase. The idea of buying a used car isn't always appealing, especially when you think back on cars that you held onto for 7, 8, or 9+ years. However, buying used doesn't necessarily mean you're taking on a car with a large number of miles or that is missing some of the newest technologies. In fact, you can often find inventory that is only one to two years old. This means you get some of the newer features, while letting someone else take the brunt of the vehicle's depreciation!

#### 2. Cash or Credit?

While it's certainly a nice feeling to be debt-free, sometimes an auto loan makes more financial sense.

Dipping into your everyday savings can make a large dent in your reserves; and pulling cash from investments can often cost you more than the interest payments on a loan. To make your decision, think about the following:

- Will paying in cash put you below your savings balance goal?
- If you pay with cash, will you have enough in your rainy day fund to cover any unexpected medical or household expenses?
- If pulling money from a retirement or investment account, have you compared your potential loan interest rate with your average returns on your investment?

#### 3. What Add-ons Will Actually Get Used?

When it comes time to choose your specific car, you may find that a couple of the features you want aren't available in the base model. Before you pay for an upgraded model, take a couple of minutes to review the difference between the packages and do an honest gut check on which features you are likely to use. Many features are available to add onto the base model and don't require you to pay for the additional gadgets and gear that you don't intend to use. Car manufacturer websites will let you price out both routes (luxury model vs base model with add-ons) to see which is the more economical choice. ❖

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