



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



In this column at the same time last year, I took the opportunity to reflect on our organization's challenges and accomplishments during 2017 and looked forward to our opportunities in 2018. Then, about a week after the deadline to submit newsletter articles, I was diagnosed with cancer, before *Cattails* even went to print! Thanks to an outstanding healthcare team and the support of family, friends, and colleagues, I made it through the many months of grueling treatment and recovery. Today, the cancer is in remission, and I'm building up my strength and stamina. I'm putting 2018 behind me, and am grateful for my health today!

I'm also grateful to be a member of a defined benefit pension plan. It is comforting to count on a specific amount of income every month and not have to rely on investments that might disappear in the volatile stock market. However, that's easy for me to say. My career in county service spanned 3 jurisdictions and 40 years, and I retired as a department head. My retirement income is quite comfortable. That is not true for a great many of our RPESJC members. The majority of retirees did not spend their entire adult lives working for the County. For some, their pensions and Social Security payments may provide for only a meager existence or is not even sufficient to meet basic needs. Considering that retirement payments are calculated on a variety of factors, including highest compensation, people who retired from the County many years ago are receiving income based on salaries that were far below what employees in similar positions earn today. And we certainly know that the dollar does not buy today what it did back then! I have heard about RPESJC members, particularly those who had received the "Post 82" supplement, who have difficulty paying for Medicare supplemental health insurance or even necessities of daily

living such as medication or food. I encourage retirees who find themselves in a similar situation to explore programs and services of the San Joaquin County Human Services Agency. Its web site is www.sjchsa.org, and the telephone number for its Aging and Community Services department is 209-468-1104. There are food services such as Meals on Wheels, congregate dining, and the commodities program. One might even be able to obtain assistance with energy bills. If there is not a program that meets your needs, someone may be able to refer you to some other service available in the community.

On a lighter note, RPESJC had a successful 2018. The monthly luncheons at our new location, the Italian Athletic Club, sustained its traditional attendance of 40 to 50 people, and included interesting speakers on a wide range of topics. Our trips to the San Francisco Giants, Santa Cruz Follies, and Red Hawk Casino/Apple Hill

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ACTIVITIES REPORT — By Carol Carson



HOLIDAY PARTY:

A good time was had by all!! The Waterloo Gun & Bocci Club was the festive scene for 268 members and guests to enjoy a feast of tri tip, chicken cacciatore, alfredo pesto pasta, roasted vegetables, focaccia bread, meat & cheese platter, and delicious apple pie. No one left hungry, I'd dare say.

The tables were beautifully set and laden with favors from RPESJC (chocolate bars) and from FCCU and Frank Feng (calendars and tote bags). Frank also donated four beautiful gift baskets for the raffle. Thank you also, FCCU President Michael Duffy, for donating the Grand Prize – a child-sized Mercedes electric car which was won by member Janetta Powell.

A special thanks goes to retired Asst. CAO Trish Huarte-Pechan and her husband Dave Pechan for donating the wine prizes from their Miramount Winery!

The wrapped and beribboned raffle prizes were ferried throughout the gathering by RPESJC members as Pat Lynch called out the winners. Kudos to Marie Quilenderino for obtaining and wrapping the plethora of raffle prizes—what a prodigious task! Thanks also goes to Alice Callistro, Arlene Smith, Sally Tanaka, and Carolyn Estrada for wrapping the chocolate bars and the wine.

Best of all our members had the opportunity to mingle with the other retirees, their friends, and former fellow workers!



The holiday spirit of giving was on full display given the many donations of goods and money for our charity - Haven of Peace. Thank you, members! Your generosity was much appreciated.

2019 TRIPS:

Board members have been busy putting together a program for members' enjoyment in 2019. The flyers for the first two events in 2019 are included in this *Cattails*. Register and send your checks to RPESJC right away to make sure you are able to attend.

March 20, 2019 –Black Oak Casino followed by “A Chorus Line” at the Sierra Repertory Theatre in Sonora. Gamble, eat, and then relax at a play.

Play Ball!! GIANTS GAME at AT&T Park—The S.F. Giants play the San Diego Padres, Wednesday, April 10, 2019. The seating area is on the concourse that overlooks the field with access to the Club concourse and upscale bar area.

The RPESJC Board wishes you all a Happy New Year!

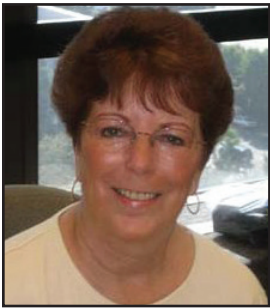


PRESIDENT'S MESSAGE CONT.

were sellouts, and the annual picnic and holiday luncheons each approached 300 participants. From an organizational perspective, we continued to advocate for restarting the "Post 82" payments; we adopted a records retention policy; the development of a scholarship program for RPESJC member children and grandchildren is underway; and Board of Directors membership was essentially stable for the year. A list of the exciting events for 2019 is included in this newsletter, as are flyers for the first two outings. There is also a brief article about Board of Directors vacancies, especially the desire for a person who was a sworn member in the public safety sector. I look forward to another great year in 2019!



CRCEA MARIN COUNTY FALL CONFERENCE REPORT — By Pat Lynch



The biannual California Retired County Employees Association (CRCEA) conference is an opportunity to network and exchange ideas, and to then share this information with our retirees. As expected, the programs were both informative and entertaining. The keynote

speaker was professor Gordon Lithgow, PhD. He spoke about "What the Latest Research on Aging is Telling Us." Dr. Lithgow believes that aging can be slowed if we seek what is common among diseases of aging (such as cancer, heart disease, Parkinson's Disease, Alzheimer's Disease, macular degeneration, osteoporosis, etc.), much like many communicable diseases (measles, mumps, tuberculosis, smallpox, rubella, syphilis, etc.) were controlled after it was discovered that they were all caused by bacteria and viruses. Looking at failure of protein homeostasis has provided some promising results. It was suggested that vitamin D deficiency might play a role, and that we discuss this with our doctors.

Timothy Talbot addressed "Public Employee Pension Rights are Under Judicial Attack - Will the California Rule Survive?" Local government officials and the public are concerned that increasing public pension costs create situations such as reduced public services and civic improvement projects. Benefits for those already retired appear to be safe. However, there are court challenges to allow pensions for current workers to be reduced going forward.

Mark Vandersoff described "Adult Protective Services in Marin County." He pointed to data that one in ten people over 60 are being abused physically, mentally, and/or financially. The perpetrators are: family - 57.9%, friends - 16.9%, and working caregivers - 14.9%. We need to look out for each other!

Kevin Prindiville gave an update on Federal Advocacy by speaking about "Justice in Aging." There are 7.2 million seniors living in poverty. Elderly women and those in fair or poor health are most likely to be poor. Homelessness is increasing among seniors, and many are aging into poverty.

Amy Brown, the legislative advocate for CRCEA, gave an update on the latest legislation and political scene in Sacramento. Although there is very little current legislation about pensions, the elections brought ten new assembly members, eight new senators, a new Governor, Lieutenant Governor, Treasurer, and Insurance Commissioner. We will have to wait and see what their agendas will be.

The next CRCEA conference in April should have the latest information from the Capitol. Bill Mitchell, RPESJC President, Vice President Jerry Herrmann, and myself attended the conference (Jerry takes the best notes for me!). In addition to the presentations, there were breakaway sessions in which counties shared information and the latest news to bring back to their boards. It is time well spent with the other 19 counties. ❖

FEBRUARY TRIVIA — FOOD

- 1) What kind of golf leant his name to a mixture of iced tea and lemonade?
- 2) The Carolina Reaper, Doeset Naga, and the Trinidad Scorpion are all varieties of which kind of edible plant?
- 3) What do the letters C & H stand for in the C & H sugar?
- 4) If a liquor is 100 proof, how much alcohol does it contain by percentage?
- 5) What ingredient is added to white sugar to make brown sugar?
- 6) Moscow Mule is a type of cocktail popularly served in what?
- 7) Founded in 1921, this company is credited with being the first fast food chain?
- 8) The Cajun Holy Trinity of cooking consists of what three vegetables?

Answers on Page 5

Welcome NEW RPESJC Members!

Name	Department
Rachael Carbajal	Employ Economic Dev.
Marsha Chellsen	Public Health
Barbara Engstrom	*
Abdul Hakim	Probation
Maria Hinsey	Probation
Janna Huber	Sheriff
Conrad Hunziker	Sheriff
Ronald Kreutner	SJ General Hospital
Kimberlee Lawrence	Human Services
Laura Rosen	Public Defender
Gerald Smith	Public Works
Jenney Sparks	*
Maria Turner	Superior Court ❖

*Retiree declined to give department name



The RPESJC Board of Directors continues to have vacant positions on its 15-member board. We are actively seeking to fill three vacancies (including one safety member) with a strong desire to contribute to the well-being of fellow San Joaquin County retirees. The term of office for these positions begins immediately following an appointment by the RPESJC Board of Directors.

RPESJC members in good standing may submit a letter of interest to RPESJC Board of Directors, PO Box 8556, Stockton, CA 95208-0556 or by e-mailing us at RPESJC@gmail.com. ❖



NEW RETIREES

Name	Department	Years
Suzanne Arias	SJ General Hospital	15
Michael Beck	Deferred	13
Paul Bo	Public Works	11
Kristin Bolce	Deferred	7
Lucille Capo Rome	Deferred	8
Rachael Carbajal	Employ Economic Dev.	24
Marsha Chellsen	Public Health	17
Joan Collins	Public Health	6
Angelo Dakopolos	Deferred	11
George Dutra	Public Works	17
Lorna Guerrero	Superior Court	15
Paul Harden	Deferred	1
Gloria Harrell	Public Defender	10
Julio Hernandez	Public Works	11
Maria Hinsey	Probation	2
Janna Huber	Deferred	28
Conrad Hunziker	Sheriff	11
Douangchanh Intluxay	SJ General Hospital	27

Karen Jordan-Walker	Juvenile Detention	17
Robin Kelly	Deferred	6
Ronald Kreutner	SJ General Hospital	5
Lora Larson	Deferred	9
Kimberlee Lawrence	Human Services	12
Vickie Marzolf	Human Services	33
Christopher Mateo	Deferred	8
Robert McNatt	SJ General Hospital	11
Mary Olivarez	Mountain House	11
Rosie Rodriguez	Deferred	9
Ronald Rowe	Deferred	7
Jon Ruiz	Public Works	20
Guillermina Salcedo	Mental Health	27
Gerald Smith	Public Works	29
Somchai Thienpothong	Deferred	7
Jeffrey Traverso	District Attorney	17
Laura Tudisco	Deferred	2
Maria Turner	Superior Court	11
Ramiro Zuniga	SJ General Hospital	5

❖

Congratulations

MONTHLY LUNCHEONS

The October 2018 monthly luncheon was attended by 50 members and guests. We welcomed first time attendee Diane Schultz who retired from Public Health. The guest speaker was Evan Stone from the Stockton Kings G-League Basketball Team.

There were two raffle prize winners. Kay Zeigler and Sue Donahue both won floral arrangements donated by Frank Feng and his assistant Tamara Langenfeld from the Financial Center Credit Union. Peter Lepisto won a pair of Stockton Kings Basketball tickets. Janetta Powell's lucky number was drawn to play the marble game. She drew the black marble and won \$65.

The November 2018 monthly luncheon was attended by 42 members and guests and our guest speakers were Veronica Pehl, Public Health Program Manager of Communicable Diseases and Dr. Gordon Arakawa, Assistant Health Officer. They spoke of Valley Fever or Cocci, the signs, symptoms, high risk areas, and prevention.

This month Military Veterans, Jerry Arnell, David Carleton, Jerry Herrmann, Don Keat, and Scott Onweiler were thanked for their service with a free meal.

The November raffle prize winner was Scott Onweiler. He won a Ghiradelli Chocolate Gift Basket donated by Frank Feng and Tamara Lagenfeld from the Financial Center Credit Union. Laverne Mazzilli's number was drawn for the marble game. She drew the black marble and won \$25.

The Month of December was the Annual Holiday Luncheon. Please see the Activities Article by Carol Carson.

The next luncheon will be held on Thursday, February 14, 2019 at the Italian Athletic Club - 3541 Cherryland Avenue in Stockton. The cost for lunch is \$16 per person with an optional additional \$1 contribution to our charity Haven of Peace. We hope to see you there. Maybe you will be the lucky winner of a raffle prize or cash prize from the marble game. ❖

UPCOMING 2019 RPESJC ACTIVITIES

MARK YOUR CALENDARS!!!!

THURSDAY, JUNE 13, 2019

Annual RPESJC Picnic
Reservation flyer will be in the May Cattails

SEPTEMBER 18, 2019

Old Sacramento/Train Museum/Lunch on your own
Reservation flyer will be in the August Cattails

OCTOBER 2019 (DATE TO BE ANNOUNCED)

Red Hawk/Apple Hill Casino Bus Trip
Reservation flyer will be in the August Cattails

THURSDAY, DECEMBER 12, 2019

Annual RPESJC Holiday Luncheon
Reservation flyer will be in the November Cattails

FEBRUARY TRIVIA ... ANSWERS

- 1) Arnold Palmer has a type of tea named after himself.
- 2) All of those plants are from the genus of the chili plant.
- 3) C & H stand for California and Hawaii.
- 4) 100 proof is 50 % alcohol
- 5) Molasses is the ingredient that turns white sugar into brown sugar.
- 6) A Moscow Mule is served in a copper cup.
- 7) White Castle was founded in 1921.
- 8) The Cajun Holy Trinity of cooking consists of onions, bell peppers and celery. ❖

Dates To Remember

Thursday, February 14, 2019	Monthly Luncheon at Italian Athletic Club, 11:30 a.m. Guest Speaker: Terry Williams, Dir. of Marketing and Engagement, San Joaquin Regional Transit Dist.
Thursday, February 28, 2019	Board Meeting (Members Welcome) @ 10:00 a.m. in the SJCERA Office
Thursday, March 14, 2019	Monthly Luncheon at Italian Athletic Club @ 11:30 a.m. Guest Speaker: TBD
Wednesday, March 20, 2019	Black Oak Casino/Sierra Repertory Theatre "A Chorus Line" Production @ 7:30 AM Bus leaves from Hammer Ranch Center, Stockton
Thursday, March 28, 2019	Board Meeting (Members Welcome) @ 10:00 a.m. in the SJCERA Office
Wednesday, April 10, 2019	San Francisco Giants vs. San Diego Padres @ 8:30 AM Bus leaves from Hammer Ranch Center, Stockton
Thursday, April 11, 2019	Monthly Luncheon at Italian Athletic Club @ 11:30 a.m. Guest Speaker: TBD
Thursday, April 25, 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®
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Question: Now that the new tax law is in place, could you tell us if the new tax law will have any direct impact on our retirees? Thanks!

Answer: Needless to say, the new tax law, "Tax Cuts & Jobs Act" or TCJA, was in effect 2018 and has impacts on many people and businesses. The following are a few items that is affecting retirees directly.

1. The standard deduction for 2018 has increased to \$12,000 for single filers (\$24,000 for married filed jointly). If you are 65 or older, the standard deduction is \$1,600 larger for singles filers (\$2,600 for married filed jointly). That makes the total 2018 standard deduction for an individual taxpayer at least 65 years of age a whopping \$13,600, more than double what it was in 2017.¹
2. This year, the Internal Revenue Service will let you deduct qualifying medical expenses once they exceed 7.5% of your adjusted gross income. In 2019, the threshold will return to 10% of AGI, unless Congress acts to preserve the 7.5% baseline. The I.R.S. list of eligible expenses is

long. Beyond out-of-pocket costs paid to doctors and other health care professionals, it also includes things like long-term care insurance premiums, travel costs linked to medical appointments, and payments for durable medical equipment, such as dentures and hearing aids.²

3. If you have lived in your current residence for at least two of the five years preceding a sale, you can exclude as much as \$250,000 in gains from federal taxation (a married couple can shield up to \$500,000). These limits, established in 1997, have never been indexed to inflation. The Department of the Treasury has been studying whether it has the power to adjust them. If modified for inflation, they would approach \$400,000 for singles and \$800,000 for married couples.^{3 4}
4. If you are 70½ or older and don't need the Required Minimum Distribution (RMD) for your living expenses, you have the option to make a donation to a charity by using a Qualified Charitable Distribution (QCD). The donation will count toward your RMD and it could be excluded from your taxable income.⁵

If you would like to have a close look at the finances of your own retirement, or have questions on any other financial issues, please call me at (209) 518-2801. You can also email me at frank.feng@cunamutual.com

Representative is NOT a tax advisor. For specific tax questions, please consult a CPA or tax professional. ❖

References: 1-fool.com/taxes/2018/04/15/2018-standard-deduction-how-much-it-is-and-why-you.aspx [4/15/18] 2-aarp.org/money/taxes/info-2018/medical-deductions-irs-fd.html [1/12/18] 3-loans.usnews.com/what-are-the-tax-benefits-of-buying-a-house [10/17/18] 4-cnbc.com/2018/08/02/some-home-sellers-would-see-huge-savings-under-treasury-tax-cut-plan.html [8/2/18] 5-tinyurl.com/y8slf8et [1/31/18]

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IN MEMORIAM

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



Herbert Bacon	Govt. Bldgs
Louise Bartholomew	Human Services
Arthur Beeskau	Mosquito Abatement
Dan Campodonico	Fleet Services
Mary Clement	Human Services
Barbara Eckles	Human Services
Leonard Fischer	Parks & Rec
Jessie Fonzi	Community Development
Violet Freeman	Assesor
Tim Graves	Juneville Hall
Glenna Henson	SJ General Hospital
Mary Jones	Probation
Sammie Lawrence	Marshal-Stockton Judicial District
Barbara Lutge	Public Health
Martha Martin	North County Landfield
Rodney Newhall	Substance Abuse
Carol O'Flaherty	General Hospital
Albert Quails	Public Works
Wesley Schimke	Roads
Lisa Schmidt	District Attorney
Larry Sherman	Sheriff
James Smith	Sheriff
Tyrone Stallworth	Mental Health
Pearl Sullivan	Public Health
Leslie Todd	Ag Center
Margie Tucker	SJ General Hospital
Elizabeth Williams	SJ General Hospital

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@gmail.com, or contact

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Stockton, CA 95208-0556
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The RPESJC Newsletter is published four times each year. The information published in it is believed to be reliable. However, the newsletter staff assumes no responsibility for inaccuracies contained herein.



GRIEF SUPPORT WINTER 2019

Adult Groups General Loss

Lodi – 1300 W. Lodi Ave Ste S

January 8, 2019 – February 12, 2019

March 19, 2019 – April 23, 2019

5:30 PM – 7:00 PM

Manteca – 179 W. North Street

February 19, 2019 – March 26, 2019

5:00 PM – 6:30 PM

Comfort through Grief

Every Tuesday in Stockton
3888 Pacific Ave – 12:45 – 2 PM

Pre-Registration is required: Please call (209) 957-3888 or register on their website at www.hospicesj.org

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 2019, 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 2019

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.
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.



RETURN SERVICE REQUESTED

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Stockton, CA 95208-0556

