



# 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



**A**s the new year rolled around, I was thinking about many of the clichés associated with aging and time; how it all goes by in the blink of an eye, that the kids grew up so fast, the things I would do differently if I had it to do all over again. At what moment did I get so old? Do

you remember Y2K? Our department made preparations (it seemed like) forever. Some of us had to report for work that New Year's Eve, while others - like myself - were on-call. We waited nervously as midnight approached, and then...nothing! The world didn't crash. As a kid, I was acutely aware that (barring something untoward) the year 2000 would arrive during my lifetime. Then, it seemed so far off. And now, Y2K was 20 years ago! Yes, how time flies.

As much as the consequences of aging continue to manifest themselves, I'm grateful to wake up every morning. The year 2019 was a year of positive health and dental checkups, exceeded expectations at the bridge table, and renewal of travel adventures. Also, my wife Kathryn received the Lodi Mayor's Community Service Award as volunteer of the year, and all three of our kids, being college graduates, are healthy, working, and out on their own. Likewise, 2020 should be a great year! We're planning on two overseas adventures, hopefully one or two road trips with the San Francisco Giants, several bridge tournaments and, of course, a year of politics leading up to the presidential election and many important state ballot measures.

Also, RPESJC had a successful 2019. All of the events were well-attended, and we tried something new with a trip to Old Sacramento and the California Railroad Museum. In the absence of other requests from our members, RPESJC in 2020 will again be offering our

most popular events. We'll go to the Black Oak Casino in March and the San Francisco Giants in April (flyers for both of these events are inserted in this newsletter); the annual picnic at Micke Grove will be held on June 11th; a theater outing is being planned for late summer/early fall, while the Red Hawk Casino/Apple Hill excursion will occur as usual in October; the year will conclude with the Holiday Luncheon on December 10th. An exciting year to be sure. It's likely to go by quickly; don't blink! ❖

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## ACTIVITIES REPORT — By Carol Carson



It's hard to realize, but we're now looking at 2019 in the rearview mirror. "Tempest fugit" as the Romans said, or "Time flies" in modern English. Our holiday parties are just happy memories now, and a new year is unfolding before us.

### APPLE HILL AND RED

#### HAWK CASINO

What did RPESJC members recently enjoy? We rang in the fall season with our trip to Apple Hill and Red Hawk on October 23 where visions of jackpots danced in our heads. A few even came home money ahead! Winners at bingo on the buses were: Susan Donahue, Vicki Wagner, Barbara Dunton, Rose Tanaka, and Priscilla Ong. Our two busloads of retirees and guests then enjoyed the apple fritters, apple pies, and apple everything at Boa Vista and High Hill Ranch. Our bus drivers then whisked us safely back home.



#### HOLIDAY PARTY

Our annual holiday party was held December 12, 2019, at the Waterloo Gun and Bocce Club in Stockton. There were 218 members and guests in attendance, enjoying the chance to see their former co-workers and friends. The food was delicious, and the hall looked beautifully festive and grand. Food was served buffet style, and the servers kept the tables stocked. Each table got their own apple pie. President Bill Mitchell opened the luncheon with welcoming comments and introductions of Board members and special guests. Among these were County Supervisors Kathy Miller and Tom Patti; SJCERA Board members Chanda Bassett, Phonxay Keokham, Treasurer/

Tax Collector, Margo Praus, and Adrian Van Houten; and Johanna Schick, CEO, SJCERA. Distributing gifts and calendars from FCCU was Frank Feng, Erika Jauregui, and Tamara Langenfeld. Also present were Dave Pechan and Trish Huerta-Pechan who donated wine from their Miramont Winery as gifts that were distributed to raffle winners.



Many thanks go to Marie Quilenderino for obtaining and wrapping the raffle prizes and to Arlene Smith, Alice Callistro, and Sally Tanaka for their help.

Ernie Schmidt was the winner of the child-sized car donated by FCCU. Rose Williams won the \$100 raffle prize donated by RPESJC.

#### 2020 TRIPS:

Board members have begun planning trips for our members in the new year. Flyers for the first two events in 2020 are included in this Cattails. The first two events of 2020 are: games of chance at BLACK OAK followed by the Sierra Repertory Play CAMELOT on 3/18/20; Then on 4/29/20, are you ready for some baseball? Our annual Giants Game against the Philadelphia Phillies is at Oracle Park. ❖

## RPESJC LAUNCHES RICHARD CALLISTRO SCHOLARSHIP PROGRAM

The RPESJC Board is pleased to announce inauguration of the annual Richard Callistro Scholarship Program. Children and grandchildren of RPESJC members, who are in their final year of high school, are eligible to apply for one of three \$1,000 scholarships. The scholarship application and a document describing the application requirements are available for download from the RPESJC website at [www.rpesjc.org](http://www.rpesjc.org)

Application and Instructions can be found by clicking on the "Publications" section, and then under "Forms and Literature." Scholarship winners will be announced at the annual picnic in June. Good luck to all applicants!



RPESJC is the Retired Public Employees of San Joaquin County, an all-volunteer non-profit organization originally incorporated in 1999. RPESJC was organized in response to the desires

of former employees of San Joaquin County and those on the threshold of retirement to preserve and promote the general welfare of retired employees of San Joaquin County. [www.rpesjc.org](http://www.rpesjc.org) ❖

## FEBRUARY TRIVIA — ART

- 1) Which phobia is the fear of bees?
- 2) According to legend, which plant screams when the root is uprooted?
- 3) Leo the Lion was the mascot for which film studios?
- 4) What is the Cardinal Tetra?
- 5) What does Volkswagen, the popular German car, mean in English?
- 6) In what month is the official first day of summer in Northern Hemisphere?
- 7) What is the dot on an i or j called?
- 8) What liquid is found in most cigarette lighters?

*Answers on Page 5*

## LETTER TO THE POST 82 RETIREES:

Some members of the RPESJC are part of a class action lawsuit which was filed on behalf of the group of retirees that retired after April 1982 and before December 31, 2000. Pursuant to a 2001 Settlement, the Post 82 retirees received an average monthly supplemental retirement payment of \$170.00 a month. The benefit was initially partially funded and was to be given priority in funding when the Retirement Association had the excess earnings as defined in the Settlement Agreement. This benefit was cut off from April 2006 through November 2007 and again in March 2017.

A lawsuit was filed in San Joaquin County Superior Court and the attorneys have spent hundreds of hours reviewing documents, answering interrogatories, and attending depositions. The Retirement Association and the County filed a motion to dismiss the case and the court held a hearing on June 14th, 2019. The matter was taken under submission for 90 days. The tentative ruling issued on June 13th, was totally in favor of the Post 82 retirees. The court issued a decision on September 11, 2019 that was entirely in favor of the Retirement Association and the County. The attorneys have filed an appeal and a motion to have the matter given priority. The attorneys are now working on the appellate brief and the arguments which will be presented to a three-judge panel in the Court of Appeals in Sacramento. An attorney specializing in appellate law has joined the litigation team. It is likely a final decision will be issued in the second half of 2020. If you have any questions, you can email Richard Chiurazzi at [richardchiurazzi@gmail.com](mailto:richardchiurazzi@gmail.com).

Richard Chiurazzi; John Parker ❖

## SEE'S CANDIES DISCOUNTS



Show your SJCERA Paycheck Stub at checkout to receive your discount. Discounts are only provided at the See's Candies at 10408 Trinity Parkway #B in Stockton.

## WELCOME NEW RPESJC MEMBERS!

| Name                 | Department                 | Name             | Department              |
|----------------------|----------------------------|------------------|-------------------------|
| Lauren Ah-Tye        | Human Services Agency      | Carla Raborn     | Community Development   |
| William Barry        | District Attorney/HSA      | Patricia Sadler  | Human Services          |
| George Caves         | Public Works               | Kimberly Sanchez | Probation Juvenile Hall |
| Michael Collins      | Flood Channel Maintenance  | Rafiq Shiekh     | SJGH                    |
| Molly Davenport      | Child Support Services     | Sheryle Sparks   | Court                   |
| Reaca Fielder        | Juvenile Detention         | Margo Strand     | Assessor                |
| Karen Frank          | SJGH                       | Stephanie Watt   | Probation ❖             |
| Michael Fraser       | Deferred                   |                  |                         |
| Beatrice Garcia      | Child Support Services     |                  |                         |
| Ruben Gonzales       | Public Works               |                  |                         |
| Barbara Hafley       | Sheriff                    |                  |                         |
| Patricia Kendall     | Human Services             |                  |                         |
| Pamela Lam           | Public Health              |                  |                         |
| Michael Miller       | Human Services             |                  |                         |
| Cynthia Morishige    | Behavioral Health Services |                  |                         |
| Bertha Nunez-Husebye | Deferred                   |                  |                         |
| Cristina Ortiz       | Public Defender            |                  |                         |

## NEW RETIREES

| Name              | Department            | Years |
|-------------------|-----------------------|-------|
| Gloria Armenta    | Public Health         | 28    |
| William Barry     | District Attorney/HSA | 14    |
| Ellen Bettencourt | Deferred              | 5     |
| Michael Bradley   | Deferred              | 3     |
| Jeffrey Briggs    | Deferred              | 8     |
| Judy Crafton      | Lodi Courts           | 9     |
| Donna Dreher      | Sheriff               | 10    |
| Vann Dy           | Probation             | 25    |
| Karen Frank       | SJGH                  | 29    |
| Beatrice Garcia   | Child Support         | 13    |
| Ruben Gonzales    | Public Works          | 33    |
| Barbara Hafley    | Sheriff               | 15    |
| Lucy Hunt         | Deferred              | 2     |
| James Jacke       | Behavioral Health     | 19    |
| Jerry Jolly       | Veterans Services     | 11    |
| Reldon Jones      | Emergency Med Svc     | 10    |
| Patricia Kendall  | Human Services        | 6     |
| Pamela Lam        | Public Health         | 20    |
| Randall Linthicum | Deferred              | 2     |
| Aileen Loveless   | Human Services        | 14    |
| Matthew Meyer     | Utlity District       | 28    |

|                    |                       |    |
|--------------------|-----------------------|----|
| Michael Miller     | Human Services        | 34 |
| Phyllis Miller     | Deferred              | 5  |
| Raymond Miller     | Deferred              | 3  |
| Michele Newman     | SJGH                  | 15 |
| Cristina Ortiz     | Public Defender       | 39 |
| Gerald Passanisi   | Child Support         | 10 |
| Kelvin Perry       | Deferred              | 6  |
| Carla Raborn       | Community Development | 21 |
| Robert Rogers      | Parks                 | 11 |
| Maria Rugnao       | Juvenile Detention    | 20 |
| Joseph Rushing     | Sheriff               | 25 |
| Patricia Sadler    | Human Services        | 25 |
| Kimberly Sanchez   | Juvenile Detention    | 11 |
| Sameer Sharideh    | Water Resources       | 19 |
| Rafiq Sheikh       | Deferred              | 6  |
| Laura Shults       | SJGH                  | 14 |
| Margo Strand       | County Recorder       | 35 |
| Terry Strange      | Deferred              | 6  |
| Linda Turkatte     | Environmental Health  | 31 |
| Yolanda Villapudua | Public Works          | 6  |
| Lorene Wever       | Deferred              | 95 |



Congratulations

## MONTHLY LUNCHEONS

**T**he monthly luncheon has had some very interesting speakers. If you have missed them, here is a recap.

In October we hosted 42 members and guests. The Port of Stockton Commissioner, Dr Elizabeth Blanchard (the 2017 and 64th recipient of Stocktonian of the Year) spoke to us about the creation of the Stockton Chinese Museum. They are expanding awareness of the rich history and cultural contributions of local Stockton Chinese to our community. The museum is located at 212 East Lafayette Street in Stockton. Please visit the website [stocktoncba.org](http://stocktoncba.org) if you are interested in more information, volunteering, or donating to this wonderful organization. During this lunch Debra Sanders won the wine and country gift basket donated by Frank Feng and Tamara Langenfeld from the Financial Center Credit Union. Marya Merrill chose the black marble and won \$65. Several lucky members/guests won beautiful Mother of Pearl Gambling Chips donated from Ms. Blanchard. Look up Gambling Counters from the Ching Dynasty of 1730-1870 for a quick look at these beautiful items and their history.

Our last 2019 luncheon was held in November and was Veterans Eat Free Month. Only two veterans partook in this special event. Scott Onweiler (Navy) and Don Keat (Navy) thank you for your service!! Suzanne Schultz, the San Joaquin County District Attorney's Family Crimes Coordinator, gave a wonderful presentation on Power Against Fraud. She gave each guest a lanyard so they can keep their belongings safe while out in the community and spoke about how seniors can keep themselves safe against ID theft, fraud, theft, scams and the important resources available for their use. If you are interested in more information, call 209-468-2488. Marya Merrill won the wonderful soup and snacks gift basket donated by Frank Feng and Tamara Langenfeld from the Financial Center Credit Union. Sue Donahue chose the white marble and won \$5.

The next luncheon will be held on Thursday, February 13, 2020 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. ❖

## WELCOME ROLAND ANDERSON

**P**lease welcome RPESJC'S newest Board member, Roland Anderson. Roland began with San Joaquin County in 1990 as Red Ribbon Coordinator at the Office of Substance abuse, and not long after was appointed as Director of Prevention Services. He then worked as Director of Alternative Treatment Services before moving over to Public Health Services as AIDS Services Liaison in 2000. Roland left for Orange County Public Health in 2005, retired in 2006, and then returned to San Joaquin County Behavioral Health Services in 2011 as Substance Abuse Services Coordinator before retiring again in 2017. In all, Roland worked for five counties in Behavioral and Public Health capacities. He says San Joaquin was the best! We look forward to Roland's contributions to RPESJC.

If you are interested in being considered for RPESJC Board membership, please contact us via e-mail or leave us a message at 209-466-8556. We are always looking for fresh faces that will give us new ideas to bring to the membership. ❖

## FEBRUARY TRIVIA ... ANSWERS

- 1) Melissophobia or Apiphobia are the fear of bees.
- 2) Mandrake plants scream when uprooted.
- 3) Leo was the mascot for MGM – Metro Goldwyn Meyer.
- 4) The Cardinal Tetra is a fresh water fish from South America.
- 5) Volkswagen means the "Peoples' Car" in German.
- 6) The month with the first day of summer in the Northern Hemisphere is June.
- 7) The dot on an i or a j is called a diacritic dot.
- 8) Butane is the liquid found in most cigarette lighters.

*\* I have been writing Cattails Trivia for eight years and try to be accurate. To my knowledge I have only made one mistake and that was brought to my attention by a reader of the May issue. The question was "Who painted the Last Supper?" The answer I provided was Michelangelo. That was incorrect. The correct answer is Leonardo Da Vinci. I apologize. Good catch reader. ❖*

## Dates To Remember

|                             |   |
|-----------------------------|---|
| Thursday, February 13, 2020 | Monthly Luncheon at Italian Athletic Club, 11:30 a.m. Guest Speaker: TBD                            |
| Thursday, February 27, 2020 | Board Meeting (Members Welcome) @ 10:00 a.m. in the SJCERA Office                                   |
| Thursday, March 12, 2020    | Monthly Luncheon at Italian Athletic Club, 11:30 a.m. Guest Speaker: TBD                            |
| Wednesday, March 18, 2020   | Black Oak Casino/Sierra Repertory Theatre @ 7:30 a.m. Bus leaves from Hammer Ranch Center, Stockton |
| Thursday, March 26, 2020    | Board Meeting (Members Welcome) @ 10:00 a.m. in the SJCERA Office                                   |
| Thursday, April 09, 2020    | Monthly Luncheon at Italian Athletic Club, 11:30 a.m. Guest Speaker: TBD                            |
| Thursday, April 23, 2020    | Board Meeting (Members Welcome) @ 10:00 a.m. in the SJCERA Office                                   |
| Wednesday, April 29, 2020   | Giants vs. Phillies @ 8:30 a.m. Bus leaves from Hammer Ranch Center, Stockton                       |

## MEMBERS FINANCIAL SERVICES — By Frank Feng



Frank Feng, CFP®, ChFC®, CRPC®  
MEMBERS Financial Services Program®  
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Insurance License: CA 0B68933

**Question:** Hi Frank, I have heard that Vanguard has done a study on the values of financial advisors. Could you tell me more about it? I have always done investing myself and wonder if it would benefit me to work with a financial advisor. Thanks!

**Answer:** There have always been questions regarding the worth of an investor's relationship with a financial advisor. A 2019 study by Vanguard, one of the world's largest money managers, attempts to answer that question.

Vanguard's white paper concludes that when an investor works with an advisor and receives sound professional investment advice, they may see a net portfolio return about 3% higher over time.<sup>1</sup>

Vanguard reached this conclusion by comparing self-directed investor accounts to an advisor model. Through the research, Vanguard found that the potential return relative to the average investor experience was higher for individuals who had financial advisors.<sup>1</sup>

Vanguard analyzed three key services that an advisor may provide: portfolio construction, wealth management, and

behavioral coaching. It estimated that portfolio construction advice (e.g., asset allocation, asset location) could add up to 1.2% in additional return, while wealth management (e.g., rebalancing, drawdown strategies) may contribute over 1% in additional return.<sup>1</sup>

The biggest opportunity to add value was in behavioral coaching, which was estimated to be worth about 1.5% in additional return. Financial advisors can use their insight to guide clients away from poor decisions, such as panic selling or accepting excessive risk in a portfolio. Indeed, the greatest value of a financial advisor may be in helping individuals adhere to an agreed-upon financial and investment strategy.<sup>1</sup> More details about the study can be found at <https://advisors.vanguard.com/iwe/pdf/ISGQVAA.pdf>

Of course, financial advisors can account for additional value not studied by Vanguard, such as helping clients implement wealth protection strategies and reduce investment risks, and coordinating with other financial professionals on tax management and estate planning.

If you would like to have more information on this topic or need help on any other financial issues, please call me at (209) 528-2801 or email me at [frank.feng@cunamutual.com](mailto:frank.feng@cunamutual.com).

Notes: 1 - <https://advisors.vanguard.com/iwe/pdf/ISGQVAA.pdf> [2/19] ❖

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## IN MEMORIAM

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



|                      |                                |
|----------------------|--------------------------------|
| Judy Anderson        | Public Health                  |
| Samuel Bates         | Mary Graham Children's Shelter |
| Anna Bradshaw        | SJGH                           |
| David Bylow          | Public Works                   |
| Charlotte Clark      | District Attorney              |
| Alita Coker          | Human Resources                |
| Dianne Denny         | Human Services Agency          |
| Lois Edwards         | Mental Health                  |
| Eleanor Felix        | Sheriff                        |
| Lupe Gamboa          | Sheriff                        |
| Melchoir Gonzales    | Sheriff                        |
| Ceyetana Gutierrez   | Human Services Agency          |
| Dennis Handis        | Probation                      |
| Leonor Hayes         | SJGH                           |
| Edward Healey        | Public Defender                |
| Chester Hieb         | General Services               |
| Martha Hoff          | Mental Health                  |
| Aaron Jenkins        | Public Defender                |
| Neill Johnson        | Human Services Agency          |
| Anthony Jones        | Information Systems Division   |
| Robert Latta         | Probation                      |
| Novelle Lee          | SJGH                           |
| Harold Linde         | Sheriff                        |
| Molly Livingston     | Assessor's                     |
| Linda Lund           | LAFCO                          |
| Karen Mariani        | Human Services Agency          |
| Louis Mazza          | East Side Fire Dist.           |
| Waruingi Mungai      | Human Services Agency          |
| Ponciano Pantoja     | Public Works                   |
| Robert Shellenberger | Assessor's                     |
| Anthony Silva Jr.    | Waterloo Morada Fire           |
| Nielsine Solaegui    | Assessor's                     |
| Patrick Teaford      | Probation                      |
| Wayne Trigg          | Public Works                   |
| Donald Wallace       | Sheriff                        |
| Ken Watkins          | SJGH                           |
| James Westall        | Health Care Services           |
| Mark Wieseler        | Human Resources                |

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

## Published quarterly for the Retired Public Employees of San Joaquin County

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

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|                                |          |
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| Adrian Van Houten, Treasurer   | 466-8556 |
| Sally Tanaka, Secretary        | 931-6653 |

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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.

# FINANCIAL CENTER CREDIT UNION

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



### SAY GOODBYE TO YOUR FINANCIAL CLUTTER IN 2020

If you have a pile of bills and financial documents that's looking like the Leaning Tower of Pisa, then you may be suffering from financial clutter syndrome... and it could be costing you more than just some aggravation. Disorganization can lead to missed payments, late fees and even extra interest payments and other penalties!

Here are some tips shared by Financial Center Credit Union to help you tackle your clutter to help decrease your stress and extra expenses:

- **Organize**—When you first start to clean out the clutter, you may feel a bit overwhelmed. Quickly sorting your documents into smaller piles according to categories will help you break down the process into easier-to-manage chunks. Go through one pile a day and soon you'll be on your way to organized bliss.
- **Shred it**—Paper shredders are worth the investment, you'll help ensure the privacy of your sensitive information when you discard financial paperwork.

- **Utilize a safety deposit box**—For necessary documents that you need to keep, such as estate-planning documents, savings bonds, life insurance policies, current loan documents, Social Security cards, auto titles, marriage licenses, birth and death certificates, etc., consider storing them in a safety deposit box. Make copies of each record to store in a fireproof safe in your home. By storing them in safe, locked locations, you'll decrease your chances of accidentally including them in a shred pile.
- **Go paperless**—Enrolling in online banking and e-statements will help you decrease future clutter; you'll still be able to access and print any records that you need in a physical format. You can take it a step further by using personal finance software like Quicken to manage and organize your banking activity and records.

By sticking to these steps, your Financial Document Leaning Tower will be ancient history in no time. ❖

RETURN SERVICE REQUESTED

The Newsletter for the  
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of San Joaquin County  
P.O. Box 8556  
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