



Cattails

For the Retired Public Employees of San Joaquin County

Member of CRCEA (California Retired County Employees' Association)



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May 2017
Volume 19 Issue 2

PRESIDENT'S MESSAGE – by Bill Mitchell



The RPESJC Board of Directors, at its February meeting, elected me as President and Jerry Herrmann as Vice-President of our organization. I will do my best to lead the Board in fulfilling its primary objectives to: promote the welfare of San Joaquin County retired public employees and their beneficiaries on a continuing basis; provide current education and information for employees about to retire and retiree members of RPESJC; advocate, participate in and/or promulgate legislation and policy affecting retirees; and publish and distribute a newsletter for the benefit of the membership.

I want to take this opportunity to thank former Board members Bob Palmer, Larry Mills and Joe McKee not only for their service to RPESJC, but also for their wisdom, guidance, and support on which I am relying during this transition of leadership. ❖

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ACTIVITIES REPORT – By Bill Mitchell



Thirty-one party animals from RPESJC took the Reno Fun Train on Friday, March 3rd for a wild weekend in the snowy Sierras. See the article from Denese Kozina about this trip.

On April 19th, two busloads of RPESJC members and guests went to Black Oak Casino and the Oakdale Cheese Factory. The event occurred after the publishing deadline for this issue of *Cattails*, so a report will appear in the August issue.

Flyers for the next two events are inserted with this newsletter. The Annual RPESJC Picnic will be held in the Delta Shelter at Micke Grove Park on Thursday, June 8th. If you enjoyed the food last year, you'll like it again – the meal will be provided by the same caterer. We will again have about 100 raffle prizes, entertainment, and a great time with friends and family. Please send in your registration forms right away so that the organizing committee can properly plan the logistics. Also, remember that there will be no monthly luncheon at UJ's in June.

The always-popular excursion to a San Francisco Giants game is scheduled for Wednesday, September 20th against the Colorado Rockies. You may be wondering why this event is happening so late in the baseball season. Ticket prices have increased, and RPESJC looked for a game that was on a weekday afternoon, in the Club Section, and at a ticket price that – with the cost of the bus and other expenses – would keep the final costs to you at a reasonable level. In fact, the price for this game is \$5 LESS than last year! We have only secured two buses and 108 game tickets. This event always sells out quickly so reserve your seat now!

In the August issue of *Cattails*, look for flyers to the last two 2017 events: the Red Hawk/Apple Hill bus trip on October 25th and our Annual Holiday Luncheon on December 13th. ❖

RENO FUN TRAIN – by Denese Kozina, Special Correspondent

Although we started our trip being delayed by half an hour later than planned, it proved to be a great train ride! We were given a nice lunch of chicken pot pie along with dessert and drinks. Our attendant, Kurt, took great care of us by making sure we had plenty to snack on and quench our thirst. Some of us talked practically the whole trip... others walked the train to see what was going on in the remaining cars... others chose to catch-up on their sleep. We even had Elvis on board! We couldn't have asked for better views once we got in the snow country, both coming and going. It proved to be a very cold and windy Saturday for those of us who braved the outdoors! On Sunday, coming home was as spectacular as it was snowing. Even though we were delayed once again because of having to clean snow off the tracks, I don't think those who were on board minded so much. It was totally a trip worth taking, and we can't wait until next year to do it again! ❖



JOSEPH CHELLI and JOHN DRUMMOND – NEW BOARD MEMBERS

At its January 2017 meeting, the RPESJC Board appointed two new members. Joe Chelli retired as the Human Services Agency Director, having worked 35 years for the County. At the conclusion of his 34 1/2-year career with the Sheriff's Department, John Drummond retired as the Undersheriff. Both Joe and John have histories of dedication to community service, and we welcome their contributions and willingness to serve our organization. ❖

CALLING ALL TECHIES

A critical position is vacant on the RPESJC Board of Directors for someone who has the skills to manage the RPESJC membership database. Some of the tasks include: updating the computer database files with new members and changes of addresses; updating membership dues information; printing welcome letters and ID cards for new members; updating the database files with member passages; creating a quarterly list of new members from the database files for inclusion in the newsletter; managing the mailing list file for use by the Cattails printer. This position is not a large time commitment. If you have the skills and are interested and willing to serve on the Board of Directors, please call or email the office, or contact any Board member. ❖



MAY TRIVIA—Cartoons

- 1 – What was the name of Fred’s boss at the stone quarry in the *Flintstones*?
- 2 – What cartoon featured the song “Sugar Sugar”?
- 3 – What cartoon was Boris Badenov on?
- 4 – Name Yogi Bear’s little friend.
- 5 – Who was Quick Draw McGraw’s little partner?
- 6 – What was the name of the owner of Tweety Bird in the *Looney Toons* series?
- 7 – What type of animal is Sandy from *Sponge Bob Square Pants*?

Answers on Page 5

Welcome NEW RPESJC Members!

Name	Department		
Dorothy Aparicio	Behavioral Health	Carol Gruffre	Agriculture
Ellen Ashbaugh	*	Kym Guy	*
Alice Barcroft	Sheriff	Julius Guzman	Sheriff
Alicia Baylor	Human Services	Dinah Hamlow	SJGH
Ralph Bennett	Child Support	Rose Harris	Assessor
Cynthia Black	Human Services	David Heldt	Human Services
Lisa Brown	District Attorney	Nuel Henderson	Environ. Health
Teresita Cabanilla	Child Support	Harry Hettmannsperger	Mental Health
Marlinda Castaneto	SJGH	Kenneth Hill	Public Works
Victoria Catherwood	Human Services	Marina Huisman	Child Support
Sandra Chan	*	Helen Jones	Sheriff
Michael Clark	District Attorney	Robin Kirk	Public Works
Michael Cook	Sheriff	Donald Knapp	*
Bonnie Cooper	SJGH	Charlsa Knobloch	Human Services
Dana Drenkowski	District Attorney	Debbie Kuesthardt	Human Services
Casey Drexhage	Information Systems	Debra Leonardini	*
Wayne Esley	Public Health	Cynthia Madrid	Behavioral Health
Gloria Gomez	Human Services	Sterling Manson	Public Works

Continued on Page 5

**Retiree declined to give department name*

NEW RETIREES

Name	Department	Years
Roland Anderson	Substance Abuse	5
Mary Andres	Mental Health	25
Janet Aranador	SJGH	26
Floyd Banks	Juvenile Detention	29
Kathleen Barton	Public Works	11
Helen Berry	Human Services	20
Gloria Biralde	SJGH	33
Dale Bishop	Deferred	13
Sophia Blanton	Deferred	16
Daniel Boothby	Parks & Rec.	11
Olivia Briesmeister	Human Services	16
Judy Campbell	SJGH	25
Arnulfo Canela	Public Works	9
Susan Chan-Yu	Neighborhood Pres.	18
Renee Chavez	Calif. Childrens Svcs.	29
Kimberlee Clark	Child Support Svcs.	30
Susan Corbin	SJGH	40
Michelle Creer	Mary Graham	18
Jeanne Cunningham	Human Services	20
Mary Doak	Human Services	25
Marcus Davenport	Public Works	25
Victor Del Rosario	SJGH	20
Zoette Dobbert	District Attorney	27
Marvin Dunn	Sheriff	16

Austin Erdman	Registrar of Voters	21
Maria Espinoza	Probation	30
Lolita Espiritu	Mental Health	14
Stephanie Evans	Human Services	26
William Ferguson	Sheriff	26
Doreen Fernandez	Sheriff	16
Annie Forsythe	Behavioral Health	34
Jennifer Fry	Child Support Svcs.	1
Genebeth Galela	Assessor	30
Stephen Gamino	Deferred	15
Larry Gardiman	Sheriff	28
Cindy Garman	Assessor	10
Carol Gomez	Human Services	18
Maria Gomez	SJGH	29
Elaine Hatch	SJGH	36
Nuel Henderson	Environ. Health	14
Victoria Heredia	Public Health	26
Joseph Hernandez	SJGH	23
Marilyn Howard	Human Services	9
Donna Hunt	Mental Health	22
Christine Hurley	District Attorney	34
Cheryl Jacobsen	District Attorney	30
Jill Jenkins	Courts	14
Timothy Koenig	Public Works	31
Trudie Krein	Deferred	14
Karla Kuhl	Human Services	13

Congratulations

NEW RPESJC MEMBERS CONT.

Name	Department
Mark Mantusek	*
Linda Mazuka	Probation
Lynn McClain	SJGH
Beverly McCall	*
David Meckfessel	*
Thomas Mitchell	Sheriff
Dorothy Moland	*
Andy Murray	*
Barbara Nicholson	Human Services
Raymond Odor	Mosquito Abate.
Bonnie Pence	*
Deborah Rowe	Assessor
Ricky Schultz	Sheriff
Saruot Seng	SJGH
Jerry Sexton	SJGH
Glenda Slaughter	*
Linda Smith	Revenue & Recov.
Freda Soriz	Mary Graham
Kathy Souza	District Attorney
Sharon Valinoti	*
Virginia Williams - King	Human Services
Debra Wilson	Assessor
Richard Wischhusen	Child Support
Jon Wolf	Assessor
Charles Wood	*

*Retiree declined to give department name

MAY TRIVIA ... ANSWERS

- 1 – Mr. Slate was Fred Flintstone’s boss.
- 2 – The Archie Show featured the song “Sugar Sugar.”
- 3 – Boris was on the *Rocky and Bullwinkle* show.
- 4 – Boo Boo was Yogi Bear’s little friend.
- 5 – Babalouie was Quick draw McGraw’s partner.
- 6 – The owner of Tweety Bird was Granny.
- 7 – Sandy was a squirrel (and she was also Sponge Bob’s girlfriend.)

NEW RETIREES CONTINUED

Name	Department	Years
Sonia Landman	Deferred	1
Cynthia Lemos	Courts	1
Rob Lim	Deferred	1
Allen Liotta	Public Works	27
Timothy Livermore	Deferred	1
David Long	Sheriff	26
Cheryl Malekian	Deferred	10
Michael Martin	Sheriff	22
Cathy McClaude	Mary Graham	26
Gary McDonald	Health Care Svcs.	15
Danita McGee	Juvenile Probation	14
Ana Menjivar	Child Support Svcs.	10
Kimberly Moule	Sheriff	24
Diane Norton	Juvenile Detention	28
Michael Oloughlin	Deferred	6
Jennifer Olson	Child Support Svcs.	25
Daniel Ortiz	Deferred	16
Shannon Oxford	Sheriff	22
Penny Penn	Human Services	15
James Preeo	SJGH	35
Rosie Rangel	Substance Abuse	17
Loretta Raya	Purchasing	29
Stephen Reid	Deferred	8
Diana Risso	Community Services	15
William Rochford	Sheriff	21
Edwin Salamanca	Deferred	6
Saruot Seng	SJGH	27
Scott Sheffield	SJGH	30
Laura Shively	Sheriff	16
Richard Slater	Deferred	2
Rosa Solis	Deferred	6
Junie Sollinger	Community Services	13
Teri Statham	Human Services	19
Edna Tabangcura	SJGH	14
Rebecca Teslich	Sheriff	17
Patricia Thompson	Human Services	35
Mary Thomson	Child Support Svcs.	14
Felicidad Tupas	SJGH	19
Gloria Valdez	Child Support Svcs.	30
Margie Valdez	Courts	11
Catherine Venicombe	District Attorney	12
Rick Verber	Sheriff	32
Maria Vinluan	SJGH	17
Pheuy Visisombat	Employ. Econ. Develop.	28
Gail Wallace	Mental Health	26
Judith West	Courts	10
Diana White	Mental Health	8
Jon Wolf	Assessor	16
Claudia Woltkamp	Community Services	1

Dates To Remember

Thursday, May 11, 2017	Monthly Luncheon at UJ's Restaurant 11:30 a.m. Guest Speaker: Barbara Alberson, Public Health
Thursday, May 25, 2017	Board Meeting (Members Welcome) @ 10:00 a.m. in the SJCERA Office
Thursday, June 8, 2017	Annual Picnic - Micke Grove Park 11:00 a.m.-2:00 p.m.
Thursday, June 22, 2017	Board Meeting (Members Welcome) @ 10:00 a.m. in the SJCERA Office
Thursday, July 13, 2017	Monthly Luncheon at UJ's Restaurant 11:30 a.m. Guest Speaker: TBA
Thursday, July 27, 2017	Board Meeting (Members Welcome) @ 10:00 a.m. in the SJCERA Office

MEMBERS FINANCIAL SERVICES — By Frank Feng



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Question: I have a good sized IRA and want it to go to my grandchildren directly after I die. They are pretty young now and I'd like them to receive the funds over a long period of time. Is there a way to set it up?

Answer: There are different methods you can use to control IRA distributions after your death. One way is to specify your wishes on each of your IRA beneficiary forms. Another method is to establish an IRA trust.

An IRA trust is simply a revocable living trust designed to hold IRA assets. It will continue to house them after your death, but that will not prevent you from distributing those assets to your heirs. An IRA trust can contain one or more sub-trusts, which can be designated and customized for your beneficiaries.¹

You can structure these sub-trusts in a certain way so that the IRA assets can be distributed during your life time AND after your passing based on your wishes. The distributions may "stretch" into decades. For example, you

may want your grandkids to receive a certain amount per year starting at age 30.^{1,2}

IRA trusts can be designed to guard against certain irresponsible decisions to your IRA assets. If your children or grandchildren just inherit your IRA, they could take out the whole amount and spend it in no time at all. In an IRA trust, a trustee oversees the IRA assets and distributes the assets according to the instructions in the trust. In addition, you can set up a special needs trust as an IRA sub-trust to benefit a disabled adult. Funds in a special needs trust will not impact the government assistance that person receives.³

Since an IRA trust is a revocable living trust, you are free to revise its terms at any point before your death (at which time the trust becomes irrevocable).¹ However, the process of setting up an IRA trust can be complex. Omitting or misusing key phrases could make the trust invalid or break IRS rules. Please consult a competent estate planner or an attorney for specifics.

If you would like to have more information on this topic or any other financial issues, please call me at (209) 948-6024 ext 50140 or email to frank.feng@cunamutual.com. *Financial advisors are not attorneys. Please consult an attorney for all legal matters.* ❖

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IN MEMORIAM

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



Eloise Alire	2/18/17	Substance Abuse
Carolee Anderson	2/3/17	Mental Health
Roland Arnold	3/4/17	Beneficiary
Alan Ashbaugh	1/11/17	Sheriff
Gabriel Ayala	2/20/17	Central Services
Kenneth Belcher	1/4/17	Public Works
Donna Carpenter	3/1/17	Beneficiary
Queenster Chatman	2/1/17	Human Services
Roseanna Criner	1/28/17	Human Services
John Dentoni	2/12/17	SJGH
Norman Desmarais	2/16/17	Public Works
Alice Donais	2/8/17	Public Admin.
Marie Doscher	2/11/17	Beneficiary
Cleveland Edwards	3/3/17	Human Services
Marilyn Foster	1/17/17	Substance Abuse
Barbara Gilbert	2/15/17	SJGH
Elizabeth Grigsby	1/27/17	SJGH
Jess Grisham	1/4/17	Agriculture
Diane Ingham	2/5/17	Child Support
Berta Keizur	1/16/17	SJGH
Gordon Kennedy	1/3/17	Sheriff
Ronda Kersey-Utley	1/16/17	Human Services
Josephine Koster	8/24/16	Beneficiary
John Krieger	2/8/17	EEDD
Sandra Lear	1/11/17	Conservator
Carol Look	1/25/17	Beneficiary
Robert McCrary	1/10/17	Public Works
Mary McKenna	2/14/17	Beneficiary
Irene Michelsen	1/13/17	Beneficiary
Lenora Mindt	2/26/17	Human Services
Ronald Mitchell	12/15/16	Govern. Buildings
Lory Moore	2/25/17	Beneficiary
Mary Morgan	2/4/17	SJGH
Sam Nehme	3/16/17	Beneficiary
Andrea Nuanes	1/11/17	Courts
Frank Pence	1/18/17	Sheriff
Donald Reynolds	1/19/17	Human Services
William Reynolds	1/21/17	Assessor
Byron Roberts	1/14/17	Human Services
Dora Seavey	1/14/17	Beneficiary
John Seay	2/13/17	Motor Pool
Gayleavon Shaw	1/25/17	Courts
Dyane Smith	1/2/17	Human Services
Eva Smith	1/5/17	Probation
Mary Thompson	12/28/16	Beneficiary
Judith Weeks	2/13/17	Mental Health
Paul Wiley	2/25/17	Human Services
Nora Wright	3/24/17	Beneficiary

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@sbcglobal.net, or contact

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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.



PROTECT YOUR FINANCES AGAINST THESE COMMON SCAMS

There has been quite a bit of talk about identity theft over the last 20 years. While it's still important to guard yourself against this crime, there are other types of fraud that have also been on the rise, like imposter scams. Imposter scams accounted for \$744.5 million in consumer reported losses in 2016, as reported to the Federal Trade Commission. This placed imposter scams at the top of the consumer fraud list for the first time since the government started tracking consumer reported losses in 1997.

Just like other types of fraud, one of our best safeguards against imposter scams is knowledge. Knowing about the most common types of imposter scams will make it easier for us to quickly identify them and avoid financial loss. Financial Center Credit Union has shared with us some of the most common scams that are currently taking place so that we can protect our finances.

1. IRS Scam—tax related scams can take place year-round but are especially common leading up to and immediately after tax season. Be on the lookout for emails, phone calls, or text messages that pose as financial institutions or the IRS asking for taxpayer information.
2. Tech Support Scams—consumers continue to report calls they receive from individuals claiming to be a tech support representative from Microsoft

or Apple. These individuals use urgency to convince the victim to provide a site or type commands into their computer that give the scammer access to their computer. Another version of this scam is a popup window appearing on your computer warning you that your system isn't secure. In both instances, instead of "fixing" the computer, the scammer downloads malicious software onto your computer to steal data or force you to pay a large fee to fix the damage.

3. Grandkid Scams—scammers are able to purchase contact lists to exploit older adults by posing as a grandkid or a friend of a grandkid. Pretending to be out of town and in trouble, they pull on the victim's heartstrings by asking for money so they can take care of their dilemma. They insist they need the money ASAP and ask for it via wire transfer.
4. Internet Dating Scams—everyone is looking for love online these days, making them vulnerable to con artists. Some red flags to watch out for: (1) long-distance companion who quickly falls in love; (2) puts off meeting in person due to "business travel", "working abroad", "living in another country", or is "nursing a sick relative"; and (3) starts requesting money due to an unforeseen emergency.

Other than being alert, some other tips for avoiding imposter scams include letting unknown callers go to your answering machine, or asking to call the person back. This allows you to research for valid, published contact information to verify if the caller is truly working on behalf of the company or organization they claim. ❖

RETURN SERVICE REQUESTED

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