



# 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**h...Springtime! Sunshine, warmer weather, transition to shorts and sandals... and baseball. On April 10th, RPESJC took two busloads of members and guests to our annual San Francisco Giants outing. I've been to hundreds of games and visited a number of

major league ballparks throughout the country. Walking through the tunnel and seeing the field still gives me a boyhood thrill each and every time. Baseball for me is a thread throughout my life. My dad took me to my first game during the inaugural season at Candlestick Park in 1960, and I've been hooked ever since. Remember transistor radios? I used to hide under the covers when I had to go to bed and listened to the games. Though athletes are today bigger, stronger, and faster, the game is still pretty much the same. While the old television footage appears black and white and grainy, it looked in person back then like it does now. Whether you're outside in the backyard, driving in your car, or in the kitchen, there is something timeless about having the ballgame on the radio. It's a glue that holds life together. Each season begins with new hope and promise, and a summer of anticipation. There are moments of joy, of disappointment, of excitement, and then looking forward again to the next season. Baseball imitates life.

It's wonderful for me, in retirement, to have more time for listening to, watching, and attending baseball. It's a passion of mine. In the last year, I've also become reacquainted with a previous hobby—playing duplicate bridge. There is a bridge center in Stockton that has games twice per week, and a club on Wednesdays that plays at the Oak Park Senior Center. I've met some very nice folks through this activity. I knew a number of people, while still working, who put off or were fearful of retiring because, they didn't know what they would do with themselves.

I saw one such colleague, who had since retired, at a function this past October. I reminded her that she was worried about what she would do in retirement, and asked how she was adapting now. She replied, "I was so stupid!" It made me laugh out loud. There is so much one can do when no longer working. For example, my wife Kathryn is quite busy as practically a full-time volunteer, involved with at least a half dozen organizations. She is also an avid bicycle rider.

I hope you have found something about which you are passionate to occupy your retired life. If there is an activity you particularly enjoy, and you think it might translate well into a large group activity, please let a member of the RPESJC Board know about it and we'll consider scheduling an event next year. Until then, GO GIANTS!!



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## ACTIVITIES REPORT — By Carol Carson



### BLACK OAK & SIERRA REPERTORY THEATRE:

**E**arly in the morning on the cool and cloudy day of March 20, 2019, our intrepid and stalwart retirees soldiered onto two buses for our trip to Sonora. Nothing was going to stop us from the beckoning

Black Oak Casino and the promise of its games of chance! At our destination, some would win and some would lose, but all would enjoy the games and the lunch with friends.

Then it was back onto the buses and forward to the Sierra Repertory Theatre to see the play, *A Chorus Line*. This musical combined song and dance with dramatic and comedic vignettes. The closing number costumes alone were worth our time. The singing and dancing were beautifully performed and the story lines compelling. We departed enthused and thoroughly entertained.



The bingo winners on our trip were: Pete Martin, Zig Zeigler, and Daisy Chew who received gift certificates for the RPESJC monthly luncheon at the Italian Athletic Club. Rose Benitez, Cheryl Beyer, Jane Flud, and Carolyn Lepisto all received \$15 cash. Helene Nunes received a \$15 Rubios gift certificate.

### SAN FRANCISCO GIANTS GAME APRIL 10, 2019:

Are you ready for some baseball? We took two buses on a fun-filled trip to the fantastic Oracle Park in downtown San Francisco on April 10, 2019, to see the Giants play the San Diego Padres. Hope you were one of the lucky

ones who made the deadline and traveled with us to this great event! More details will follow in the next issue of CATTAILS.



### SUMMER PICNIC – JUNE 13, 2019:

The rainy weather should be in the rearview mirror when we hold our annual Micke Grove Park Delta Pavilion retiree picnic. Mark your calendars for June 13th and get your applications in the mail. You won't want to miss this major social event provided to our members yearly. Catch up with old friends or make some new ones. We've lined up the caterer and plan on lots of raffle prizes. See you there!

### OLD SACRAMENTO/TRAIN MUSEUM TRIP - SEPTEMBER 18, 2019:

We've already started initial planning for this event. I made an exploratory trip to the train museum and will be getting more information which will be passed on in the next issue of CATTAILS. ❖



## HERE AND THERE — By Ramona & Scott Thomas

**M**y husband Scott and I always talked about taking a trip overseas someday. Well, 2019 was the year for us to discover the beauty and history of Spain. We arrived in Barcelona on February 18th mid-morning with just enough time to check into our hotel and get ready for our first tour. As we boarded the tour bus, we met people from New York, Georgia, and Murphys California. Small world, right?! One of the couples from Murphys owns Tanner Wines; now we have friends in Murphys! We had a great time touring and learning about Cava (the champagne of Spain), how it's made and getting to taste the different vintages. Our tour guide was great at explaining the process for making Cava and wine. The owner of the Cava estate joined us during the tasting and had her kitchen staff prepare a variety of delicious tapas. She shared the history of the estate which has been in her family for five generations. The winery is a 2000-year-old castle; the tour and tasting were fantastic, and the view from the top floor was breathtaking.

The next three days we did lots of exploring on our own. We visited the Pablo Picasso museum of Art, the Cathedral in central Barcelona, Placa Real and Placa La Rambla (town squares), the Port of Barcelona, and of

course the church of La Sagrada Familia designed by Gaudi, a brilliant architect displaying his passion for nature and religion in the design of the church inside and out. As we walked through the many town squares, alleys, and markets we made sure to stop and enjoy the local wines, sangria, and of course the tapas.



Next, we took the bullet train to Madrid, the capital of Spain. We stayed three days and enjoyed every minute of it! We toured the Royal Palace on our first day in Madrid and it was absolutely beautiful. We then walked to the business district which is very modern and very busy. We took a class on the history of Spanish hams and, of course, during the class we were able to taste the different types of hams accompanied by a glass of Rioja (red wine).

The many town squares that we visited are very rustic, charming, and very colorful. Outdoor seating at every restaurant and bar within the town squares allowed us to take in the culture and interact with the locals. And we never went hungry or thirsty!

We truly enjoyed our trip to Barcelona and Madrid! ❖

### MAY TRIVIA — FOOD

- 1) Who was the first man to appear on the cover of *Playboy* magazine?
- 2) Jim Davis was the cartoonist behind which widely read comic strip?
- 3) True or False? Grant Wood in 1930 painted a picture of a farmer standing in front of his house with his wife.
- 4) What is the most visited museum in Europe?
- 5) Jackson Pollock was an expressionist painter from what country?
- 6) Who painted *The Last Supper*?
- 7) True or False? Salvador Dali had a brother who was also a painter who worked much slower than Salvador. What was his brother's name?

Answers on Page 5

### Retiree Open Enrollment for Health Plans

Open Enrollment Period ..... May 1–31, 2019  
 Open Enrollment Paperwork Due .. May 31, 2019  
 Effective Date of Plans/Rates ..... July 1, 2019

Visit <https://www.sjgov.org/departments/hr/employee/retirement-for-health-plans-and-costs>.



## Welcome NEW RPESJC Members!

| Name                  | Department                 |
|-----------------------|----------------------------|
| Jewel Abraham         | *                          |
| Dianna Adamson        | Public Works               |
| Carmen Aguilar        | *                          |
| Raquel Anchondo-Lopez | *                          |
| Robert Andersen       | *                          |
| Donna Anderson        | *                          |
| Minnie Arellano       | Revenue & Recovery         |
| Debra Baker           | Behavioral Health          |
| Timothy Ballard       | Sheriff                    |
| Desiree Bambico       | *                          |
| Joy Bansmer           | *                          |
| Shirley Bonuccelli    | *                          |
| Virgil Canada         | *                          |
| Samuel Cardenas       | *                          |
| Cleona Cash           | SJ General Hospital        |
| Minnie Correa         | Superior Court             |
| Vicki Davis           | Behavioral Health Services |
| Victor Del Rosario    | *                          |

|                       |                          |
|-----------------------|--------------------------|
| Renee Delgado         | Revenue & Recovery       |
| Wendy Derksen         | Sheriff                  |
| Zoette Dobbert        | *                        |
| Jeanette Douglas      | *                        |
| Michelle Drummond     | UC Cooperative Extension |
| Matt Ducharme         | Lathrop Manteca Fire     |
| Dennis Duffy          | Information Systems      |
| Cecelia Eriksen       | SJ General Hospital      |
| Sheri Etchison        | *                        |
| Stephanie Evans-Perez | *                        |
| Nemta Fontanilla      | *                        |
| John Gomes            | *                        |
| Rebecca Graham        | *                        |
| Barbara Grech         | *                        |
| Katherine Heidelbach  | *                        |
| Brett Hodgson         | *                        |
| Daniel Hoey           | Information Systems      |
| Christine Hurley      | *                        |
| Paula Isias           | *                        |
| Caroline Johnson      | *                        |
| Mark Lagorio          | *                        |
| Rosa Lopez            | *                        |

\*Retiree declined to give department name

## NEW RETIREES

| Name                  | Department            | Years |
|-----------------------|-----------------------|-------|
| Elizabeth Afzal       | Sheriff               | 16    |
| Minerva Arellano      | Revenue and Recovery  | 17    |
| Debra Baker           | Mental Health         | 5     |
| Cleona Cash           | SJ General Hospital   | 12    |
| Minnie Correa         | Superior Court        | 22    |
| Vicki Davis           | Mental Health         | 23    |
| Renee Delgado         | Revenue and Recovery  | 36    |
| Wendy Derksen         | Deferred              | 12    |
| Michelle Drummond     | Cooperative Extension | 22    |
| Matt Ducharme         | Lathrop Manteca Fire  | 29    |
| Dennis Duffy          | Information Systems   | 16    |
| David Endlehardt      | Deferred              | 5     |
| Cecelia Eriksen-Hisel | Deferred              | 19    |
| Terrence Fernandez    | Deferred              | 3     |
| James Fine            | Human Services        | 10    |
| Michele Gemigniani    | Child Support Svcs    | 10    |
| Philip George         | Sheriff               | 29    |
| John Hamilton         | Sheriff               | 27    |
| Lesvia Hernandez      | SJ General Hospital   | 18    |
| Daniel Hoey           | Information Systems   | 11    |
| Anthony Jones         | Information Systems   | 21    |
| Renee Keller          | SJ General Hospital   | 11    |
| Ronald Lancaster      | Superior Court        | 15    |
| Barbara Little        | Child Support Svcs    | 23    |
| Kathleen Luangrath    | Employment Econ. Dev. | 28    |

|                  |                       |    |
|------------------|-----------------------|----|
| Robert Mclachlan | Facilities Management | 12 |
| Jose Medina      | SJ General Hospital   | 30 |
| Dave Mertz       | Deferred              | 25 |
| Annette Mondavi  | Sheriff               | 32 |
| Stephan Moore    | Sheriff               | 41 |
| Andrew Naylor    | Juvenile Detention    | 21 |
| Lea Nolen        | Public Works          | 13 |
| Robert Ori       | Sheriff               | 26 |
| Wayne Orvick     | Sheriff               | 28 |
| Janet Percival   | SJ General Hospital   | 28 |
| Jegan Raja       | Deferred              | 12 |
| Danny Ramirez    | Facilities Management | 12 |
| Linda Retzlaff   | Correctional Health   | 38 |
| Amy Righter      | Deferred              | 7  |
| Maria Sanchez    | Human Services        | 7  |
| Gail Sanders     | Superior Court        | 32 |
| Gary Stockel     | Deferred              | 12 |
| Lara Tapiro      | Deferred              | 8  |
| Vernetta Tenente | Purchasing            | 12 |
| Ramona Thomas    | Substance Abuse Svcs  | 33 |
| Nancy Tomlinson  | Public Works          | 25 |
| Carolyn Watt     | SJ General Hospital   | 26 |
| Cindy Wells      | Human Services        | 38 |
| Richard Williams | Sheriff               | 23 |
| Sylvia Wilson    | Public Works          | 16 |
| Steven Winkler   | Deferred              | 26 |
| Pamela Woodard   | Deferred              | 6  |

Congratulations



## MONTHLY LUNCHEONS

The January 2019 monthly luncheon was attended by 64 members and guests. We welcomed first time attendees Ann Rollins (40 Years-Print Shop), Marya Merrill (34 Years-SJGH), Genevieve Austin (31 Years-SJGH), Marsha Wright (40 Years-Human Services), Sonya Spatola (12 Years-Human Services), Ray Moon (10 Years-Public Works), Linda Crawford (24 Years-Public Works), and Jean Lowe (20 Years-Superior Court). The guest speaker was Sheriff Patrick Withrow who spoke about many department and community improvement ideas.

The January raffle prize winner was Marie Quilenderino. She won a gift basket donated by Frank Feng and Tamara Lagenfeld from the Financial Center Credit Union. There was no marble game this month.

The February 2019 monthly luncheon was attended by 43 members and guests. We welcomed first time attendees Maria Sanchez (33 years-SJGH), and Blanch Jurado (37½

years-SJGH). Our guest speaker was Victoria Gonzalez, Marketing Analyst from the Regional Transit District. She spoke about area transportation services, routes and schedules.

The February raffle prize winner was first time attendee Blanch Jurado. She won a 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 clear marble and won \$5.

The March 2019 monthly luncheon was attended by 32 members and guests. Yummy St. Patrick's Day themed food was served. Our guest speaker was Sabine Verelst, Project Manager for the City of Stockton, in the Public Works Department's Solid Waste and Recycling Program. Sharon Odle won the gift basket donated by Frank Feng from the Financial Center Credit Union. Peter Lepisto's number was drawn for the marble game. He drew the black marble and won \$45.

The next luncheon will be held on Thursday, May 9, 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. We hope to see you there. Maybe you will be the lucky winner of a raffle prize or cash prize from the marble game. ❖

### NEW RPESJC Members Cont.

| Name               | Department          |
|--------------------|---------------------|
| Debbie Maddox      | Human Services      |
| Juliana Marty      | *                   |
| Robert Mclachlan   | Facilities          |
| Jose Medina        | *                   |
| Annette Mondavi    | Sheriff             |
| Nancy Moreno       | *                   |
| Susan Neubaum      | *                   |
| Michael O'Loughlin | *                   |
| Wayne Orvick       | Sheriff             |
| Luis Perez         | *                   |
| Joyce Reece        | *                   |
| Linda Retzlaff     | Correctional Health |
| Pamela Roderick    | *                   |
| Donna Skidgel      | *                   |
| Geoff Sterling     | *                   |
| Gary Stockel       | Agricultural        |
| Jean Tabaco        | *                   |
| Ramona Thomas      | Behavioral Health   |
| Diane Von Aspern   | *                   |
| Cindy Wells        | Human Services      |
| Kathleen Woods     | *                   |
| Desiree Woodward   | Sheriff ❖           |

\*Retiree declined to give department name

### MAY TRIVIA ... ANSWERS

- 1) Peter Sellers appeared on the cover of *Playboy* in April, 1964.
- 2) Jim Davis created the comic strip 'Garfield'.
- 3) False – The woman was his spinster daughter. The man was his dentist.
- 4) The Louvre in Paris, France is the most visited museum in Europe.
- 5) Jackson Pollock was from the United States.
- 6) Michelangelo painted the Last Supper.
- 7) Salvador Dali had a brother named Dilly. (Come on, did I fool you?) LOL ❖

## Dates To Remember

|                         |   |
|-------------------------|---|
| Thursday, May 9, 2019   | Monthly Luncheon at Italian Athletic Club, 11:30 a.m. Guest Speaker: TBD  |
| Thursday, May 23, 2019  | Board Meeting (Members Welcome) @ 10:00 a.m. in the SJCERA Office         |
| Thursday, June 13, 2019 | RPESJC Annual Picnic, 11:00 a.m. Micke Grove Park                         |
| Thursday, June 27, 2019 | Board Meeting (Members Welcome) @ 10:00 a.m. in the SJCERA Office         |
| Thursday, July 11, 2019 | Monthly Luncheon at Italian Athletic Club @ 11:30 a.m. Guest Speaker: TBD |
| Thursday, July 25, 2019 | 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  
209-948-6024 Ext. 50140  
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Insurance License: CA 0B68933

Question: Could you talk about the Qualified Charitable Distributions? I have heard that one can have his/her required minimum distribution (RMD) sent to charities directly. Is that true? Thanks!

Answer: Needless to say, the new tax law, "Tax Cuts & Jobs Act" or TCJAs the owner of a traditional IRA, you are obligated to take the required minimum distributions (RMDs) once you reach age 70½. While the RMD is taxed as ordinary income in general, there are exceptions. One option is to take the RMD in the form of a Qualified Charitable Distribution (QCD). This means a qualified charity receives all or part of your RMD, and it would satisfy your obligation and offer a potential tax advantage.

There are a few rules. First, the charity must be a qualified 501(c)3 organization. Next, you can only make a qualified charitable contribution after you reach age 70½. So, if your

70th birthday takes place January 17th, you're not going to be able to make the qualified charitable distribution until July 17. You must make your distribution check payable directly to the charity and there is a cap of \$100,000 per year per individual.

You would be able to split your RMD into different portions, giving part to the qualified charity and the remainder as a regular RMD. In this case, only the portion of the regular RMD would be counted as your taxable income.

How do you report it on your taxes? There is a section on Form 1040 for reporting IRA distributions. Regular RMDs are taxable events, but for qualified charitable contributions, you would enter 0 (zero) for the taxable amount (assuming that the full amount qualified) and enter "QCD" next to the line.

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](mailto:frank.feng@cunamutual.com)

This article is for informational purposes only and is not a replacement for real-life advice. Representative is NOT a tax advisor. Please consult your tax or legal professionals before modifying your charitable giving strategy. ❖

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## IN MEMORIAM

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



|                     |                             |
|---------------------|-----------------------------|
| Harold Allen        | Mental Health               |
| Manuel Arredondo    | Public Works                |
| Mary Bowman         | Human Services              |
| Jeanette Callow     | Mental Health               |
| Larry Coon          | Purchasing                  |
| William Davenport   | Human Services              |
| Mary Dearborn       | County Clerk                |
| Merion Duren        | Ag. Comm                    |
| James Ennes         | Manteca-Lathrop Fire        |
| Jean Fineran        | Probation-Adult             |
| Pearle Fogliasson   | SJ General Hospital         |
| Nancy Galvan        | Substance Abuse             |
| Ruby Gibson         | SJ General Hospital         |
| Roberta Holt        | SJ General Hospital         |
| Denise Jow          | SJ General Hospital         |
| Antonio Lavieri     | Sealers of Weights-Measures |
| Dolores Lopez       | Building Planning           |
| Raymond Mahoney     | Ag. Comm                    |
| Yolando Manzo       | Substance Abuse             |
| Robert McNatt       | SJ General Hospital         |
| Betty Menke         | Probation                   |
| Marylou Morales     | Sheriff                     |
| Roger Nicholson     | Public Works                |
| Raymond Odor        | Mosquito Abatement          |
| Gail Raper          | Human Services              |
| Michael Rapoza      | Sheriff                     |
| Joyce Reutter       | Human Services              |
| Elaine Seibel       | Purchasing                  |
| Joseph Singer       | Public Works                |
| Don Smith           | Assesor                     |
| Tunette Steiner     | Deferred                    |
| Donald Trotter      | Sheriff's Office            |
| George Wang         | Auditor Controller          |
| Ardella Williams    | SJ General Hospital         |
| Elta Wisner         | SJ General Hospital         |
| Charles Wollenhaupt | Public Works                |

*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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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.



### FIVE SIMPLE STEPS FOR SAFE TRAVELS

Summer is a great time to get away... gorgeous weather and a relaxed atmosphere can do wonders for your health!

Unfortunately, traveling can sometimes leave you vulnerable to financial scams, identity theft, and other forms of fraud, which harm your financial health. But you can easily safeguard yourself from these scams with some advanced preparations.

If you're getting ready for an upcoming vacation, here are some easy steps to follow to help keep your finances safe while you're out of town.

1. **Contact your financial institution.** Be sure to alert your credit union, bank, and any other financial institutions prior to your travels. Monitoring programs now flag accounts that have unusual purchase patterns, including geographic locations. Letting your financial institutions know where you will be traveling will help prevent your cards from being blocked due to legitimate purchases.
2. **Enroll in online banking.** Through online banking, you will be able to monitor your accounts from the road. Checking in on your spending at the end

of each day will help you stay on budget while also identifying any fraudulent transactions that may have occurred. Many institutions like Financial Center also allow you to report lost or stolen credit and debit cards through their online banking programs.

3. **Stop your mail.** While many scammers have turned to the internet to steal information, mail theft still happens. Be sure to arrange with USPS to hold your mail while you're out of town.
4. **Declutter your wallet.** Leave your checkbook at home, limit the cash in your wallet, and remove any extra cards. All you truly need is your driver's license (passport for international travel!) and two credit cards. Once you have arrived at your destination, leave your preferred card in your wallet and lock your back-up card in your hotel safe. This will limit access to your accounts should you misplace your wallet.
5. **Think twice before posting online.** Social media is a fun way to keep family and friends updated on your travels, but it can also tip off thieves that you're away from home. The best rule of thumb is to wait to post about your vacation until you've returned home. But, if the temptation is too great, there are a couple of precautions you can take when posting during your trip—don't check in at locations, review the privacy settings of your posts, and don't outline your itinerary.



RETURN SERVICE REQUESTED

The Newsletter for the  
Retired Public Employees  
of San Joaquin County  
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Stockton, CA 95208-0556

