



Cattails

For the Retired Public Employees of San Joaquin County

Member of CRCEA (California Retired County Employees' Association)



rpesjc@gmail.com
www.rpesjc.org

Office: (209) 466-8556

May 2020
Volume 22 Issue 2

PRESIDENT'S MESSAGE – by Bill Mitchell



I started writing these comments the day after Governor Newsom urged all California seniors and people with chronic conditions to isolate themselves at home, and called for other drastic social distancing measures in an effort to contain the spread of coronavirus. Much of

what I drafted has since been altered significantly, and may be out of date when you read this; information seemingly changes by the hour. Until public health experts say it is safe to resume them, we have all curtailed routine activities. While one can still run, walk, bike, or go to a park, we avoid unnecessary contact with people. That means we are: not attending meetings and are addressing urgent business using other means of communication; canceling social events; not going to restaurants or theaters; shopping for needed groceries once per week, having family members shop for us, or using delivery services; and going to only essential medical and dental appointments and to pick up medications.

It is probable that these orders will last until at least mid-May, and likely longer. They are responsible actions to not only reduce our own risk of contracting COVID-19, but also to protect our community. Inasmuch as it appears the virus can be transmitted while a carrier is still asymptomatic, a person risks not only contracting it from someone who is not yet visibly sick, but in turn exposing others including loved ones. Schools and non-essential businesses are closed, as are wineries, bars, and brewpubs.

We all likely have family members or know someone who is economically adversely impacted. Perhaps not since World War II has a situation demanded such personal sacrifice for the good of our fellow community residents. There are other ways we can support one another. Buy only what you absolutely require, and leave some essential

items on the shelves for others who may also need them. If you have the means to do so, consider donating to a local organization that provides assistance to those who have reduced incomes due to the closing or reduced hours of their workplaces. Order take-out food occasionally, or buy on-line products from local establishments now struggling to survive.

If we all pull together and do our part, we will get through this. RPESJC has taken the responsible action to suspend all scheduled activities until additional public

Continued on Page 2

Inside This Issue

<i>Activities Report</i>	2
<i>RPESJC Activites Suspended</i>	2
<i>Thank You</i>	2
<i>Urgent Request For Email Addresses</i>	3
<i>California Real ID Program</i>	3
<i>May Trivia</i>	3
<i>New RPESJC Members</i>	4
<i>New Retirees</i>	4
<i>Monthly Luncheons</i>	5
<i>DMV Senior Driver Program</i>	5
<i>May Trivia Answers</i>	5
<i>Dates to Remember</i>	6
<i>Members Financial Services</i>	6
<i>In Memoriam</i>	7
<i>A Message From My Senior Health Plan</i>	7
<i>Financial Center Credit Union</i>	8

ACTIVITIES REPORT — By Carol Carson



The title, "Activities Report," is turning out to be a misnomer this quarter. Most of my activity has involved contacting Sierra Repertory Theater, Black Oak Casino, and All West bus company to cancel our contracts for the trips we had booked for March 18 and April 29—the Giants game. Our President, Bill Mitchell, is point man for negotiating a future replacement Giants game, as we had already purchased tickets for that event. All our board members have scrambled to notify our members of the cancellations and arrange for refunds for both of these events.

As I "shelter in place" here in my home by practicing "social distancing," and watching events unfold on television, I have been inundated with all the warnings and new terms. COVID-19, also known as the coronavirus, has acquainted me with language like, pandemic, zoonotic disease (transmission of a disease from animals to humans), N95 facemasks, and respirators. I've been trying for a week now to buy some toilet paper—the store shelves are bare. I understand some people are buying *bidets*, as well. This is the new normal for a while, but life goes on, and we should keep a positive attitude!

The RPESJC Board will be meeting soon by teleconference to plan for future events, including the replacement Giants game, and I hope it will be in time for publication of the *Cattails*.

Until then, I hope and pray that all our members will follow the health advisories, practice the "social distancing", wash your hands for the required amount of time, stay healthy and be blessed with adequate stores of toilet paper.



RPESJC ACTIVITIES SUSPENDED

Until the "Stay at Home" restrictions have been lifted by public health authorities, monthly RPESJC luncheons at the Italian Athletic Club have been suspended. The March 18th outing to the Black Oak Casino and Sierra Repertory Theater, and the April 29th trip to the San Francisco Giants were canceled. Refunds have been provided to all who registered for those events. The RPESJC Board made the decision to postpone the annual picnic scheduled for June 11th to a date later this year or until June 2021. Please monitor the RPESJC website, Member News tab, for updates about activities, such as whether luncheons might resume in July. Board members will continue responding to your telephone calls (209-466-8556) and email (rpesjc@gmail.com). ❖

THANK YOU

A very special THANK YOU goes out to Jerry Herrmann, Margaret Miller, Charles and Clarice Moody, Greg Mullally, and Sally Tanaka for providing us with the missing RPESJC Agendas, Minutes and *Cattails*. The RPESJC would like to express our deepest gratitude for your kindness. Please visit our website to take a look at all of the *cattail* issues from 1999 to today. ❖

PRESIDENT'S MESSAGE CONT.

health guidance is issued. The annual picnic in June has been cancelled. The earliest that monthly luncheons might resume is in July, and only if social distancing requirements are lifted. Your health and safety is our foremost concern. Inasmuch as we do not have email addresses for all our members, updates about luncheons and other scheduled activities will be posted on the RPESJC website at www.rpesjc.org under the Member News tab. Be well, and I look forward to seeing you on the other side. ❖

URGENT REQUEST FOR EMAIL ADDRESSES

Our primary means of communicating with you is through the *Cattails* newsletter and the RPESJC website. Occasionally, a mass-mailing might be sent to alert you about an urgent issue, such as the postcard that was sent when the site of our monthly luncheons changed. ABS Direct - Printing & Mailing services is still operational and produced and mailed this edition of *Cattails*. We would also turn to them if we needed to notify you by mail about something. Should our vendor be forced to close as a result of the current economic impacts of the Coronavirus pandemic, sending you future editions of the newsletter and any other notifications would be most efficiently done by email. We currently have email addresses for only a fraction of RPESJC members. Please send your email address to RPESJC@gmail.com. If you do not have an email account, we could email the newsletter or other announcements to a friend or relative, who could then get the information to you. The email address you provide will not be shared with anyone. Thank you for helping us stay in communication with you. ❖

MAY TRIVIA

- 1) Who was the first president to be interviewed by Rolling Stone Magazine?
- 2) In 1991, during the George Bush Gulf War, Whitney Houston had an unlikely chart hit with what patriotic song?
- 3) This woman, whose husband was president, died in 1982 at the age of 97. What was her name?
- 4) Which person in 1900 published a book called, "The Interpretation of Dreams?"
- 5) What was the name of Mia Farrow's daughter who had an affair with Woody Allen?
- 6) Which 20th century Italian educator established schools for young children based on helping develop their creativity and accomplishments?
- 7) Who was the mother of King Solomon?

Answers on Page 5

CALIFORNIA REAL ID PROGRAM

The California REAL ID is the next generation of identification recognized across the country. Starting October 1, 2020, you will need a REAL ID, valid passport, or other federally approved form of ID to travel by plane within the U.S. or to access federal facilities and/or military basis. (Check the DMV website for extended deadline due to the coronavirus).

If you decide NOT to get a real ID, your California Driver License or identification card will display the phrase "Federal Limits Apply" while the REAL ID will display a California Bear with a star. Visit www.dmv.ca.gov for more information.

To convert your California driver license or identification card renewal to a REAL ID you MUST visit a field office.

Step 1: (If you have a computer) Visit www.dmv.ca.gov. Click on the DMV REAL ID icon at the top of the page. Fill out the application and print out the confirmation page to take with you to your appointment.

Step 2: Make an appointment at the DMV of your choice.

Step 3: Take your printed confirmation page, and the following documents to your appointment:

- Proof of Identity
- Proof of Social Security Number
- Two different documents to prove California Residency

Please see DMV website (www.dmv.ca.gov) for a complete list of acceptable documents. ❖

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
Izidi Alcorn Starks	*	Deanna Kass	Recorder
John Austin	Human Services	Manuel Mendoza	Human Services
Sheila Ballin	Superior Court	Phillis Miller	Sheriff
Jeanna Boscacci	Human Services	Rebecca Morris	SJ General Hospital
Martha Bustos Williams	*	Alyce Ortiz	Human Services
Michael Cammack	Community Development	Claudia Parra	*
David Campbell	SJ General Hospital	Yvette Price	SJ General Hospital
Patricia Davis Brome	Human Services	Paul Repka	Sheriff
Abigail Fields	Superior Court	Travis Rowe	Probation
Nancy Flores	Superior Court	Bophasy Saukam	Behavioral Health
Jose Garcia	Sheriff	Shirley Severns	Mental Health
Maria Gines	SJ General Hospital	Martha Smith	Assessor
Mary Hernandez	Revenue & Recovery	Jackie Thompson	Substance Abuse
Richard James	Probation	Patricia Thornton	Human Services ♦
Noel Jumaos	Sheriff		

**Retiree declined to give department name*

NEW RETIREES

Name	Department	Years
Lery Aquino	SJ General Hospital	5
John Austin	Human Services	17
Sheila Ballin	Superior Court	17
Charmaine Beach	Human Services	13
Jeanna Boscacci	Human Services	28
Patricia Brome	Human Services	30
Michael Cammack	Community Development	20
David Campbell	SJ General Hospital	34
Victor Chahal	Deferred	20
Jamie Clayton	Deferred	16
Bradley Cook	Sheriff	29
Florence Cottrell	Deferred	8
Ricardo De la Torre	Purchasing	12
Diane Dimas	Deferred	12
Noemi Duzenski	Deferred	22
Abigail Fields	Superior Court	30
Nancy Flores	Superior Court	39
Jose Garcia	Sheriff	28
Pedro Gardea	Public Works	40
Maria Gines	SJ General Hospital	29
Cindy Guzman	SJ General Hospital	7
Grace Healy	Superior Court	35
Virginia Heptner	Substance Abuse	20
Mary Hernandez	Revenue & Recovery	35
Nancy Hernandez	Human Services	20
Noel Jumaos	Sheriff	20

Richard James	Probation	30
Deanna Kass	Recorders	15
Kerrence Kretchmer	Community Development	13
Suzanne Lauzon	Deferred	2
Sarah Lecompte	Deferred	7
James Lewis	District Attorney	12
Manuel Mendoza	Aging Community Services	32
Nancy Morita	Deferred	10
Rebecca Morris	SJ General Hospital	13
Anita Nigam	Deferred	5
Richard Norris	Sheriff	20
Christina Ordez	SJ General Hospital	33
Alyce Ortiz	Human Services	17
Anita Patel	Deferred	7
Yvette Price	SJ General Hospital	14
Paul Repka	Sheriff	22
Travis Rowe	Probation	21
Teri Salaices	Deferred	4
Lenai Sanchez	Sheriff	19
Bophasy Saukam	Substance Abuse	25
Shirley Severns	Mental Health	28
Martha Smith	Assessor	21
Jackie Thompson	Substance Abuse	18
Patricia Thornton	Human Services	17
Phillip Urie	Deferred	23
Stewart Wakeling	Deferred	7
Tina Weillie	Deferred	11



Congratulations

MONTHLY LUNCHEONS

The January monthly luncheon was attended by 39 members/guests. Unfortunately our speaker was ill. New member Ramona Thomas (Behavioral Health 34 Yrs) joined us for the first time. Allen Preston was the lucky winner of the gift basket donated by Frank Feng and Tamara Langenfeld from the Financial Center Credit Union. Sal Cortes' lucky number was drawn for the marble game. He won \$45.

The February monthly luncheon was attended by 38 members/guests. Our guest speakers, Roger Speed and Sue Rothman, spoke on prevention of suicide by firearm and the *Gun Violence Restraining Order (GVRO)*. See www.stopsuicideSJ.org for more information on this topic. First time attendees were Debra Moncrief (Sheriff 29 Yrs) and Steve Moore (Sheriff 36 Yrs). The raffle winner of the Wine and Country Gift Basket was Genevieve Austin (donated by Frank Feng and Tamara Langenfeld from FCCU). Sunday Smith's lucky number was drawn for the marble game. She won \$5.

The March monthly luncheon was attended by 45 members/guests. Our guest speaker was Gracie Madrid, Director of the Mexican Heritage Center and Gallery. She spoke about the center and the types of exhibits, fundraisers and awards that they provide. See www.mexicanheritagecenter.org for more information and events calendar. Julie Lopez (SJGH 30 yrs) and Maria Teresa Gines (SJGH 35 Yrs) joined us for the first time. The raffle winner of the Wine and Country Gift Basket was Craig Petersen (donated by Frank Feng and Tamara Langenfeld from FCCU). Jerry Herrmann's lucky number was drawn for the marble game. He won \$5. ❖

SENIOR DRIVER PROGRAM

In a continuing effort to keep seniors driving for as long as they can do so safely, the Department of Motor Vehicles (DMV) has created a Senior Ombudsman Program.

There are four ombudsmen assigned to this program who are located in various parts of California. The primary function of the Ombudsman Program is to represent the interest of public safety for all Californians with a special interest in addressing the concerns of senior drivers. The ombudsmen can assist as a "go-between" to ensure that senior drivers are treated fairly, consistent with laws and regulations, and with the dignity and respect they deserve. The Ombudsmen are available to assist in individual cases, as well as participate in outreach seminars to large and small audiences to promote driver safety in California with an emphasis on senior issues. DMV Senior Ombudsmen are available to assist you at the following locations:

- Sacramento/Northern California (916) 657-6464
- San Francisco/Oakland (510) 563-8998
- Orange/San Bernardino/San Diego (714) 705-1588
- Los Angeles/Oxnard (310) 615-3552 ❖

MAY TRIVIA ... ANSWERS

- 1) 1. Bill Clinton
- 2.) Star Spangled Banner
- 3) Bess Truman
- 4) Sigmund Freud
- 5) Soon-Yi Farrow Previn
- 6) Maria Montessori
- 7) Bathsheba ❖

Dates To Remember

Thursday, May 14, 2020	Monthly Luncheon - <u>Canceled</u>
Thursday, May 28, 2020	Board Meeting – Conference Call. Call 978-990-5000. When prompted dial in code 898183# to be connected to the meeting.
Thursday, June 11, 2020	RPESJC Annual Picnic - <u>Canceled</u>
Thursday, June 25, 2020	Board Meeting – Conference Call. Call 978-990-5000. When prompted dial in code 898183# to be connected to the meeting.
Thursday, July 9, 2020	Monthly Luncheon at Italian Athletic Club, 11:30 a.m. Guest Speaker: Officer James Smith, CHP
Thursday, July 23, 2020	Board Meeting (Members Welcome) @ 10:00 a.m. in the SJCERA Office

MEMBERS FINANCIAL SERVICES (from Aug. 2019) – By Frank Feng



Frank Feng, CFP®, ChFC®, CRPC®
MEMBERS Financial Services Program®
Located at: Financial Center Credit Union
209-948-6024 Ext. 50140
frank.feng@cunamutual.com
Insurance License: CA 0B68933

Question: Hi Frank, I have noticed that investment firms are beginning to ask me about naming a “trusted contact” when I open investment accounts lately. Could you tell me a little bit more of what it is? Thanks!

Answer: A “trusted contact” or “trusted person” is a person whom the investment firms can get in touch with if they feel fraud or financial exploitation is occurring or if they suspect the investor is suffering notable cognitive decline.¹ In order to better protect investors, especially senior citizens, the Financial Industry Regulatory Authority (FINRA) now demands that investment firms “make reasonable efforts” to acquire the name and contact info, of a “trusted person.” The request is being made to lower the risk that someone crooked might someday make investment decisions on your behalf.²

The trusted contact should be someone you trust, who behaves ethically, and respects your privacy. Ideally, your trusted contact is financially savvy, or at least financially literate. This

person could be your spouse, one of your children, another family member, or a professional such as an attorney or a CPA.²

Naming a trusted contact is fully optional. You are not required to name a trusted contact, but it is certainly welcomed. If you do decide to name one, you would want to make this decision while you are still of sound body and mind. Choose your contact wisely.

If you would like more information about this topic, or have questions on any other financial issues, please call me at (209) 948-6024 ext 50140 or email me at frank.feng@cunamutual.com.

CITATIONS

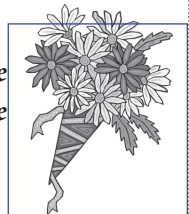
¹ - [finra.org/newsroom/2018/new-finra-rules-take-effect-protect-seniors-financial-exploitation](https://www.finra.org/newsroom/2018/new-finra-rules-take-effect-protect-seniors-financial-exploitation) [2/5/18]

² - [cnbc.com/2018/05/15/advisors-are-asking-their-clients-for-a-trusted-contact-choose-wisely.html](https://www.cnn.com/2018/05/15/advisors-are-asking-their-clients-for-a-trusted-contact-choose-wisely.html) [5/15/18] ❖

This article is a discussion of annuity products and the author is a licensed insurance agent. Representatives are registered, securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, which is not an affiliate of the credit union. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution. *The CFP certification marks are not affiliated with CUNA Brokerage Services, Inc. +CRPC® is a registered service mark of the College of Financial Planning. CBSI-1079871.4-0219-0321

IN MEMORIAM

Due to the circumstances of the COVID19 pandemic, the In Memorial list cannot be generated at this time and will be suspended until the August Cattails.



A MESSAGE FROM MY SENIOR HEALTH PLAN

We understand this is a difficult and unprecedented time in our country. For accurate COVID-19 updates we recommend using the official government sites listed below:

<https://www.Coronavirus.gov>

<https://www.CDC.gov/coronavirus>

<https://www.USA.gov>

Our staff at MySeniorHealthPlan.com will continue to be a resource for you regarding your Medicare insurance plans and how they are affected by COVID-19. Please be aware that hold and wait times may be longer than usual.

If you are showing symptoms of COVID-19, you should contact your health care provider to discuss your symptoms. According to the Centers for Disease Control and Prevention, symptoms typically appear 2-14 days after exposure and include fever, cough, and shortness of breath. According to Medicare.gov, Medicare Part B will now cover coronavirus testing for those tested on or after February 4th, 2020.

Centers for Medicare and Medicaid Services released Medicaid Telehealth Guidance. You can find a copy of the guidance here: <https://www.medicaid.gov/medicaid/benefits/downloads/medicaid-telehealth-services.pdf>

Additionally, you can find the homepage for general Medicaid Telehealth Guidance here: <https://www.medicaid.gov/medicaid/benefits/telemedicine/index.html>

You can read about blanket waivers for COVID19 in the Emergency Declaration Health Care Providers Fact Sheet

Secretary Azar used his authority in the Public Health Service Act to declare a public health emergency (PHE) in the entire United States on January 31, 2020 giving CMS the flexibility to support beneficiaries, effective January 27, 2020.

Coronavirus 1812(f) waiver (PDF)

States' Coronavirus 1135 waivers

Alabama, Arizona, California, Florida, Illinois, Louisiana, Mississippi, New Hampshire, New Jersey, New Mexico, North Carolina, Virginia, Washington

If you have any questions concerning your plan, please call or email us at (877) 255-6273 / info@MySeniorHealthPlan.com ❖

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

RPESJC
P O Box 8556
Stockton, CA 95208-0556
Message Phone (209) 466-8556

BOARD OF DIRECTORS

Officers

Bill Mitchell, President	466-8556
Jerry Herrmann, Vice-President	466-8556
Adrian Van Houten, Treasurer	466-8556
Sally Tanaka, Secretary	931-6653

Directors

Roland Anderson	466-8556
Carol Carson	466-8556
Joseph Chelli	466-8556
Pat Lynch	477-3775
Scott Onweiler	466-8556
Lois Sahyoun	466-8556
Mike Smith	951-0461

Retired Member, Board of Retirement

Adrian Van Houten	466-8556
-------------------	----------

Alternate Retired Member, Board of Retirement

Margo Praus	466-8556
-------------	----------

Newsletter Committee

Tammy Williams-Ankorn, Edit Services
TBD - Staff Advisor
Tim Ankorn - Layout & Design
George Hong - photographer
ABS Direct - Print & Mailing Services

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 (from Aug. 2018)

- by Michael P. Duffy President/C.E.O.



FOUR COMMON SOCIAL MEDIA SCAMS

Your kids and grandkids have probably been begging you to join them on Facebook, Twitter and other social networking sites.

They're a great way to stay in touch with friends and family and post cute pictures of all of the babies in the future.

Unfortunately, these websites are also prime locations for scams. Here are four common social media scams as well as some great tips you can take to keep you and your bank accounts safe.

1. **Fake sites.** Scammers are sending emails that look like notifications you'd receive from a social media site. When you click the link, you're asked to enter your account information.
2. **Expensive subscriptions.** Some of the quizzes and games you come across on Facebook ask for your cell phone number; when you enter it in, you are enrolled in a monthly service that will charge a monthly fee.
3. **Tweet for cash.** The latest work-from-home scam seems to be revolving around Twitter. Respondents

are asked to provide credit card information to pay a small fee to get a "starter kit". They fail to state there is also a hefty monthly fee.

4. **Shortened URLs.** You've probably started seeing shortened URLs. Be cautious when clicking on these links in Twitter or Facebook; it may result in malware being installed on your computer.

STAY SAFE

FCCU recommends the following steps to stay safe:

- Install real-time spyware and virus protection on your computer.
- Don't click on links in an email; instead, type trusted URLs into the address bar in your web browser.
- Keep your contact information private; don't put your address, phone number or email address in your profiles.
- Never give your credit card or bank account information to an unknown company.
- Read the fine print for games, quizzes and other apps you access through social media.
- Periodically change your passwords. ❖

RETURN SERVICE REQUESTED

The Newsletter for the
Retired Public Employees
of San Joaquin County
P.O. Box 8556
Stockton, CA 95208-0556

