



# 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



Isn't it amazing how rapidly medical technology is advancing? I recently read that 90% of the world's data has been acquired just in the last two years!

My wife Kathryn had a total hip replacement in mid-August. She was wheeled into the operating room at 10:30 AM and the surgery lasted until about 1:00 PM. After 45 minutes to an hour of waking up from the anesthesia, a physical therapist came to the recovery room and got Kathryn up on her feet to begin walking. By 5:30 that same afternoon, we were in the car driving home. Incredible! Any sutures that may have been needed were placed internally, and the incision itself was glued together so there is only a thin scar remaining. Kathryn was off narcotic pain medication within a few days, and soon graduated from a walker to a cane. She'll need to maintain some precautions for about six months, so as not to risk dislocating her new hardware, but the hip is now significantly better than it was prior to the surgery. How far medicine has come!

As we learn more about the benefits of healthy eating, regular exercise, the importance of social interaction, and keeping our brains active, we are living longer. This has an impact on the liabilities of our pension system, the adequacy of our personal finances in retirement, and the health and social services we may need during our advancing years.

You should have recently received a booklet from the Pacific Group Agencies, Inc., a partner that offers some group benefit plans exclusively to RPESJC

members. There is no obligation to purchase any of these products. They are being offered in case you might find them helpful.

RPESJC will continue to provide learning opportunities through monthly luncheon speakers and the Cattails newsletter; social activities such as our various trips, luncheons, and the annual picnic and Holiday Luncheon; and advocacy for maintenance of our pension benefits.

I wish you and your families a joyous holiday season.



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## ACTIVITIES REPORT – By Carol Carson



**O**n September 20, 2017, at 8:30 sharp, two busloads of RPESJC members and guests hopped aboard and rolled off on a fun-filled trip to the City by the Bay where the San Francisco Giants were playing the Colorado Rockies. With 105 passengers aboard, we whiled away the transit time catching up with friends and making new ones. Bingo games were also played on both buses, going up and coming back. Winners were Members—Chris Saha, Cynthia Clays, Joyce Johnson, Nelly Hernandez, Susan Donohue, Gary Riesenbeck, and Francine Garcia (lunch certificates); Guests—Emily Selles, Sally Thompson, and Sandi Saha (Boudin gift cards), Andy Shirrel, Mary Ghio, and Jeff Pell (Mimi's gift cards),

Thank you to bus captains Sally Tanaka and Bill Mitchell as well as to Jerry Hermann who was in charge of snacks and drinks. Also much appreciated were helpers: Bob Tanaka, Sal Cortes, Denise Kozina, Anita Garcia, and Janetta Powell. Great job everyone!



It was a gorgeous day in the city, around 72 degrees, sunny with an occasional cloud passing by. We enjoyed lunch and beverages in the park. The Giants out-powered the Rockies with a victorious score of 4 to 0! We returned home at 7:15 p.m. having thoroughly enjoyed the trip and the game.

A men's jacket was left on Bus #1 from the Giant's game. If someone is missing a men's jacket, please contact Sally Tanaka.

In news of other upcoming events, our next trip to Red Hawk is already SOLD OUT. At this point in time, we will continue our monthly luncheons at the UJ's venue until further notice. We will possibly know more about the UJ's situation in November. Be sure to read the flyer for the upcoming Holiday Luncheon within this issue and make your reservations early if you wish to attend.

We are continuing to plan next year's schedule of activities and probably will be adding a trip involving a play or music venue, but will continue to have a Giants' game, a Red Hawk/Apple Hill trip, our Summer Picnic, and Holiday Party. ❖



## HAVE YOU MOVED RECENTLY?

Don't expect the U.S. Post Office to let us know when you have moved.



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- + Go to our website [rpesjc.org](http://rpesjc.org)
- + Click on the Publications tab
- + Click on the Forms and Literature tab
- + Print up the Change of

Address form

- + Mail to RPESJC – PO BOX 8556 Stockton, CA 95208-0556

OR E-mail us your change of address at [rpesjc@sbcglobal.net](mailto:rpesjc@sbcglobal.net) ❖

## WHAT ARE MY DUES PAYING FOR?

**T**his question has come up on several occasions. No, your \$2 a month member dues are not just for a quarterly newsletter.

The board stays current on public pension legislation in order to advocate for protection of defined benefit pensions. Currently, the Board has engaged legal representation to pursue re-establishment of the Post 82 supplement. Please see the memo inserted with this newsletter for an important update on this matter.

Even though RPESJC members pay to attend our events, the fees do not fully cover all expenses, and the Board subsidizes – to some degree – the costs of those functions.

The quarterly Cattails is printed and mailed to each RPESJC member.

Dues pay office expenses.

We also make a cash donation twice a year to our charity of choice, Haven of Peace.

We hope that you are pleased with the RPESJC and all that we provide. If you know of any retirees that are not RPESJC members, please encourage them to join.

To join:

- Visit our website at [rpesjc.org](http://rpesjc.org)
- Click on the Publications tab
- Click on the Forms and Literature tab
- Click on the Enrollment Form
- Fill out and mail this form to: RPESJC, PO Box 8556, Stockton, CA 95208-0556

Or E-mail it to us at [rpesjc@sbcglobal.net](mailto:rpesjc@sbcglobal.net) ❖

## ALERT - MONTHLY LUNCHEON LOCATION

**T**he RPESJC monthly luncheons are held at UJ's Restaurant on the 2nd Thursday of each month at 11:30. The building was recently sold, but we have been advised that the current owner will still accommodate us at least through November. Our annual Holiday Luncheon is in December, so there will not be a luncheon at UJ's that month. We have heard that the new owners intend to keep the restaurant operating, but we do not know at this time their intention for the banquet facilities we currently use, or if they will be able to continue serving our organization. Unless you hear from us otherwise, plan on attending the luncheon at UJ's in January, and further information will be provided in the February issue of Cattails. If the January luncheon has to be canceled, or if it is moved to another venue, RPESJC will mail the information to you. ❖

### NOVEMBER TRIVIA– First Ladies

- 1 – Who was the youngest first lady?
- 2 – Which President did not have a wife?
- 3 – What is the annual salary of the first lady?
- 4 – Do first ladies have a clothing allowance for their fabulous clothes?
- 5 – True or false? Mary Todd Lincoln racked up tens of thousands of dollars of clothing bills and considered selling manure from the White House to pay them off.
- 6 – True or false? Jackie Kennedy had a chain smoking habit.

*Answers on Page 5*

## Welcome NEW RPESJC Members!

Name	Department
Jo Aring-Tengonciang	Agricultural Commissioner
Elizabeth Bianchi	*
Douglas Crowther	Sheriff-Coroner
Candace Gonzales	Public Defender
Cleveland Gordon	Child Support Services
Michael Keyes	*
Kimberly Lee	*
Vicki Ramirez	Probation
Loan Tran	Public Health
Margaret Weber	*
Jeri Wong	*



*\*Retiree declined to give department name*

## EXCITING NEW BENEFITS ARE NOW AVAILABLE FROM PACIFIC GROUP AGENCIES INC.

RPESJC members are now eligible to receive a special enrollment kit in the mail detailing the new benefit plans that are now available exclusively to RPESJC Members. Based on your suggestions, the plans being offered include Vision, Personal Accident Insurance with Secure Travel Services, Legal Shield, ID Shield, Pet Insurance, Home & Auto Insurance, Travel Guard Trip Cancellation or Interruption Insurance, Life Insurance & a Hearing Aid Discount Program. Best of all, RPESJC members will be able to obtain many of these plans at low group rates.

These plans are offered to members on a voluntary basis and spouses / dependent children are also eligible for coverage. You should have received full details and enrollment material in your October mail. These plans are administered by Pacific Group Agencies & if you should have any questions on these plans or have not received your enrollment materials, please call them at 800.511.9065



Congratulations

### NEW RETIREES

Name	Department	Years
Napoleon Anzar	Deferred	5
Ellen Ashbaugh	Deferred	6
Sharon Barlich	Parks & Rec	27
Elizabeth Bianchi	Sheriff	15
Lisa Brandt	Substance Abuse	17
Carol Cabral	Human Services	17
Sandra Chavez	Human Services	9
Arthur Churchill	Deferred	7
Patricia Colvin	Behavioral Health	30
Rebecca Davis	Child Support	12
Teresita Diaz	Deferred	5
Mark Duxbury	Sheriff	3
Michael Escotto	Environmental Health	15
Andrew Eshoo	County Counsel	11
Rebecca Fitzgerald	Mental Health	20
Gordon Ford	Deferred	11
Sonja Gabales	Substance Abuse	14
Michael George	Deferred	4
Florence Gomez	Employment Econ. Dev.	29
Cheryl Heaney	Deferred	9
Brian Heine	Mosquito Abatement	33
Gale Heinrich	Public Health	12

Pamela Hicks	SJGH	10
Tim Hulsey	Sheriff	20
Lorraine Islas	Deferred	16
Paula Islas	Deferred	1
Marcial Jimenez	Substance Abuse	17
Teresa Jimenez	Sheriff	32
Blandford Jones	Deferred	1
Debra Kenyon	SJGH	16
Kim Kissell	Sheriff	1
Brenda Lee	Deferred	29
Debbra Maddox	Human Services	40
Steve Mann	Information Systems	7
Proceso Marcos	Public Defender	37
Victoria McCartney	Environmental Health	15
Miriam Neel	SJGH	16
Carlos Ortega	SJGH	35
Dannetta Prysock	Human Services	27
Elena Reyes	Deferred	15
Pamela Tyler	Human Services	30
David Wang	Public Works	28
Anthony Weatherford	Deferred	7
Larry Williams	Substance Abuse	17
Linda Yopez	SJGH	15



## HERE AND THERE OR JUST NOODLING AROUND

### EDITOR'S NOTE:

**C**attails would like to publish some "Here and There" items about our members or "Just Noodling Around" member recipes. If you have taken an interesting trip or have had an intriguing event happen recently or would like to share a fantastic recipe, please let us know so that we can share your story/recipe with our members. (We will accept 1 picture to be included.)

You may send your information to us by e-mail at [rpesjc@sbcglobal.net](mailto:rpesjc@sbcglobal.net) ❖

## NEW MEMBERS WANTED

RPESJC is asking for help from the membership in recruiting new members during 2018. If you know a retired public employee who is not a member of RPESJC, or someone planning to retire soon, urge him or her to join our association. RPESJC is the voice for retirees before the Board of Retirement and the Board of Supervisors. Please call the office at 209-466-8556 for membership packets, and let's start recruiting new members. Thank you. ❖

## E-MAIL ADDRESSES

**I**n this electronic age, the fastest and most cost effective way to reach our more than 2,400 members is by e-mail. RPESJC is requesting that you provide your e-mail address for uses such as: confirming reservations for events, contacting you to provide or request information, informing you of retiree legal issues that may pertain to you, and possibly sending you the Cattails newsletter electronically. Your e-mail address will not be shared with anyone outside the RPESJC Board of Directors.

❖ Please forward your e-mail to [rpesjc@sbcglobal.net](mailto:rpesjc@sbcglobal.net).

## NOVEMBER TRIVIA ... ANSWERS

- 1 – Francis Folsom Cleveland was age 21 when she married President Grover Cleveland in the Blue Room of the White House.
  - 2 – James Buchannan remained a bachelor all of his life.
  - 3 – The first lady receives no salary for work she does while her husband is President. She enjoys the benefits of free accommodations, global travel, personal security details, and a life-long pension.
  - 4 – No they do not receive a clothing allowance. Although sometimes clothing is donated to them and sometime they receive a discount, as with the Obamas. Michelle Obama's secretary asked for discounts and Mrs. Obama also bought clothes off of the rack.
  - 5 – True. Mary Todd Lincoln considered this, per the National First Ladies Library.
  - 6 – True. Jackie Kennedy smoked three packs of cigarettes a day, even when she was pregnant.
- Quote by Eleanor Roosevelt: "Great minds discuss ideas, average minds discuss events, and small minds discuss people." ❖



**Haven of Peace**  
Shelter for Women & Children



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Website <http://www.havenofpeaceinc.org>

Women's & Children's Underwear and Toilet Paper Urgently Needed

## Dates To Remember

Thursday, November 9, 2017	Monthly Luncheon at UJ's Restaurant, 11:30 a.m. Guest Speaker: Stockton Ukulele Strummers
Thursday, November 16, 2017	Board Meeting (Members Welcome) @ 10:00 a.m. in the SJCERA Office
Thursday, December 14, 2017	RPESJC Holiday Luncheon, 11:00 a.m. Waterloo Gun & Bocci Club
Thursday, December 21, 2017	Board Meeting (Members Welcome) @ 10:00 a.m. in the SJCERA Office
Thursday, January 11, 2018	Monthly Luncheon at TBD, 11:30 a.m. Guest Speaker: San Joaquin Registrar of Voters
Thursday, January 25, 2018	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 so many statements from different places. Could you tell me which ones I should keep and for how long I need to keep them? You might have talked about this before, but I would really appreciate it if you can revisit this. Thanks!

**Answer:** Everyone should have a financial "filing system". You may choose a large filing cabinet or a few storage boxes or stackable units. Whatever you prefer, here is what should go inside:

**Investment statements.** Organize them by type: IRAs, 401k, 403b or 457 deferred compensation plans, mutual fund and stock statements. The annual statements are the ones that really matter. You may decide to forgo the filing of quarterlies and monthlies. In addition, you will want to retain any record of your original investment in a mutual fund or a stock. This will help you determine the cost base and the capital gains or losses.

**Bank statements.** If you have any fear of being audited, keep the last three years' worth of them on file. If your banks or credit unions provide online statements, you want to make sure that you have the access to the accounts.

**Federal and state tax returns.** The IRS wants you to keep federal (and state) tax records for a minimum seven years. My suggestion is to keep them forever.<sup>1</sup>

**Mortgage documents and statements.** As a rule, keep mortgage statements as long as you own the property plus seven more years after you sell it. As for your mortgage documents, you may wish to keep them for ten more years (though your county recorder's office likely has copies).

**Credit card statements.** These are less necessary to have around than many people think, but you might want to keep any statements detailing tax-related purchases for up to seven years.

**Utility bills.** You only need the most recent statement. Check the current statement then get rid of the old ones.

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

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## IN MEMORIAM

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



Claire Anderson	7/27/17	Data Processing
Cornelia Anderson	7/28/17	Mental Health
Frank Argain Sr.	6/24/17	Ag Commissioner
Grace Averett	7/15/17	Sheriff
Giovani Ayong	7/25/17	Aging-Comm. Services
John Bloom	5/26/17	Beneficiary
Anita Corder	8/26/17	Human Services
Audienne Coyne	7/31/17	Beneficiary
Sammie Crosno	7/25/17	Public Assistance
Sandra Daveluy	8/21/17	Cooperative Extension
Eugene DeAlbar	9/18/17	Beneficiary
Susan Dodson	9/17/17	Human Services
Stasia Elliott	8/27/17	Human Services
Margaret Gallup	7/18/17	Beneficiary
Joyce Grubbs	8/15/17	EEDD
Elizabeth Hunt	6/30/17	County Supt. of Schools
Adella Johnson	7/16/17	SJGH
Ernestine Kelley	8/18/17	SJGH
Sandra Leiting	8/29/17	Human Resources
Richard Ling	8/29/17	Public Works
Merle Logan	7/22/17	SJGH
Elaine Loker	9/20/17	SJGH
Alan Lopez	6/14/17	Juvenile Detention
Helen Macomber	7/25/17	Personnel
Gladys Mar	9/21/17	Human Services
Patrick McDaniel	7/21/17	Tuxedo-Country Club Fire
Marjorie Medina-Halbert	7/28/17	SJGH
Valentine Morales	8/31/17	SJGH
Frank Orozco	7/27/17	Beneficiary
Sandra Poirier	9/23/17	Sheriff
Cheryl Rabanal	7/27/17	Public Health
Guadalupe Rangel	6/24/17	SJGH
Dale Shartzter	7/11/17	Tuxedo-Country Club Fire
Nita Valladao	8/4/17	Municipal Court
Katharine Willard	7/7/17	Beneficiary
Lorraine Wolf	7/19/17	Public Assistance
Ellen Worthen	7/12/17	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](mailto: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.



### PLAN AHEAD FOR AN EXTRA MERRY HOLIDAY SEASON

While Halloween is still around the corner, now is the time to start planning for the Christmas season! If the thought of Christmas lists puts a little bah humbug in your spirit, here are some tips supplied by Financial Center Credit Union to help keep your spirit (and your wallet) a little merrier this Christmas.

1. **Make your list, check it twice.** Once the grandkids, nieces, and nephews start dropping hints, it's tempting to start buying gifts. But if you hit the stores without a plan, it can be easy to overspend and miss some good deals. Set aside some time this week to make a list of everyone you need to buy for and how much you plan to spend. Your wallet will thank you.
2. **Keep a gift record.** Be honest—how many times have you come across a Christmas gift hidden in the back of a closet after the holidays? Keep a running tally of what you purchased, who it is for, how much it cost, and where you have it stored. This not only will help you when it comes time to wrap your presents, it will also help you stick to your budget.

3. **Look for sales.** Now, Retailers have broken away from the traditional Black Friday/Cyber Monday schedule and have started their holiday sales earlier in recent years. So sign up for e-mails from your favorite retailers to start getting sales alerts in your in-box.
4. **Simplify gift giving with gift cards.** Kids and adults alike appreciate gift cards. It gives them the ability to purchase what they really want and often have a bigger bang for the buck thanks to after holiday sales. Plus, it saves you time and the headache of long lines! Financial Center has gift cards you can purchase in-branch that can be used wherever Visa® is accepted.
5. **Plan ahead for 2018.** Once you've wrapped up your 2017 holiday season, keep the momentum going and make your plan for 2018. You will already have your budget and gift record from this year, so it will be quick and easy to start a fresh copy. It also provides you time to set aside money each month to accumulate a gift fund. Through your preferred bank or credit union (like Financial Center!), you can set up a secondary savings account along with an automated transfer so you can watch your funds grow throughout the year. ❖

RETURN SERVICE REQUESTED

The Newsletter for the  
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