



Cattails

For the Retired Public Employees of San Joaquin County

Member of CRCEA (California Retired County Employees' Association)



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PRESIDENT'S MESSAGE – by Bill Mitchell



In October, I along with your delegate, Pat Lynch and alternate delegate, Jerry Herrmann had an opportunity to attend the fall conference of the California Retired County Employees Association (CRCEA), which is our statewide organization. (Pat will have a report for you in the next newsletter.) In addition to speakers on a variety of interesting topics, perhaps the most useful aspect of this meeting is to learn what our counterparts in the other counties are doing and to share our successes with them. As an example, a number of the local associations have a college scholarship program for children/grandchildren of their members. Currently, the RPESJC Board is considering establishing such a program. It is in the process of gathering, from other CRCEA members and from non-profits in San Joaquin County, information such as qualifications, application forms, scoring criteria, and selection processes. A program may be in place in time for an award cycle in Spring 2019 for graduates attending college next fall.

One aspect of RPESJC that sets us apart from almost all other counties is the number of social events we offer each year. For instance, we schedule about four trips, the annual picnic and holiday luncheon, plus our monthly luncheons. These opportunities for socialization and fun are important to meeting one of our core purposes: to improve the quality of life, general health, and well-being of our members.

Speaking of our monthly luncheons, you are by now well aware that they have been held at the Italian Athletic Club (IAC) since November 2017 when UJ's changed ownership. We had been informed quite some time earlier that a transition would occur. Subsequently, the RPESJC Board explored virtually every restaurant, club, and other

venues for an alternative. The IAC was determined to be the only option that had day and time availability, sufficient space, acceptable acoustics, accessibility, and comparable price. As with any endeavor, we have not been able to please everyone, and additional attempts were made recently to find if there was anywhere that had not already been investigated. Ultimately, the Board decided that we will remain at the IAC. The food is good; it is close to the freeway; the sound system works very well; the price is right; and the company is always enjoyable! The number of attendees has been consistent with our experience at UJ's, usually between 40 to 50 people. So, please join us some time and see old friends, hear interesting speakers, and enjoy some good food.

I hope you had a wonderful summer. It's hard to believe the holidays are upon us already (for me, they start with Halloween candy!). My best wishes to you and your families for this season, and for a happy New Year. ❖

Inside This Issue

<i>Activities Report</i>	2
<i>Monthly Luncheon Report</i>	3
<i>November Trivia</i>	3
<i>New RPESJC Members</i>	4
<i>New Retirees</i>	4
<i>Medicare Health Fairs</i>	5
<i>Post 1982 Stories</i>	5
<i>November Trivia Answers</i>	5
<i>Dates to Remember</i>	6
<i>Members Financial Services</i>	6
<i>In Memoriam</i>	7
<i>Financial Center Credit Union</i>	8

ACTIVITIES REPORT — By Carol Carson



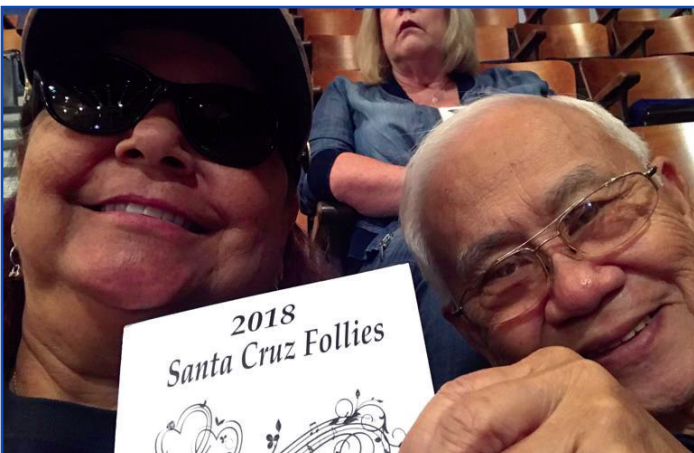
SANTA CRUZ TRIP:

On September 12, 2018, a group of RPESJC members and guests boarded a bus for Santa Cruz to take in some ocean air, eat some food, and enjoy the Santa Cruz Follies at the civic auditorium.

Of course, as is our wont, we played bingo both on the way up and the way back. RPESJC winners were Martha Sanchez and Sharon McGuire who received RPESJC lunch gift certificates. Two guests also won—Noreen Thompson and Melanie Snavely—who received Rubio's gift cards. We snacked on board with rolls, trail mix, and Capri sun drinks on the way up, and then on water and chips on the way home.

Our first stop was the Santa Cruz wharf. The weather was just beautiful with a clear blue sky and ocean and a great temperature, with a sunny view. We disembarked on the wharf to enjoy eating lunch on our own at a variety of restaurants. Then there was a little sightseeing while walking the wharf, looking at the ocean, observing the sea lion colony, and shopping in the little gift and surf shops. We then re-boarded our bus for the short trip downtown.

We were promised a beautiful show by local seniors from the performing arts group which was entitled *A Sentimental Journey; The Way We Were, with a little bit of Elvis*. *We were not disappointed!* The two-hour show was a walk down memory lane featuring many performers with a variety of musical numbers and frequent costume changes. We very much enjoyed the performance.



Thank you to Jerry Herrmann and Scott Onweiler who distributed the snacks on both legs of the journey. Thank you also to Carolyn Pometta, Sally Tanaka and Scott Onweiler for assisting with the bingo games. Thanks also to George Hong who took pictures.

RED HAWK TRIP:

By the time you read this, our next trip will have taken place. It is the always popular Apple Hill & Red Hawk Casino trip. In fact, it is so popular we had to add a third bus to accommodate all those who signed up to go! The report on this trip will be in the February issue of Cattails.

HOLIDAY LUNCHEON:

Your board members have been busy planning the Annual Holiday Luncheon Event which will occur on December 13, 2018 at the Waterloo Gun & Bocce Club. Taking the lead on planning were Sally Tanaka, Joe Chelli, and Jerry Herrmann. We have been faced with price increases and have looked at other venues but were able to negotiate to continue at the Waterloo locale. We subsidize a significant portion of this event to ensure as many of our members as possible will be able to attend.

TRAVEL CLUB:

There have been only a handful of responses to the idea of a travel club. At this time, I will be contacting those who e-mailed their interest, or called the office to put them in communication with each other. We have a limited quantity of vacation booklets from EF Go Ahead Tours that we can forward you. If you are interested, please call or e-mail your request. It may be desirable for the interested members to form a group to pursue this idea on their own or perhaps reach out to a retired public employees group in another county and partner with them on some vacations.

2019 TRAVEL PLANS:

With input from the board members, I will be preparing a proposed schedule of trips for next year. If you want to let us know what trips you are interested in, call or send an e-mail to the RPESJC at the phone number or e-mail address listed on the CATTAILS front page. Of course, there will be a Red Hawk Trip and a Giants game, but we're open to other ideas. I'm usually at the monthly luncheons at the Italian Athletic Club or one of the other board members would also be happy to hear your ideas. ❖

MONTHLY LUNCHEONS

The April 2018 monthly luncheon was attended by 41 members/guests and the guest speaker was photojournalist Cyndy Green. Ms. Green has over 28 years of experience in television news and is currently working as a freelance video journalist/visual storyteller. There were two raffle prize winners. Joe Chelli and Adrian Van Houten received gift baskets that were donated by Frank Feng and his assistant Tamara Lagenfeld from the Financial Center Credit Union. Bessie Graham's lucky number was drawn to play the marble game. She drew a clear marble and won \$5.

The May 2018 monthly luncheon was attended by 42 people/guests and our guest speaker was Melinda Dubroff from the San Joaquin County Registrar of Voters. The luncheon brought in first time attendees Patsy Meraz, retired from Human Services and Joanne White, retired from the Sheriff's Office. The May raffle prize winner was our special guest speaker Melinda Dubroff. She won a Wine Gift Basket donated by Frank Feng and Tamara Lagenfeld. Bessie Graham's number was drawn again for the marble game. She drew a clear marble and won \$5.00.

June was our Annual Picnic. See the activities article in the August issue of *Cattails* for information on that function.

The July monthly luncheon was attended by 34 members/guests, but unfortunately our guest speaker had to cancel due to technical difficulties. There must have been a lot of vacations during July, hence there were no new attendees for this lunch. The July; raffle prize winner was Reggie Martin. He won a gift basket donated by Frank Feng and Tamara Lagenfeld. Pauline Toy's number was drawn for the marble game. She drew the black marble and won \$85.00.

The August monthly luncheon was attended by 43 members/guests and the guest speaker was again Cyndy Green. Ms. Green spoke about Delta College's Stockton Institute of Continued Learning (SICL). You can visit the website at www.deltacollege.edu/dept/sicl. The luncheon brought in first time attendees Rossie Quilenderino, retired from the Sheriff's Office and Alice Callistro, who retired from Human Services. August's raffle prize winner was Marie Quilenderino, who won a gift basket that was donated from Frank Feng and Tamara Lagenfeld.

The September monthly luncheon was attended by 42 members/guests and the guest speaker was David Rajkovich & Wes Rhea from the Stockton Maritime Museum. If you are interested in volunteering or donating to this museum, you can visit their website at stocktonhistoricalmaritimemuseum.org. The luncheon brought in first time attendee Nell Lip, retired from the S.J. General Hospital and the Sheriff's Office. September's raffle prize winner of a gift basket donated by Frank Feng, was Laverne Mazzili. Janetta Powell's lucky number was drawn to play the marble game. She drew a clear marble and won \$5.

The next luncheon will be held on November 8, 2018 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. ❖

NOVEMBER TRIVIA

- 1) The Van Gogh Museum is located in what European City?
- 2) The Venus de Milo is on display in what museum?
- 3) The *Starry Night* is an oil on canvas painted by which post-impressionist painter?
- 4) Who painted a late fifteenth century mural known as the *Last Supper*?
- 5) What French sculptor created the Statue of Liberty?
- 6) The famous Dutch Golden Age painting *The Night Watch* was painted by whom?
- 7) What was Van Gogh's first name?
- 8) Which painter started the Impressionist Movement?
- 9) How many paintings did Van Gogh sell in his lifetime?

Answers on Page 5

Welcome NEW RPESJC Members!

Name	Department
Michael Addison	Radiology
Arnold Baker	Information Systems
Janet Carreno	Superior Courts
Cristeta Cristobal	SJ General Hospital
Diane Curry	Agriculture
Earl Graves	SJ General Hospital
George Lauchland	Sheriff
Kathryn Marquez	SJ General Hospital
Marie Mitchell	Mountain House
Ray Moon	Public Works
Kim Moreno	Behavioral Health
Michael New	Sheriff
Ann Rollins	Purchasing
Lenna Schwartzenger	SJ General Hospital
Denise Stafford	Correctional Health
Susan Winston	Human Services



San Francisco Giants Game 4/11/2018



RPESJC Annual Picnic 6/14/2018

Congratulations

NEW RETIREES

Name	Department	Years
Michael Addison	Deferred	15
Tammy Aguilera	EEDD	28
Arnold Baker	Information Systems	35
Irene Balmaceda	Behavioral Health	20
Erin Becker	Human Services	11
Tina Bruns	SJ General Hospital	7
Kathy Bush	Superior Court	11
Janet Carreno	Superior Court	22
Paul Cole	Deferred	9
Cristeta Cristobal	Deferred	7
Valerie Dominguez	Probation	29
Lori Duncan	Environmental Health	20
Gregory Edwards	Mosquito Abatement	10
Susie Gandela	Mental Health	19
John Gomes	SJ General Hospital	14
David Gonzales	Correctional Health	15
Denise Gooding	Sheriff	25
Earl Graves	SJ General Hospital	13
Elisa Guzman	Deferred	12
Pamela Jimenez	Sheriff	14
Stella Jimenez	SJ General Hospital	16
George Lauchland	Sheriff	15
Kathryn Marquez	SJ General Hospital	13
Kristi McClish	District Attorney	20

John McDonald	Deferred	2
Steven Mendoza	Deferred	10
George Merrill	Public Works	10
Marie Mitchell	Mountain House	6
Susan Mitchell	SJ General Hospital	16
Ray Moon	Public Works	9
Anita Moreno	Sheriff	21
Julie Mulligan	Human Services	5
Elizabeth Munoz	Human Services	21
Michael New	Sheriff	17
Barbara Parrish	Aging-Comm. Services	22
John Picone	Sheriff	31
John Pike	Public Works	4
Ann Rollins	Purchasing	40
Lenna Schwartzenger	SJ General Hospital	26
Marina Schwartz	Deferred	11
Frederick Schwieger	Agriculture	8
Tony Silva	Fleet Services	15
Deborah Scott	Substance Abuse	26
Wanda Smith	Agriculture	5
Denise Stafford	Correctional Health	15
Dalanna Vallegra	Superior Court	12
Jeffrey Wick	Deferred	7
Susan Winston	Human Services	37
Robin Wood	Historical Society	17
Connie Worden	Fleet Services	12



MEDICARE HEALTH FAIRS 2018

The University of the Pacific-Thomas J. Long School of Pharmacy and Health Sciences, announces dates for the Medicare Health Fair Event. If you want help with your Medicare Part D drug plan and/or a complete drug review, PLEASE MAKE AN APPOINTMENT! Visit go.pacific.edu/Medicare or call (209) 910-DRUG (3784)

HEALTH FAIR DATES AND LOCATIONS:

Friday, October 26th 1:00 PM – 6:30 PM Tracy Community Center 950 East Street, Tracy (209) 831-6240

Saturday, October 27th 10:00 AM – 5:00 PM Covenant Village of Turlock 2125 North Olive Ave., Turlock (209) 216-5696

Sunday, October 28th 10:00 AM – 5:00 PM Life Long Medical Care Ed Roberts Campus 3075 Adeline St., Berkeley (510) 981-4100

Saturday, November 3rd 10:00 AM – 5:00 PM Bethany Home Town Square Campus 1350 Nikkel Way, Ripon (209) 253-5128

Sunday, November 4th 10:00 AM – 4:00 PM JCCSF 3200 California St., San Francisco (415) 292-1200

Tuesday, November 6th 1:00 PM – 5:00 PM Sierra Vista Homes 2436 S. Belleview St., Stockton (209) 460-5085

Friday, November 9th 1:00 PM – 7:00 PM First Congregational Church 3409 Brookside Road, Stockton (209) 951-8545

Thursday, November 15th 1:00 PM – 6:30 PM Hutchins Street Square (Room: Kirst Hall) 125 South Hutchins St., Lodi (209) 333-5550

Saturday, November 17th 10 AM – 4:30 PM Hart Senior Center 915 27th St., Sacramento (916) 808-5462

Sunday, November 18th 10 AM – 6 PM O'Connor Woods 3400 Wagner Heights Road, Stockton (209) 956-3400

PLEASE REMEMBER If you plan to attend one of our events, please bring: 1) Your Medicare card 2) ALL of your medications 3) A copy of your most recent lab values. ❖

POST 1982 STORIES

Are you impacted by the suspension of Post 82 supplemental payments? Are you struggling financially as a result? If you are willing to share your story of how you are affected by not receiving this income, we would like to hear from you. Please call the RPESJC office at 466-8556 or email us at rpesjc@gmail.com. ❖

NOVEMBER TRIVIA ... ANSWERS

- 1) The Van Gogh museum is located in Amsterdam.
- 2) The Venus de Milo is located in the Louve in Paris France.
- 3) The *Starry Night* was painted by Vincent Van Gogh.
- 4) The *Last Supper* was painted by Leonardo da Vinci.
- 5) The Statue of Liberty was created by French sculptor Frédéric Auguste Bartholde.
- 6) *The Night Watch* was painted by Rembrandt.
- 7) Van Gogh's first name was Vincent.
- 8) Claude Monet started the Impressionist Movement.
- 9) Vincent Van Gogh sold one picture during his lifetime, *The Red Vineyard*. ❖

Dates To Remember

Thurs, November 08, 2018	Monthly Luncheon at Italian Athletic Club, 11:30 a.m. Guest Speaker: TBD
Thurs, November 15, 2018	Board Meeting (Members Welcome) @ 10:00 a.m. in the SJCERA Office
Thurs, December 13, 2018	RPESJC Holiday Luncheon, 11:00 a.m. Waterloo Gun & Bocci Club
Thurs, December 20, 2018	Board Meeting (Members Welcome) @ 10:00 a.m. in the SJCERA Office
Thurs, January 10, 2019	Monthly Luncheon at Italian Athletic Club, 11:30 a.m. Guest Speaker: TBD
Thurs, January 24, 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
frank.feng@cunamutual.com
Insurance License: CA 0B68933

Question: It seems that with the new tax law some of us may be in a lower tax bracket than usual. Is it a good idea to convert some of my IRA and retirement accounts into a Roth IRA? Thanks!

Answer: Some of us may have lower income tax brackets as a result of the 2017 tax reforms. Given the outlook for Social Security and Medicare, it is hard to imagine federal income tax rates will ever be lower than they are right now. Since the 2017 tax reform will sunset at the end of 2025, many have wondered if this is a good time to convert a traditional IRA to a Roth IRA. The following are a few factors you should consider before making a decision.

1. One of the biggest advantages of a Roth is that qualified withdrawals will be income tax free (including earnings). If you plan to leave the money in the account for a long time and are able to invest it properly, your accumulated earnings could be significant. This will lead to significant tax savings in the future.

2. Unlike traditional IRAs, there is no Required Minimum Distribution at age 70 ½ for Roth. In addition, Roth assets can be transferred to your heirs without being taxed.
3. A Roth conversion is a taxable event. The amount you convert to a Roth is taxable as your income for that year. If you convert a large amount, the taxable income linked to the conversion could be sizable, and you could end up in a higher tax bracket in the year the conversion occurs.
4. A Roth IRA conversion need not be “all or nothing.” Some traditional IRA owners elect to convert just part of their traditional IRA to a Roth, or to convert the entire balance over multiple years, so they can better manage the taxable income stemming from the conversions.

While a Roth conversion might be beneficial, the move is not for everyone. For some, the resulting tax hit may outweigh the potential long-run advantages. Study the various financial implications and consult a tax professional before making the move.

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. ❖

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IN MEMORIAM

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



Leon Adamson	Public Works
Franco Angelini	County Administrator
Ross Bainter	Information Systems
Deloris Behnke	Mental Health
Rodney Brown	Sheriff
Ralph Cuevas	Public Works
Carolyn Davis	SJ General Hospital
Charlie Dickerson	Probation
Victor Ellis	Sheriff
J Engstrom	Marshal-Stockton Judicial
Linda Fabela	Probation
Charlotte Goeringer	Human Services
Mona Hatfield	Mosquito Abatement
Alfredo Jacquez	SJ General Hospital
Genola Jeffrey	Superior Court
George Keddie	Public Works
Donald Latimier,	Human Services
Daniel Leary	Lincoln Fire District
Guadalupe Mendez	Public Works
T Muller	Sheriff
Della Ortega	Probation
Allyene Phillips	Probation
James Rexroth	Park-Recreation
Gloria Williams	Mental Health
Eileen Yamamura	Probation

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

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

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Joni Cannon - Staff Advisor
Tim Ankorn - Layout & Design
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CORRECTION

In the August issue of Cattails in the New Retires Section, Bryan Walker's Juvenile Probation years of services was listed as 4 years. As a matter of fact, Bryan had 27 years of service with the county. Also, in the Activities Article it was printed that Colleen Evans won the \$100 cash prize during the Annual Picnic, when in fact Francine Commons won that wonderful prize. Please accept our sincerest apologies for these unfortunate errors.

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

The Holiday season is upon us, and for some of you Scrooge's out there, the thought of a Christmas list puts some bah humbug in your spirit. For those of you who still don't know how to achieve the ultimate Christmas experience, Financial Center Credit Union is back again 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 purchase, 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 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 2019. Once you've wrapped up your 2018 holiday season, keep the momentum going and make your plan for 2019. 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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