



Cattails

For the Retired Public Employees of San Joaquin County

Member of CRCEA (California Retired County Employees' Association)



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May 2024
Volume 26 Issue 2

PRESIDENT'S MESSAGE – by Bill Mitchell



This is my farewell column. I will be stepping down as President later this month. In fact, there will be six of us leaving the Board at that time, including all four officers. The Board will elect a new President, Vice President, Treasurer, and Secretary at its May meeting.

While reflecting about my over seven years in this role, I recalled the many achievements we've realized during that time. Business practices have been modernized by developing a record retention policy; scanning and digitally archiving historical documents, including Board agendas and minutes, newsletters, and other materials contained within the retention guidelines; updating the RPESJC website; and offering Cattails electronically to members who request it. The Richard Callistro Memorial Scholarship Program was initiated with three \$1,000 scholarships and was eventually expanded to five \$2,000 awards. Also in the spirit of "giving back" to members, 18-month calendars have been distributed, the third edition of which is included with this issue of *Cattails*. Monthly luncheons have undergone at least three venue changes, and eventually were changed in 2024 to a bi-monthly format with advanced registration required and a price increase. The Board, with volunteer legal support, fought an ultimately unsuccessful battle for several years to regain supplemental pension payments that were eliminated for those who retired between 1982 and 2001. Activities were suspended for over a year due to COVID and then successfully resumed. One positive outcome is that the Board has continued its monthly meetings virtually, rather than everyone driving from throughout the County to a central location. It was San Joaquin's turn in 2023 to host the statewide conference of the California Retired County Employees Association and we produced a quality event. Most recently, due to relocation of SJCERA, RPESJC had

to find new office space and change its telephone number. We've also continued to provide the opportunities for you to participate in the casino trips, annual Giants game, and other fun events.

As an all-volunteer organization, these initiatives were proposed and/or led and accomplished by Board members themselves. As I have said many times in these columns, we can only be as successful as you and the Board make it. Several RPESJC members have recently stepped forward to fill vacancies on the Board. There are still a few more needed. The association needs you now. Please consider joining the Board and contributing to keeping RPESJC moving forward.

It has been an honor and privilege to serve as your President. Be well. ❖

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ACTIVITIES REPORT — By John Solis



QUARTERLY LUNCHEONS

Monthly luncheons have transitioned to a quarterly schedule. Our February 8, 2024, luncheon, held at the Julia Harrison Memorial Building at Micke Grove Park had over 107 attendees. Our presenter was John Solis, making a "Call to Action" presentation identifying some volunteer opportunities available for those retirees who have the time to champion critical efforts in our community. He asked that retirees apply their knowledge and experience to make a difference.

Congratulations to luncheon attendees Adrian Van Houten, the winner of the door prize donated by Valley Strong Credit Union, and Alice Castellon, the winner of a \$5 prize in the marble game.

The flyers for our upcoming June Picnic and August luncheon are included in this issue and will be posted on the website. Remember you must RSVP for each. Deadline dates, costs and the menu for each are included in each flyer, and the June Picnic will have door prizes to make this event even more memorable than last year's. Hope you can join us!

BLACK OAK CASINO & OAKDALE CHEESE FACTORY AND SPECIALTIES BUS TRIP

The Black Oak Casino & Oakdale Cheese Factory and Specialties Bus Trip, held on March 27, 2024 through USA All West Bus Trip Services, left Hammer Ranch Center at approximately 8:00 a.m. with a total of 39 passengers.. All participants received a \$5 discount certificate toward lunch at the Black Oak Casino Cafe and a coupon toward \$15 of free plays at the Casino. A 25% discount coupon was also provided for use at the Black Oak Casino Specialty Shop. After we left Black Oak Casino we headed to Oakdale Cheese Factory and its Specialties Market and Bakery where everyone had the opportunity to purchase a variety of specialty goods, gifts, sweets, bread & treats. For more information you can access their website: www.oakdalecheese.com.

A total of four bingo games were played on the trip. Diane Jones and Doris Cody each won \$15 cash, and Marilyn Skutak and Larry Mills each won a gift certificate for our retiree luncheon, valued at \$20. We returned safely to Stockton around 4:45 p.m. Our bus driver, Mike Walker, did a wonderful job as always and received a gratuity of \$50. ❖

HELP SJCERA'S NEW CEO DECORATE HER OFFICE

In April, SJCERA opened up its the new location on Channel St. The new CEO is reaching out and asking for our help to decorate her office. She would love to display photos of SJCERA's retirees enjoying the benefit they've worked so hard to achieve. Maybe it's a lake where you boated or fished, a cruise you enjoyed, a mountain you climbed, or a garden of flowers you grew. If you are interested in having your photo considered for the wall, please send your photo to contactus@sjcera.org. SJCERA will be accepting photos through the end of June.

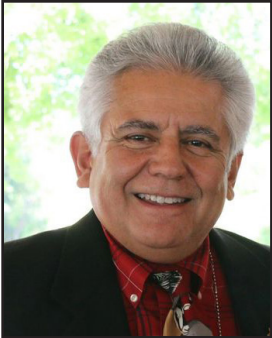
ELECTRONIC RECEIPT OF CATTAILS

You may now receive your issue of Cattails by email. This will save paper and reduce postage costs for RPESJC. Simply contact the RPESJC office by email at rpesjc@gmail.com or by phone at (209) 468-8746 and leave your full name, your telephone number, and your email address. Please give consideration to this electronic option. ❖

2024 RICHARD CALLISTRO SCHOLARSHIPS

The application deadline for the Richard Callistro Scholarships has been extended to June 1, 2024. The application and instructions are posted on the RPESJC website at www.rpesjc.org. Eligible applicants are graduating high school seniors who are children or grandchildren of dues-paid RPESJC members. Consistent with the changes from last year, awards will be \$2,000, and there will be up to five scholarships awarded in 2024. Let your families know about this wonderful opportunity! ❖

BOARD OF RETIREMENT REPORT — By Steve Moore



On February 9th, 2024, the SJCERA Board of Retirement approved the 2023 Retiree Cost-of-Living Adjustment (COLA) of 3%, as calculated and recommended by SJCERA’s independent actuary, Cheiron.

While you may know that the COLA is an increase in your retirement benefit and is reflected on your May disbursement of retirement funds, I for one have wondered how the annual COLA is actually calculated and how the entire process works.

The COLA calculations must be performed in accordance with Government Code section 31870.1 of the County Employees Retirement Law of 1937. Annually before April 1, the Board of Retirement is required to determine whether there has been an increase or decrease in the cost of living in the Bureau of Labor Statistics Consumer Price Index (CPI) for All Urban Consumers for that county. Because the Bureau of Labor Statistics does not publish a CPI for San Joaquin County, SJCERA uses the CPI for the San Francisco-Oakland-Hayward area. The ratio of the annual averages for the prior calendar years is calculated and rounded to the nearest one-half percent. The method for calculating the annual average is to determine the average for all months of data provided by the Bureau of Labor and Statistics (e.g., the sum of six bi-monthly CPI amounts divided by six). For a full description of the Consumer Price Index, you can visit the Bureau of Labor Statistics’ website <http://stats.bls.gov/cpi/cpifaq.htm>

The annual average CPIs described above, for our area, were 339.5 and 328.0 for 2023 and 2022, respectively. This represents an increase of 3.51%, which was subsequently rounded to 3.50%. Because SJCERA members are subject to the provisions of Section 31870.1, which limits annual COLA increases to 3.0% annually, members will receive the COLA increase of 3.0% in their gross pay, beginning May 1, reflecting the current year change in the CPI.

Any annual percentage amount above the maximum 3% COLA is accumulated as a percentage (and not a dollar

amount) into the member’s COLA bank. The COLA bank is utilized to accumulate any such annual percentage overages and then to use those accumulations to supplement future CPI calculations below the maximum, enabling SJCERA to issue the maximum 3.0% COLA to you, if possible. So, for 2024, the remaining .5% CPI increase over the maximum 3.0% will be added to each member’s COLA bank balance.

For example, if the CPI next year only increased 2.5%, the 0.5% that was added to your COLA bank this year (2024) will be used to raise your 2025 COLA to the maximum of 3.0%, and the 0.5% is subtracted from your accumulated COLA bank balance. Any balances remaining in the COLA bank annually are carried forward into the future to augment any future annual shortfalls.

Cheiron calculates and provides SJCERA and its members with a table of COLA bank balances annually. The table below summarizes the 2024 COLA bank balances based on member’s date of retirement.

RETIREMENT DATE	COLA BANK
On or Before 04/01/1982	16.00%
04/02/1982 to 04/01/1983	9.50%
04/02/1983 to 04/01/1984	7.00%
04/02/1984 to 04/01/1985	7.00%
04/02/1985 to 04/01/1986	4.50%
04/02/1986 to 04/01/2022	3.50%
04/02/2022 to 04/01/2023	3.00%
04/02/2023 to 04/01/2024	0.50%

Continued on Page 5

MAY TRIVIA — PLACES

- 1) Which country consumes the most chocolate per capita?
- 2) Which is the only continent without an active volcano?
- 3) Which river flows through the Grand Canyon?
- 4) Which country sees the most international tourists annually?
- 5) What is the only letter of the alphabet not to appear in the name of any US state?
- 6) The destruction of Pompeii in 79 AD was done by what volcano?

Answers on Page 5

WELCOME NEW RPESJC MEMBERS!

Name	Department		
Griselda Alberto	Probation	Elizabeth Hoffman	Human Services
Natasha Arong	Probation	Michael Howard	District Attorney
Paul Arong	Probation	Khamkhouné Kannalikhām	Sheriff
Gregory Baumgarten	SJ General Hospital	Brenda King	Behavioral Health
Bruce Cager	Human Services	Linda Luck	Sheriff
Sandra Canary	Public Works	Christina Martin	Human Services
Jamie Clayton	Sheriff	Margo Mc Hugh	Sheriff
Denise Cruz	Not Given	Richard Mendoza	District Attorney
Phillip Cuaresma	Human Services	Mary Munoz	SJ General Hospital
Joyce Depron	Public Health	Carol Reese	Public Health
Neva Diaz	SJ General Hospital	Joseph Rizzi	Probation
Judith Drennan	N/A	Rigoberto Ruiz	SJC Historical Society Museum
Ronald Goodreau	District Attorney	Tom Valtierra	Facilities Management
Patricia Hill	Behavioral Health	Steven Wyatt	Not Given ❖

NEW RETIREES

Name	Department	Years
Sonya Aceves	Assessor	14
Sean Adams	Sheriff	22
Grace Alonzo	District Attorney	5
Christine Alverson	Superior Court	43
Debbie Araiza	Behavioral Health	17
Paul Arong	Probation	17
Shirley Avalos	Child Support	33
Brandon Barawed	Sheriff	24
Gregory Baumgarten	SJ General Hospital	31
Claude Blatt	Deferred	9
Esthela Boyce	Public Health	19
Bruce Cager	Human Services	14
Domingo Casuco	Behavioral Health	8
Sunal Chand	SJ General Hospital	13
Paul Cocola	Sheriff	28
Ronnie Coplin	Sheriff	21
Phillip Cuaresma	Deferred	5
Peggy Cunningham	Community Development	28
Nyla Dansby	Deferred	7
Neva Diaz	Deferred	13
Pamela Edwards	Superior Court	25
Terri Faltynski	Probation	16
Ramir Galela	Facilities Management	21
Colleen Galloway	Medical Examiner	6
Alma Garza	Deferred	2
Ronald Goodreau	District Attorney	34
Michael Griggs	Sheriff	32

Richard Guerrero	Sheriff	21
Lisa Heal	Deferred	13
Patricia Hill	Behavioral Health	28
Jeanne Hopkins	Human Services	7
Michael Howard	District Attorney	5
Kari Howe-Jacquez	Substance Abuse	26
Gina Johnson	Deferred	20
Todd Johnson	Sheriff	25
Khamkhouné Kannalikhām	Sheriff	20
Michelle Karmann	Deferred	8
John Kesselman	Waterloo Morada Fire	10
Deborah Kester	Neighborhood Preservation	16
Kimberly Kjonaas	Deferred	12
Thomas Lanfranki	Deferred	1
Deborah Liddiard	SJ General Hospital	11
Enedina Lisitin	Superior Court	24
Linda Luck	Sheriff	25
Vanze Lum	Deferred	7
Audrey Mathers	Human Services	25
Donna Matthew	SJ General Hospital	8
Robert McCullough	Fleet Services	21
Margo McHugh	Sheriff	26
Juan Mendez	Sheriff	26
Ruben Mendez	Deferred	16
Richard Mendoza	District Attorney	22
Ethel Miranda-Mendoza	Public Defender	32
Cynthia Moore	District Attorney	5
Daniel Mullins	Deferred	10

Continued on next page

NEW BOARD MEMBER – Vickie Delph



Vickie Delph retired from the San Joaquin County Public Defenders Office in September of 2020 after 31 years of service as a trial attorney. She became supervisor of the Juvenile Unit before being selected as the Assistant Public Defender in 2016.

Since retiring, Vickie is a member of the Board of the San Joaquin County Juvenile Justice Commission. She looks forward to serving on the Executive Board. ❖

NEW BOARD MEMBER – Edwina Byrd



Edwina Byrd has a BS degree in Social Services. She retired from San Joaquin County in 2005 after 10 years of service with Human Services, working in Mary Graham Children’s Shelter as a counselor, in the main office as an Eligibility Worker and as a Senior Accounting Technician

in Cash and Food Stamps. Previously, she worked as an accountant at the Presidio in San Francisco, an accountant at Ramstein Air Base in West Germany, and head accountant for the Armed Forces’ multi-million-dollar Commissary Department. Post-retirement, she became a licensed care giver for the State of California. She looks forward to serving on the Board of the RPESJC. ❖

NEW RETIREES Cont.

Name	Department	Years
Mary Munoz	SJ General Hospital	14
Angie Nicholas	Behavioral Health	20
Michael Nino	Deferred	18
Carol Reese	Public Health	16
Kurt Rhoades	Deferred	11
Alan Robison	Deferred	5
Fidel Rodriguez	Public Defender	6
Deborah Rosal	County Counsel	11
Rigoberto Ruiz	Deferred	5
Darren Sandoval	Deferred	9
Tamra Schanzenbach	Health Care Services	27
Eric Sessions	Sheriff	19
Debra Shipp	Deferred	12
Michael Smalley	Deferred	20
Evelyn Stevens	Deferred	1
Alexander Stewart	Deferred	15
Ana Stewart	SJ General Hospital	5
Stanley Strebbig	Deferred	3
Daniel Stringari	Deferred	3
Paul Sylvester	Probation	23
Clarence Teem	Deferred	5
Kiet To	Sheriff	15
Vicki Wynn	Deferred	4
Donna Yim	Health Care Services	29

COLA Cont. from Page 3

Since I retired in January 2019, my 2024 COLA bank balance is 3.5%. Having the COLA bank is an additional benefit that helps us maintain our buying power year over year when the calculated COLA is below the 3% maximum. With the added benefit of accumulation over time when the CPI increases more than 3%, the COLA bank may help provide some protection to us in the form of annual increases even when the economy experiences minimal inflation. I trust this article will increase your understanding of the annual COLA. ❖

MAY TRIVIA ANSWERS

- 1) Switzerland consumes the most chocolate per capita.
- 2) Australia is the only continent without an active volcano.
- 3) The Colorado River flows through the Grand Canyon.
- 4) France sees the most international tourists annually.
- 5) Q is the only letter of the alphabet not to appear in the name of any US state.
- 6) The destruction of Pompeii in 79 AD was done by Mt Vesuvius. ❖

Dates To Remember

Thurs., May 23, 2024	Board Meeting @ 10:00 a.m. – Send an email to rpesjc@gmail.com and request a Zoom invitation link to join the meeting
Thurs., June 13, 2024	Annual summer picnic, Micke Grove Park, 11793 N. Micke Grove Rd, Lodi 11:30 am. A reservation flyer is in this issue of Cattails.
Thurs., June 27, 2024	Board Meeting @ 10:00 a.m. – Send an email to rpesjc@gmail.com and request a Zoom invitation link to join the meeting.
Thurs., July 25, 2024	Board Meeting @ 10:00 a.m. – Send an email to rpesjc@gmail.com to request a link.
Thurs., August 8, 2024	Quarterly Luncheon @ Julia Harrison Memorial Building In Micke Grove Park, 11793 N. Micke Grove Rd, Lodi 11:30 am. Guest speakers Laura & Efrain Garcia, owners of Terra Coffee Shop. Advance reservations required. A flyer with details is included in this Cattails edition.

SJCERA CEO'S CORNER – By Renee Ostrander



HAPPY SPRING GREETINGS FROM SJCERA!

We have some important news to share, but as always, look for all the latest, up-to-date information in the What's New section at www.SJCERA.org.

LEADERSHIP CHANGES

We have onboarded a new CEO and General Counsel.

Renee Ostrander joined SJCERA as the new CEO on March 4th. She brings to SJCERA over 25 years of experience in defined benefit administration and is excited to join the team. She looks forward to furthering the work retiring CEO, Johanna Shick, started during her tenure. We have also hired our first full-time General Counsel. Aaron Zaheen joined SJCERA on March 11th. Aaron also comes to his new role with defined benefit experience, previously serving as Tulare County Employees' Retirement Association's General Counsel.

LOCATION CHANGE

As mentioned in the previous newsletter, we have been in the process of relocating over the last several months. In April, we finalized our move to 220 E Channel Street. We are still located downtown, just a few blocks from our original location. The current location is street level making access easier for our retirees.

COLA: 3% INCREASE APPLIED TO MAY 1 PAYMENT

SJCERA monthly retirement benefits are eligible for an annual cost-of-living adjustment (COLA) of up to 3 percent. To be eligible for this year's COLA, you must have retired on or before April 1, 2024. If you are eligible for the COLA, it will be applied to your May 1 benefit payment. More questions on how it's calculated, see Steve Moore's COLA article in this issue.

2024 HEALTH PLAN OPEN ENROLLMENT BEGINS MAY 1

Rates and Open Enrollment Changes Affect July 1 Benefit Payment

Open Enrollment for County-sponsored health plans is May 1-24. New premiums, and any changes you make during open enrollment, will be effective July 1, 2024, through June 30, 2025. The County plans to mail enrollment forms sometime in late April. Like last year, you will also be able to access open enrollment information, including a .pdf online, at your convenience. Look for links to open enrollment information in the What's New section of www.SJCERA.org or visit the County's Retirement Benefits page. www.sjgov.org/departments/hr/employee/retirement.

If you wish to change plans or dependent information, you must submit your completed forms to SJCERA no later than May 24. Your current plan selections and covered dependents will remain in effect if you do not submit a form requesting changes. ❖

In Memoriam

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



Vivian Aguilar	Public Works
Louie Airola Jr.	Public Works
Christine Alverson	Superior Court
Perry Andres	Public Works
Frederick Bauer	Sheriff
Orville Bellomy Jr.	Tracy Cemetery
Maynard Bostwick	Probation
Nancy Cannon	Human Services
Arthur Drennan	Government Buildings
Bernard Dunne	Probation
Kathy Flolo	Human Services
Mitzi Foster	Parks and Recreation
Richard Freeman	SJ General Hospital
Deborah Geiger	Revenue & Recovery
Manuel Guzman	Public Works
Steve Head	Sheriff
Elizabeth Heller	Human Services
George Hernandez	Behavioral Health
Alice Hirata	Public Health
Charlene Horn	Superior Court
Walter Jiang	Behavioral Health
Deanna Johnson	Human Services
Meredith Lavene	SJ General Hospital
Maria Martinez	Sheriff
Sondra Maslen	Human Services
Betty Mc Loughlin	SJ General Hospital
Sarah Mills	Human Services
Marie Mitchell	Mountain House
Sandra Mitchell	SJ General Hospital
Janeen Nakao	Public Health
Brenda Peterson	Human Services
Jo-Ann Piacentine	Human Services
Judi Rea	Child Support Services
Barbara Rivas	Public Health
Vivian Rivers	Human Services
Frank Ruhstaller	Board of Supervisors
Gerald Salmon	Assessor
Sacha Sam	Public Health
Gerald Serrano	Stockton Metropolitan Airport
Jonnie Shackelford	SJ General Hospital
Rose Snell	Superior Court
Gerald Swan	Sheriff
Mary Thomson	Child Support Services ❖

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.

MEMBERS FINANCIAL SERVICES — By Frank Feng



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Question: Hi Frank, it seems that AI is everywhere nowadays. Is it something we need to worry about? Could you talk about AI's impact on our society? I hear so many things, but not sure what to make of it all. Thanks!

Answer: Artificial intelligence (AI) tools are already invading every aspect of our lives. Debates are ongoing about how it will infiltrate individual industries. Governments are working to understand AI and determine how to regulate something that affects much more than the digital space. Its potential uses are being realized everywhere, from musicians turning 50-year-old demo recordings into fully realized hit singles to firms analyzing data to increase productivity, maximize security, and even develop new medicines. The potential for AI is a fast-moving beast, with new tools emerging so quickly that they sometimes make existing ones obsolete just months after they become available.

While the rapid progression has caused uncertainties,

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it is important to note that such change is inevitable. Just as the telephone put the telegraph out to pasture and the commercialization of the Internet changed how every company does business, AI will change things, but not all aspects of the change will be bad or negative.

For those in the workforce, AI represents this generation's pivot point. Just as prior generations got used to offices centered around emails and messaging tools, so will this generation of workers get used to the many AI tools that will help them work better and more efficiently. Jobs at all levels will change to incorporate emerging innovations. Executives will have access to resources that simplify their tasks and expand their abilities.

AI promises to help make a massive leap forward in terms of what people can accomplish, and its tools can help people do tasks more precisely and at previously impossible speeds. This sort of innovation always has growing pains. However, in the long run, it represents incredible potential for the economy to grow in new directions, uplifting the industries that every company changes and opening avenues that never existed before.

If you would like more information on this topic or any other financial issues, please call me at (209) 518-2801 or email me at frank.feng@valleystrong.com. ❖

The Newsletter for the
Retired Public Employees
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RETURN SERVICE REQUESTED