



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 Bob Palmer



First Ventura County Employees Retirement Association, then...

An initiative has been filed in Ventura County to close the existing defined benefit retirement plans in that county (similar to our SJCERA's annuity plans). The proponents claim that this

initiative will not impact current employees or retirees of Ventura.

If the initiative passes this November, new members hired by Ventura county after January 1, 2015 will have only a 401(k) defined contribution plan (similar to San Joaquin County's 457 plan). Whether they are hired as general members or safety members, there will no longer be a defined benefit plan to rely on when they retire, only the results of their own personal investments.

The Ventura County Counsel has determined that the initiative is illegal, but has recommended to the Ventura Board of Supervisors that, short of a court order, the matter should be placed on the November ballot. He believes there are several compelling arguments on why the initiative is illegal.

The proponents of this initiative believe that defined benefit retirement plans are not sustainable and are overly costly to the employer. Their solution is to change the pension design and greatly reduce the contributions paid by the employer to maintain the pensions for its employees. And thus, there would be more revenue available for other county projects.

The opponents to this initiative, Citizens for Retirement Security, are proceeding to file their arguments with the courts, hoping to stop this initiative from appearing on the ballot. They are deeply concerned that public employees will lose their lifetime guaranteed retirement benefits. Consequently, each individual employee will be

responsible for investing his or her money to provide an adequate funding reserve for retirement.

This is serious business! The proponents have indicated that if they are successful in Ventura, they will seek filing initiatives in other California counties.

These changes will affect future generations of individuals when they make decisions to enter the public workforce. County government will have difficulty recruiting and retaining qualified, skilled workers. One of the major attractions to public employment is the defined benefit retirement plan. The burden of retirement preparation will shift from the employer being ultimately responsible for the pension to the responsibility of each individual employee.

Think back over all the years you worked for San Joaquin County. Do you think you would have been as successful with your investments as the County's Board of Retirement? This is something to think about if we are to protect future generations of county employees. ❖

Inside This Issue

<i>Are You Financially Fit?</i>	2
<i>August Trivia</i>	2
<i>Events and Activities Report</i>	3
<i>New RPESJC Members</i>	4
<i>New Retirees</i>	4
<i>Musings by Dick Callistro</i>	5
<i>Dates to Remember</i>	6
<i>Members Financial Services</i>	6
<i>Passages</i>	7
<i>Financial Center Credit Union</i>	8

ARE YOU FINANCIALLY FIT? – By Sandy Parker



The answer might be elusive. Some say, “We’re doing okay; we don’t have a lot of debt...” However, not having debt is but one component of financial fitness. Here are some others:

A WRITTEN PLAN

The word “budget” is not a bad word. A budget isn’t meant to control you—it simply controls the money. Financial fitness is a way of life—it’s about making permanent changes. How many people say, “Oh, I need to lose a few pounds, so I’m going on a diet?” The weight comes off, the diet goes out the window, and the weight returns. So it is with a budget. Haven’t you heard, “Money is tight, so I’m on a budget right now?” Winning the weight battle requires a lifetime of good habits, eating healthful and nutritious foods, and exercise. It is the same thing with winning the financially fit battle—it requires a lifetime of good habits and it all begins with a written plan.

SAVINGS

Saving money must become a priority. People often mistake savings and investing and think of saving money as a long-term deal... money not to be touched until you’re eighty-six. Saving and investing are two different things. What about saving for your next oil change, or the DMV bill, so when it comes in the mail you already have the money set aside? Well, shoot, let’s get crazy here! How about saving for your next car? Impossible, you say? Why is it that you can pay \$300 or \$400 every month in a car payment, but not pay yourself \$300 by systematically putting that money into your own savings account? It’s possible—and a wonderful feeling when you walk into the car dealership with several thousand dollars and buy a one or two-year old car (A brand new vehicle depreciates as much as 20% as soon as you drive it off the lot, then an average of 15%-20% every year!).

A RAINY DAY FUND

Better known as an emergency fund. Once you are debt free, you want to accumulate 3-6 months worth of expenses that sits liquid. (Again, this is not an investment.) It’s in

case you have a negative financial event, you are ready to weather it!.

Other components of financial fitness include: having proper insurance, a will or estate planning (especially if you have a family), and investing for retirement and college savings. It is important that you become debt free before investing, as the best return on your money will be avoiding paying 12-18% interest, fees, and sometimes penalties on debt!

Okay, so back to the beginning.... Assume you are one of those who have debt. The first step is to STOP using credit cards or borrowing more money! You can do it by having a written plan (managed money, no matter how much or little, goes further), and save for necessities. It feels counterintuitive to put money aside rather than plunk every extra penny towards your debt, but think about it.... If you don’t plan AND save for necessities (and oil changes and DMV bills are necessities) then what? You put it on the credit card. It’s a vicious cycle.... The only way to break that cycle is to plan ahead and save ahead.

If you are thinking I already know all this, but I simply don’t know where or how to begin, a personal financial coach can show you how. Contact Sandy Parker with Parker Financial Coaching by email at hope@parkerfinancial.net or call (209) 479-7189 for more information. ❖

AUGUST TRIVIA ... EXECUTIVE BRANCH

- 1) Name four capitals named after U.S. presidents.
- 2) How many states have been named after presidents?
- 3) Can the president run for vice-president?
- 4) Can the president fire the vice-president?
- 5) Which president had the most vice-presidents?
- 6) If the vice-president dies while in office, who becomes the president?

Answers on Page 5

EVENTS AND ACTIVITIES REPORT – By RPESJC Staff

On behalf of the members of our organization, the Board of Directors has approved these popular events for your consideration. Here is a review of those just completed events and upcoming ones too.

THUNDER VALLEY CASINO AND FOLSOM OUTLETS

The bus trip occurred on Tuesday, April 29, 2014. Two bus loads of members and guests, a total of 93 people, traveled to the Thunder Valley Casino where they enjoyed themselves. The big winner was Larry Cole (guest) who won \$745 on a table game! On the way home, we stopped at the Folsom Outlets for a shopping interlude and refreshments. On the way up and back, we played several games of Bingo. Here are the names of the winners: Bus #1 L.C. Shields (guest), \$15 cash; Jerry Arnell (member), \$15 cash; Maureen Kroll (member), \$15 value gift certificate to U.J.'s Restaurant for any monthly luncheon; and Adele Rodriguez (member), \$15 value gift certificate to U.J.'s Restaurant for any monthly luncheon. Bus#2



Bob Palmer with winner Jannean Hickinbotham

Barbara Jones (member), \$15 cash; Goody Goodwin (guest), \$15 cash; Sandra Wild (member), \$15 value gift certificate to U.J.'s Restaurant for any monthly luncheon; and Janetta Powell (member), \$15 value gift certificate for U.J.'s Restaurant for any monthly luncheon.

SUMMER PICNIC

Our annual Summer Picnic occurred on Thursday, June 12, 2014, at the Delta Pavilion inside Micke Grove

Park. We set up for 300 members and guests, and we had a full house! The weather cooperated with pleasant temperatures, while people enjoyed the music of retiree Bob Foppiano on the accordion prior to the event. Retiree



Bob Palmer with winner Fern Barnard

Billy Dunn sang a beautiful rendition of the National Anthem. The food was again catered by L&M Blodgett Catering from Escalon to rave reviews—everyone commented on the flavorful roast beef and moist grilled chicken! Our raffle prizes this year totaled 112, a 3 to 1 ratio of attendees to prizes! Again this year, the F.C.C.U. and Members Financial Services donated a number of lovely prizes to the raffle, called by Board Member Pat Lynch—isn't she wonderful? Since this is the fifteenth anniversary of RPESJC, we offered two top prizes of \$150 cash each. The Grand Prize winners were Fern Barnard and Jannean Hickinbotham—congratulations to both members!

If you missed this year's event, mark your calendars now for the second Thursday of June 2015 to experience this gathering of members and guests.

SAN FRANCISCO GIANTS BASEBALL GAME

Play Ball! We arranged for another trip to the fantastic AT&T Park in downtown San Francisco to watch the Giants play the Pittsburgh Pirates.

The day game and trip occurred on Wednesday, July 30, 2014. Watch for a complete review of this trip in the next edition of Cattails. ❖

Welcome NEW RPESJC Members!

Name	Department
Violeta Albano	Health Care Services
Cecilia Almendarez	Superior Courts
Julia Baltazar	Human Services
Kurt Barrett	HCS – SJGH
Susan Blankenship	Human Services
Phillip Brown	Probation
Cynthia Clays	Human Resources
Mary Clement	*
Laura Contreras	Human Services
Abner Datu	Facilities Management
Lani Elizabeth De Los Reyes	Clinical Nutrition Services
Kathleen Devers	Information Systems
Kerry Etcheberry	District Attorney
Janis Feland	*
Berthel Johnson	Health Care Services
Adelheid Jones	Human Services Agency
Joan Jordan	Employment Econ. Dev.
Jacqueline Langan	Health Care Services
Laura Lennen	Child Support Services

Patricia Logan	Human Services
David Louis	Purchasing
Midi Mau	Human Services Agency
Shonna Mead	Assessor
Marya Merrill	HCS – SJGH
Delia Ordaz	Behavior Health Services
James Rexroth	Parks & Recreation
Charles Rollins	*
Willie Romero	Public Works
Claudia Shaw Weger	Human Services Agency
Nancy Suarez	Revenue & Recovery
Frances Toher	Superior Courts
Edward Unger	Sheriff
Nick Van Diemen	Treasurer-Tax Collector
Theodore Van Vuren	Sheriffs Office
Willadine Welk	Probation
Douglass Wilhoit	Board Of Supervisors
Deborah Williams	Human Services Agency

*Retiree declined to give department name



NEW RETIREES

Name	Department	Years
Steven Azevedo	Mosquito Abatement	19
Dorbea Cary	Deferred	14
Judy Cook	Calif. Childrens Services	3
Armando Cosio	Superior Courts	12
Janet Crawford	HCS - SJGH	15
Adriana Crolley	Assessor	34
Abner Datu	Deferred	10
Charlene Davis	Human Services	25
Julie Evans-Virgilio	Human Services	8
Dina Feliz	Deferred	14
Annette Galli	Human Services	28
Rosemary Gardea	Employment Econ. Dev.	30
Rosemary Gross	Human Services	18
Johnny Guiliani	Fleet Services	33
Nickolas Isaak	Facilities Management	39
John Jaycox	HCS - SJGH	14
Steve Knaggs	Sheriiff	12
Nancy Knipper	Human Services	15
Patty Kramer	Human Services	40
Paul Landman	Deferred	8

Anthony Lopez	Substance Abuse	20
Felipe Maldonado	Public Works	28
Yolanda Manzo	Substance Abuse	16
Rudolfo Marcelo	Dept. of Aging	25
Yvonne McJimsey	Juvenile Detention	22
Vicki Norris	Human Services	15
George Pechota	Deferred	7
James Rexroth	Parks & Recreation	32
Patricia Roman	Deferred	16
Raymond Shalaty	HCS - Behavioral Health	30
Carolyn Snaer	Deferred	5
Samuel Somera	HCS - SJGH	11
Victoria Texeira	Employment Econ. Dev.	27
Alex Toledo	Substance Abuse	11
Tung Tran	HCS - Public Health	20
Susan Valencia	Substance Abuse	17
Yvon Varo	Deferred	15
Guadalupe Vasquez	Human Services	7
Kerry Wasson	Facilities Management	26
Douglas Wilhoit	Deferred	16
Lois Wooledge	HCS - Public Health	22
Jerry Yoshioka	Deferred	6



Congratulations

MUSINGS by Dick Callistro

DOWNTOWN STOCKTON COUNTY BUILDINGS



The last article I wrote mentioned how the north-west corner of the County's Human Services building replicates the tower-like structure in the old 1890's County jail also known as "Cunningham's Castle". I've had a few people ask me why, so I've written the following about that building as well as a couple of other downtown Stockton structures.

The architectural firm for the Human Services building was from Los Angeles. The principal architect was quite fascinated with Stockton and its history. He reminded me that when Stockton was a bustling gold town, Los Angeles had the distinction of being tabbed the "Queen of the Cow Counties." (That's true!!!) He especially liked the downtown Stockton architecture and its array of brick buildings, some dating back nearly one hundred years. It was decided early on that the Human Services building would incorporate downtown Stockton architecture and would also be constructed of brick.

An orange colored concrete brick of a larger size was selected so as not to clash with the brick-constructed old St Mary's Church a half block away. That northwest tower feature was selected from photographs of "Cunningham's

Castle" to represent the distant past. The fourth floor pergola on the west side of the building was borrowed from the Hotel Stockton, as was the covered walkway beneath it. The four circular features on the fifth floor of the north elevation were replicas from the four similar features on the adjacent Masonic building.

Not many people know that the three story Canlis building on south Hunter street was structurally designed to grow to seven stories (which may not be feasible with today's building standards). The county administrator at that time, C.E. Dixon, didn't believe in constructing extra space lest the County would hire more people to fill it. From the In-Shape Building across the plaza one can see the capped vertical construction members on the Canlis building roof. Opposite the two elevators in the Canlis building lobby is a wall, behind which are two empty elevator shafts for additional elevators.

In the next block south is a parking garage which houses both the downtown County first floor motor pool and a city operated two story parking garage. That structure was constructed entirely with County funding. The building was designed to eventually be a three-story motor pool, as space is needed.

A couple of questions from retirees about that Human Services building corner jogged the memory and resulted in this article about downtown Stockton County buildings. It is hoped that these few tidbits of information are of interest to you. All of us have memories of events and people that would be of interest to other retirees. You're encouraged to share this information and perhaps write a short article which could be included in this In publication. ❖

AUGUST TRIVIA ... ANSWERS

- 1 – Lincoln, Nebraska; Jackson, Mississippi; Jefferson City, Missouri; and Madison, Wisconsin
- 2 – One - Washington
- 3 – Yes, he or she can as long as they hasn't served two terms because the president can't serve over two terms.
- 4 – No, because the VP is not appointed; he is elected, but the president can remove all of his power by delegating his duties to others.
- 5 – FDR–John Nance Garner, Harry S. Truman, Henry Wallace.
- 6 – Nothing changes – The President is still alive.

NEW MEMBERS WANTED

RPESJC is asking for help from the membership in recruiting new members during 2014. If you know a retired public employee who is not a member of RPESJC, or someone planning to retire soon, urge them 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. ❖

Dates To Remember

Thursday, August 14, 2014	Monthly Luncheon, UJ's Restaurant @ 11:30 a.m. Speaker: Joan Ray, Delta's S.I.C.L. Program
Thursday, August 28, 2014	Board Meeting (Members Welcome) 10:00 a.m. in the SJCERA Office
Thursday, September 11, 2014	Monthly Luncheon, UJ's Restaurant @ 11:30 a.m. Speaker: Rich Aschieris, Marine Highway
Thursday, September 25, 2014	Board Meeting (Members Welcome) 10:00 a.m. in the SJCERA Office
Thursday, October 9, 2014	Monthly Luncheon, UJ's Restaurant @ 11:30 a.m. Speaker: Jay Wilverding, S.J.C. Auditor
Thursday, October 23, 2014	Board Meeting (Members Welcome) 10:00 a.m. in the SJCERA Office
NEW DAY and LOCATION	
Wednesday, December 10, 2014	Annual Holiday Luncheon @ 11:30 a.m. Waterloo Gun & Bocci Club, Ashley Lane at Highway 88, Stockton

MEMBERS FINANCIAL SERVICES — By Frank Feng



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Question: People are saying that our economy is in its recovery. Is it true? Do we have any evidence to prove this? Thanks!

Answer: The stock market may be up and down this year and many may still feel the impact of the recession. However, the U.S. economy seems to be on its recovery as several key indicators point to a healthier future.

- 1) There were 297,000 jobless claim applications (seasonally-adjusted) received in the week of May 3-10. This number was the lowest in any week since May 2007.
- 2) Employers hired 288,000 people in April with gains in the manufacturing, construction, and professional/technical sectors. Even state and local governments hired. From November to April, non-farm payrolls grew by an average of 203,000 jobs per month. This is

the kind of steady growth that pulls an economy out of the doldrums.

- 3) Consumer spending has gone up. With a 1.5% increase, March was the strongest month for personal spending since August 2009.
- 4) Inflation, while going up, is normalizing. A return to moderate inflation is expected as the economy recovers. Interest rates should move higher, and in the long run, higher interest rates should lend a helping hand to the savings efforts of many households and the incomes of many retirees.
- 5) Pending home sales went positive again in March. More people purchasing homes is always good news for the economy.

Normal is good. Over the past several years, we have witnessed some extreme ups and downs with the market behavior and monetary policy. A little equilibrium may not be so bad.

If you would like to have more information on this topic or need help 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.



David Allen	4/23/14	District Attorney
Rodney Altas	6/8/14	Public Works
L. Aline Bassett	4/12/14	Human Services
Dolores Bidondo	4/20/14	Veterans Services
Fern Bugbee	5/7/14	Beneficiary
Rosemarie Calub	6/6/14	HCS-SJGH
Opal Cartwright	6/16/14	HCS-SJGH
Mary Cumming	6/13/14	Public Assistance
Thomas Doud	5/19/14	Agriculture
Reginald Dunster	6/4/14	Human Services
Frank Esau	5/30/14	Sheriff
Horace Gentry	4/17/14	Human Services
Janice Hall	5/11/14	Beneficiary
Brian Haskell	4/9/14	Sheriff
Dorothy Henderson	6/9/14	Beneficiary
Sarah Higgins	6/3/14	Sheriff
Helen Jevtic	6/4/14	HCS-SJGH
Bernice Jones	5/10/14	Human Services
Donald King	5/21/14	Human Resources
Sandra Laughlin	6/24/14	Substance Abuse
Hamilton Machado	5/14/14	Mosquito Abatement
Denny McVey	6/11/14	Purchasing
Emma Piacentini	5/25/14	Assessor
Gerald Robertson	6/28/14	Purchasing
Valeria Robertson	5/12/14	HCS-SJGH
Anne Spiro	5/2/14	Superior Court
Merilyn Steffen	5/26/14	Human Services
Wayne Stenburg	2/24/14	HCS-Public Health
Jeanette Tobeck	5/7/14	Beneficiary
Linn Welch	5/26/14	Substance Abuse
Gerald West	6/30/14	Public Works
Cecil Wingard Sr.	4/27/14	Human Services

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

ACTIVITIES DIRECTOR WANTED

RPESJC is looking for a retiree member who would serve as our Activity Director on the RPESJC Board of Directors.

As a member of RPESJC, you are very much aware of the number of events that the association undertakes each year. These events happen because of having a capable Activities Director

on our Board of Directors. Currently that position is vacant and we sure could use some help with the planning of future trips and events.

So if you are interested, please make yourself known. Call our RPESJC phone line at (209) 466-8556 and leave us your name and a phone number so that we may reach you. Thanks! ❖

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Member comments and suggestions should be directed to Staff Advisor, RPESJC Newsletter. Email: 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.



WHEN IT COMES TO PAYMENT METHODS, IS ALL PLASTIC EQUAL?

“Is that debit or credit?” It’s a phrase that many of us are now used to hearing in retail establishments, thanks to the increasing popularity of plastics as the preferred payment method. But how often are you asking yourself that question before you get to checkout?

The convenience of both methods makes it easy to forget there are differences when paying with a debit card versus a credit card. Financial Center Credit Union has provided the following tips to help you differentiate when you may want to opt for your debit card versus credit card when paying with plastic.

1. Free ATM Withdrawals—If you’re in hurry and in need of cash, or don’t have an ATM nearby, paying with a debit card at a grocery store gives you the ability to grab some cash for your wallet without being hit with interest charges or foreign ATM fees.

2. Curbing Your Spending—Studies have shown that when consumers pay with a credit card, they tend to purchase more than if they pay with cash. Theoretically, this principal holds true when you use a debit card instead of cash. That’s because your debit card is linked to your checking account; so, every time you use your debit card, you have to consider whether there is enough cash in your account to cover your transaction. This helps you resist the urge to add a more expensive item to your cart.
3. Reduce Interest Costs—With a debit card, there is no interest charged on your purchases, which can save you a bundle over the course of a year.
4. Save Money—Some retailers actually offer discounts when you choose to pay with a debit card instead of a credit card. Look for signage regarding these discounts when you get to checkout, so you can save money accordingly! ❖

RETURN SERVICE REQUESTED

The Newsletter for the
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