



# Cattails

For the Retired Public Employees of San Joaquin County

Member of CRCEA (California Retired County Employees' Association)



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www.rpesjc.org

Office: (209) 466-8556

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## PRESIDENT'S MESSAGE – by Bob Palmer



**A**s many of you are aware, both Larry Mills, Retiree Member, and Dick Callistro, Alternate Retiree Member, have decided not to seek an additional term on the San Joaquin County Employees' Retirement Association (SJCERA) Board of Retirement.

They served us well as our retiree board members and as fiduciary trustees of the pension fund. Thank you, gentlemen for your time and efforts!

Larry Mills has decided to also leave the board of directors for RPESJC. Larry was the editor of the *Cattails* newsletter ... quietly keeping the rest of the board on schedule to meet the quarterly releases. You probably know him better as the bus captain of the "other bus"... as opposed to the "winners bus" that I supervised.... His leaving creates another opening on the RPESJC board of directors.

Dick plans to stay on as a member of the Board of Directors of RPESJC and as the Benefits Committee Chair.

You all received your ballots for the election for the replacement of Larry Mills. Of those ballots 1,830 of them were returned to the Registrar of Voters' office in time to be counted. That is a fantastic response! It really shows the level of interest of us retirees. Adrian Van Houten received 57.48% of the votes and Margo Praus received 42.52%. Adrian will take office at the start of July.

Since no county retirees applied for the Alternate Retiree Member, the California Government Code directs that our board of directors should prepare a list of eligible

candidates and present that list to the Board of Retirement for their consideration. So the board is now in the process of gathering names of retirees they could recommend for consideration.

As for our annual picnic... we had approximately 280 attendees. We have heard nothing but great compliments for the affair, the quality of food, and the wide range of winners in the raffle. The board considers it a great success for all the time and effort that was put into the event. As a side note, with parking reimbursement, raffle gifts, and the subsidized costs for the buffet, the RPESJC treasury actually kicked in an additional \$15.44 per attendee. Money well spent! ❖

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## EVENTS AND ACTIVITIES REPORT – BY RPESJC STAFF

**O**n behalf of the members of our organization, the Board of Directors approved these popular events. Here is a review of the events already held and the upcoming scheduled activity.

### BLACK OAK CASINO & OAKDALE CHEESE FACTORY BUS TRIP

This trip was held on Wednesday, April 15, 2015--Tax Day. Two "sold out" buses left with 91 members and guests on board at 8:35 a.m., enroute to the Black Oak Casino. Participants were served morning snacks of juices and pastries. Both buses played two games of Bingo each on the way up the hill.

The morning winners were:

Bus One (Driver Mike & Captain Bob Palmer): Game One: Member Yoshiko Hosey, \$15 in cash and Game Two: Member Priscilla Ong, \$15 in cash;

Bus Two (Driver Hamilton & Captain Larry Mills) Game One: Member Janis Katayama and Guest Kay Cole, \$15 each in cash. Game Two: Member Joyce Johnson, \$15 in cash.

We had a four hour stay at Black Oak Casino near Sonora and left the casino by 2:15 p.m.

The afternoon winners of Bingo were:

Bus One, Game Three: Members Beckie Longachre and Maria Miller, UJ's Gift Certificates and Game Four: Member Vickie Cortez, UJ's Gift Certificate;

Bus Two, Game Three: Guest Paula Teicheira, a \$10 Mimi's Cafe Gift Certificate and Game Four: Member Zig Zeigler, a UJ's Gift Certificate. NOTE: UJ's Gift Certificates are used for a \$16 lunch at our monthly luncheons.

The afternoon stop was at The Oakdale Cheese Factory in Oakdale for 45 minutes. There our members and guests shopped for cheese products and relaxed in the park like setting. Both buses returned to Stockton at 5 p.m., safe and sound!

This trip is growing in popularity and surely will be repeated in the future.

### 2015 ANNUAL RPESJC PICNIC

The Annual Summer Picnic was held on Thursday, June 11, 2015 at Micke Grove Park, Delta Pavilion, in

Lodi. Attendees used the South Entrance for quick access to the picnic area, and the parking fee of \$5.00 was refunded upon checking in at the picnic site. Our new banner "Celebrating the Golden Years" was displayed for the first time. Many people donated the refunded parking fee to our charity of choice, the Haven of Peace. Olga Rodriguez, the new Director, accepted a \$500 check on its behalf from the RPESJC.

Prior to the start of the program, our retirees listened to the beautiful accordion music of Robert Foppiano, Sr. Although the park had lost power in the morning, and we waited anxiously while PG&E tried to restore electricity, we were able to operate on generator power, and everything seemed to go reasonably well.

The event started with the San Joaquin County Sheriff's Office presenting the flags of our State and Nation, and Bill Dunn sang the National Anthem. After President Bob Palmer made opening remarks and introductions, the returning and new Board of Directors took their Oath of Office for the next three-year term (July 2015 to July 2018). Annette St. Urbain, CEO of SJCERA, administered the Oath of Office. We had eight directors in attendance who took the oath (Palmer, McKee, Tanaka, Arnell, Begley, Lynch, Herrmann, and Von Houten) and renewed their commitment to RPESJC.

We had a new caterer this year, Grgich Family Catering from Oakdale. We received many favorable comments, and hopefully everyone enjoyed the food served. Of course, we provided plenty of cold water and cookies too!

*Continued on Page 5*

## NEW MEMBERS WANTED

RPESJC is asking for help from the membership in recruiting new members during 2015. 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. ❖

## REQUIRED MINIMUM DISTRIBUTION – By Your Local MassMutual Team



**D**uring your retirement journey, it's critical to have a plan for generating regular and reliable income for the rest of your life. One of the things you need to consider when building this plan is the IRS' Required Minimum Distribution (RMD).

Tax-deferred retirement arrangements, like your San Joaquin County Deferred Compensation Plan, are generally subject to the IRS' RMD rules. These rules state that after you reach age 70½ or retire (whichever is later), you must take a minimum amount of income from your plan each year. This amount is based on life expectancy calculations for you and your spouse (if applicable) and on your account balance as of the last day of the previous calendar year.

If you don't withdraw the minimum amount by April first of the calendar year following the year in which you turn age 70½ or retire—and by December 31 of each year thereafter—you may be subject to income tax penalties.

By regularly checking on your plan and actively managing your income strategy, you'll know if your withdrawal rate is appropriate, and if your savings will last.

Have questions? Contact the MassMutual Retirement Education team, Brenda DeVecchio, Jason Hughes, or David McCray at (888) 811-4839 or by email at [DMccray@MassMutual.com](mailto:DMccray@MassMutual.com). ❖

### AUGUST TRIVIA—Presidents

1 – George Washington did two things not required by law that most other Presidents have also done while being inaugurated. What were they?

## PICTURES FROM BLACK OAK CASINO & OAKDALE CHEESE FACTORY BUS TRIP



### TRIVIA CONTINUED

2 – Which President made the longest inaugural speech?

3 – Which President made the shortest inaugural speech?

4 – True or False – At a protest during the Vietnam War, chanting anti-war demonstrators attempted to surround the Pentagon and make it levitate.

5 – True or False – GOP stands for 'Get Out and Push.

6 – Who was the first Republican to be elected President?

*Answers on Page 5*

## Welcome NEW RPESJC Members!

Name	Department
Sheila Anderson	Sheriff
Joseph Avagliano	Public Works
Victor Ayala	Sheriff
Mary Borges	District Attorney
Edward Burroughs	County Counsel
Dennis Clark	Sheriff
Celestino Collado	*
Gaetano Comporato	*
Benjamin Davenport	*
Paul Forgach	*
Timothy Garrigan	Public Defender
Michael Gonzales	Sheriff
Pamela Gonzales	Human Services
Rebecca Gould	Behavioral Health
Nellie Hernandez	HCS-SJGH
Sandra Howell	*
Tina Johnson	Probation
Sandra Mann	HCS-SJGH
Lauri Mc Quaid	Human Services
Debra Moncrief	Sheriff

Raymond Moreno	Sheriff
Robert Nascimento	Parks & Recreation
Paul Pasquini	Child Support
Samantha Phillips - Bland	HCS-SJGH
Danny Prater	*
Ronald Rall	Public Works
Randy Revillar	Sheriff
Kendall Rowe	*
Virginia Salas	DCSS
Ernie Schmidt	Human Services
Jim Scobel	Sheriff
Donna Shane	Human Services
Franklin Smart	Public Works
Paul Souva	*
Richard Valerio	Sheriff
Eduardo Villagomez	Sheriff
Kenneth Vogel	Board of Supervisors
Ronald Wilborn	Sheriff
Alice Willis	Recorder ❖

\*Retiree declined to give department name

## NEW RETIREES

Name	Department	Years
Theresa Akins	HCS-SJGH	14
Margaret Anderson	Behavioral Health	3
Victor Ayala	Sheriff	29
Kenneth Blakemore	Assessor	27
Frank Boesch	Sheriff	22
Teresita Cabanilla	Child Support Svc.	23
Mary Cane	Agricultural Commiss.	9
Sharon Carey	HCS-SJGH	10
Mark Cook	Facilities Mgt.	18
Katherine Davis	Deferred	29
Lois Edwards	Deferred	9
Bernadette Escalona	HCS-SJGH	23
Alissa Faith	Deferred	5
Patrick Fisher	Parks & Rec	1
Michael Fox	Deferred	13
Timothy Gacer	Human Services	33
Dennis Kita	Public Works	10
Walter Kruczek	HCS-Mental Health	13
Roberta Linesburgh	Human Services	15
Gilbert Lopez	HCS-SJGH	19
Rosemary Martinez	Human Services	25

Rodney McGowan	Sheriff	23
Edward McGuire	Deferred	8
Michael Melton	HCS-SJGH	26
Maria Mendoza	Human Services	6
Carolyn Montanelli	Human Services	13
Sheri Mower	HCS-SJGH	20
Kathryn Parkin	Human Services	16
Gloria Pate	Deferred	6
Edger Pendleon	Deferred	2
Angelina Ramos	HCS-SJGH	24
Rosario Rangel	Child Support	40
Sheila Satterfield	Human Services	28
Jose Serrano	Public Works	18
Teresa Teves	Sheriff	30
Sandra Thomas	Board of Supervisors	33
Deprice Tillis-Bowen	Facilities Mgt.	16
Richard Valerio	Sheriff	19
Larry Waddle	Public Works	28
Jay White	Public Works	15
Lenore Wiltz	Child Support	15
Terry Wright	Deferred	8
Johnny Yoakum	Environmental Health	18



Congratulations

## EVENTS AND ACTIVITIES from Page 2

This event continues to grow every year, as it's always a fun time visiting with old friends, making new acquaintances, and enjoying a great picnic in the park!

Attendance was estimated at 310 people this year.

The Raffle Drawing is always a big hit with over 100 prizes handed out, including a Grand Prize of \$100 cash. President Bob Palmer called the numbers this year, only because Pat Lynch is recovering from throat surgery--she is the crowd favorite!

All the leftover food was donated to the Haven of Peace in French Camp.

### SAN FRANCISCO GIANTS BASEBALL GAME SOLD OUT EVENT

We have arranged for another trip to the fantastic AT&T Park in downtown San Francisco to watch the Giants play the Houston Astros this year. The day game is scheduled for Wednesday, August 12, 2015. We are hoping for a beautiful day in San Francisco for the Wednesday game, with game time set at 12:45 p.m. Our fantastic seats will be again on the Club Level, behind the third base line and the S.F. Giants' dugout. We bought 104 tickets to fill two buses, and this event sold out fast. If you want to go next time, please buy your tickets early and don't wait.

Two Bingo games will be played on the way to the game, and a "special" drawing will be held on the way home for one lucky person (per bus). Let's Play Ball!

See the next issue of *Cattails* for additional details....

### RED HAWK CASINO & APPLE HILL

Are you ready for Apples and Gambling? This popular trip is scheduled for Tuesday, September 22, 2015. This trip has become one of the most attended events of the year. Again, we have scheduled three buses, for 162 people, to go with us on a very pleasant day in the foothills. This trip books fast; if you intend to go, don't wait--sign up now!

The buses will leave the Hammer Ranch Shopping Center at 8 a.m. sharp for a four-hour stop at Red Hawk Casino. Morning refreshments will be served and two games of Bingo will be played. All game winners on the way to the casino will receive \$15 each in cash (more money to gamble with).

The buses will leave the casino and travel to the High Hill Ranch for our first one hour stop. There you can

enjoy several products made with apples, like apple fritters, apple donuts, apple cider, and apple pies. Additionally, the arts and crafts booths will offer their wares.

The next stop for an hour is the nearby Boa Vista Vineyards. They offer similar apple products, plus vegetables and a wine selection. Why not buy a bottle of apple wine for your Thanksgiving dinner?

After a long day, the buses will head home for Stockton. On the return trip we'll play two more games of Bingo with prizes from UJ's Restaurant, Mimi's Cafe, and Boudin's Bakery.

If this sounds like a fun day to you, please act now and send in your registration card. Hurry, the seats go fast!

See the Red Hawk & Apple Hill Flyer in this issue – SIGN UP NOW! ❖



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## AUGUST TRIVIA ... ANSWERS

- 1 – He said, "So help me God" and then he kissed the Bible.
- 2 – William Henry Harrison with 10,000 words in the rain. He died of pneumonia one month later.
- 3 – George Washington with 135 words.
- 4 – True – According to Norman Mailer's book "Armies of the Night" people believed the Pentagon would rise, turn orange, and vibrate, and then the Vietnam War would end.
- 5 – False – It stands for Grand Old Party. Get Out and Push was a 1920's political slogan.
- 6 – Abraham Lincoln was the first Republican president. ❖

## Dates To Remember

Thursday, August 13, 2015	Monthly Luncheon, UJ's Restaurant @ 11:30 a.m. Speaker: Steve Bestolarides, Board of Supervisors
Thursday, August 27, 2015	Board Meeting (Members Welcome) 10:00 a.m. in the SJCERA Office
Thursday, September 10, 2015	Monthly Luncheon, UJ's Restaurant @ 11:30 a.m. Speaker: David McCray, MassMutual's 457 Plan
Thursday, September 24, 2015	Board Meeting (Members Welcome) 10:00 a.m. in the SJCERA Office
Thursday, October 8, 2015	Monthly Luncheon, UJ's Restaurant @ 11:30 a.m. Speaker: Tori Verber-Salazar, District Attorney
Thursday, October 22, 2015	Board Meeting (Members Welcome) 10:00 a.m. in the SJCERA Office

## MEMBERS FINANCIAL SERVICES — By Frank Feng



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**Question:** Hi Frank, my age is getting up there, and I want to organize my finances in case anything happens to me. What kinds of things do I need to pay attention to? Do you have a checklist of some sort? Thanks!

**Answer:** While there isn't a "universal checklist" when it comes to estate planning, the following are a few things that are helpful to most people.

Create a will. A will is often the first step in estate planning. You may want to seek guidance of an estate-planning attorney in drafting the will. This would likely cost you a bit more but may prove to worth the extra expense.

Complement your will with other related items. Depending on your estate planning needs, this could include a durable financial power of attorney, a medical proxy, and possibly some kind of trust (or multiple trusts). Many people need a living trust to help their heirs to avoid probate. Again, you probably want to talk to an estate-planning attorney.

Review your beneficiary designations. You want to make sure the beneficiaries of all of your financial accounts are set up

the way you want them to be. These could include your bank accounts, investments, annuities, insurance policies, retirement plans like IRAs, 401ks, and 457s. If you aren't sure, it is probably a good idea to contact each company and find out whom, if any, you have designated as your beneficiary.

Create asset and debt lists. You should provide your heirs with a "map" that they can follow should you pass away, so that they will be aware of all the details of your wealth.

Think about consolidating your "stray" investment, retirement and/or bank accounts. Consolidation means fewer account statements, less paperwork for your heirs, and fewer administrative fees to bear. If you own certificates of individual stocks, you may want to consider opening a brokerage account, which can be used to hold these certificates.

Select a reliable executor. That person should have copies of your will, trust, power of attorney, healthcare proxy, and any other documents you create. In fact, any of your loved ones referenced in these documents should receive copies of them.

Talk to the professionals. Do-it-yourself estate planning is not recommended, especially if your estate is complex enough to trigger financial, legal and/or emotional issues among your heirs upon your passing.

If you would like to have more information on this topic or any other financial issues, please call Frank Feng at (209) 948-6024 ext 50140 or email to [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.*

Dorothy Austin	5/15/15	HCS-SJGH
Juan Bacay	5/8/15	HCS-SJGH
Kathie Butler	5/11/15	Sheriff
Alex Cameron	4/1/15	Sheriff
Ted Casillas	4/20/15	Public Works
Gregory Claramo	5/4/15	Juvenile Detention
Oscar Copeland	6/10/15	District Attorney
Therel Duncan	6/11/15	Beneficiary
Dorion Eichenberger	6/6/15	Beneficiary
Delores Fischer	5/9/15	Activity Center
Jeanne Gaea	5/13/15	Superior Court
William Gritz	4/19/15	Agriculture
Carolyn Hall	6/1/15	Substance Abuse
Shizuko Hara	4/21/15	HCS-SJGH
Robert Heidelberg	6/15/15	Sheriff
Ronald Holden	6/5/15	County Administrator
Margaret Holocker	6/4/15	HCS-SJGH
Thomas Horton	6/8/15	Refuse Disposal
Dorothy Howell	6/7/15	Beneficiary
Glory Hudson	6/5/15	Mental Health
Ruby Jones	6/15/15	Human Services
Kenneth Lyden	6/18/15	Public Works
Brenda Marin	3/19/15	Public Health
William Martin	5/15/15	HCS-SJGH
Janet McGill	4/4/15	EEDD
Marrietta Oregon	5/3/15	SJC Office of Education
Treva Parks	6/1/15	Human Services
Howell Pierce	4/6/15	Human Services
Evelyn Raines	6/3/15	Assessor
Dennis Rich	2/28/15	Human Services
William Snavelly	5/10/15	Environ. Health
Judy Thurston	4/23/15	EEDD
Thomas Walsh	2/14/15	Public Works
Lyle Young	3/10/15	Govern. Buildings

*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, or contact*

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Adrian Van Houton 466-8556

Alternate Retired Member, Board of Retirement

To be determined

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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.



### KEEP YOUR CREDIT CARDS SAFE

Credit card fraud has been big in the news in recent years, with the highest covered stories revolving around data breaches with big box merchants, insurance companies, and even government entities. Unfortunately, there isn't much you can do as a cardholder to protect yourself from these breaches. However, there is quite a bit you can do to keep your accounts protected from other forms of fraud that fly under the radar of media outlets.

Here are six tips provided by Financial Center Credit Union that you can follow to keep your credit cards safe.

1. Handle your cards with care. Be mindful of the people around you when you use your credit card. With the powerful cameras built into phones, it can be easy for someone to capture your card information out in public. Also, evaluate the trustworthiness of a website prior to entering your card information.
2. Safely stow away unused cards. Keep your lesser used cards safe at home instead of storing them in your wallet. This way, if your wallet is lost or stolen, the impact of potential fraud is significantly less.

3. Be mindful of your mail. Check your mailbox daily to ensure you don't have a stack of statements or replacement cards stacking up outside. Mail theft is still one of the methods used to obtain credit card information.

4. Review your statements regularly. Consumer protection laws limit cardholder responsibility when it comes to credit card fraud. However, that is dependent upon the cardholder detecting the fraud. By carefully reviewing your statements every month, you will be able to detect any fraudulent charges.

5. Securely dispose of your statements. Once you've completed your review of your statements, be sure to shred them instead of simply throwing them away.

6. Think twice before posting on social media. It's important to remember that social media is ultimately a public forum, so think twice before making personal information (like your mailing address, phone number, email address, and travel plans) public—even if you have your profile set to private. Technology glitches can (and do!) happen, opening up your private profile to public viewing. ❖

RETURN SERVICE REQUESTED

*The Newsletter for the  
Retired Public Employees  
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P.O. Box 8556  
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