



# 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



**T**his column is being written during the severe heat wave near the end of June. As my brain is melting after several days of triple-digit temperatures, I am reminded of the similar heat event in 2006. I was the Public Health Director then. The County Office of

Emergency Services and Public Health Services departments opened their emergency operations centers. The nighttime low temperatures did not cool down like they are now. Unless they were in an air-conditioned location, people's bodies did not have an opportunity to recover from the heat. Several people died during the 2006 heat wave. Most of them were elderly.

One of the emergency response activities in 2006 was for Public Health Services, the Human Services Agency, Behavioral Health Services, and other County and community partners to physically check on seniors and other vulnerable populations who were being served by the respective agencies. In fact, it is common now that radio, television and print-media warnings about hot weather include pleas for people to check on the elderly. It is a shared community responsibility to look after one another.

With that being said, RPESJC is the agency that reaches out to retirees. It is the responsibility of RPESJC to "...represent retirees and their beneficiaries in matters affecting their health and other benefits." This means all retirees are important, not just those who are dues-paying members of our organization. As of March 1, 2017, people who retired between April 1,

1982 and January 1, 2001 (referred to as "Post 82") are no longer receiving a supplement that was established in a Settlement Agreement approved in 2001. The monies to fund it have run out. That benefit ranged from \$10 to \$300 per month, depending on the years of County service. In general, people in the Post 82 group did not earn as much as people doing similar work today, nor are the amounts of their pensions among the highest of all currently living retirees and beneficiaries. The average supplement was about \$170 per month, while the average Post 82 retiree is believed to be around 85 years old.

For some of our retirees, losing the Post 82 supplement is very difficult financially. There has been much in the media regarding seniors who make

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## ACTIVITIES REPORT – By Bill Mitchell



**O**n April 19th, two busloads of RPESJC members and guests went to the Black Oak Casino, and visited the Oakdale Cheese Factory on the trip back to Stockton. The day began and ended right on time, and participants enjoyed themselves both at the casino and at the

Oakdale Cheese Factory purchasing goodies. Thank you to bus captains Pat Lynch, Jerry Herrmann, Sally Tanaka, and Mike Smith. Bingo games were played on the buses both during the ride to Tuolumne and the return home from Oakdale. Winners on the first leg received \$15 cash to parlay into bigger riches at Black Oak. Bingo prizes on the way back to Stockton were either a gift certificate to a monthly RPESJC luncheon at UJ's (members) or a \$15 gift certificate to Mimi's or Boudin's (guests). Winners included members LaVerne Mazzilli (\$15 cash), Alan Young (UJ's certificate), Deanetta Vickers (\$15 cash), Jack Dong (\$15 cash), and Sue Donohue (UJ's certificate), and guests Julie Eckroct (\$15 cash), Lydia Kim (gift certificate), Janet Wold (\$15 cash) and Putsy Hong (gift certificate). Congratulations!! We appreciate the help provided on the buses by Arlene Smith, Anita Garcia, Rosa Togninali, and Alan Young who assisted with the bingo games.

The RPESJC annual picnic was held at Micke Grove Park on June 8th and attended by 262 people! Who would have thought we'd have rain in June, but it poured that morning as RPESJC Board members and other volunteers were busy setting up. Fortunately, the rain stopped by the time we began our program, and it was actually bright and sunny when it was time to leave. Bob Foppiano provided background accordion music while attendees arrived. Sheriff Steve Moore rushed back from a meeting in Sacramento to join Assistant Sheriff Annette Mondavi at the picnic. The Sheriff's Color Guard presented the flags and later helped distribute raffle prizes. Thank you to Color Guard members Sgt. Ezra Salomon, Sgt. Rudy Lovato, CTO Sonia Muniz, and Deputy Andra Lopez. Retired Deputy Sheriff Billy Dunn did an exceptional job singing the National Anthem. Board of Supervisors members Chuck Winn and Miguel Villapudua were

in attendance, as was the new San Joaquin County Employees' Retirement Association CEO Johanna Shick. Grgich Family Catering provided an awesome chicken and tri tip lunch. There were over 100 raffle prizes, which meant the odds were almost 50/50 to win something! Nelly Hernandez won the \$100 cash grand prize, while Brian Espinosa had the winning ticket for a hammock donated by the Financial Center Credit Union. Once again, many thanks to Arlene Smith for pulling together the raffle prizes, with additional assistance from Margaret Miller and Pauline Toy. Frank Feng, Meghan Claussen, and Tamara Langenfeld with Financial Center Credit Union were able to join us at the picnic. We sincerely appreciate their generosity for the reusable shopping bags given at registration, and the numerous raffle prizes such as \$25 gift cards, gift baskets, and of course the hammock. Trish Huarte-Pechan, a retired County employee herself, donated a case each of red and white wine, and it must be recognized that she has done so for both the picnic and holiday luncheon for a number of years. Finally, thank you once again to George Hong, an RPESJC member, for being our event photographer. Check out pictures from the picnic on our web site at [www.rpesjc.org](http://www.rpesjc.org).

The next scheduled event is a trip to see the San Francisco Giants play the Colorado Rockies on Wednesday, September 20th. As this article is being written, there are about 20 seats left out of 108. We will continue to accept registration forms until both buses are sold out.

A flyer is enclosed for an October 25th trip to Red Hawk Casino and Apple Hill. Last year, the response was so overwhelming that we filled three buses. We have reserved two buses this year, so send in your registration forms right away!

Save the date of Thursday, December 14th for the annual RPESJC Holiday Luncheon. A flyer will be included with the November issue of Cattails. ❖

## PRESIDENT'S MESSAGE CONT.

choices about filling their prescriptions, eating properly, seeking health care, and paying their bills on time because they don't have enough money. We certainly don't want anyone to risk their health in the heat because they believe using air conditioning is not affordable. Such a choice led to some of the deaths in the 2006 heat wave.

RPESJC has been working with the Board of Retirement and San Joaquin County Employees Retirement Association staff for a number of years to avert the loss of the Post 82 supplement, and how to get it restored. It is hoped that a resolution can be reached through continued dialogue among the parties. If not, the matter will be pursued through other means as may be necessary. As representatives of all retirees and their beneficiaries, it is our responsibility to do so.



## NEW BOARD MEMBERS

**A**t the June 2017 meeting, Bessie Graham, Carol Carson, Scott Onweiler and Joni Cannon were sworn in as directors at large. Bessie Graham retired in 2010 from the Sheriff's Office as a Communications Dispatch Manager with 35 years of service. Carol Carson retired in April of 2003 from the Public Defender's Office as a Deputy Public Defender IV with 31 years of service. Scott Onweiler retired with 28 years of service with the County Parks and Recreation and General Hospital/Engineering. Joni Cannon retired in January of 2015 from the Sheriff's Office as a Correctional Sergeant with 28 years of service. We are very fortunate to have four new members and appreciate their time and dedication to the board. ❖

## THANK YOU JOE MCKEE

**T**he RPESJC Board of Directors wishes to thank Joe McKee for his many years of service to the organization, both as a Board member and - more recently- as a consultant. Joe was largely responsible for developing our technological support structures, including audiovisual capabilities and various database management functions. We sincerely appreciate all that Joe gave to RPESJC and give him our best wishes. ❖



## AUGUST TRIVIA—Miscellaneous

- 1 – A calorie is a measurement of what?
- 2 – What comedian was a drummer in the early days of the band "Steely Dan"?
- 3 – What is the fastest land snake in the world?
- 4 – What is the medical term for bad breath?
- 5 – Madagascar is an island located off the southeast coast of what continent?
- 6 – Pho is a popular noodle soup from what country?
- 7 – Which animal has the most legs?

*Answers on Page 5*



## Welcome NEW RPESJC Members!

Name	Department		
Roland Anderson	Behavioral Health Services	Cheryl Jacobsen	District Attorney
Elizabeth Antuna	*	Janice Jones	SJGH
Janet Aranador	SJGH	Kathy Lee	*
Helen Berry	Human Services	David Long	Sheriff
Gloria Biralde	SJGH	Cathy McClaude	Human Services
Olivia Briemeister	Department Of Aging	Gary McDonald	Public Health
Susan Chan - Yu	Neighborhood Preservation	JeffMc Lean	Sheriffs Office
Renee Chavez	Children's Services	Bear Neft	Superior Courts
Kimberlee Clark	Child Support Services	Jennifer Olsen	*
Susan Corbin	SJGH	Hosahalli Padmesh	SJGH
Jeanne Cunningham	Human Services	Steven Phothisarn	Human Services
Marcus Davenport	Public Works	Michael Rapoza	Sheriff
Cindy Du Brutz	Human Services	Donald Rathjen	Human Services
Austin Erdman	Registrar of Voters	Charles Richards	Stockton Fire Dept
Stephanie Evans	Child Support Services	Diana Risso	Department of Aging
Carol Gomez	Human Services	William Rochford	*
Maria Gomez	SJGH	Edna Tabangcura	SJGH
Kathryn Green	SJGH	Felicidad Tupas	SJGH
Connie Harvey	*	Gloria Valdez	Child Support Services
Elaine Hatch	SJGH	Maria Vinluan	*
Victoria Heredia	Public Health	Claudia Woltkamp	Department of Aging

\*Retiree declined to give department name



### NEW RETIREES

Name	Department	Years
Sharon Aldred	SJGH	9
Timothy Ballard	Sheriff	26
Wendy Buthenuth	Public Health	13
Jeanne Castro	Deferred	9
Mary Conway	Sheriff	9
Douglas Crowther	Sheriff	21
Dolores Cuellar	Substance Abuse	9
Peggy Gann	Human Services	13
James Gauuan	Deferred	10
Candace Gonzales	Public Defender	36
Barbara Grech	Public Works	15
Kathryn Green	SJGH	16
Rosaria Greenawalt	SJGH	18
Abdul Hakim	Juvenile Detention	18
Leng Her	Human Services	27
Servillano Hortizuela	SJGH	29
Walter Howell	Employ. Econ. Dev.	20
John Job	SJGH	10
Janice Jones	Deferred	5
Sally Lemke	Mental Health	10
Mary Lindley	Deferred	6
Carlen McNeal	Substance Abuse	16
Bernard Moore	Deferred	8
Michael Murray	Sheriff	1

Nancy Negrette	County Counsel	30
Gregory Oliveira	Environ. Health	24
Hosahalli Padmesh	Deferred	4
James Parker	SJGH	1
Vance Parren	Sheriff	21
Roger Perez	SJGH	25
Ronnie Preap	Deferred	10
Michael Rapoza	Sheriff	13
Reba Ridino	Deferred	6
Carlos Rivera	SJGH	25
Penny Rocha	Deferred	5
Pamela Roderick	Substance Abuse	32
Rosario Saenz	SJGH	17
Sacha Sam	Public Health	22
Kazuko Saruwatari	Deferred	21
Kimberly Sheffield	Comm. Development	17
Scott Steward	Sheriff	21
Christine Sullivan	SJGH	6
Jo Tengonciang	Agricultural Comm.	28
Loan Tran	Public Health	27
Christina Tupas	Deferred	12
Jean Vilmenay	Deferred	9
Julie Watts	Deferred	7
Margaret Weber	Human Services	12
Deborah West	County Administrator	1
Jeri Wong	Public Works	29



Congratulations

## S. F. GIANTS GAME SEPT. 20

**D**on't miss out on the opportunity to see the San Francisco Giants vs. the Colorado Rockies on Wednesday 09/20/17. There are less than 15 tickets left. If you are interested please fill out the reservations form along with a check and send to RPESJC-PO Box 8556, Stockton, CA 95208-0556 as soon as possible. \$70 Member ~ \$75 Non-Member. Our seats have access to the club concourse & upscale bar area and seating areas on the concourse that overlook the field.



## AUGUST TRIVIA ... ANSWERS

- 1 – A calorie is a measurement of a unit of energy or heat.
- 2 – Chevy Chase was the drummer for Steely Dan for a short time.
- 3 – The black Mamba is the fastest land snake in the world.
- 4 – The dreaded halitosis.
- 5 – Madagascar is located off the southeast coast of Africa.
- 6 – Pho is a popular soup from Vietnam.
- 7 – A millipede has the most legs. (It is an animal of the arthropod group). ❖

## MASSMUTUAL'S STOCKTON OFFICE CLOSING

**O**n or about August 15, 2017, MassMutual will be closing their local Stockton office. Between now and August 15, 2017, the office will not remain open during normal business hours on a consistent basis as MassMutual makes plans for its permanent closure.

Although this local office is closing, the San Joaquin County Deferred Compensation Plan will remain with MassMutual - and our locally based MassMutual Retirement Education Specialists will continue to service your account.

Please contact MassMutual's Participant Information Center (PIC) with any questions or service requests relative to your account, including withdrawals and investment changes. The phone number for MassMutual's PIC is (800) 743-5274.

MassMutual greatly appreciates your business and looks forward to serving you in the years to come. ❖



## Dates To Remember

Thursday, August 10, 2017	Monthly Luncheon at UJ's Restaurant, 11:30 a.m. Guest Speaker: TBA
Thursday, August 24, 2017	Board Meeting (Members Welcome) @ 10:00 a.m. in the SJCERA Office
Thursday, September 14, 2017	Monthly Luncheon at UJ's Restaurant, 11:30 a.m. Guest Speaker: TBA
Wednesday, September 20, 2017	San Francisco Giants Baseball game
Thursday, September 28, 2017	Board Meeting (Members Welcome) @ 10:00 a.m. in the SJCERA Office
Thursday, October 12, 2017	Monthly Luncheon at UJ's Restaurant, 11:30 a.m. Guest Speaker: TBA
Wednesday, October 25, 2017	Red Hawk Casino/Apple Hill Bus Trip
Thursday, October 26, 2017	Board Meeting (Members Welcome) @ 10:00 a.m. in the SJCERA Office

## MEMBERS FINANCIAL SERVICES — By Frank Feng



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**Question:** The stock market has done really well recently. While I am happy, I am also very concerned. It seems that corrections are inevitable. What should I do to prepare for the possible market downturns?

**Answer:** We have seen a tremendous rally on Wall Street, with all major indices repeatedly settling at all-time peaks. Market drops have been rare in recent years, with the most recent one happening at the beginning of 2016. While investors are delighted at these positive results, such performance can also breed overconfidence.

The next correction may shock investors who have a false sense of security. It will not be the end of the world or the markets. A correction, in a sense, is a reality check. It presents some good buying opportunities and helps tame irrational expectations. One could even argue that corrections make the market healthier. In big-picture terms, the typical correction is brief. On average, the markets take 3-4 months to recover from a fall of at least 10%.<sup>2</sup> In the Wall Street's long history, they have normally happened about once a year, and usually arrive without much warning.<sup>1,2</sup>

One good way to prepare for corrections is to have your investments diversified. Some people have portfolios that are not very diverse, with too much in stocks and equity funds. These are the investors likely to take a hard hit when the big indices correct.

Thanks to the recent rally, many investors have seen their equity positions grow larger, perhaps too large. This would be a good opportunity to rebalance your portfolios and dial down your risk exposure. You also should have enough income and liquid cash (such as your bank savings). During the corrections you need to avoid making large withdrawals from your equities as you are "selling low". Similar to your house, you don't want to sell it when the real estate market is down. Having other funds to lean on is critical in dealing with market slumps. Finally, a deep dip in the equity market should not stop you from investing. By adding money to your investments in a downturn, in essence, buys the shares at lower prices than you would otherwise.

A correction will happen – maybe not tomorrow, maybe not for the rest of 2017, but at some point, a retreat will take place. React to it with patience, or else you may end up selling low and buying high

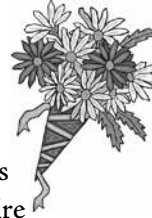
If you would like to have more information on this topic or other financial issues, please call me at (209) 948-6024 ext 50140 or email [frank.feng@cunamutual.com](mailto:frank.feng@cunamutual.com). ❖

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## IN MEMORIAM

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



Josefina Aquino	5/25/17	Public Health
Maternidad Barnett	5/1/17	Board of Supervisors
Thomas Bender	6/12/17	Waterloo Morada Fire
James Benham Sr.	4/8/17	SJGH
Audelle Berry	3/31/17	Beneficiary
Amy Bruegeman	5/15/17	Correctional Health
Charles Burau	6/19/17	Veterans Affairs
Ruben Carbajal	6/13/17	Human Services
George Cunningham	3/20/17	County Counsel
Jill Dawson	5/30/17	Assessor
Julie Foreman	12/26/16	Human Services
Florentina Gamrout	6/9/17	SJGH
James Garrett	4/15/17	Behavioral Health
Reese George	5/30/17	Mosquito Abatement
Dora Glidewell	5/9/17	Beneficiary
Lois Hansen	5/23/17	Human Services
Martin Herzog	4/27/17	Mental Health
Gordon Hoopes	6/5/17	Beneficiary
Ruth Hugg	6/20/17	Beneficiary
Jean Johnson	3/29/17	Beneficiary
Wilford Johnson	5/4/17	District Attorney
Carol Kelley	6/16/17	Human Services
Mary Kerr	5/1/17	Human Services
Lorraine Lamb	6/26/17	Public Health
Mary Lema	5/17/17	Beneficiary
Christine Little	4/4/17	Probation
Christine Marsicano	5/4/17	Human Services
Renee Mischal	3/30/17	Child Support
Ruth Navarro	3/28/17	Health Care Services
Stephen O'Meara	5/3/17	SJGH
Leonard Patterson	3/26/17	Sheriff
Arlene Peterman	6/5/17	Beneficiary
Michael Polonsky	6/13/17	Human Services
Belen Ramirez	3/17/17	SJGH
Wayne Rohner	4/20/17	Government Buildings
Arthur Seegers	6/27/17	Sheriff
Monte Seibel	4/11/17	Public Works
Charles Sprigg	6/17/17	SJGH
Deprice Tillis-Bowen	5/10/17	Facilities Management
Henry Varela	5/4/17	Public Works
Terrence Walker	8/6/16	Human Services
Celeste Wheeler	5/20/17	Courts
Angela Zaragoza	6/24/17	SJGH

*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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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.



### FIVE SIMPLE STEPS FOR SAFE TRAVELS

Summer is a great time to get away... gorgeous weather and a relaxed atmosphere can do wonders for your health!

Unfortunately, traveling can sometimes leave you vulnerable to financial scams, identity theft, and other forms of fraud, which harm your financial health. But you can easily safeguard yourself from these scams with some advanced preparations.

If you're getting ready for an upcoming vacation, here are some easy steps to follow to help keep your finances safe while you're out of town. Following the below tips provided by Financial Center Credit Union will help provide you peace of mind so you can sit back and truly relax!

1. **Contact your financial institution.** Be sure to alert your credit union, bank, and any other financial institutions prior to your travels. Monitoring programs now flag accounts that have unusual purchase patterns, including geographic locations. Letting your financial institutions know where you will be traveling will help prevent your cards from being blocked due to legitimate purchases.
2. **Enroll in online banking.** Through online banking, you will be able to monitor your accounts from the road. Checking in on your spending at the end of each

day will help you stay on budget while also identifying any fraudulent transactions that may have occurred. Many institutions like Financial Center also allow you to report lost or stolen credit and debit cards through their online banking programs.

3. **Stop your mail.** While many scammers have turned to the internet to steal information, mail theft still happens. Be sure to arrange with the USPS to hold your mail while you're out of town.
4. **Declutter your wallet.** Leave your checkbook at home, limit the cash in your wallet, and remove any extra cards. All you truly need is your driver's license (passport for international travel!) and two credit cards. Once you have arrived at your destination, leave your preferred card in your wallet and lock your back-up card in your hotel safe. This will limit access to your accounts should you misplace your wallet.
5. **Think twice before posting online.** Social media is a fun way to keep family and friends updated on your travels but it can also tip off thieves that you're away from home. The best rule of thumb is to wait to post about your vacation until you've returned home. But, if the temptation is too great, there are a couple of precautions you can take when posting during your trip—don't check in at locations, review the privacy settings of your posts, and don't outline your itinerary.



RETURN SERVICE REQUESTED

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