



Cattails

For the Retired Public Employees of San Joaquin County

Member of CRCEA (California Retired County Employees' Association)



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Office: (209) 466-8556

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PRESIDENT'S MESSAGE – by Bob Palmer



It's springtime...and the Board of Directors for RPESJC is more ambitious than ever!

We have member events scheduled for April, May, June, August, October, and December 2016. And we are planning for

the Snow Train experience in 2017. We are arranging for interesting speakers for our monthly lunches at U J's Restaurant. Our board is also monitoring activities in Sacramento that might impact us. For example, a number of us retirees have the CalPERS Long Term Care Program that has been placed into class action litigation. We continue to monitor our benefits at the local level such as the future of county health care plans for retirees as well as the funding of our post-'82 retirees' unique benefits.

In March, our members agreed to have the board of directors expanded to 15 "volunteers." The summer picnic and the December holiday party take many hands to make these events successful. We also need help with our bingo games on the bus run. With all these activities, you can see why we need more help. The actual time is minimal if we have enough volunteers to share the responsibilities. And there are a wide variety of activities we do that probably could use your "expertise..." Give it some thought.

We are all very fortunate to have so many activities to consider. Having choices is part of being retired. ❖

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COST OF LIVING INCREASE FOR 2016...2.5% – By Adrian Van Houten, Board Trustee



Each year retirees are entitled to a cost of living increase in accordance with the County Employees Retirement Law Section 31870.1. This COLA increase is effective for members who retire before April first each year and paid on the May first retirement payment. The COLA increase is computed by San Joaquin County Employees' Retirement Association's actuary, Cheiron. Using the Consumers Price Index (CPI) and data provided by the Bureau of Labor and Statistics for the San Francisco Bay Area, Cheiron determined under Section 31870.1 guidelines that the COLA for SJCERA retirees between April 2, 1989 and April 1, 2016 is 2.5%. Because of carry-over balances from previous years, members who retired prior to April 2, 1989 will receive a 3.0% increase. These increases are effective on April first and applied to the May first payment. ❖

MAY TRIVIA—Entertainment

- 1 – The Grammy Award for Best New Artist in 1997 went to a fourteen year old country singer. What was his/her name?
- 2 – What comic strip, created in 1931, is the most popular of all time?
- 3 – Paul McCartney's song "Hey Jude" was dedicated to, and named for, which young person?
- 4 – In which 1972 beastly horror film did Michael Jackson sing the theme song, a love song to a rat?
- 5 – Which female pop singer holds the record for the most #1 solo hits on the billboard chart?
- 6 – Which actress and actor starred as a romantic couple in the 1959 film, "Pillow Talk?"
- 7 - What are Rock Hudson's and Doris Day's real names?

Answers on Page 5

PLEASE PROVIDE US WITH YOUR E-MAIL ADDRESS

We would like to build our e-mail notification list to allow us to share important news with our members that is of a timely nature. These might include health warnings, consumer alerts, travel advisories or potential issues that would affect our benefits. Also, we could use this approach to notify you that we have a few extra tickets available to the San Francisco Giants game, or that there are a few seats left for a casino trip. We think that the power of the electronic network would be very helpful to reaching out to our members quickly and more cheaply than "snail mail".

Our address: rpesjc@sbcglobal.net

Please consider providing us with your current e-mail address. Your address will not be shared with any other entity. It will be used strictly to communicate RPESJC alerts and activities. And if you change your mind, and do not want to be included on the notification list, just let us know, and we will remove the e-mail address from our data base. ❖

REED INITIATIVE

Former San Jose Mayor Chuck Reed and former San Diego Councilman Carl DeMaio submitted two pension reform initiatives to the California Attorney General's Office for the November 2016 ballot. They have decided to hold off on pursuing these initiatives until the 2018 ballot. The first initiative would have effectively closed defined benefit pensions (such as offered under SJCERA) to new members (unless voters decided otherwise) by putting all new state and local employees hired after a future date into 401(k) style retirement savings plans. The second initiative would cap the amount of money government employers could pay for most new hires' retirement benefits to no more than 11% of wages, or a maximum of 13% for public safety employees.

Even though these particular initiatives will not come up again until possibly 2018, RPESJC Board of Directors will continue to monitor and report to our members on this type of potential legislation. ❖

FULL CALENDAR OF FUN IN 2016 AND BEYOND! – By Bill Mitchell, Activities Coordinator



Your responses to the excursion survey spoke volumes, and the Board of Directors has scheduled a busy slate of events for 2016 and even into 2017.

As of this writing, there are still a few tickets remaining for the always-popular trip to see the San Francisco Giants who are playing the Toronto Bluejays on Wednesday, May 11th. Check our website at www.rpesjc.org or call (209) 887-3996 if you are still interested in attending. Full reports on this event and the bus ride to the Black Oak Casino and Oakdale Cheese Factory on April 20th (e.g. “the winners”) will appear in the August issue of Cattails.

An opportunity for an Alaska Cruise from August 29 - September 8, 2016 on Princess Cruises has been arranged through Zoe’s Cruises & Tours. The announcement was mailed to RPESJC members in March, and we have posted the flyer on our website: www.rpesjc.org An exciting itinerary awaits us, departing from San Francisco to Juneau, Skagway, Glacier Bay National Park, Victoria and back to San Francisco. Great fares are available to RPESJC members by calling (800) 444-4256 Ext 4. Mention that you are with RPESJC. Round-trip transportation will be provided to San Francisco, and arrangements will be made for our members to be seated together at meals. Local attendees will be escorted by a member of Zoe’s staff, with daily activities and giveaways. Book soon for best prices!

A ride up to the Red Hawk Casino and Apple Hill will occur in October, and a trip on the Reno Fun Train is already being planned for February or March 2017. Watch for upcoming information on both of those opportunities.

Plan on attending both the Annual Picnic at Mickle Grove Park on Thursday, June 9th, and the Holiday Luncheon in December. Additional information and registration flyers will be forthcoming. ❖

HELP WANTED

Joe McKee, our board’s technology expert, has announced that he is leaving the RPESJC board after 10 years of serving our members. He will be greatly missed! Over those years he has maintained computer data bases and systems that have become the backbone of all this association’s activities.

We are looking for a member to join with the board and help manage the association’s data systems. We have an extensive website, member data base, and a security system that needs expertise to keep us functioning. Duties include maintaining the membership data base; dealing with additions, changes, deletions; updating membership dues information; creating data files for newsletters, flyers, name tags, and special announcements. This position will also review and discuss with the board improvements to our website.... “and other duties as required”....

If you are interested, please contact one of the current board members or send an e-mail to: rpesjc@sbcglobal.net or call our phone line and leave a message: (209) 466-8556. ❖



Thank you Joe for all you’ve done for RPESJC



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Website <http://www.havenofpeaceinc.org>

Women’s & Children’s Underwear and Toilet Paper Urgently Needed

Welcome NEW RPESJC Members!

Name	Department
Roberto Alaniz	Health Care Services
Sheila Anderson	Information Systems
Daniel Anema	Sheriffs
Judith Anselmi	*
Olivia Barboza	Human Services
Randy Barretto	*
Fae Bauer	*
Irene Beasom	*
Gregory Bjustrom	Superior Courts
Linda Black	Human Services
Shirley Bowers-Baker	*
Mary Bowmar	*
Karen Bragg	HCS-SJGH
Carolee Brassinga	Human Services
Sheila Brooks	Superior Courts
Valerie Brown	Neighborhood Preserv.
Peter Burnett	Sheriff
Connie Casenetto	County Administrator
Gail Chaney	Depart. of Aging
Doris Cobbs	Substance Abuse
Elizabeth Contreras	*
William Corder	Human Services
Connie De Roboam	HCS-SJGH
June Dennis	Human Services
Mark Dreher	Sheriff
Susanne Driscoll	Human Services
Sue Du Bois	Parks & Recreation

Mayvina Duangmata	Human Services
Tola Eley	HCS-SJGH
Julie Evans-Virgilio	Human Services
Julius Faithinger	Fire Prevention
Peter Fox	Public Defender
Charles Goucher	Waterloo Morada
Ralph Guerrero	Child Support
Cheryl Gulliksen	Human Services
Guadalupe Guns	Behavioral Health
Sarah Hamilton	Child Support
Sherman Hayhurst	HCS-SJGH
Marian Hernandez	HCS-SJGH
John Higgins	Waterloo Morada
Judy Holt	Mental Health
Elinor Hopkins	Mental Health
Juliana Humiston	HCS-SJGH
Janet Irion	Parks & Rec.
Patricia Jacquez	Human Services
Cynthia Johnson	Superior Courts
Danise Kaps	*
Sandra Lagorio	*
Deborah Lam	Public Health
Harry Livers	Juvenile Hall
Patricia Mc Curry	HCS-SJGH
Lucia Miao	*
Mitza Micenheimer	Human Services
Thomas Moore	*
Geraldine Moreno	Treasurer

David Morrow	Sheriff
Paula Nahhas	HCS-SJGH
Ruben Orozco	Sheriff
Teresa Parker	Economic Dev.
Theresa Pereira	*
Wilma Pierce	HCS-SJGH
Annette Pierson	Mental Health
Joseph Price	Sheriff
Kathleen Ramirez	Mary Graham
Linda Rapaport	HCS-SJGH
Mary Reed	HCS-SJGH
Evelyn Rodacker	District Attorney
Jo Ann Romero	*
Marlene Skinner	Human Services
Veronica Smith	Superior Courts
Daniel Snyder	Lathrop-Manteca
Jean - Claude St Urbain	*
Barbara Steward	Sheriffs Office
Dan Strongheart	Public Works
Jeffrey Thompson	Child Support
Josefina Toy	HCS-SJGH
Jacqueline Tsosie	Public Health
Vaughnita Twitty	
Ronald Valinoti	Environ. Health
Bonnie Warren	HCS-SJGH
Bruce Wuest	Sheriff

◆
*Retiree declined to give department name

NEW RETIREES

Name	Department	Years
Richard Aldred	HCS-SJGH	17
Darenda Austin	Mental Health	29
Mary Barnes-Ortiz	Public Health	14
Gloria Barnett	Human Services	15
Emily Barrington	Deferred	9
Jill Begrendele	HCS-SJGH	23
Larry Behnke	Sheriff	30
Judy Beitz	Employment Econ. Dev.	26
Carmelita Bermundo	HCS-SJGH	27
Mary Bowman	Human Services	7
Theresa Carleton	Superior Court	9
Eusebio Castaneto	HCS-SJGH	29
Alice Cherry	Behavioral Health	37
Elizabeth Clemens	Superior Court	21
Jeanne Coffey	Superior Court	27
Terry Costa	Superior Court	29
Jeanette Davis	Recorder	20
Jill Degrendele	HCS-SJGH	23
Betty Dennison	Public Health	20
Thomas Desmarais	Sheriff	31

Adrienne Ellsaesser	Environmental Health	16
Charles Farano	Community Develop.	34
Terri Farano	Community Develop.	39
Diana Fierro	District Attorney	12
Brian Fitzpatrick	Mental Health	5
Dora Florez	Substance Abuse	17
Peter Fox	Public Defender	35
Jose Franco	Public Works	22
Violet Freeman	Assessor	18
Elizabeth Gaedtke	Human Services	35
Julia Gillette	Public Works	3
Philip Gonzales	Human Services	42
Jessie Graham	Human Services	40
John Greco	Human Services	20
David Green	Human Services	24
Kimberly Griffith	Behavioral Health	14
Ralph Guerrero	Human Services	14
Bernardino Gusman	Public Works	28
Susan Hansen	Human Services	30
Deborah Hayes	Sheriff	21
Douglas Hensel	Community Develop.	14
Gloria Herrera	HCS-SJGH	35

Congratulations

NEW RETIREES Continued

Name	Department	Years
Denise Hill	Superior Court	24
Danelle Hohe	Sheriff	22
Carol Holbert	Child Support	19
Diane Hotta	Human Services	36
Robert Huntley	Sheriff	10
Ramona Jacobs	Treasurer	17
Richard Jimenez	Sheriff	26
Paul Joerke	Public Works	10
Catherine Johnson	Human Services	30
Margaret Jones	Superior Court	24
Brenda King	Mental Health	12
Deborah Kininmonth	Mental Health	16
Rosa Lee	County Administrator	37
Betty Lockhart	HCS-SJGH	31
Tamara Lowe	Environmental Health	23
Erik Lundeberg	Superior Court	23
Joel Madarang	Sheriff	14
Lynette Marston	Human Services	27
Marilyn Martin	Probation	25
Edward Mata	Deferred	12
Deborah May	Sheriff	12
Luis Mayorga	Human Services	32
Paul Mears	Sheriff	26
Kenneth Melgoza	District Attorney	17
Guadalupe Mendoza	HCS-SJGH	22
Kevin Ming	Sheriff	29
Michele Mitchell	Public Works	10
Valerie Moore	Deferred	17
David Morrow	Sheriff	28
Andy Murray	Human Services	26
Amy Nelson	HCS-SJGH	11
Mona Ornelas	Sheriff	15
Marilyn Ortega	HCS-SJGH	40
James Packard	Human Services	16
Dianna Paul	Child Support	17
Janice Pence	Human Services	24
Martha Perez	Public Works	13
Gloria Pesetti	District Attorney	0
Annette Pierson	Mental Health	14
Ernesto Prendez	HCS-SJGH	22
Remedios Quitariano	HCS-SJGH	32
Donald Rathjen	Human Services	27
Darlene Renner	HCS-SJGH	30
Marvis Roddewig	Human Services	16
Marcela Ronquillo	HCS-SJGH	16
Deborah Rowe	Assessor	34
Patricia Saculla	Auditor	12
Diane Schultz	Public Health	22
Paul Schultz	Public Defender	29
Judy Seitz	Assessor	39
Julie Shands	Superior Court	17

Mark Shinmoto	HCS-SJGH	23
Judy Short	Human Services	28
Virginia Silva	Superior Court	15
Susan Simas	Assessor	18
Victor Singh	Behavioral Health	10
Khamtrom Soyira	Mental Health	15
Glenda Slaughter	Human Services	26
Michael Smith	Facilities Management	25
Freda Soria	Mary Graham	35
Bertha Sotelo	Human Services	34
Catherine Sotelo	HCS-SJGH	32
Keith Sperry	Assessor	19
Angela Steele	Substance Abuse	20
Barbara Steward	Sheriff	22
Barbara Tankersley	Human Services	14
Karen Thames	Public Works	9
Patricia Thomas	HCS-SJGH	16
Scott Thomas	Sheriff	20
Glenda Thompson	Community Develop.	37
Jeffrey Thompson	HCS-SJGH	17
Theresa Torres	Behavioral Health	29
Jacqueline Tsosie	Public Health	14
Emma Valera	Human Services	30
Michael Van Grouw	Sheriff	27
Rodrigo Vazquez	Sheriff	14
Ewa Warren	HCS-SJGH	16
Arlin Watson	HCS-SJGH	25
Sharon Wegner	Superior Court	34
Vanetta Wihlidal	District Attorney	37
Chester Williams	Sheriff	18
Cynthia Williams	HCS-SJGH	30
John Williams	Sheriff	25
Todd Wright	Sheriff	18
Rex Yturri	Sheriff	30



MAY TRIVIA ... ANSWERS

- 1 – Her name was LeAnn Rimes.
- 2 – Dick Tracy is the name of the comic strip.
- 3 – Julian Lennon, John Lennon's son, who was sad after his parents break-up.
- 4 – The movie 'Ben'.
- 5 – Whitney Houston holds the record with 18 #1's
- 6 – Doris Day and Rock Hudson starred in Pillow Talk.
- 7 – Rock Hudson's real name was Roy Harold Scherer, Jr. and Doris Day's real name is Doris Mary Ann Kappelhof. ❖

Dates To Remember

Wednesday, May 11, 2016	San Francisco Giants Game, Depart @8:30 a.m.
Thursday, May 12, 2016	Monthly Luncheon at UJ's Restaurant 11:30 a.m. Guest Speaker: Tim Pelican, Agricultural Commissioner
Thursday, May 26, 2016	Board Meeting (Members Welcome) @10:00 a.m. in the SJCERA Offices
Thursday, June 9, 2016	Annual Picnic @ Micke Grove @11:00 a.m. -2:00 p.m.
Thursday, June 23, 2016	Board Meeting (Members Welcome) @10:00 a.m. in the SJCERA Offices
Thursday, July 14, 2016	Monthly Luncheon at UJ's Restaurant 11:30 a.m. Julia Vaishampayan, M.D. Assistant Health Officer. Topic: Valley Fever and Zika Virus
Thursday, July 28, 2016	Board Meeting (Members Welcome) @ 10:00 a.m. in the SJCERA Offices

MEMBERS FINANCIAL SERVICES — By Frank Feng



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 License # 0B68933

Question: I am over 70 ½ and need to take out the Required Minimum Distribution (RMD) each year. My IRA portfolio is invested in various mutual funds and individual stocks. Is there a way I can keep the holdings and still satisfy the IRS' RMD requirement? Thanks!

Answer: Yes. There is a way that you can take distributions from your IRA without having to sell the existing investments. This is called an in-kind distribution. Instead of selling the holdings in your IRA and taking out cash, you withdraw the equal value of investments and transfer them "in-kind" to your personal investment account. For example, if you have an IRA that has \$100k worth of XYZ stock (or mutual fund) and you need to withdraw \$5,000 to satisfy the RMD, rather than sell the \$5,000 worth of the fund, you can take out \$5,000 worth of stock (or mutual fund) by transferring these shares directly to your personal account. This way you will be

able to keep the shares and still satisfy the IRS distribution requirement.

Just like cash distributions, in-kind distributions from a traditional IRA are also fully taxable. The fair market value of the shares being taken out is reported to the IRS as a distribution for tax purposes.

Why would you want to make this type of IRA withdrawal? There are times when you may be reluctant to sell certain investments to satisfy an RMD, because the investment is really performing well. It could also be a poorly performing holding in your IRA, but you believe its value will soon rise. Rather than liquidate it, shares of it could be withdrawn from the IRA as an in-kind distribution. The amount of such distribution will be treated just like taxable income, but you will still own that asset once it is outside of the IRA. Those shares now have a chance to appreciate further.

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.

IN MEMORIAM

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



Cheryl Allen	1/28/16	Human Services
Doris Bankston	1/16/16	Human Services
Betty Bess	1/10/16	Human Resources
Marguerite Bignotti	1/21/16	Human Services
Molly Bustos	2/26/16	HCS-SJGH
Sarah Butler	1/31/16	Beneficiary
Joseph Colgan	2/28/16	HCS-SJGH
Emily Conchite	3/12/16	Revenue Recovery
Malcolm Curry	3/1/16	Probation
Margita Denowitz	2/4/16	Beneficiary
Rosaline Dickinson	1/2/16	Human Services
Marlene Drew	2/18/16	Probation
James Flynn	1/12/16	Beneficiary
Norma Funk	3/5/16	Beneficiary
Mary Hall	1/25/16	Human Services
Jack Ham	1/31/16	Assessors
Marguerite Hatch	1/12/16	Beneficiary
Nellie Hinojos	2/29/16	Public Health
James Jackson	3/10/16	Beneficiary
Chiyoko Kawamoto	1/2/16	HCS-SJGH
Dorothy Knutsen	2/3/16	Beneficiary
Michael Laird	2/20/16	Sheriff
Margie Long	3/7/16	HCS-SJGH
David Lyles	1/30/16	Probation
Shirley Montgomery	2/12/16	Human Services
Mercedes Munoz	1/6/16	Public Health
Edward Poier	1/31/16	Sheriff
Eunice Preeo	3/19/16	Beneficiary
Betty Reames	2/10/16	Beneficiary
Donald Romero	1/28/16	Assessors
Thomas Russell	2/11/16	Treasurer
Mario Sarina	1/7/16	HCS-SJGH
Iryna Shevchenko	3/18/16	Information Systems
Jennifer Sims	3/16/16	Mental Health
Gwendolyn Snell	3/2/16	Public Health
Michelle Storey	1/29/16	Information Systems
Leon Tolison	2/29/16	Beneficiary
William Towell	1/28/16	Community Dev.
Floyd Vert	3/4/16	Human Services
Paul Werner	3/6/16	Mental Health
Jacquelyn West	1/11/16	Revenue Recovery

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
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Margo Praus	466-8556
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Newsletter Committee

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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.



TRAVELING ON A FIXED INCOME

The sun has been peeking out of the clouds, which means it's time to hit the road this spring and summer! One of the perks of being retired is being able to pack up the car and head out to a fun destination within a moment's notice. But these fun escapades can do serious damage to your monthly budget if you're not careful.

Here are some tips provided by Financial Center to help you continue your traveling without blowing your budget:

1. Budget in advance. This tip may sound obvious, but we often get swept up in the fun of travel plans and forget to consult our checking and savings accounts. Create an annual budget for the year and be sure to include travel in your expense categories. Knowing how much you have to work with will help guide your trip plans.
2. Create a "Sunny Day" savings fund. Once you know how much you have allocated for your annual travels, set up a separate savings account to help fund your trips! Have automatic deposits go to the account on a monthly basis so that you can grow the account throughout the year. This will ensure money has been allocated to your trips verses getting spent elsewhere.
3. Get creative with your lodging. Travel experts have advised that chain hotels tend to be more expensive than local alternatives without providing extra benefits. So, on your

next trip, skip the chain and look for a small family-run hotel or look into an apartment rental. Another option is to house-sit for a friend or family member who lives in the general area of where you are looking to explore.

4. Plan out souvenirs. When we're exploring a new city, it can be easy to start buying knick-knacks to remind us of the experience. Create a souvenir allowance in advance and get creative with your shopping. After all, creating a collection of unique seashells from your travels will likely invoke more memories than adding more t-shirts to your closet.
5. Be mindful of travel scams. Question offers for "free" trips, be aware of hidden restrictions, and pay with a credit card. Unfortunately, there are many travel related scams that can be costly. There are legitimate travel contests and deals out there, but you need to ask questions and read the fine print to be sure you know exactly what is and isn't included. Having all the details in advance can help prevent unexpected costs.
6. Swipe your credit card. While some may advise you to leave your credit cards at home while you travel, paying with a trusted credit card may actually help you save. Why pay with a credit card? The protection that is built into credit cards like Financial Center's Visas can help protect you if a company doesn't uphold its end of a bargain. Plus, you don't have the extra worry of carrying a large sum of cash, which can't be replaced if it's lost or stolen. ❖

RETURN SERVICE REQUESTED

The Newsletter for the
Retired Public Employees
of San Joaquin County
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