



# 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 Bill Mitchell



Whenever my mother had to write something, she would say that she was "waiting for my muse." I often feel the same way about this column, that I am waiting for an inspiration about something profound to write. For the

February Cattails, I essentially reflected on both the challenges and successes for RPESJC in 2017 and my optimism for a great 2018. Articles for the February issue were due by January 1st. You know how a health issue or some kind of trauma can change one's life in an instant? Well, it all hit the fan the very next week....

I was diagnosed with cancer that is categorized as being one of the head and neck. Without describing any of the gruesome details, let me share with you a web site that allows people to post journal entries about their personal health journeys. It is a wonderful way to keep family and friends informed. The site is [www.caringbridge.org](http://www.caringbridge.org). Look up billmitchell4.

It is overwhelming to see just how many people either have cancer themselves or have experienced it through a close family member. It is also amazing to me to have such an outpouring of genuine caring, love, and support from friends and family. The smallest gestures have so much meaning for me: a comment posted on the Caring Bridge site, a text or email, a greeting card. It's been wonderful and heartwarming!

Undoubtedly, many of you found support from your RPESJC network as you suffered through a major health event of a loved one, or that of your own, or experienced the passing of someone close to you. For

many members of our organization, RPESJC plays a major role in providing opportunities to remain connected with former colleagues at a monthly luncheon, see old friends at the annual picnic or holiday luncheon, and occasionally bring family members to one of our several outings during the year. Even without experiencing a traumatic event, let us not underestimate the supportive role that our RPESJC network routinely plays in each other's lives.

I am at a point in my treatment that I mostly cannot speak, and I should not interact with people due to my weakened immune system. I am targeting our June annual picnic for my return. Thank you for your support and understanding. ❖

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## ACTIVITIES REPORT — By Carol Carson



**B**y the time you read this newsletter we will have returned from the Giants v. Arizona Diamondbacks game in San Francisco. The recap of that trip will be published in the July *Cattails*.

### ANNUAL PICNIC

Summer is sneaking up on us, and it will be nice to get out June 14, 2018, to Micke Grove Regional Park in Lodi for our annual picnic. We always have a nice turnout, and everyone seems to enjoy the food, the raffle prizes, and the entertainment. Make sure to get your reservation in so you can enjoy the day and see and catch up with your work friends.

### SANTA CRUZ FOLLIES

We are also currently in the process of taking reservations for a trip to Santa Cruz September 12, 2018, to see the Santa Cruz Follies, a musical and sentimental journey: *The Way We Were* with a little bit of Elvis included. The bus leaves at 8:00 a.m. sharp, and we will have an early lunch in Santa Cruz at 11:00 a.m., before the show starts at 1:00 p.m. You will be on your own for lunch. There will be only one bus, so make your reservations early!

### RED HAWK & APPLE HILL

This venerable trip is in the planning stages but is set for October 17, 2018. This always popular trip includes stops at Red Hawk and Apple Hill. This is a wonderful trip to welcome fall and enjoy the food, crafts, and more. Of course, Red Hawk Casino is also filled with fun, good food, friends, and the possibility of bringing home a big jackpot! Well, we can always hope for that!

The Board members of RPESJC look forward to seeing you at our luncheons and our future events and trips. Until then we wish you continued good health and happiness in your retirement. ❖

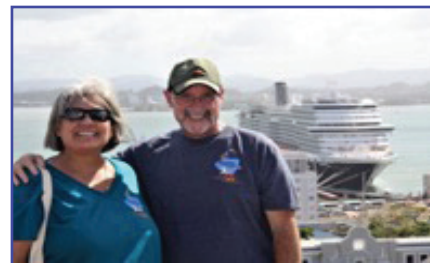
## HERE AND THERE — By Joni Cannon

**I**n February 2018, retiree Jim Cannon (Sheriff's Office) and Joni Cannon (Sheriff's Office) sailed on the Holland America *MS Koningsdam* for the 30th Legendary Rhythm & Blues Cruise.

The Cruise left out of Ft. Lauderdale and the weather was perfect all throughout the seven days. It sailed to Grand Turk; Turks & Caicos; San Juan, Puerto Rico; and Road Town, Tortola. The Legendary Rhythm & Blues Cruise is a seven-day concert that has six different concert venues throughout the ship. Almost every day we received some type of souvenir in our stateroom: from hat pins, to calendars, to music CD's (just to name a few). Jim even received a special cake for his birthday.

Some of the artists that entertained us were Buddy Guy, Charlie Musselwhite, Colin James, Deanna Bogart, Kenny Wayne Shepherd, Shemekia Copeland, Quinn Sullivan, Tommy Castro and the Painkillers, Walter Trout, Trampled Under Foot, Willie Clayton, Tab Benoit, and Dawn Tyler Watson, just to name a few. These artists had staterooms next to us or across the hall. They ate their meals with us and even held jam sessions that we could perform in if we brought our instruments.

Oh yeah, the islands we visited were pretty cool too!! We thought the packs of donkeys on Turks and Caicos that walked down the sidewalk and ran to you for food were



pretty hilarious.

Tortola (a Province of Britain) was hit with the same hurricane as Puerto Rico, however they are not nearly as recovered as Puerto Rico. Tortola has

many marinas that have sailing boats that were sunk with half of the boat sticking up out of the water, or boats that had been blown up onto the land. The roads that had the mudslides were like goat paths. We were pretty shocked that there was still so much needed cleanup. Puerto Rico looked like they were coming along pretty well. We sailed back to Ft. Lauderdale where we ended our cruise and thought, "Where can you go and have 7 days of concerts with over 40 artists for this price?" Well worth it!! ❖

## MONTHLY LUNCHEONS

The RPESJC Monthly Luncheons are being held on the second Thursday of every month except in June (Annual Picnic @ Micke Grove) and December (Holiday Luncheon). These luncheons are at the Italian Athletic Club -3541 Cherryland Avenue in Stockton. The cost for lunch is \$16 per person, with an optional additional \$1 contribution to our charity. There are guest speakers, raffle prizes, and the marble game cash prize. (You'll have to attend a luncheon to find out how the marble game works!)

We would like to give a special thank you to Frank Feng, (Member Financial Services), and Tamara Langenfeld, (assistant to Frank Feng) of the Financial Center Credit Union for the wonderful raffle prizes that they donate to each of our monthly luncheons. We are so grateful.

The January 2018 luncheon was canceled due to a double booking by the Italian Athletic Club. We apologize to all that went out of their way to drive there to find out the lunch was canceled. We were surprised too. There were a few members that partook in the public lunch being served in the main dining hall of the Italian Athletic Club.

The February 2018 luncheon was attended by 56 members. The guest speaker was Author Angelique Anderson. Angelique is an award-winning author, with several fantasy novels and novellas. She completed her first book in 2013. Her *Little Lost Girl* series is based on her true story as a child of abuse and neglect. There were two raffle prize winners as well as a winner for the cash prize (marble game) of \$100.

The March 2018 luncheon was attended by approximately 40 people. The group had a wonderful lunch of beef, raviolis, potatoes, salad, french bread, with ice cream for dessert. The guest speaker was Bryan Meadows the General Manager of the Stockton Ports. He spoke about the Stockton Ports baseball team and how they are affiliates of the Oakland Athletics and that several players have been selected to play in the major leagues for them. Bryan said that Banner Island Ball Park was voted the best park in the California League and that *Sports Illustrated* voted them #1 for their Asparagus theme night in 2016. He related that every Friday has promotional giveaways; Saturdays has firework night; and Sundays has family days. Bryan saved the best for last with the Silver Sluggers

Program. This program is for adults 55 and older that provides you with every Wednesday home game (9 games) for a one-time purchase of \$25 (basic field box sections) to \$30 (premium MVP sections). Also included in this program are "meet and greets" with the players, Silver Sluggers apparel items, attendance incentives, and more. If you are interested in joining the Silver Sluggers program please contact the Stockton Ports at 209-644-1900 or e-mail them at [abakalar@stocktonports.com](mailto:abakalar@stocktonports.com).

The May monthly luncheon will be held on Thursday, May 10, 2018 at the Italian Athletic Club. We hope to see you there. Maybe you will be the lucky winner of a raffle prize or cash prize from the marble game. ❖

### NEW RPESJC E-MAIL

The RPESJC has changed their E-Mail.

If you need to contact us via e-mail, please use

[RPESJC@gmail.com](mailto:RPESJC@gmail.com)

We will get back to you within 24 to 48 hours. ❖

### MAY TRIVIA–Nature

- 1) How long in feet is an adult elephant trunk?
- 2) How long does an elephant sleep in an average day?  
How about a giraffe?
- 3) Which is larger, a crocodile egg or a duck egg?
- 4) Berkshire, Cheshiro, Victoria, and Poland China are breeds of what animal?
- 5) What is the difference between poultry and fowl?
- 6) How many beats per second does a bumble bee flap its wing? 75, 120, 160 or 275
- 7) Do peacocks give birth to their young live, or do they lay eggs? ❖

Answers on Page 5

## Welcome NEW RPESJC Members!

Name	Department	Name	Department
William Aaron	SJ General Hospital	Deanna Foran	Parks & Recreation
David Adams	Public Defender	Chris Frank	Probation
Sam Adiong	Public Works	Gregory Furey	District Attorney
Thelma Adiong	*	Annie Gonzales	Child Support Services
Theresa Akins	Emergency Services	Audie Green	Economic Employ Dev
Lucinda Armstrong	Human Services	Karen Groupe	*
Genett Auchard	Superior Court	Abdul Hakim	Probation
Paula Avila	SJ General Hospital	Cheryl Harvey	Human Services Agency
Debi Banez	Behavioral Health	Edward Hohe	Sheriff
Pamela Barnes	Superior Court	Sherrill House	*
Cheryl Beyer	Child Support	Donna Hunt	Behavioral Health
Darlyne Bilar	Juvenile Hall	Vici Kroll	SJ General Hospital
Roxanne Birrueta	Public Health	Mary Lindley	Sheriff
Paul Bishop	*	Dale Magraw	Sheriff
Gary Brathovd	Juvenile Hall	Elizabeth Martin	SJ General Hospital
Robin Brummitt	Public Health	Connie Martinez	Public Health
Stanley Carlson	Sheriff	David McCarthy	Public Works
Jose Castillo	Public Works	Sandra McVey	Superior Courts
Mary Chavez	Sheriff	Dennis Moore	Worknet
Rorn Chin	Probation	Sharon Moreno	Assessor
Arthur Churchill	SJ General Hospital	Gail Muzzy	SJ General Hospital
D Lavonne Eiseman	SJ General Hospital	Marlene Norris	Sheriff
Terry Farris	Planning	William Nunnery	SJ General Hospital

*\*Retiree declined to give department name*

### NEW RETIREES

Name	Department	Years
E. Izidi Alcorn-Starks	SJ General Hospital	8
Perry Andres	Public Works	30
Dana Andrews	SJ General Hospital	14
Kelly Austin	Public Health	17
John Bacon	Deferred	6
Teresa Baker	SJ General Hospital	16
Paul Baldwin	Deferred	1
Desiree Bambico	Child Support	16
Judy Beasley	Public Health	24
Pamela Blakenship	Deferred	6
Victoria Boyett	District Attorney	35
Annette Brandt	Human Services	7
Sharon Brooks	Superior Court	21
Stefenee Camareno-Clinton	Mental Health	14
Doria Carpenter	SJ General Hospital	25
Maria Castellanos	Employment Econ. Devel.	39
Linda Collins	Mental Health	26
Silvina Da Silva	Health Plan of SJ	7
Mary Dahl	Sheriff	25
Thuan Doan	Employment Econ. Devel.	18
Nancy Doody	Mental Health	17
Connie Duff	Human Services	15

Ronald Flockhart	Public Works	30
Carrie Gallegos	Juvenile Detention	20
Alvaro Garza	Public Health	3
John Gonzales	Public Works	40
Peggy Gordon	Mental Health	16
John Guewell	Juvenile Detention	19
Sandra Hansen	SJ General Hospital	15
Lon Hanson	District Attorney	29
Roger Hench	Assessor	29
Barbara Huecksteadt	Agricultural Commissioner	29
Margie Iturraran	Sheriff	37
James Jamias	Juvenile Detention	22
Rebecca Jimenez	Human Services	34
David Jomaoas	SJ General Hospital	2
Richard Ketchie	Behavioral Health	28
Jennifer Lau	Deferred	8
Ken Lau	Information Systems	18
Robert Lewallen	Waterloo Morada Fire	33
Jeffrey Marcelo	Information Systems	19
Marcia Martinez	Employment Econ. Devel.	21
Shawn Martinez	Human Services	10
Kathy McColley	Human Services	10
Thomas McNett	Deferred	1
Rose Mohamad	Registrar of Voters	16

Congratulations

## NEW RPESJC Members Cont.

Norma Orozco	Purchasing
Irma Parsons	*
Joann Patterson	SJ General Hospital
Martha Perez	Public Works
Tammy Pimentel	SJ General Hospital
Jeanette Ray	*
Grace Reynolds	Assessor
Ruby Rivera	SJ General Hospital
Madelyn Romo	Probation
Rosario Saenz	SJ General Hospital
Denise Sanford	*
Laura Silveri	Probation
Judith Smith	*
Zetus Spalding	Utility Districts
Mary Spradling	Sheriff
Karen Thames	Public Works
Bruce Thrasher	*
Jose Urbina	Public Works
William Wade	*
Diana White	Behavioral Health
Maria Yee	Human Services

## YOUR SJCERA COST OF LIVING INCREASE — BY ADRIAN VAN HOUTEN

**A**nually the Retirement Board determines the cost of living increase for our County. Because there is no published cost of living increase for San Joaquin County, the Board's actuaries determine the COLA for retired County employees based on the annual change in the Consumer Price Index for the San Francisco-Oakland-San Jose area. That increase was determined to be 3.22% resulting in the maximum increase for County employees of 3%. That increase was effective 4/1/18 to be on the 5/1/18 disbursements. ❖

Stephen Taylor	District Attorney	36
Sara Thomas	Correctional Health	15
Adriene Thompson	SJ General Hospital	37
Robert Thompson	SJ General Hospital	12
Kimberly Tomasi	SJ General Hospital	24
Valerie Toy	Deferred	1
David Vana	Mosquito Abatement	22
Carla Vasquez	Probation	27
Ernest Velarde	Registrar of Voters	12
Francesca Victory	SJ General Hospital	26
Carlos Villapudua	Deferred	19
Vicki Wagner	Treasurer-Tax Collector	18
Stephanie Watt	Juvenile Probation	28
Allet Williams	Employment Econ. Devel.	34
William Young	Juvenile Detention	33

## NEW RETIRES CONTINUED

Name	Department	Years
Rebecca Molina	Deferred	9
Jeffrey Moreno	Assessor	20
Myda Mullens	Human Services	19
Dolores Narvaez	SJ General Hospital	20
Virginia Orihuela	SJ General Hospital	29
Elizabeth Orosco	Registrar of Voters	29
Rosalin Ortega	SJ General Hospital	25
Carol Oz	Deferred	7
Marc Parker	Sheriff	13
Gordon Potts	SJ General Hospital	5
Jackie Presto	SJ General Hospital	27
Dolores Prisock	District Attorney	32
Sudha Rajender	District Attorney	12
Linda Rathe	SJ General Hospital	14
Chhoun Reth	Human Services	20
Rebecca Rivera	SJ General Hospital	28
Sandra Roderick	Probation	27
Evangeline Roxas	Correctional Health	23
Maria Sanchez	SJ General Hospital	37
Rose Self	Human Services	16
Tadanobu Shibata	Flood Channel Mainten.	25
Kip Skelton	Facilities Management	17
Lisa Smith	Superior Court	29
Shirley Spencer	Recorder	15
Michelle Stevens	Deferred	15

## FEBRUARY TRIVIA ... ANSWERS

- 1) An adult elephant's trunk is eight feet long.
- 2) Both elephants and giraffes sleep approximately four hours a day.
- 3) A crocodile egg and a duck egg are about the same size – three inches long.
- 4) They are all breeds of pigs.
- 5) The difference between poultry and fowl is: poultry is domesticated, fowl is not.
- 6) A bumble bee's wings beat 160 beats per second.
- 7) A peacock doesn't give birth, because it is a male, but a peahen lays eggs. ❖

## Dates To Remember

Thursday, May 10, 2018	Monthly Luncheon at Italian Athletic Club, 11:30 a.m. Guest Speaker: TBD
Thursday, May 24, 2018	Board Meeting (Members Welcome) @ 10:00 a.m. in the SJCERA Office
Thursday, June 14, 2018	Annual Picnic @ Micke Grove Park-Delta Shelter @ 11:00 a.m.
Thursday, June 28, 2018	Board Meeting (Members Welcome) @ 10:00 a.m. in the SJCERA Office
Thursday, July 12, 2018	Monthly Luncheon at Italian Athletic Club, 11:30 a.m. Guest Speaker: TBD
Thursday, July 26, 2018	Board Meeting (Members Welcome) @ 10:00 a.m. in the SJCERA Office

## MEMBERS FINANCIAL SERVICES — By Frank Feng



Frank Feng, CFP®, ChFC®, CRPC®  
MEMBERS Financial Services Program®  
Located at: Financial Center Credit Union  
209-948-6024 Ext. 50140  
[frank.feng@cunamutual.com](mailto:frank.feng@cunamutual.com)  
Insurance License: CA 0B68933

**Question:** I am recently retired and feel that I am spending more than I anticipated. Should I be worried about spending too much now and having less money for the later years? I would really like to travel and do more of the fun activities while I am able. Thanks!

**Answer:** Retirement is exciting! You finally have the time to do things you have always wanted to do. Though your gross income might be lower, your take home amount may not be much less. You no longer contribute to social security or retirement plans, and the commuting costs and other work related expenses are also gone. In addition, you can begin to tap into investments and retirement plans to help pay for your leisure activities, whether it is travel, golf, or anything else. While you are enjoying your golden years, sometimes people do wonder: Am I spending too much, too soon? Should I scale back? Can I really spend at this pace for the rest of my life?

While your concern is legitimate, research has shown that retirees' spending will likely decline as they age. In

general, household spending usually peaks in the sixties and early seventies, then levels out gradually.<sup>1</sup> Once retirees are into their eighties, many have traveled and pursued their goals. At this time, they are even be a bit less physically active than they once were. Staying home and spending quality time around kids and grandkids, rather than spending money, may become the focus.

As you want to be financially responsible and avoid spending down your assets too quickly, you can take some comfort in knowing, barring any unexpected major medical expenses, you would possibly spend much less in the future years.

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 me at [frank.feng@cunamutual.com](mailto:frank.feng@cunamutual.com).

*Citation*<sup>1</sup> - [fortune.com/2017/10/25/retirement-costs-lower/\[10/25/17\]](http://fortune.com/2017/10/25/retirement-costs-lower/)

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## IN MEMORIAM

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



Ralph F Bennett	Child Support Services
William Lee Binns	Child Support Govt. Bldgs.
Donnella Bloebaum	Mental Health
James O Bluck	Public Work
James Brown	SJ General Hospital
Hannah L Chen	SJ General Hospital
Pak-Kwing Cheung	Child Support Services
Sophie Chiarchianis	Human Services
Herman A Corona	Public Works
Carol L Dixon	Treasurer /Tax Collector
Charles M Doe	EEDD
Montague Glissmeyer	Hospital
A Keith Hamilton	Assessor
Carol Heckerman	District Attorney Sheriff
Dorothy J Heisler	Sheriff
Sandra Herring	Probation
James B Herrington	Sherrif
Florence F Hieb	Mental Health
Janet Jones	SJ General Hospital
Janet Mc Callie	SJ General Hospital
Stanley Neel	Sheriffs
Joy A Nichols	SJ General Hospital
Dawna Pace	Motor Pool
Jean Smith	Superior Court
Virginia L Snyder	Human Services
Angelo Stagnaro	Public Health
William R Stone	Human Services
Henry Thames	Probation
Louis C Thanas	Planning
Daniel R Thompson	Public Works
John Walton	Highway
Brent E Williams	Community Dev Services

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@gmail.com, or contact

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**CORRECTION:** In the February issue of Cattails in the New Member's Section, Shahidah El Amin from Child Support Services was incorrectly spelled. Please Accept Our Sincerest Apologies for this unfortunate error.

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.



## THREE SIMPLE TIPS FOR VACATION DEBT MANAGEMENT

The weather is heating up, which means summer travels are right around the corner!

Hitting the road and seeing new sights is always fun and exciting, but facing the resulting credit card bills can sour the memories. Here are three easy steps provided by Financial Center Credit Union that can help you manage the expenses up front so your upcoming travels result in positive memories.

### 1. Pay Yourself Upfront

What better way to avoid debt than creating a vacation travel fund? Of course that can be easier said than done; especially if you're in the habit of paying all of your bills first. Get in the habit of paying your travel fund first, rather than at the end of the month. Putting money into your savings account at the beginning of the month will help you grow your funds, so you don't have to rely on credit cards for every purchase.

This is a simple practice—decide on an amount you're going to put into savings each month and stick to it! The easiest way to do this is to set up direct deposit or an automatic transfer to go directly to savings each

time you're paid. The remainder of your incoming funds will still go into your checking so you can still pay your existing bills and have leftover "fun" money to allocate toward new purchases.

### 2. Avoid Carrying Too Many Credit Cards

As you pack for your travels, unpack your wallet. Limiting the number of credit cards in your wallet helps reduce the temptation to make large unplanned purchases along the road. Carrying just one, reliable credit card in your wallet will reduce the amount of credit you have available, which automatically limits the total amount you can charge while you're away.

### 3. Be Smart When Choosing Credit Cards

These days, there are more options than you can count when it comes to credit cards. But before you accept a new credit card offer, take the time to carefully review the terms of the card. This will save you from potentially steep fees and rates that can drain your travel fund.

The best bet is to go with the card with the simplest, easy to read offer. For example, at FCCU we don't clutter our Visas with introductory rates—instead, we provide members with low rates from the get go. ❖

RETURN SERVICE REQUESTED

The Newsletter for the  
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