



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



On behalf of the entire Board of Directors, I want to wish all of you a great and prosperous 2014! And thinking of prosperous, I am reminded of the raffles that we had at our summer picnic and holiday luncheon. Pat Lynch did her usual great job in calling numbers and as usual, did not win the FCCU gift!

The Board actually starts work on each of these two semi-annual events almost a year in advance. Locations have to be found that are available for the second Thursday of the month. Caterers have to be contracted and many little things organized that make our events unique and popular. Behind the scene are people like Arlene Smith, Sally Tanaka, Pauline Toy, Joe McKee, and Dan DeAngelis who put in many hours.

By now I think everyone realizes that the raffle gifts are either donated by FCCU or Haven of Peace or are paid for by the RPESJC treasury. The RPESJC treasury also subsidizes the meals of all the attendees. This reminds me of the work that Jerry Arnell puts into these events. He has created a method that starts with his almost daily trips to the post office through creating an attendees' list and the banking process to pay for the events. And again I remind you that we try to have a raffle ratio of 1 to 3. So be careful where you sit! All you need to win is to have an unlucky retiree on either side of you!... (LOL) as this new generation texts...

I have noticed that these events are more of a gathering opportunity for former workmates to get together. Our guests seem to come early for a chance to talk and sit together. Our events are "Happenings". You worked together for many years; these are special opportunities to re-establish old contacts... And we hope more of you will take advantage of our "excuse" events.

As we get closer to each event, Linda Begley tells me that there are more and more phone calls to handle. Some people wait to the last minute to decide to come. For this holiday luncheon, we originally planned for 225 to 250 retirees to attend. At the end we were planning for 300! That made the room quite crowded and some had to sit in an entirely different room. Some of our Board Members volunteered to sit in the other room to make space for our guests. So thank you to Larry Mills, Michael Smith, Jerry Hermann and Dick Callisto for your hard work and for sitting with our barbershop quartet and some of the great SJCERA staff!

Clearly, we will have to rethink the luncheon process to make it more compatible for the growing popularity. As Marcel Leduc has pointed out to me, we will need to think about timing of reservations, seating arrangements, creating traffic space, parking and food being served more quickly. So there is more planning that needs to be done.

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PRESIDENTS MESSAGE – Continued from page 1

Finally, look for U.O.P.'s O.L.L.I. Program and Delta College's S.I.C.L. Program ads in this edition. These are adult learning opportunities for you and we intend to provide speakers on these programs during 2014.

Again, on behalf of the entire Board of Directors, we want to thank you for attending our events.

Bob Palmer...part-time announcer, full-time retiree....



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FEBRUARY TRIVIA ... DISNEYLAND PART II

- 1) True or False? Walt Disney died at the age of 65 from lung cancer because he smoked 3 to 4 packs of cigarettes a day?
- 2) True or False? Part of Disneyland is in Missouri
- 3) True or False? Chewing gum is not sold in Disneyland?
- 4) Captain Hook has a hook on which hand?
- 5) Of the seven dwarfs, which one doesn't have a beard?
- 6) Name Geppetto's pets in Pinocchio

Answers on Page 5

See's Candies

FAMOUS OLD TIME CANDIES SINCE 1921

See's Candies offers discounts to all retired public employees of San Joaquin County. They have fifteen discount stores in California for your convenience, but the only discount store in San Joaquin County is located at 1108 East Hammer Lane in Stockton. Upon

verification, you'll receive a discount on your candy purchase. Depending on your purchase, you may save 15% or more. For more information you can visit the store, see them on-line at www.sees.com, or simply call See's Candies at 1-800-877-7337. ♦

EVENTS AND ACTIVITIES REPORT – By RPESJC Staff

On behalf of the members of our organization, the Board of Directors has continued to put together popular events for your consideration. Here is a review of the holiday luncheon, and the upcoming events for 2014.

HOLIDAY LUNCHEON 2013

Wow! The Board of Directors planned for a luncheon of about 250 attendees. We had over 300 people sign up and 280 members and guests attended on December 11, 2013! Bob Foppiano Sr. played his accordion music, and a barbershop quartet provided entertainment prior to the lunch. The family style food was provided by the Italian Athletic Club, and it was delicious. Our members had a chance to mingle with other retirees, old friends, and former workmates. That's one of the dimensions to this event which make it very special. Some of the photos are published in this edition of *Cattails*, and the rest can be found on our website: www.rpesjc.org



SNOW TRAIN

We have planned a train trip from Old Sacramento to Reno on March 11, 12, and 13, 2014. The train, the California Zephyr, will bring the group back as well. We cannot guarantee the snow on the mountains, but the ride through the High Sierras is absolutely spectacular. Just for fun, count the number of bridges and tunnels you go over or through on your "riding the rails" experience. Our hotel, Harrahs, is directly across the street from the Reno Amtrak Station and it's very convenient to the downtown attractions. We have two nights there before we start the

journey home. At last count, we have about 30 people signed up for the trip. It will be a wonderful time for those going. Sorry, the sign-up period expired on January 10, 2014.



THUNDER VALLEY CASINO AND FOLSOM OUTLETS

We have a bus trip planned for April 29, 2014 to Thunder Valley Casino and a stop at the Folsom Outlets on the way home. What a great way to spend the day! The cost of the day trip is \$18 for members and \$22 for guests. Thunder Valley Casino will provide a \$15 slot play voucher and a \$5.00 food credit per person. Because the trip is on Tuesday, we will be able to also take advantage of the "age 50 plus shopper perks" being offered at the outlets. *This trip will fill up fast, so make plans to book early. SEE ENCLOSED FLYER...*



Continued on Page 5

Welcome NEW RPESJC Members!

Name	Department
Kent Asbill	Human Services
Estrella Biagtan	Child Support Services
Robert Callahan	Sheriff's Office
Sandra Covello	Human Services
Robin Crowl	Human Services
Pamela Henry	Child Support Services
Josie Hernandez	*
Crystal Hinthorne	Human Services
Paula James	*
Sandra Leiting	Human Resources
Linda Marchi	*
Inez McKinsey	*
Sharon Odle	Assessor
Carol Okamoto	*
Emma Tingin	HCS - SJGH
Caroline Valencia	Courts
Lia Van Os	Registrar Of Voters
Carolyn Wischhusen	HCS - SJGH

*Retiree declined to give department name ❖

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. ❖

Congratulations

NEW RETIREES

Name	Department	Years
Emad Abbas	Information Systems	12
William Arthur	Public Defender	33
John Babcock	Deferred	16
Maria Barocio	HCS - SJGH	11
Anne Bhan	HCS - SJGH	21
Estrella Biagtan	Child Support Svcs.	17
Wayne Billingsly	Substance Abuse Svcs.	16
Paul Bishop	Employment Econ. Devel.	1
Spencer Bole	Sheriff's Office	5
Lynnette Clark	Conservator Services	9
Lewis Collier	Waterloo-Morada Fire	32
Alan Dannen	Deferred	4
William Dittman	Deferred	7
Deanna Duncan	Sheriff's Office	18
Karen Furst	HCS - Public Health	22
Archie Gilchrist	HCS - Mental Health	21
Aaron Gray	Information Systems	20
Ronald Green	Veterans Services	15
Pamela Henry	Child Support Svcs.	24
Cathrine Hillard	Employment Econ. Devel.	22
Crystal Hinthorne	Human Services	29
Ophelia Hirigoyen	Deferred	9
Stephen Jackson	HCS - SJGH	15
Manuel Jimenez	HCS - Mental Health	3

Joyce Johnson	County Administrator	12
Robert Johnson	Deferred	9
Gabriel Karam	Facilities Management	29
Harlin Knoll	Environmental Health	20
Cheryl Lee	HCS - SJGH	34
David Macedo	Deferred	4
Marda Manfre	Substance Abuse Svcs.	10
Gwendolyn Nava	HCS - Mental Health	14
Terri Ocampo	Public Works	32
Patrick Ohern	District Attorney	15
Norvella Oliver-Pecot	HCS - Mental Health	14
Isabel Orello	Human Services	17
Lani Pajarillo-De los Reyes	HCS - SJGH	12
Teresa Parker	Employment Econ. Dev.	24
Margaret Patrino	Conservator Services	7
Margie Penson	HCS - Mental Health	15
Jaime Perez	Public Works	33
Joseph Price	Sheriff's Office	10
Evangeline Quitoriano	HCS - SJGH	30
Nancine Rader	Human Services	26
Alexandria Raganit	Human Services	13
Sunni Ross	Dept. of Aging	13
Debra Sanders	HCS - Public Health	27
Janice Staller	HCS - Public Health	8
Sonja Suderman	HCS - Mental Health	10
Alice Tanner	HCS - SJGH	27
Donna Tener	Courts	40
Michael Thurmond	Human Services	24
Thomas Ushing	Community Develop. Svcs.	9
Joseph Vigil	Public Works	13
Linda Webb	Courts	24
Virginia Wick	HCS - Public Health	20
Patricia Wright	Human Resources	19



ACTIVITIES REPORT - Continued from Page 3

SUMMER PICNIC

Mark your calendars now for our annual summer picnic for June 12, 2014 at the Delta Pavilion inside Micke Grove Park. This is one of two major social events that is provided to our members yearly – don't miss it!



SAN FRANCISCO GIANTS

Back by popular demand! We have arranged for another trip to the AT&T Park in beautiful downtown San Francisco. The day trip is on Wednesday, July 30, 2014. It's an afternoon game against the Pittsburgh Pirates. Round-trip bus transportation and Club Level tickets are a bargain at \$75 for members and \$85 for guests. *This trip will fill up fast, so make plans to book early!* SEE ENCLOSED FLYER... ❖



FEBRUARY TRIVIA ... ANSWERS

- 1 - True
- 2 - True – Tom Sawyer's Island has a Missouri address and the island was annexed to Missouri, Mrs. Disney's home state, on opening day.
- 3 - True - Mr. Disney said no gum.
- 4 - The hook is on Captain Hook's left hand.
- 5 - Dopey – who also didn't talk.
- 6 - Figaro and Cleo



Dates To Remember

Thursday, February 13, 2014	Monthly Luncheon, UJ's Restaurant @ 11:30 a.m. Speaker: Frank Feng, Investment Strategies
Thursday, February 27, 2014	Board Meeting (Members Welcome) 10:00 a.m. in the SJCERA Office
Thursday, March 13, 2014	Monthly Luncheon, UJ's Restaurant @ 11:30 a.m. Speaker: Sandy Parker, Financial Coaching
Thursday, March 27, 2014	Board Meeting (Members Welcome) 10:00 a.m. in the SJCERA Office
Thursday, April 10, 2014	Monthly Luncheon, UJ's Restaurant @ 11:30 a.m. Speaker: Sandy Copulos, 9-1-1
Thursday, April 24, 2014	Board Meeting (Members Welcome) 10:00 a.m. in the SJCERA Office

MEMBERS FINANCIAL SERVICES — By Frank Feng



Frank Feng, CFP®, ChFC®, CRPC®
Located at: Financial Center Credit Union
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frank.feng@cunamutual.com
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Question: It seems that 2013 was a great year for the stock market. How did the other aspects of the economy do? Are there any other data showing that the economy is indeed recovering? Thanks!

Answer: Was 2013 a terrific year for stocks? Absolutely. The good news wasn't limited to Wall Street, however: the employment rate fell, the economy revved up, home prices rose and inflation pressure was minimal.

Bulls triumphed. Christmas Eve brought the Dow's 49th record close of 2013: 16,357.55. The S&P 500 settled at 1,833.32 on December 24 – a new all-time peak – while the NASDAQ ended the day at 4,155.42. The YTD gains on Christmas Eve were stunning: DJIA, 24.83%; S&P, 28.55%; NASDAQ, 37.62%. As you read this, these indices may have climbed even higher since.

GDP improved. Our economy expanded just 0.1% in the fourth quarter of 2012, but things got better in 2013. The Bureau of Economic Analysis measured GDP at 1.1% for Q1, 2.5% for Q2 and 4.1% for Q3.

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The job market began to turn around. In November, the jobless rate hit a 5-year low of 7.0%. From August through November, non-farm payrolls grew by an average of 204,000 jobs per month, compared to average growth of 159,000 new jobs a month from April to July.

Homes grew more valuable. In late November, the September edition of the S&P/Case-Shiller Home Price Index showed a 13.3% year-over-year gain. Prices hadn't risen so dramatically in a 12-month period since February 2006.

The Consumer Price Index barely rose. It was flat in November, and that put yearly consumer inflation at only 1.2%; the annualized gain in the core CPI was also minor at 1.7%. As recently as the summer of 2011, consumer inflation was approaching 4%.

The recovery seemed to acquire more momentum. After years of troubling economic developments, 2013 was refreshingly positive. If the economy hasn't quite healed yet to where it was before the recession, indicators such as these suggest it won't be long until that day.

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. ❖

IN MEMORIAM

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

Arlene Aguilar	10/23/13	HCS - SJGH
Virginia Allison	12/11/13	Dept. of Aging
James Baker	10/10/13	Sheriff's Office
Rosemarie Braghetta	11/1/13	Beneficiary
Steven Breeden	12/23/13	Beneficiary
Elaine Campbell	11/24/13	Agriculture
Charlotte Carpino	11/1/13	Human Services
Florence Catalan	10/23/13	Sheriff's Office
Virginia Dearmin	12/29/13	Beneficiary
Vera Fehling	7/26/13	Beneficiary
Perry Fox	8/29/13	Community Devel.
Leila Gaines	12/15/13	Stockton Metro Airport
Mary Gotelli	10/16/13	HCS - SJGH
Letha Hansen	10/24/13	Mental Health
Maryanna Henderson	10/28/13	Beneficiary
Lena Hendrix	12/16/13	Human Services
Nora Imes	12/17/13	Beneficiary
William Kamp Sr.	11/26/13	Sheriff's Office
Sylvia Kelly	12/24/13	Beneficiary
Gladys Kuzmicki	12/7/13	Human Services
Marion Lowe	10/11/13	Public Works
Dorothy Mauldin	10/5/13	Beneficiary
Fred Mullins	12/26/13	Sheriff's Office
Thomas Okamoto	10/5/13	Public Works
Linda Orozco	11/6/13	Human Services
Carolyn Payne	9/24/13	Revenue-Recovery
Arland Peterson	12/23/13	Sheriff's Office
Omar Portillo	11/12/13	Juvenile Hall
John Prowse	10/27/13	Treasurer/Tax Collector
Gloria Rojas	11/28/13	Human Services
Ramona Rosas	11/4/13	HCS - SJGH
Sandra Ruiz	11/22/13	Human Services
Kenneth Snyder	10/15/13	Beneficiary
Kurt Stender	12/19/13	Sheriff's Office
George Vershay	11/10/13	Central Services
Dana Willard	12/6/13	Public Works
Janie Williams	11/19/13	HCS - SJGH
Mary Yarbrough	10/29/13	HCS - SJGH ♦



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

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.



SAY GOODBYE TO YOUR FINANCIAL CLUTTER

If you have a pile of bills and financial documents that's looking eerily similar to the Leaning Tower of Pisa, then you may be suffering from financial clutter syndrome... and it could be costing you more than just some aggravation. Disorganization can lead to missed payments, late fees and even extra interest payments and other penalties.

Here are some tips shared by Financial Center Credit Union to help you tackle your clutter to help decrease your stress and extra expenses:

- Organize — When you first start to clean out the clutter, you may feel a bit overwhelmed. Quickly sorting your documents into smaller piles according to categories will help you break down the process into easier-to-manage chunks. Go through one pile a day and soon you'll be on your way to organized bliss.
- Shred it — Paper shredders are worth the investment; for as little as \$30, you'll help ensure the privacy of your sensitive information when you discard financial paperwork.

- Utilize a safety deposit box — For necessary documents that you need to keep, such as estate-planning documents, savings bonds, life insurance policies, current loan documents, Social Security cards, auto titles, marriage licenses, birth and death certificates, etc., consider storing them in a safety deposit box. Make copies of each record to store in a fireproof safe in your home. By storing them in safe, locked locations, you'll decrease your chances of accidentally including them in a shred pile.
- Go paperless — Enrolling in online banking and e-statements will help you decrease future clutter; you'll still be able to access and print any records that you need in a physical format. You can take it a step further by using personal finance software like Quicken to manage and organize your banking activity and records.

By sticking to these steps, your Financial Document Leaning Tower will be ancient history in no time. ❖

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