



Cattails

For the Retired Public Employees of San Joaquin County

Member of CRCEA (California Retired County Employees Association)



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Volume 17 Issue 1

PRESIDENT'S MESSAGE – by Bob Palmer



Well another year has rolled by. Time seems to be moving very quickly. But I am guessing you all feel the same way.... Except the first of the month, “Retiree Payday”, seems to take forever... (Sign up for auto-deposit and you can be anywhere in the world on the first of the month and not have to wait for the U. S. mail and stand in long bank lines....)

I want to take a paragraph here to thank Supervisor Ken Vogel for his many years of support for us, retirees. He was always there for our questions, concerns and was very helpful. During his terms of office, it was like he was always at our picnics and holiday lunches, making himself available to us. We even had him come to one of our lunches and speak about “California Water”. Now that he has retired from the Board of Supervisors, if you see him, go up to him and introduce yourself as a county retiree and thank him for his many years of service to the greater San Joaquin community and us.

Before we go on to 2015, it might be helpful to take a look back with a review of 2014 in pictures.... Turn to pages three and five to see what we were up to.

As for 2015.... Your RPESJC Board of Directors have been very busy planning events for your consideration:

April 15, “Tax Day”... We are planning a bus trip to the Oakdale Cheese Factory! Hope you will sign up for the trip; and maybe we will add a side trip to the Black Oak Casino in Tuolumne... If there is enough interest (...a little presidential humor!)

June 11th will be our annual RPESJC Picnic at Micke Grove Park. This year it will be your turn to win a raffle prize!

August 12th we have arranged for a day trip to “Bagdad By The Bay” and a World Champion S.F Giants’ baseball game. (If you went in 2014, you witnessed a double play on a walk!) Who knows what we will experience as the Giants play the Houston Astros.

In late September we will be taking another bus trip to Red Hawk Casino and Apple Hill. (The date has not been set yet as we are waiting for the 2015 Apple Hill schedule.)

October 18th to 21st the RPESJC Board of Directors will be hosting a semi-annual conference of the County Retired Employees Association (CRCEA). We plan to showcase San Joaquin County in a variety of ways... both with topics and speakers. Anyone interested in assisting us with this event, please call our message phone and leave your number (209) 466-8556.

December 9th brings us to our annual Holiday Luncheon. Seems that everyone enjoyed (all 320 people!) the food and location in 2014, and so we are planning a return engagement.

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CRCEA REPORT – By Pat Lynch



The CRCEA Conference was attended by Pat Lynch delegate, Linda Begley alternate delegate, and Jerry Herrmann Board member, in Sacramento on October 20th through the 22nd. The conference is always complete with speakers provided and the information shared by our 20 counties of California. There are brilliant members who are heading committees who stay on top of Retirees' issues and share their findings at the conference. I so admire their dedication, as they like us, are volunteers.

The following are some examples of the speakers who presented: Dave Olsen, Sacramento County Deputy of the High Tech Division, spoke on "Crimes Against the Elderly". He cautioned us on internet scams, protecting our credit cards, and safe shopping.

Richard Stensrud, CEO, Sacramento County Employees' Retirement System, participated in a question and answer session that discussed the 1937 Act Counties, of which we are a part. The bottom line is we are in good shape compared to other counties. He was very knowledgeable.

Robert Palmer, Executive Director, State Association of County Retirement Systems and our President of RPESJC, spoke on Retirement Security which he sometimes shares with you in our newsletter. We are very fortunate to have him at the helm.

We had a speaker on planning for end of life issues; the focus was "Are you prepared?"

The State's Legislative panel had little to share at this time of year, because everyone was waiting for the decision regarding CalPERS and Stockton benefits.

A round table is always provided for the counties to discuss their issues, as well as breakout sessions. The host county always provides a hospitality reception sponsored by an affiliate, which provides an avenue to make friends and find out what's going on in their county. These have become very valuable.

San Joaquin will be hosting the conference in October of 2015, and we need your help in MANY areas so please

volunteer as there are many jobs to fill. No offer of help is too small. You would be surprised in which area you could contribute. Call me at 209-477-3775 for more information and thank you. ❖

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. ❖



Haven of Peace
Shelter for Women & Children



7070 South Harlan Road ♦ French Camp, CA 95231-9629

Mail: Post Office Box #724 ♦ Stockton, CA 95201-0724

Telephone #209/982-0396 ♦ Fax #209/234-1010

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

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

FEBRUARY TRIVIA ... NEVADA

- 1 – What does the word Nevada mean?
- 2 – True or False - Is Nevada the driest state in the union?
- 3 – What Nevada ex-Governor and ex-Senator married a woman from Lodi?
- 4 – Does Nevada have a state lottery?
- 5 – Name the states that Nevada borders.
- 6 – Name four state capitals that have 'City' in their names.

Answers on Page 5

ACTIVITIES PICTURES FROM 2014



Everyone watching the action at the SF Giants game



Another picture from the Giants game



Sampling the pies at Boa Visa Orchards in Apple Hill

PRESIDENTS MESSAGE FROM PAGE 1

RPESJC is quite busy creating events we believe our members would really enjoy (and you may get lucky and win a raffle prize). If you know other county retirees who would like to join our organization and participate in these events have them call our phone line, again (209) 466-8556.

The time in 2015 will move with even more speed than 2014, we suspect. ❖



Waiting for the bus to arrive for the return trip from Red Hawk Casino back to Stockton

Welcome NEW RPESJC Members!

Name	Department
Will Aguino	Health Care Services
Laura Anderson	Superior Court
Patricia Beglau	Mary Graham Children's Shelter
Lisa Buhk	Juvenile Detention
Mary Calderon	Assessor
Kenneth Cohen	Health Care Services
Joyce Corbin	Human Services Agency
Marjorie Depauli	Aging
Dale Ferriera	Revenue & Recovery
Albert Garcia	District Attorney
Felicitas Gomez	Human Services Agency
Kathy Gutierrez	Behavioral Health Services
Donna Heran	Environmental Health
Denise Howe	HCS-SJGH
Jeffery Jensen	Community Development

Delcine Johnson Nelson	Human Services
Karen Mata	Sheriff
Leslie Oyler	Superior Court
Karen Rea	HCS-SJGH
Maria Sanchez	Human Services
Maria Stoffel	Human Services
Steven Tener	Government Buildings
Patricia Torbett	Human Services

**Retiree declined to give department name*

NEW RETIREES

Name	Department	Years
Saleha Ahmed	Deferred	14
Joanne Andrews	Childrens Services	7
Patricia Beglau	Deferred	16
Samuel Behar	Public Defender	29
Kathy Brandy	Treasurer	18
Patricia Brown	Auditor-Controller	35
Rebecca Brownfield	Human Services	35
Lisa Buhk	Juvenile Detention	18
Robert Bumlao	Utility District	12
Jon Bursek	Deferred	4
Joel Butler	Deferred	28
Mary Calderon	Assessor	26
James Cannon	Sheriff	31
Joni Cannon	Sheriff	20
Joseph Chelli	Human Services	34
Thurnell Clayton	Mental-Health	13
Georgia Curry	HCS-SJGH	29
Marjorie Depauli	Aging	27
Connie Deroboam	HCS-SJGH	10
Susan Dubois	Deferred	8
Robert Dumlao	Utility Diistrict	12
Maureen Erickson	Deferred	23
Marlina Estipona	HCS-SJGH	18
Gregory Faight	Deferred	1
Amelia Figueroa	HCS-Public Health	14
Victoria Fuentez	Human Services	17

Shirley Galindo	Child Support Svs.	31
Albert Garcia	Distict Attorney	26
Thomas Gau	Public Works	30
Lorelle Goold	Assessor	25
Charlene Gray	Superior Court	21
Robin Griffen	Child Support Svs.	18
Margaret Hernandez	Probation	12
Denise Howe	HCS-SJGH	29
Edward Huerta	Sheriff	24
Jarette Johnson	Human Services	14
Michael Jones	Sheriff	25
Nhia Khang	Human Services	23
Vic Komanee	Human Services	30
Floria Libres	Human Services	38
Alfred Lopez	Human Services	11
Juan Lopez	Human Services	11
Baltazar Lorca	HCS-SJGH	33
Kristine Lynn	Environmental Health	12
Sondra Messick	Sheriff	11
William Mitchell	HCS-Public Health	21
Carol Moran	HCS-Public Health	20
Mark Mundy	Fleet Services	22
Dale Naasz	Public Works	13
Gary Ogle	Distict Attorney	29
Leslie Oyler	Superior Court	39
Cathryn Patino	HCS-Behavioral Health	23
Pounn Penn	Human Services	25

Continued on Page 5

Congratulations

CHRISTMAS LUNCHEON 2014



NEW RETIREES CONTINUED FROM PAGE 4

FEBRUARY TRIVIA ... ANSWERS

- 1 – Nevada is Spanish for 'snow covered mountain range'
- 2 – True – Nevada receives an average of nine inches of rain a year
- 3 – Paul Laxalt married Bonnie Fairchild, Lodi High Class of '59
- 4 – No, the lottery is prohibited by state law
- 5 – Nevada borders five states - Arizona, California, Idaho, Oregon and Utah
- 6 – 1. Carson City, Nevada 2. Oklahoma City, Oklahoma 3. Salt Lake City, Utah 4. Jefferson City, Missouri

Name	Department	Years
Samoeun Rath	HCS-Public Health	13
Karen Rea	Deferred	5
Hilda Renteria	HCS-SJGH	24
Rene Rivera	Child Support Svs.	23
Christina Sai	Probation	13
Virginia Salas	Child Support Svs.	23
Patricia Schacht	Distict Attorney	14
Kathleen Scott	Deferred	12
Debbi Shaffer	Human Services	28
Robert Thurman	Sheriff	9
Patricia Torbet	Human Services	18
Stanley Williams	Central Telephone	13
David Wooten	County Counsel	31
Robert Zipf	Comm. Development	4



Dates To Remember

Thursday, February 12, 2015	Monthly Luncheon, UJ's Restaurant @ 11:30 a.m. Speaker: Eileen Phillips, Retiree Medicare Options
Thursday, February 26, 2015	Board Meeting (Members Welcome) 10:00 a.m. in the SJCERA Office
Thursday, March 12, 2015	Monthly Luncheon, UJ's Restaurant @ 11:30 a.m. Speaker: Sandy Stoddard, Hospice's Advanced Directives and Power of Attorney
Thursday, March 26, 2015	Board Meeting (Members Welcome) 10:00 a.m. in the SJCERA Office
Thursday, April 9, 2015	Monthly Luncheon, UJ's Restaurant @ 11:30 a.m. Speaker: Ted Cwiek, Director of S.J.C. Human Resources
Thursday, April 23, 2015	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
 209-948-6024 Ext. 50140
frank.feng@cunamutual.com
 License # 0B68933

Question: Hi Frank, the economy is recovering, but the stock market is still volatile. I want to continue to invest in the market to capture some growth, but am concerned about another big crash. Do you have any suggestions?

Answer: There are many methods that are designed to reduce risks and still provide good potential for growth. Proper asset allocation has often been used, and Fixed Index Annuities are also popular. There is another strategy that is quite unique. For the sake of discussion, let's call it the "limit-loss strategy".

Under the "limit-loss strategy", you invest your money in an account that tracks a certain stock market index such as the S&P 500. You can choose how much risk you want to take by limiting the maximum loss you would tolerate. Your account will never go down more than the "limit" that you have selected. For example, you can choose to limit your loss at 5%. In that

case, if the market goes down 4%, you would lose 4%. On the other hand, if the market had a huge crash and goes down 20%, your account would only decrease by 5%, as that is your loss limit.

We all know that there is no such thing as a free lunch. The "limit loss" strategy comes with a trade-off. For every loss limit, it comes with a cap rate. The cap rate is the maximum return you can earn during the same time period. For instance, a 5% loss limit option may come with a cap rate at 8%. This means that if the market goes up 7%, you would earn the entire 7%. But if the market does really well and goes up 15%, you would only make 8%.

As you can see, you get downside protection by limiting your risk, but also give up some growth potential. If your main concern is to reduce risk, this strategy could be a good fit for you. In the aforementioned scenario, you are guaranteed not to lose more than 5% and still have the possibility to make an 8% return. Many people would be extremely happy with a possible 8% return with such a small risk.

If you want to have a quick checkup or discuss more about your personal estate planning, please call me at (209) 948-6024 ext 50140 or email me at 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.

Gene Ashburn	10/5/14	Dist. Attorney
Glenda Bork	10/6/14	HCS-SJGH
Gary Catherwood	10/28/14	Dist. Attorney
Aletah Comstock	9/22/14	Beneficiary
Harry Duarte	11/28/14	Beneficiary
Mary Duncan	9/22/14	Sheriff
Horacio Favila	11/7/14	HCS-SJGH
Kristen Garcia	11/7/14	Deferred
Robert Harrell	12/7/14	Beneficiary
Roxana Horton	10/20/14	Sheriff
Sara Huerta	11/6/14	Juvenile Detention
Erin Hurst	9/23/14	Beneficiary
Howard Kotez	11/24/14	Animal Control
Mary Leammle	12/26/14	County Clerk
Lucille Loftus	9/2/14	Beneficiary
Clarence Lozier	11/3/14	Parks and Recreation
Ruby Lyons	11/30/14	Sheriff
Linda Maragliano	10/28/14	Sheriff
Theresa Nichols	12/13/14	Beneficiary
Sonia Norton	11/6/14	HCS-SJGH
Ida Patton	11/20/14	HCS-SJGH
Dana Pereira	12/4/14	HCS-SJGH
Frank Riberal	11/23/14	HCS-SJGH
George Robinson	11/7/14	Sheriff
Arlene Seifen	11/1/14	Beneficiary
Joann Setness	11/24/14	Beneficiary
Carol Stone	12/11/14	HCS-SJGH
Burrell Sullivan	12/26/14	East Side Fire Dist.
Margaret Torres	11/11/14	Family Support
Muriel (Francis) Wingard	12/23/14	Human Services
Pat Wollman	10/16/14	Dist. Attorney
Helene Zagier	10/26/14	HCS-Mental Health

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

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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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BOARD OF DIRECTORS

Officers

Bob Palmer, President	956-0679
Joe McKee, Vice-President	466-8556
Jerry Arnell, Treasurer	931-5430
Sally Tanaka, Secretary	931-6653

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Marcel Leduc	597-5048
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Mike Smith	951-0461
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Immediate Past President

Larry Mills	951-8476
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Retired Member, Board of Retirement

Larry Mills	951-8476
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Alternate Retired Member, Board of Retirement

Dick Callistro	466-8556
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Larry Mills, Staff Advisor
Tim Ankorn - Layout & Design
Snyder Parks - Print & Mailing Services

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.



FOUR WAYS TO SAVE BIG IN 2015

A fresh new year brings you the opportunity to make a fresh start with your savings. After all, what better way to ring in 2015 than with extra cash in your wallet? Financial Center Credit Union has offered up these four tips to help do just that.

1. Do a bill round up—Each month, take the time to review your bills. Whether you get them in the mail or you've switched over to e-statements, you should be receiving invoices that allow you to easily review what you're paying and why. This makes it easy for you to find billing errors as well as determine if you are paying for a higher level of service than what you actually need.

2. Reduce your interest rates—Whether it's a credit card or a car loan, many reputable financial institutions like Financial Center are happy to work with consumers to refinance their loans. It only takes a couple of minutes and can help you save hundreds of dollars.

3. Be mindful of your energy consumption—From turning off electronics to keeping your blinds and curtains drawn, there are several simple things you can do around your house to help conserve electricity. This not only helps our planet but also drives down your monthly energy bill! Another way you can save is by doing a HVAC tune up to get your system and air ducts inspected to ensure everything is properly sealed and running smoothly.

4. Take advantage of discounts—Many companies offer senior discounts. From restaurants to grocery stores to other merchants, these companies are more than happy to help you save. All you have to do is ask! ❖

RETURN SERVICE REQUESTED

The Newsletter for the
Retired Public Employees
of San Joaquin County
P.O. Box 8556
Stockton, CA 95208-0556

