



Cattails

For the Retired Public Employees of San Joaquin County

Member of CRCEA (California Retired County Employees Association)



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www.rpesjc.org

Office: (209) 466-8556

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PRESIDENT'S MESSAGE – by Bob Palmer



GREAT NEWS FROM THE BOARD OF RETIREMENT!

Two members on the Board of Retirement, **Larry Mills** the retiree representative and **Dick Callestro**, the alternative retiree representative, informed me that the pension fund earned 11.64% for the year 2012!

When you and I are looking at CD's returning slightly better than one percent, one can appreciate the skill and dedication the Board puts into maximizing investment returns while trying to mitigate the risks of investing. They also informed me that the return for the fund for the past three years was 9.80%. This is significant as their investment assumption was 7.75%. Clearly, they are rebuilding our pension back past the major market losses of 2007.

RPESJC MONTHLY LUNCHEONS

I want to encourage you to come to one of our RPESJC monthly lunches held on the second Thursday of each month at UJ's Restaurant in North Stockton (except for our June picnic and our December holiday luncheon). It is an opportunity to have great food, a chance to meet with co-workers, and also hear some great speakers who have topics that are very useful to us retirees. For example, in March, we had Public Health Nurse, Jennifer Evans speak to us about "Shingles" and the need to get the specific immunization shot. She was so effective, that she scared yours truly into getting the shot at the nearby Walgreens. (I even got a free Band-Aid!) In April, we invited Brenda Castellanos to speak. She is the Executive Director for Haven of Peace and our newly selected local charity. I had no idea such a program existed in our community. It is simply amazing what they can accomplish! If you missed her presentation, you may want to visit their website: www.havenofpeaceinc.org.

On May 9th, we have invited Ms. Sandy Leiting, Benefits Manager for the County of San Joaquin to come speak about the implementation of the Federal Affordable Health Care Act and how it will impact us retirees. Like many of you, I keep hearing that our health plan rates

could soar to 20% or more in 2014! So hopefully, Sandy will be able to give us the facts, as she knows them. And don't forget the annual June picnic at the Micke Grove Regional Park. It is another opportunity to enjoy delicious food, time to visit with friends and former co-workers, as well as a chance to win a great prize in our raffle. More details will be sent to you via U.S. Mail.

APPRECIATION LUNCHEON FOR THE RETIREMENT OFFICE STAFF

Again this year, the Board of Directors put on a special luncheon for the retirement office staff and Board of Retirement in appreciation for their efforts in helping us retirees. If you will recall your days of employment with the county or special district, would it not have been nice for your customers to present you with a luncheon for all your efforts? That's our feeling about the staff of SJCERA.

And a final note for this President's Message: we are looking for interesting things that our retirees are doing to put into our "My Story" section of the Cattails. Please contact us. We will even help write the article! Also, we appreciate getting recipes from you to put into our "Recipe Corner". Otherwise, I may have to submit a boiled goat and curry recipe from my Peace Corps days... ❖

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NEW RULES FOR SJCERA RETIREES ACCEPTING EMPLOYMENT WITH ANY EMPLOYERS COVERED BY SJCERA – By Robert Palmer

On January 1, 2013, the new Public Employees Pension Reform Act (PEPRA) went into effect. Although there is no impact to current retirees' benefits, there are some new rules that effect retirees returning to work for San Joaquin County or any other employer under retirement benefits provided by the San Joaquin County Employees Retirement Association.

California Government Code Section 7522.56 established these new requirements.

There are two ways retirees may return to work: either on an approved limited basis while continuing to receive their pension, or by suspending their retirement to return to full time employment with an employer who is covered by SJCERA. (There are still no restrictions if you choose to work in the private sector or for another public employer not covered by SJCERA.)

The PEPRA 2013 requires that a retired member must wait 180 calendar days after retirement before returning to work without reinstatement unless:

- The employer certifies that the position is necessary and the employer's governing (i.e. Board of Supervisors, Board of Director, etc.) approve the employment at a public meeting
- The retiree is a public safety officer or firefighter and (the law has been interpreted) that the individual will be returning to work as a public safety officer or firefighter.

The PEPRA rules now prohibit retired members from returning to work (directly or through a contract) without reinstatement as active membership except under the following conditions:

- during an emergency to prevent the stoppage of work, or
- because the retired employee has skills needed to perform work of "limited duration"
- and, in either case, the "limited duration" does not exceed 960 hours or 120 days in a fiscal or calendar year.

Continued on Page 7

MY STORY – By B. Virginia Lasseigne Reese

I was born B. Virginia Lasseigne. I am the fourth of ten children, born in Gretna, LA, and then we moved to New Orleans.

When the United States entered World War II, all the families having someone serving in the Army, Navy, and Marines hung a star (on rayon ribbon) in their window. My brother was too young (age 10 in 1941); so, we had no one to represent our family.

I told my parents if they ever had a women's Army I would join. Well, in May of 1942, the Women Army Auxiliary Corp (WAAC) was organized; but, it took me until January of 1943 to get enough courage to join. I joined in January on my birthday; but, I didn't leave for boot camp until March 17th. By then they had enough women to fill a Pullman car.

We were going from New Orleans to Fort Des Moines, IA. The camp was an old Calvary base and the stables were our barracks and, as usual, I had an upper bunk. It was an interesting five weeks. We learned to march in step and exercise and pretty soon we were ready to be stationed somewhere. We left just before Easter, which was April 25, 1943. Our train crossed the plains and there wasn't too much to see. We learned we were going to the Los Angeles Port of Embarkation and would be stationed in Wilmington, CA.

We were the second group to arrive in Wilmington, and the third group came the next day. There were 148 WAAC's and approximately 500 soldiers. When we arrived at the depot, we received a royal welcome, a band met the train, and a dinner awaited us in the depot.

Then we saw our camp -- a mile from the men's camp at Fort Ross. It consisted of three barracks, a dinning hall with a kitchen, and a recreation hall with officers' rooms. Our job was to replace the men at their desk jobs. We were invited to numerous events and never lacked for dates.

After the war I went home to New Orleans and attended two years at Soule La Business College. The expenses were paid by the Army, because I had served in the military.

In 1947, I went to San Francisco as my sister was living there and needed someone to watch her twin boys while she had baby number three. This is where I met and married my sister's husband's brother, a confirmed bachelor, and ended up in Stockton. I eventually went to work for San Joaquin County in the Human Services Department, located at that time in the Hotel Stockton. After 19 years with the county, I retired at age 65. ❖

EVENTS AND ACTIVITIES REPORT

- By Dan DeAngelis



We are currently in the process of taking reservations for three fun filled and exciting trips planned over the next few months. Send in your reservations soon; you won't want to miss out on the action.

What follows is a summary of your RPESJC sponsored events for you to share and enjoy with

fellow retirees and friends.

BLACK OAK CASINO AND OAKDALE CHEESE FACTORY

Please join us for a trip to the Black Oak Casino! This trip is a great value at \$15 per person, which includes transportation, \$10 slot play, a \$5.00 match play, a \$5.00 food credit, 10% off gift shop purchases, and 2 for 1 bowling discount at the casino! We will also stop at the Oakdale Cheese Factory for coffee, pastry, cheese tasting, shopping, and maybe a tour. The trip will take place Tuesday, May 7, 2013; the bus will leave Hammer Ranch Center at 8:30 a.m. and return at about 6:00 p.m.

SF GIANTS VS. PITTSBURGH PIRATES

On Friday, August 23, 2013, we will watch the Giants play the Pirates in style. We will have access to a club concourse and upscale bar area, waiter service to our seats, seating areas on the concourse that overlooks AT&T Ball Park, and access to the Virgin America "flight deck" overlooking San Francisco! *Editors note: unfortunately, we have sold out our entire allotment of tickets for this game at press time. We will plan this trip again next year to accommodate a much larger group.*

ANNUAL PICNIC

The days of summer are fast approaching and we hope you will join us for our annual picnic at Micke Grove Regional Park in Lodi. The party begins at the Delta Shelter on June

RECIPE CORNER

BUZZY'S ONIONS (NAMED AFTER JOHN "BUZZY" BARBIERI). --BY DICK CALLISTRO

Ingredients (per serving):

1 medium sized sweet onion (e.g. Vidalia, Walla-Walla, or Maui)

1 crushed beef bouillon cube

1 pat (about a tablespoon) of butter.

Peel the onion and slice the root end off (so the onion won't roll). Slice down from the top of the onion about 1 1/2 inches in four cuts (much the way you would slice a cake or a pizza). Don't go so far that the onion starts to fall apart. Press both the crushed beef bouillon cube and butter into the sliced openings (this doesn't have to look pretty and you don't have to press all of it in). (As an alternate method I slice the onion top off, make my "cake slices, and then use a melon baller to scoop out some of the top and then add the crushed bouillon cube and butter). Wrap the onion with foil, twisting it shut at the top and cook on the grill off the direct heat until done (about 20-30 minutes). It's done when the foil wrapped onion feels squishy. Move further away from the heat until the rest of the meal is done. For oven cooking, use your own judgment depending on the temperature of the oven, but it shouldn't take more than about 30 minutes. Serve the onion(s) in the foil as it will be juicy!

13, 2013 at 11:00 a.m. Come for the excellent food, raffle prizes, entertainment, and great conversation with old and new friends. The south gate will be open for parking, and you will be reimbursed the \$6.00 gate fee when you bring your parking ticket to the picnic registration desk.

PANAMA CANAL CRUISE

We currently have 30 people booked on the Island Princess 15-day Panama Canal Cruise departing from San Francisco on September 25, 2013. There is still plenty of space for you to join us! If you are interested, please contact our travel agent, Zoe McCrea, for complete details and pricing. She can be reached at 1-800-444-4256, extension #4. Transportation from Stockton to the cruise ship terminal in San Francisco is included. Join us and bring your friends and family on this terrific adventure!

As we leave the long winter chill behind, we wish you well, and look forward to seeing you at our monthly luncheons, upcoming trips and special events. Have a safe and great summer! ❖

MAY TRIVIA ... MONEY

- 1) What is the life expectancy of a dollar bill?
a. 12 months b. 22 months c. 2 years d. 3 years
- 2) What is the life expectancy of coins?
a. 12 years b. 25 years c. 31 years d. 40 yearsf
- 3) What does "E Pluribus Unum" mean?
- 4) Has a woman's portrait ever been on U.S. currency?

Answers on page 8

Welcome NEW RPESJC Members!

Congratulations

Name	Department				
Clinton Adams	Superior Courts	Roswitha Gescat	Human Services	Mary Nails	Info Systems
Norma Adatan	HCS - SJGH	Susan Giffen	Courts	Peter Neal	Country Club Fire
Cherry Alcantara	Probation	Maureen Gill	Assessor	Tammy Nelson	Superior Courts
Harold Allen	Mental Health	Jessie Graves	*	Elena Neroza	HCS - SJGH
Laurence Allen	Agricultural	Debra Gray	HCS - SJGH	Shawn Nichols	Human Services
Sally Allen	Human Services	Rex Grayson	Gov. Buildings	Debra Nies	Superior Courts
Emilio Alvarez	Tracy Cem.	Joyce Grubbs	Private Ind. Coun	Andrea Nuances	Superior Courts
Robert Andersen	Assessor	Louise Guerra	District Attorney	Pamela O' Keefe	Mental Health
Allen Anton	Eastside Fire	Linda Guevara	HCS - SJGH	Carla O' Neal	Corr. Health
Richard Askins	Sheriff	Stephen Hale	Human Services	Candis Oldham	Public Works
Grace Averett	Sheriff	Virginia Hale	Human Services	Allen Onweiler	HCS - SJGH
Eleanor Avilla	*	Tad Halladay	Sheriff	Anna Orgon	Public Defender
Crystal Ballard	Sheriff	Leona Hammond	Child Support	Linda Oswood	*
Betty Barksdale	Probation	Judy Harris	Revenue -Recov	Linda Parke	Child Support Svc
Laurence Batterson	*	Terry Henson	*	John Parker	Superior Courts
Ruben Becerra	Mental Health	Robin Heringer	Human Services	Sharmaine Parker	Sheriff
Colleen Beilby	Human Services	Marie Hittle	*	Patricia Pasquini	Child Support Svc
Carolyn Black	*	Alison Hudson	Public Works	Laura Perez	Public Defender
Judith Boone	Public Works	Janice Hudson	*	Dennis Phillips	Public Works
Randall Booth	Fire Prevention	Ernest Jackson	Waterloo M. Fire	Jo - Ann Piacentine	Human Services
Royce Brownfield	Sheriff	Alice Jackson Wright	District Attorney	Richard Pietz	Human Resources
Bonnie Buntz	HCS	Harvey James	Probation	John Pile	Sheriff
Sarah Butler	*	Helen Jeutic	HCS - SJGH	Shirley Pinkerton	*
Edwina Byrd	*	Christine Jordan	Child Support Svc	Narciso Pintor	HCS - SJGH
Liberty Cabrerros	*	John Jost	Planning	Marilyn Polonio	Sheriff
Linda Carlson	Community Dev.	Nathan Karnes	Human Services	Raymond Pryor	HCS - SJGH
Daniel Carroll	*	Alfred Kaufman	Environ. Health	Rick Ragsdale	District Attorney
Opal Cartwright	HCS - SJGH	Mary Kelley	*	Steven Rivera	Sheriff
Ed Casseday	Sheriff	Michael Kelly	Sheriff	Mary Rork	*
Diana Castillo	HCS - SJGH	Kathryn Kimball	*	Lois Sahyoun	Board Of Supes
Queenester Chatman	Human Service	Yvonne King	Public Health	Robert Salazar	Public Works
Martha Clark	*	Barbara Kissingner Santos	Human Resour.	Greg Scheffel	Public Works
Donna Cobb	Human Services	Johanna Kroll	HCS - SJGH	Dora Seavey	*
Patricia Coleman	EEDD	David Lampkins	Sheriff	Lynda Seelye	HCS - SJGH
Pyyllis Colvin	HCS - SJGH	Olga Lara	HCS - SJGH	Bimla Sharma	*
Karleen Corkrum	*	Stanley Lawrence	Sheriff	Iryna Shevchenko	Info Systems
Oliva Corpuz	HCS - SJGH	Helen Long	*	Ruby Shields	OPD
Kimberly Crosby	Probation	Frances Lopez	Human Services	Judith Simmons	*
Cynthia Cuellar	Behavior Health	Dayle Low	HCS - SJGH	Linda Skipp	HCS - SJGH
Gail Dambak	Human Services	Carmel Lozano	EEDD Worknet	Charles Slater	Sheriff
Virginia Dearmin	*	Peter Martin	Public Works	Barbara Smith	Sheriff
Louis Deloney	HCS	Paula Mc Closkey	*	Patricia Smith	Mental Health
Kim Denner	HCS - SJGH	Linda Mc Gill	HCS - SJGH	Jerry Sorrells	Channel Maint.
Natalie Dennis	HCS - SJGH	Mary Mc Laughlin	District Attorney	Stephen Spiro	Probation
Natalie Desmarais	Sheriff	William Mc Leod	Labor Relations	Stephen Spiro	Probation
John Dias	*	Steve Mc Nabb	Probation	Gloria Stanley	HCS
John Diebold	Human Services	Vera Mc Vey	Govern. Buildings	Mary Sterling	*
Diane Dimas	Sheriff	Linda Mead	Parks & Recreation	Ronald Stockman	Substance Abuse
Susan Dodson	Human Services	Emma Medrano	HCS - SJGH	Karen Stoddart	*
Artemiza Duarte	HCS - SJGH	Patricia Mendoza	EEDD	Consuelo Tahod	Human Resources
Richard Dunton	Superior Courts	Barbara Miller	Probation	Ernesto Tejamo	HCS - SJGH
David Erb	Human Services	Sara Milnes	Public Defender	Jane Thro	*
Jose Escotto	Airport	Angie Mitchell	HCS - SJGH	Patti Tinker	Human Services
Clemmie Farley	Human Services	Seferino Moncevais	Public Works	Bonnie Tobey	Superior Courts
Johanna Felton	Human Services	Jonathan Moore	Community Dev.	Joseph Trevino	Facilities Mgt.
Robert Fenceroy	Purchasing	Marylou Morales	*	Kathy Truitt	Sheriff
Lawana Fields	*	Arthur Moreno	Sheriffs Office	Adrian Van Houten	Auditor-Controller
Janice Fiore	Public Defender	Arthur Moretto	Agricultural	Geroge Vershay	Security Guard
Hazel Gallego	Agricultural	Sharon Morris	Superior Courts	Arlene Vosburg	Sheriff
Charles Garcia	Public Works	Victor Mow	HCS - SJGH	Virginia Wagers	*
Maria Garcia	District Attorney	Lana Mungle	Sheriff	Donna Walton	Treasurer
		Tammie Murrell	Sheriff		

*Retiree declined to give department name

Continued on Page 5

NEW RETIREES

Name	Department	Years
Carmen Aguilar	Behavioral Health	27
Roberto Alaniz	Public Health	8
Arnulfo Alarcio	HCS-SJGH	12
Elaine Andrade	Mental Health	22
Resurrecion Antonio	HCS-SJGH	11
Ellen Aquaro	Capital Projects	31
Miltonetta Atwater	Superior Courts	29
Jennifer Barela	District Attorney	12
Randy Barretto	Substance Abuse	14
John Basalto	Sheriff	31
Garrett Beaumont	Deferred	1
Ralph Bennett	Child Support Svcs.	11
Deborah Bettencourt	HCS-SJGH	24
Gregory Bjustrom	Superior Courts	13
Carolyn Black	Superior Courts	20
Carol Boyce	Revenue & Recovery	35
Robby Brown	Adult Probation	14
Randy Buethe	Behavioral Health	38
Sheila Bruce	Employment Econ. Dev.	18
Ray Burnam	Information Systems	9
Sharel Campbell	Sheriff	20
Wayne Chan	Public Works	32
Donna Cobb	Human Services	23
Gayle Coggin Oxford	HCS-SJGH	19
Alita Coker	Human Resources	28
Maydell Costigliolo	HCS-SJGH	23
Rosie Delao	Deferred	9
Kathi Detmering	Substance Abuse	13
Myrna Diaz	Assessor	36
Janice Fisher	Human Services	11
Lupe Gamboa	Sheriff	33
Patricia Garcia	Substance Abuse	25
Georgianna Garrison	HCS-SJGH	20
Roswitha Gescat	Human Services	27
Juliet Glen	Calif. Childrens Svcs.	11
Janice Grau	HCS-SJGH	25
Dorothy Heisler	Sheriff	44
Terry Henson	Deferred	9

NEW RPESJC MEMBERS from Page 4

Dalia Warda	Human Services
Susan Watson	HCS - SJGH
Rudy Whiteley	Cooperative Exten
Brent Williams	Community Dev.
Raylene Williams	*
Jonathon Wilson	Public Defender
Paula Woefel	HCS - SJGH
Michael Wolfe	Human Services
Phillip Yoshimura	Substance Abuse
Janet Young	HCS - SJGH
Sandra Young	Sheriff
Jacqueline Zeigler	Public Works

George Hernandez	Substance Abuse	19
Marian Hernandez	HCS-SJGH	29
Linda Hoover	Deferred	6
John Huber	Sheriff	25
Ernest Jackson	Deferred	13
Helen Jaurequi	Human Services	19
Kristina Jay	Assessor	17
Thomas Kaps	Sheriff	13
William Kelley	Facilities Mgt.	34
Robert Konrad	Deferred	1
Lorraine Lamb	Public Health	1
Chandra Ledesma	Superior Courts	24
Manuel Lopez	County Administrator	32
Janet Louie	Revenue & Recovery	40
Ronald Lubin	Human Services	34
Mark Lucchesi	Waterloo-Morada Fire	24
Teresa Machado	Human Services	40
John Malcolm	District Attorney	12
David Marchand	Child Support Svcs.	12
Linda Marchi	Assessor	35
Maria Martinez	Superior Courts	17
Len McClintock	Information Systems	21
Patricia McKinstry	Superior Courts	27
Anita McManus	Superior Courts	36
Doris Mendez	Public Health	19
Margie Mierkey	HCS-SJGH	25
Steven Miller	District Attorney	36
Ernest Molieri	Animal Control	3
Michele Moore	Human Services	32
Arthur Morales	Calif. Childrens Svcs.	22
Caridad Ogata	Auditor Controller	15
Thomas Oliver	Mental Health	25
Karen Pace	Human Services	20
Danilo Pastrana	Solid Waste	15
Jocelyn Perez	Deferred	11
Dolores Perovich	Revenue & Recovery	37
Juanita Ponce	HCS-SJGH	31
Dorothy Posada	HCS-SJGH	25
Margaret Praus	HCS-SJGH	30
Martha Pritchard	Human Services	12
Teresita Quintal	HCS-SJGH	25
Judi Rea	Child Support Svcs.	11
Barbara Rivas	Calif. Childrens Svcs.	12
Monica Sander	HCS-SJGH	13
Greg Scheffel	Solid Waste	31
Rebecca Severin	Cooperative Esten.	24
Brenda Shaw	Public Works	13
Roger Townlin	Sheriff	13
Kathleen Wall	Deferred	4
Thomas Watkins	Agricultural Commis.	38
Jeffrey Wellerstein	Public Defender	33
Vikki Williams	Public Health	19
Joventino Worg	HCS-SJGH	25
Rickie Zehner	Sheriff	14
Jacqueline Zeigler	Utility Districts	13

Dates To Remember

Thursday, May 9, 2013	Monthly Luncheon, UJ's Restaurant @ 11:30 a.m. Speaker: Sandy Leiting, H.R., Obamacare's Impact.
Tuesday, May 23, 2013	Board Meeting (Members Welcome) 10:00 a.m. in the SJCERA Office
Thursday, June 13, 2013	Annual Picnic, Micke Grove Park - Delta Pavilion @ 1130 a.m. Use South Entrance...
Thursday, June 27, 2013	Board Meeting (Members Welcome) 10:00 a.m. in the SJCERA Office
Thursday, July 1, 2013	Monthly Luncheon, UJ's Restaurant @ 11:30 a.m. Speaker: Barbara Barrigan-Parrilla, Restore the Delta.
Thursday, July 25, 2013	Board Meeting (Members Welcome) 10:00 a.m. in the SJCERA Office

MEMBERS FINANCIAL SERVICES — By Frank Feng



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Question: I have heard about some new strategies that would reduce the investment risks and still allow you to participate in the stock market. Could you tell me how those strategies work?

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 "buffer strategy."

Under the "buffer strategy", you invest your money in certain accounts that track specific stock market indexes such as the S&P 500. To reduce the risk, the strategy provides a buffer for protection. You would lose money only if the stock market (measured by the index you choose) goes down more than the buffer. For example, a yearly 10% protection buffer would mean that after one year, if the market goes down 8%, you would lose nothing, because the market loss is less than the 10% buffer. In another example, if the market goes down 16%, which is 6% more than the 10% buffer, your account would only decrease by 6%.

We all know that there is no such thing as free lunch. The protection buffer comes with a trade-off. For every buffer, there is a cap rate. The cap rate is the maximum return you can earn during the given period. If the cap rate is set at 8%, and after one

year the market goes up 7%, you would earn the entire 7%. On the other hand, if the market does exceptionally well and goes up 15%, your account would increase to the 8% cap rate.

As you can see, you get downside protection with the buffer but also give up some growth potential. If your main concern is to reduce risk, this strategy could be the right fit for you. In the fore-mentioned scenario, you have a 10% protection buffer and still have the possibility to make a 8% return. Many people would be extremely happy with a possible 8% return with the reduced risks by adding a buffer.

Since the "buffer strategy" is often used inside a variable annuity contract*, it would also be subject to the provisions of the variable annuity. Please consult your financial advisor before you make any investment decisions.

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.

*Annuities are insurance products provided by insurance companies. All guarantees are based on the claims paying ability of the underlying insurance carrier.

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IN MEMORIAM

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



Joan Albertson	1/12/13	Assessor
K. Baer	1/29/13	Beneficiary
John Callahan	3/16/13	Human Services
Joyce Carlson	2/18/13	Beneficiary
Connie Cedas	1/5/13	Superior Courts
Barbara Clark	2/27/13	Beneficiary
Robert Corbett	3/30/13	HCS - SJGH
Betty Croce	3/25/13	Beneficiary
Janis Daniel	3/20/13	Beneficiary
Manuel Dias	1/25/13	Beneficiary
Jeffery Etcheverry	3/22/13	Child Supp. Services
Bert Forschler	2/25/13	Public Works
Ernest Freeland	2/10/13	Beneficiary
George Hamilton	2/19/13	HCS - SJGH
John Hinkel	3/2/13	Beneficiary
Alison Hudson	1/28/13	Solid Waste
Sherron Jaama	3/11/13	Human Services
Frances Joos	2/7/13	Beneficiary
Anna Keltz	1/1/13	Beneficiary
Allen Kietzke	1/11/13	HCS - SJGH
Georgia Livers	1/7/13	Mary Graham
Broughton Long	1/25/13	Public Works
Bernice Malloy	1/17/13	Beneficiary
Marylou McAthie	1/30/13	HCS - SJGH
Charles McCoy	2/21/13	Information Systems
Larry Mendosa	1/24/13	Public Works
Jeanne Mikaio	2/1/13	Employment Econ. Dev.
Angelo Munoz	1/25/13	Public Works
Rose Panelo	1/5/13	Superior Courts
Richard Pinto	2/10/13	Health Care Svcs
John Reynolds	1/23/13	Channel Mainten.
Pilar Reynon	3/10/13	Human Services
Thomas Saunders	1/28/13	Sheriff
Hazel Serva	2/3/13	HCS - SJGH
Frank Solaegui	1/17/13	HCS - SJGH
Thomas Sweeso	2/5/13	Community Development
Hosea Thomas	1/15/13	HCS - SJGH
Perry Thomas	2/2/13	Mental Health
Claudia Valerga	1/23/13	Beneficiary
Kenneth Wagner	2/11/13	Sheriff ❖

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

NEW RULES FOR RETIRES from Pg. 2

There is another section of the PEPR that states that a retiree may not return to work without reinstatement, if s/he received any unemployment insurance compensation during the prior 12 months arising out of prior employment while an active member of SJCERA. There is no exception to this rule. ❖

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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Message Phone (209) 466-8556

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

Directors

Linda Begley	473-4033
Dick Callistro	466-8556
Dan DeAngelis	406-1998
Jerry Herrmann	466-8556
Marcel Leduc	597-5048
Pat Lynch	477-3775
Larry Mills	951-8476
Mike Smith	951-0461

Immediate Past President

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FINANCIAL CENTER CREDIT UNION – by Michael P. Duffy President/C.E.O.



FIVE WAYS TO GUARD AGAINST IDENTITY THEFT WHEN TRAVELING

Spring's upon us, which means it's time to hit the open road to get away and relax. The warm air, fresh breeze, delicious dinners and laughter make the stress of the cold winter months melt away. But that fun and relaxation can come to a screeching halt when you fall victim to identity theft.

Here are five tips from Financial Center that you and your family can follow to ensure your vacation isn't spoiled by identity thieves.

1. Secure your mail while you're gone—arrange for a hold to be placed on your mail while you're out of town. It's easy to do and will help keep your accounts safe. Once you return, you can pick up your mail directly from the post office.
2. Weed out your wallet—the more you carry in your wallet, the greater your risk. Should your wallet get stolen, there will be fewer institutions you have to call to place holds on your account. And, perhaps most important, never carry your Social Security card in your wallet. This makes it

incredibly easy for someone to apply for credit in your name.

3. Be wary of generic ATMs—nowadays, thieves are known to install “skimmers” in ATMs. These devices allow them to steal the data from your card. Well-known institutions are more likely to have safeguards in place that will help put a stop to skimmers and other illegal activities.
4. Check your account regularly—take advantage of online and phone banking so you can check your account activity when you're on the road.
5. Don't leave personal information in your hotel room—take care with how you store your personal belongings when you are away from your hotel room. Bring your wallet and its contents with you when you leave your room. Or, if there is a safe in your room, store any unnecessary items in there when you're out (just be sure to lock the safe!). ❖

Answers to May Trivia

1. b. 22 months
2. b. 25 years
3. One from many...
4. Yes, Martha Washington was on a one dollar Silver Certificate from 1886-1891

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