



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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Volume 16 Issue 4

PRESIDENT'S MESSAGE – by Bob Palmer



I am beginning to realize that “growing older” has a lot more responsibilities than I anticipated....

DEALING WITH MY “PERSONAL AFFAIRS”....

I need to be sure my “affairs” are in order. One can say these are ministerial responsibilities, until

you have to reduce them to writing the details. For example, medical directives, living trusts, wills and conservatorships; assisted living, tax planning, inheritances, estate planning, probate issues are the topics. But who does what or gets what and how to let your heirs know of your decisions now rather than after a significant event occurs-- That is the real issue.

COMMUNICATIONS TO FAMILY

My parents sat me down and explained how they wanted things handled. That was one of the toughest conversations of my life. But I needed to know their expectations and desires. Now it is my turn to call “The Family Meeting”.... Not sure I have what is needed for such an event....

THE BUCKET LIST

I am still adding (and subtracting from) my list. Had to take the hang-gilding off but added sail fishing... As Bob Dylan sang: “The times they are a changing...” I have to realize that I am starting to have physical limitations that my brain does not want to admit.

But having a bucket list of goals helps keep me focus and motivated. It helps keep me stay intellectually challenged. The planning keeps me thinking. In these senior years, I find that I need intellectual stimulation... or the brain starts slipping. I need to have more than “well, I saw another sunrise...” attitude. It is good to have a purpose for each day and to pursue it.

LIFE EXPECTANCY

I was reading an article that found that life expectancy increases about 3 months per birth year. So, since I was born in 1943 and my youngest grandchild was born in 1999, she is expected to live 14 years longer than me. Hope she will be saving for her many retirement years! Or do I have some responsibility here?

SANDWICH GENERATION

I thought that my working years were the sandwich generation. But I find that they continue into retirement. Do we ever stop wondering and worrying about our kids and grandkids? And the responsibilities for our parents, aunts, uncles, and other seniors really continues to be ours as well.

HEALTH

Medical appointments, prescriptions, lab work, daily vitamins--not just for myself, but also for my spouse. We need to remind each other....We need to coordinate with

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EVENTS AND ACTIVITIES REPORT – By RPESJC Staff

On behalf of the members of our organization, the Board of Directors approved these popular events for your consideration. Here is a review of those just completed events, and the upcoming ones too.

SAN FRANCISCO GIANTS BASEBALL GAME

Play Ball! We arranged for another trip to the fantastic AT&T Park in downtown San Francisco to watch the Giants play the Pittsburgh Pirates.

It was a beautiful day in San Francisco, and we enjoyed the ballgame from fantastic seats in the Club Level behind the third base line. The day game and trip occurred on Wednesday, July 30, 2014. We bought 104 tickets and sold all but one, so we filled two buses for this game. We played Bingo on the way to the game, and the game winners were:

Bus #1 – Game One was member Ellen Aquaro, a \$15 gift certificate for U.J.'s Restaurant for our monthly luncheon; Game Two was guest Sandi Saha, a \$10 gift certificate to Mimi's Cafe; and the raffle winner of the \$50 S.F. Giants Anniversary Book was guest Joanne Pellegrini.

Bus #2 – Game One was guest Jo Ann Romero, a \$10 gift certificate to either Mimi's Cafe or Boudin's Restaurant; Game Two was guest Michelle Anderson, a \$10 gift certificate to either Mimi's Cafe or Boudin's Restaurant; and the winner of the \$50 S.F. Giants Anniversary Book was member La Verne Gondry.

Congratulations to all winners on this trip!

The Giants won the game 7-5 against the Pirates – GO GIANTS!

This trip is so successful and well attended, the Board of Directors approved the repeat of this trip again next baseball season – watch for flyers in the February 2015 edition of *Cattails*.

RED HAWK CASINO – APPLE HILL FUN DAY

This trip occurred amid worries about the smoke and uncertainty of the King Fire, and how it might impact our annual visit to the Apple Hill portion of this high demand Fall trip. Because of the number of people interested in this adventure, the Board of Directors increased the number of buses to three; so, up to 156 RPESJC members and guests could participate. This event has become a very

rewarding activity for this organization, and 153 people had reservations to join us.

The three buses left at 8 a.m. enroute to Red Hawk Casino for a four hour stop. The trip continued with the next stop being the High Hill Ranch, where our members and guests spent an hour visiting the Apple Barn, the Pie House, and the numerous Arts and Crafts booths. Then we traveled a short distance to our third stop at Boa Vista Orchards, where we spent a half hour buying more apple products, wine, and vegetables.

Here is the list of winners for the Bingo games:

Bus # 1 (Bob Palmer) – Game One was won by guest Mary Jane Bellatori and by member Sandra Wild, both won \$15 cash. Game Two was won by guest Sandra Cramer for \$15 cash. The return trip winners were: Game Three was won by member Priscilla Ong, a \$15 gift certificate to U.J.'s Restaurant for our monthly luncheon. Game Four winner was guest Doris Edwards, who received a \$10 gift certificate to Mimi's Cafe.

Bus # 2 (Larry Mills) – Game One was won by members Raylene Williams and Lani De Los Reyes, each won \$15 cash. Game Two was won by guest Mabel Gonzales, who received \$15 cash. The return trip winners were: Game Three was won by member June Piotrowicz, who received a \$15 gift certificate to U.J.'s Restaurant for our monthly luncheon. Game Four winner was guest Terry Lynn Clark, who won a \$10 gift certificate to Boudin's Restaurant.

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NOVEMBER TRIVIA ... COMICS

- 1 – Who serves at Camp Swampy?
- 2 - What cartoon title character attends Riverdale High?
- 3 – What cartoon mariner was born in 1929?
- 4 – What is the longest running syndicated comic strip?
- 5 – In the newspaper comic Zits, what does 15 year old Jeremy's Father Walter Duncan do?
- 6 – What famous person first cartoonist was first published in "Ripley's Believe it or Not?"

Answers on Page 5

EVENTS AND ACTIVITIES FROM PAGE 2

Bus Three (Jerry Herrmann) – This bus did not play Bingo on the way up the hill, due to a faulty microphone. However, Bingo was played on the return trip. Here are the winners: Game One was guest Karen Borst, \$15 cash. Game Two was won by member Richard Rogers and guest Cindy Saucier, \$20 cash each. Game Three was won by member Charles Fair, who received a \$10 gift certificate to Mimi's Cafe.

We arrived home after 5 p.m., after a combined day of gambling and shopping in the foothills.

This trip will be repeated in the Fall of 2015 – watch for details next summer.

HOLIDAY LUNCHEON

Our annual Holiday Luncheon is scheduled for Wednesday, December 10, 2014. This is a new day of the week and we have a new location this year – Waterloo Gun and Bocci Club, 4343 Ashley Lane, Stockton.

This event is growing in popularity; so, be sure to send in your reservations early! The meal, Tri-Tip Roast Beef or Chicken Scaloppini (with antipasto, pasta, vegetables, and bread/butter), is prepared for your enjoyment and is served family style at the table.

Please come to meet new friends and renew old acquaintances. Don't forget we have a wonderful raffle too!

Ticket prices are just \$15 for members, and \$20 for guests.

See you there.... ❖

PRESIDENTS MESSAGE FROM PAGE 1

each other. Have you noticed that whenever seniors get together, the subject of personal health always comes up?

EXERCISE

They say that is a key ingredient to staying healthy. But it seems to take more will power than it use to.

There is a real difference between "growing old" and "growing older".. Which are you? ❖

MEMBERSHIP UPDATE – By RPESJC Staff

Our organization continues to grow! The last report from SJCERA shows that there are around 2,350 retirees in our membership. SJCERA's monthly report shows that there are 5,175 retirees. So we are very fortunate to have a membership base of 45%. For two dollars a month, members get our quarterly newsletter as well as invitations to participate in at least four events a year.

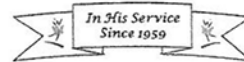
We all worked for the county for many years. But once we retire we grow away from that organization. You really have to work to stay connected to those individuals you used to see every day. But with the Cattails Newsletter, you are kept informed of who has retired and who may have passed away. And with our monthly luncheons and other sponsored events, it is an opportunity for you to reconnect with your fellow colleagues.

We are also involved with meeting with the county on health plans, as well as dental and vision programs. Though the plans are well-managed by the county, it does not keep us from asking the hard questions about rates and benefits. Over the past few years we have been successful in having the county contract for high/low health plans so that retirees have a wider choice in selecting the plan that best fits their needs.

Our dues are just \$2.00 per month with automatic deductions through the SJCERA retiree payroll system-- a cheap way to stay involved, and stay connected. Please consider reaching out to other SJCERA retirees to see if they would also join our organization. As previously written, we do use these deductions to support the newsletter and underwrite the various trips and special events we provide each year. ❖



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

Welcome NEW RPESJC Members!

Name	Department
Francis Aguilera	Employment Economic Dev.
Gordon Briseno	*
Balder Chattha	Employment Economic Dev.
Judy Cook	Child Support Services
Charlene Davis	Human Services
Robert Escalante	Parks & Recreation
Ronald Gallardo	*
Rose Mary Gross	Human Services
Johnny Guiliani	Fleet Services
Helen Jaurequi	Human Services
Steve Knaggs	Public Administrator
Patty Kramer	Human Services
Gerald Mohl	Sheriff-Coroner
Margaret Sanderson	Board Of Supervisors
Raymond Shalaty	HCS-Behavior Health
Harpal Singh	Mountain House

Samuel Somera	HCS-SJGH
Betty Souza	Child Support Services
Laura Trevarthen	*
Gillian Williams	Child Support Services



**Retiree declined to give department name*

NEW RETIREES

Name	Department	Years
Francis Aguilera	Employment Econ. Dev.	18
Laura Anderson	Courts	32
Well Aquino	HCS-SJGH	28
Esperanza Arechar	Employment Econ. Dev.	14
Glen Bruss	HCS-SJGH	3
Roger Cassell	Courts	10
Janice Cloud	Conservator Services	17
Kenneth Cohen	Health Care Services	10
Darwin Davis	Community Development	25
Eric Emmett	Waterloo-Morada Fire	22
Robert Escalante	Parks Worker	40
Richard Evans	Probation	15
Dale Ferriera	Revenue-Recovery	15
Gay Giles	Mountain House	16
Carol Giuffre	Agricultural Commission	14
Felicitas Gomez	Human Services	25
Marlene Gonzales	Deferred	9
Donna Heran	Environmental Health	21
Elizabeth Holtberg	Aging-Community Services	18
Tara Huebner-Spafford	Human Services	25
Jeffery Jensen	Neighborhood Preservation	16
Delcine Johnson Nelson	Human Services	33
David Lalonde	Facilities Management	17

Sandra Lawrence	Human Services	12
Linda Luccketta	Courts	12
Douglas Maciel	Sheriff	28
Karen Mata	Sheriff	28
Gerald Mohl	Sheriff	28
Terry Morris	Child Support	12
Elizabeth Overgaaauw	Deferred	15
Denise Pfeifer	HCS-SJGH	9
Kathleen Rembish	Mental Health	15
Judith Ringgold	Mental Health	11
Terri Sauls	Deferred	3
Monica Serros	Sheriff	28
Harpal Singh	Mountain House	11
Maria Stoffel	Human Services	24
Barry Suares	Behavioral Health	29
Jean Tabaco	HCS-SJGH	18
Michelle Tagrit	Child Support	15
Steven Tener	Facilities Management	14
Thomas Testa	District Attorney	37
Victoria Thomason	Human Services	10
Laura Vannieuwenhuyzen	Stockton Airport	29
Richard Thomas	Public Works	8
Timothy Vick	Lathrop-Manteca Fire	23
Gillian Williams	Child Support	16
Richard Wischhusen	Child Support	22



Congratulations

MUSINGS by Dick Callistro



Every month or two I go to lunch with a couple of fellow retirees. We like to eat at different restaurants in the county. One day we ventured to the Banta Inn, which of course, is located in the town of Banta. For those of you who are not familiar with Banta, it's located a few miles

east of Tracy on Grant Line Road. The town was once a major railway hub but is now a nice quiet little community away from busy city noise.

The Banta Inn is one of those rustic places where you first enter the bar then go through a passageway into the dining area. The tables are scattered about in a wood paneled room, the walls covered with license plates.

When we finished our wonderful lunch we stepped outside and read the monument about the inn which we'll discuss later in this article. But our attention was drawn to a marker designating the location of the Lincoln Highway. That rang a bell with me, but I wasn't sure exactly what the Lincoln Highway was.

Well, I later got on the internet and found much about the Lincoln Highway. It was easy as there is an active Lincoln Highway Association, with chapters in 14 states. Their site includes remarkably detailed maps. The highway was constructed in 1913 as the first roadway for automobiles across the country. It was dedicated as a memorial to President Abraham Lincoln, thus predating the Lincoln Memorial in Washington, D.C. some nine years. The highway extended from Central Park in New York City to Lincoln Park in San Francisco.

Once it crossed westwardly over the plains it traversed

the Sierras into Sacramento. From there it travelled south. Once it got to Galt it entered San Joaquin County, and went through Woodbridge, skirted the towns of Lodi, French Camp, Lathrop, and Banta and went right through both Stockton and Tracy.

From Lodi, the Lower Sacramento Road entered Stockton, just where the road stands today. It angled off as it does now onto Pacific Avenue, went south over the Calaveras River and turned left onto Maple Street, which is five blocks north of Harding Way (the route was changed later to Harding Way). The road then went south on El Dorado Street (two-way then) to the south part of Stockton where it veered off onto the French Camp Turnpike and proceeded through the west fringes of French Camp and Lathrop. In Manteca, it traveled over some of current day Harlan Road, then southwest to Grant Line Road through Banta, working it's way to 11th street in Tracy and back to Grant Line Road over to Livermore.

Back to that monument at the Banta Inn. It spoke about the Inn reportedly being haunted. The original building was constructed in 1892 by Frank Gallegos, said to be a former member of the notorious Joaquin Murrieta gang. A fire destroyed that building in 1937 in which a mother and daughter perished. The new building included some of the previous building timbers after which the building was suspected of being haunted. In 1967 the owner's husband, Tony, died instantly at his favorite place, behind the bar. Since then, staff has found the register opened, coins stacked, glasses moved, and so on.

If you visit the Banta Inn be prepared for a spooky experience and a good meal. ❖

NOVEMBER TRIVIA ... ANSWERS

- 1 – Beetle Bailey
- 2 – Archie
- 3 – Popeye
- 4 – Katzenjammer Kids
- 5 – He is an orthodontist
- 6 – Charles Schulz

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. ❖

Dates To Remember

Thursday, November 13, 2014	Monthly Luncheon, UJ's Restaurant @ 11:30 a.m. Speaker: Dave Stuart, S.J. Historical Society
Thursday, November 20, 2014 (Schedule Change)	Board Meeting (Members Welcome) 10:00 a.m. in the SJCERA Office
Wednesday, December 10, 2014 NEW DAY & LOCATION	Holiday Luncheon, Waterloo Gun & Bocci Club 4343 N. Ashley Lane, Stockton @ 1130 a.m.
Thursday, December 18, 2014 (Schedule Change)	Board Meeting (Members Welcome) 10:00 a.m. in the SJCERA Office
Thursday, January 8, 2015	Monthly Luncheon, UJ's Restaurant @ 11:30 a.m. Speaker: T.B.A.
Thursday, January 22, 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: I always hear people talking about estate planning. Isn't that for rich people only? I am an average middle class person. Do I need estate planning? Thanks!

Answer: Everybody has an estate. Whether you are rich or poor, when you die, you leave behind an estate. For some, this can mean real property, cash, retirement accounts, investment portfolios and more. For others, it could be as straightforward as their bank accounts and cars. Either way, what you leave behind when you die is considered to be your "estate".

"I don't have much, do I still need a plan?" Even if you're just leaving behind your house, car and the money in your bank accounts, who will inherit those? Do you have a spouse? Children? Grandchildren? Are these theirs? Who gets what? If you don't have an estate plan, your family could face major legal issues and (possibly) bitter disputes. So in my opinion, everyone should do some form of estate planning. Depending

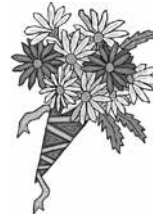
upon the size and types of your assets, the planning could be simple or complex. It could be as simple as having a will and adding beneficiaries on your bank and investment accounts. Others may be more complex, which could include trusts, power of attorney, special beneficiary designations, life and long term care insurance, medical proxy and more.

"I have a will. Is that sufficient?" Many times a will itself is not enough. Basically, a will tells the world what you'd like to have happen, but proper estate planning is what provides the tools to make those things happen. While your will may state who your beneficiaries are, if the beneficiaries are not listed on your accounts, the assets may not go to them. In some situations those beneficiaries may still have to seek a court order to have assets transfer from your name to theirs, and in such cases, those assets won't lawfully belong to them until the court procedure (known as probate) concludes. Estate planning can include items like properly prepared and funded trusts, which could help your heirs avoid probate.

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.

Francisco Agan	7/4/14	Beneficiary
Maria Benites	8/7/14	Deferred
Betty Burlingame	7/23/14	HCS-SJGH
Vicki Burnette-Bridgewater	8/26/14	Board of Supervisors
Diana Carlson	8/4/14	Probation
Edwin Carver	6/30/14	Public Defender
Hector Castro	9/19/14	HCS-Public Health
Dorothy Coolidge	6/25/14	Building Inspection
John Davis	8/14/14	Stockton Airport
Joseph Demercurio	7/14/14	Information Systems
Kristin Firman	8/13/14	Deferred
Georgina Fernandez	7/17/14	Beneficiary
Patricia Garcia	8/11/14	Substance Abuse
Phillip Gordon	9/14/14	Deferred
Anne Hallmark	8/12/14	HCS-SJGH
Kazuko Harada-Lee	7/4/14	HCS-Public Health
William Hayde	7/23/14	HCS-SJGH
Emma Ianni	7/22/14	HCS-SJGH
Phyllis Johnson	8/28/14	Human Services
Lorraine Karnes	9/13/14	Human Services
Yvonne Lucas	6/8/14	HCS-Public Health
Mary Mc Laughlin	7/31/14	District Attorney
Kenji Morishige	7/10/14	HCS-Mental Health
Kenneth Mullins	9/11/14	Beneficiary
Norma Noceti	9/2/14	Beneficiary
George Ramalho	7/18/14	Public Works
B. Virginia Reese	7/11/14	Human Services
Connie Riggs	8/15/14	Deferred
Henry Riojas	7/6/14	Probation
Irene Schon	7/9/14	Beneficiary
William Sheridan	7/17/14	Parks & Recreation
Beverly Skoglund	7/11/14	Beneficiary
Eugene Steinbrecher	7/2/14	Motor Vehicles
Matthew Swanson	6/14/14	HCS-SJGH
Shirley Thomas	7/11/14	County Administrator
George Thompson	8/16/14	Beneficiary
Carmen Tomek	7/14/14	Beneficiary
Joseph Wade	8/13/14	Human Services

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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Larry Mills	951-8476
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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.



FOUR WAYS TO PREVENT AN EMERGENCY FROM DRIVING UP DEBT

Emergencies happen, and they can often be expensive — particularly when it comes to car accidents, unexpected dental or medical crises, an emergency vet trip or home repairs due to a storm. We always hope that our emergency savings will cover these expenses but sometimes there isn't enough to cover a bill. Here are some tips from Financial Center Credit Union to help prevent an emergency from driving you into debt:

1. Research Alternative Solutions. There is definitely value in getting a second opinion – whether it's for car repairs, home repairs or even something medically related. You should never feel obligated to go with the first solution that is offered by an expert in the given field. Depending upon the expert's background and education, they may have a different approach to solving the same problem. And those results can have extremely different costs.

2. Cut Back. If your research finds there isn't an inexpensive solution for your emergency, you may be able to carve room in your existing budget by cutting back. Sometimes that means cutting way back – canceling TV services, eliminating eating out and finding DIY solutions to expensive products. Even if you aren't able to make

enough room in your budget to cover the entire expense, you may be able to reduce the amount of debt that is required to pay for the upcoming bill.

3. Negotiate a Payment Plan or Discount. Service providers understand the stress that unexpected expenses can put on your budget. Thankfully, this means they have payment plans in place to help you cover the expense. Many may allow you to parse out the expense over a specific period of time. Or, your willingness to pay for the entire bill upfront may present you with the opportunity to negotiate a discount.

If you own a business or are skilled in a trade, you may even be able to negotiate a service swap – you get the assistance you need and in turn, the professional gets a set service or product that you are willing to trade.

4. Turn to a Trusted Lender. If you find that you do need a loan to pay for an emergency, be sure to turn to a lender that you can trust. Financial Center Credit Union works with its members to create a loan and payment plan that works into their existing budgets. Before agreeing to a loan, be sure to ask questions so you understand all of the terms including when the first payment is due, if there will be any balloon payments and how much interest you will be paying over the life of the loan. ❖

RETURN SERVICE REQUESTED

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

