



Cattails

**For the Retired Public Employees of
San Joaquin County**

Member of CRCEA (California Retired County Employees Association)



rpesjc@sbcglobal.net
www.rpesjc.org

Office: (209) 466-8556

November 2013
Volume 15 Issue 4

PRESIDENT'S MESSAGE – by Bob Palmer



I want to cordially invite all of our RPESJC members to come to our monthly luncheons. On the second Thursday for ten months of the year, we meet at the UJ's Family Restaurant in Hammer Ranch Shopping Center on Pacific Avenue in Stockton, California.

(For the month of June we have our annual picnic, and in December we have our annual holiday luncheon.)

We meet at 11:30 a.m. and are generally concluded by 1:15 p.m. UJ's provides three different entrées for your selection along with salad and dessert. The price is \$15.00 and includes the tip.

RPESJC Monthly Luncheons

11:30 am to 1:15 pm

Second Thursday of Month

(Except June and December)

UJ's Family Resturant

7628 Pacific Avenue

(in the Hammer Ranch Center)

Cost is \$15 and includes tip

We have retirees regularly attending from just about every county department and representing a wide variety of years since they were official "employees". This would be a chance for you to get reacquainted with people you worked with for many years.

The RPESJC Board picks up the tab for the member attending the lunch for the first time.

Each month we invite a speaker to come to the luncheon. We have had such great topics as retiree health care, assisted living, county government, quality of food, and volunteer programs. (We even had a speaker on "Shingles"

that scared me to go get that shot!) In November, we will have the Stockton Police Chief talk to us, and in January we are arranging for a genealogist.

We also have a monthly raffle. Donations are collected from each of us to enter the raffle with all proceeds going to RPESJC's local charity of choice. Currently, we are assisting the Haven of Peace in French Camp. Generally, there are two winners each month. Financial Center Credit Union supplies a gift card. The Board has a "marble game" where the winner can win between \$5 and \$65, depending on their personal luck.... By the way, the money won during the "marble game" is funded from the association treasury, not the charity pot.

So for good food, regaining contact with old working buddies, and a chance to be a "big winner", please consider joining us at our monthly lunches. After all, they are produced for you, the great retirees of San Joaquin County! ❖

Inside This Issue

<i>Retirement is the Next Real Life Challenge</i>	2
<i>Events and Activities Report</i>	3
<i>Recipe Corner</i>	3
<i>New RPESJC Members</i>	4
<i>New Retirees</i>	4
<i>Retire Benefits</i>	5
<i>Dates to Remember</i>	6
<i>Members Financial Services</i>	6
<i>Passages</i>	7
<i>Financial Center Credit Union</i>	8

RETIREMENT IS THE NEXT REAL LIFE CHALLENGE: SO USE IT OR LOOSE IT! – By Bob Palmer

That's an expression that we frequently hear but it was never as true as we move into the retirement years. I have noticed that in retirement, I have found myself "slipping". Have you experienced the same thing?

I seem to have slowed down both physically as well as mentally since leaving my "work" after forty years. The routine and intellectual challenges of work have been removed. Physically, I do not seem to have the endurance I used to have. Mentally, I seem to need help recalling names, concepts and ... ah...ah... remembering what I was going to say. I think I share this realization with a lot of my fellow retirees.

So what are we going to do about it? I think we all have a lot to offer to our society in retirement. But we must work at least twice as hard as younger people to stay relevant.

For us, I think there are five areas we need aggressively pursue: 1) Intellectual, 2) Social, 3) Physical, 4) Economics, and 5) Health.

INTELLECTUAL...

We need to stimulate our brains every day. Word games, chess, bridge, reading, hobbies... all stimulate the brain. My mother-in-law, who is currently 99 years young, has done crossword puzzles daily and plays scrabble every week. She can still manage her own affairs. So choose something that fits your interest and pursue it aggressively. Weekly... Daily... Otherwise the brain seems to atrophy.... We all have earned the right to retirement; now the challenge is for us to have purpose.

SOCIAL...

When we worked five days a week we were surrounded by people with common interests to our own. In retirement, we have to make the extra effort to stay connected to others. Book clubs, Red Hats, or special organizations like singing and volunteering provide us with people of common interests outside of work. In that environment we have the chance to discuss and share ideas. Sitting at home and watching the "boob tube" or roaming the Internet will not suffice.

PHYSICAL...

We each need a daily exercise routine. I cannot believe how quickly I have lost strength and endurance. Once you get into a daily routine of physical exercise, your body will remind you each day to get up and on with a reasonable workout. Yes, there are sports... golf, tennis or bocce ball to consider, but try something. Eventually you will find the right exercise event for you.

ECONOMICS...

Yes, this is a fancy word by which I want to convey the need for us to carefully manage our fixed income. We need to create a budget and watch the expenses. Take the responsibility of balancing your checkbook as a monthly challenge. And be ever vigilant for predators committing fraud on us seniors.

HEALTH...

Remember that old expression: "If you have your health, you have got just about everything." That is so true. Without good health it becomes difficult to accomplish any of the aforementioned challenges of retirement. Proper nutrition and watching our diet are of major importance. And regular medical check-ups are very necessary as we begin to approach 100 years of life. It does not work to have our doctors prescribe life-sustaining prescriptions if we are not willing to faithfully take them.

So do we want to be "waiting for the end" or see retirement "as the next real life challenge?" It is a personal choice we each make every day. ❖

NOVEMBER TRIVIA ... INVENTIONS AND INVENTORS

- 1) True or False? Marie Curie died of gangrene.
- 2) George Washington Carver always wore a particular thing every day. What was it?
- 3) James Watt, the Scottish steam engine inventor, first developed his invention to do what?

Answers on Page 7

EVENTS AND ACTIVITIES REPORT

– By Dan DeAngelis



By the time you read this newsletter, we will have enjoyed our beautiful fall trip to Apple Hill and Red Hawk Casino! This is a wonderful trip to ring in the fall season, and every year we enjoy delicious apple fritters, gourmet food gifts, crafts, wine tasting, and more. It is always a joy to breathe in the crisp, autumn air of the Sierra foothills. Our afternoon at Red Hawk Casino is always filled with good food, good company, and high hopes for a pocketful of cash to bring home!

SF GIANTS VS. PITTSBURGH PIRATES AT AT&T BALLPARK

On a beautiful Friday afternoon, August 23, 2013, a group of 48 San Francisco Giants fans traveled to AT&T Ball Park to watch the Giants and Pittsburgh Pirates do battle. We were treated to the fantastic Club seating section in the private access Virgin American Club Level concourse of AT&T Park. This fabulous viewing area of AT&T afforded us access to specialty food courts, no-host bars and very comfortable tables and seating from which to enjoy our food selections and the game. We had access to the outdoor "Flight Deck" overlooking the city, with its own fire pits, bars, and televisions for viewing the game. We could not have asked for a more perfect evening, except that the Giants lost, 3-1.

On the bus trip to San Francisco we served refreshments and played two unique games of Bingo relating to the baseball game. The Bingo winners were: members Diana Landerman and Michael Steward; guests Yolanda Gombert and Debbie Borges. On the return trip home, we had a lottery drawing for a hardcover book, *San Francisco Giants: 50 Years*, celebrating Giants Baseball in the City by the Bay. The winner was guest Tom Jones.

We had a fun and entertaining trip, and we currently have a list of more than 50 members who have expressed an interest in going next year. RPESJC is on the Giants priority group calendar for a game next season. Watch for an announcement early next year, and book early since space on this trip fills up quickly!

RECIPE CORNER

QUICK CHEESECAKE--BY SALLY TANAKA

Ingredients:

1 Store Bought Graham Cracker Pie Shell

1 - 8 oz. Cream Cheese

1/2 cup Sour Cream

1 - 3 oz. Jello Instant Cream Cheese Pudding & Pie Filling (If you can't find this Jello, you can substitute Vanilla Instant Pudding & Pie Filling)

3/4 cup Crushed Pineapple with Juice

3/4 cup Cool Whip

Mix all together and place in pie shell. Cover with plastic cover that comes with pie shell and refrigerate overnight. ❖

PANAMA CANAL CRUISE: SEPTEMBER 25 – OCTOBER 10, 2013

On September 25, 2013, 29 members and guests set sail on the Island Princess for a 15 day Panama Canal Cruise departing from San Francisco and ending in Fort Lauderdale, Florida. Ports of call included San Francisco, Cabo San Lucas, San Juan del Sur (Nicaragua), Puntarenas (Costa Rica), Panama Canal, Aruba, and Fort Lauderdale. By the time you read this edition of *Cattails* we will have returned from the cruise; at the time of this writing, however, we are a very enthusiastic group of members and guests who are expecting to receive an exciting and fun filled adventure! We look forward to sharing our experiences when we return!

FUTURE EVENTS AND ACTIVITIES

Sierra Train Ride

We surveyed our membership for interest in the Sierra Sunday Brunch train ride adventure next summer, but we received only a very limited and small response. In addition, we found the price for this trip to be excessively high for the entertainment value we would receive. As a result, we have removed this proposed trip from the activity calendar.

RENO SNOW TRAIN: MARCH 11-13, 2014

You won't want to miss out on this exciting and fun filled 3 day, 2 night event with Amtrak and Harrah's Club, Reno, beginning on Tuesday, March 11, 2014. We will

Continued on Page 5

Welcome NEW RPESJC Members!

Name	Department
Pete Bellina	Juvenile Hall
Pak Kwing Cheung	Child Support Services
Lynn Cochneuer	Mental Health Services
Francine Commons	*
Nanci Gotelli	Sheriffs Office
Stephen Keeter	Facilities Management
Richard Laiblin	County Administrator
Patricia Meraz	Human Services Agency
Tomas Morales	Substance Abuse Services
Richard Moreno	District Attorney
Linda Morisch	EEDD
Brenda Newton	Substance Abuse Services
Thomas Okamoto	Public Works
Steven Perkovich	Probation
Sunday Smith	Human Services Agency
Kathleen Stading	Motor Pool & Garage
Treva Strain	Mental Health Services

*Retiree declined to give department name ❖



Sorry, not VALID at RPESJC Monthly Luncheons.

NEW MEMBERS WANTED

RPESJC is asking for help from the membership in recruiting new members during 2013. 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. ❖

NEW RETIREES

Name	Department	Years
Gary Brathovd	Deferred	17
Linda Cecchini	Human Services	21
Bounlieng Champaphonevilay	Human Services	9
Ina Collins	Public Health	15
Robin Crowl	Human Services	33
Armando Delgado	Solid Waste	15
Julie Delucchi	Human Services	21
John Forberg	Deferred	9
Josie Hernandez	HCS-SJGH	25
Raymond Hinojos	HCS-SJGH	37
James Johnson	Mental Health	14
Stephen Keeter	Deferred	10
Canh Le	Human Services	26
Sandra Leiting	Human Resources	15
Amy Linehan	HCS-SJGH	21
Rosie Martin	Public Health	25
Jesse Medina	Deferred	22
Patricia Morales	Human Services	26
Linda Morisch	EEDD	14
Sharon Odle	Assessor	24

Edward Padilla	Deferred	4
Jesse Serna	Deferred	12
Ronald Smith	Human Services	6
Timothy Suderman	Mental Health	19
Emmeline Tamargo	HCS-SJGH	27
Emma Tingin	HCS-SJGH	15
Colleen Tracy	HCS-Public Health	3
Lena Trujillo	Substance Abuse	16
Caroline Valencia	Superior Court	21
Rafael Vega-Ramirez	Solid Waste	9
Diane Von Aspern	Deferred	2
Maureen Weddles	Mental Health	15
Carolyn Wischhusen	HCS-SJGH	18
Ted Wittmayer	Deferred	3



Congratulations

RETIREE BENEFITS – By Dick Callistro



Last month's edition of Cattails contained an article by our president, Bob Palmer, which explained the budgetary aspects of the various operational activities of RPESJC. As you know, RPESJC exists for the purpose of providing our members with information, such

as the newsletter; retiree participation, such as luncheons and travel opportunities; and retiree advocacy.

Most of the accumulated funds of RPESJC are held as a reserve dedicated to securing professional services to advocate on behalf of our members when necessary. We have in the past engaged both attorneys and accountants toward this end.

As most of you will recall, in 2008 we, along with the support of the San Joaquin County Deputy Sheriff's Association, fought for and secured the transfer of some \$20 million to fund the supplement for those who retired between 1982 and before January 1, 2001. That amount has been spent down to \$11 million as of December 30, 2012. We anticipate that these funds may be exhausted sometime in 2016. We believe we still have the same legal grounds to argue on behalf of retaining this subsidy as well as more recent developments which can add to our case, if necessary. It is for these reasons that we accumulate funds in our "professional services" reserve. ❖

NOVEMBER TRIVIA ... INVENTIONS AND INVENTORS

- 4) How many patents did Thomas Edison have and what was his total time spent in public schools?
- 5) Buckminster Fuller, who designed the geodesic dome and Dymaxion car, wore the same three items every day. What were they?
- 6) Name the only President who has a patent.

Answers on Page 7 & 8

ACTIVITIES REPORT - Continued from Page 3

board Amtrak's popular Snow Train for a ride over the Donner Pass route, the most scenic rail line in America, and we will "ooh and aah" over the spectacular snowy beauty of the Sierra Nevada! All of the Reno Snow Train trips are themed around popular music eras. This trip's theme is "Rockin' Round the 50's," featuring onboard entertainment, live music, and historical narration. A hot lunch will be provided going and a deli lunch is provided on the return trip; all meals on the train are served at your reserved coach seat.

The train departs at 12:30 pm from the Sacramento Amtrak Station in Old Sacramento. Transportation to Sacramento is "on your own," and covered parking close to the Amtrak Station is available by permit for an additional \$35.00 per vehicle for the 3 days. We will arrive in Reno in the early evening, about 5:00 pm, and stay for two nights at Harrah's Club Hotel & Casino, and the train will depart Reno at 10:00 am on Thursday March 13th, arriving in Sacramento at 3:30 pm. The cost for this Snow Train trip is \$296.00 per person, double occupancy; the single supplement is \$340.00.

2013 ANNUAL HOLIDAY LUNCHEON: THURSDAY, DECEMBER 12, 2013

The Fall Season is fast approaching and we hope you will join us to help celebrate at our annual holiday luncheon. This year's luncheon will be at the Italian Athletic Club and will feature Green Salad, French Bread, Salami & Cheese Tray, Pasta, Roasted Italian Chicken, Roast Beef, Green Beans, Spumoni Ice Cream, and Coffee. A no-host club priced bar will also be available. Plan to join us for lovely holiday music, delicious food, an exciting raffle (you never know what YOU might take home!), and most importantly, exceptional company! We are looking forward to celebrating the holiday season together!

As we depart the long and hot summer weather, we wish you well and look forward to seeing all of you on future trips and special events. Have a very safe and festive fall!

❖

Dates To Remember

Thursday, November 14, 2013	Monthly Luncheon, UJ's Restaurant @ 11:30 a.m. Speaker: Eric Jones, Chief of Police, Stockton Police Department
Thursday, November 21, 2013	Board Meeting (Members Welcome) 10:00 a.m. in the SJCERA Office
Thursday, December 12, 2013	HOLIDAY LUNCHEON at 11:00 a.m. (Note new location this year) Italian Athletic Club, 3541 Cherryland Ave, Stockton
Thursday, December 19, 2013	Board Meeting (Members Welcome) 10:00 a.m. in the SJCERA Office
Thursday, January 9, 2014	Monthly Luncheon, UJ's Restaurant @ 11:30 a.m. Speaker: Bill Hull, Genealogy – Family History Consultant
Thursday, January 23, 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
209-948-6024 Ext. 50140
frank.feng@cunamutual.com
License # 0B68933

Question: I always hear about the Federal Reserve and their decisions on interest rates? Could you talk a little about what is the Federal Reserve and how they work? Thanks!

Answer: Yes, we all have heard in the news about the Federal Reserve and many of us also have wondered: “What is it and what does it really do?”

The Federal Reserve, commonly referred to as The Fed, was created by Congress as the operating arms of the nation's central banking systems. The Fed serves as the banks' bank and the government's bank. They make loans to other banks, and provides checking accounts for the treasury and the US government. They supervise and examine members banks for their safety and soundness. Their best known responsibility, however, is to help set the monetary policies and thus influence the interest rates.

HOW THE FEDERAL RESERVE'S ACTIONS CAN INFLUENCE INTEREST RATES:

Open-Market Operations

The Fed constantly buys and sells U.S. government bonds and other government securities in the financial markets.

When they buy, they supply more base money into the financial markets. When they sell, the amount of base money circulating in the open market is reduced. This process impacts the base money supply, which in turn influences the interest rates in the banking system.

Discount Rate

This is the interest rate that banks pay on short-term loans from the Federal Reserve. This can affect how much banks charge people that borrow money from the bank. When it costs more for your bank to borrow from the Fed, it will charge you a higher rate, and vice versa.

Reserve Requirements

This is the amount of physical funds a financial institution is required to hold in reserve against deposits in customer accounts. It determines how much money banks can loan to its customers. For example, the more reserves the Fed requires, the less the bank can loan. By changing the reserve requirements, the Fed can influence amount of funds that the banks have available to lend. This action, again, would influence the interest rates.

Influence Not Control

It's important to remember that the Fed does not dictate market interest rates. It merely tries to influence them.

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. ❖

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IN MEMORIAM

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

Joyce Angele	6/26/13	Beneficiary
Charles Blankenship	8/11/13	Eastside Fire
Edith Buenavista	8/8/13	Health Care Services
Herbert Callen	8/10/13	Agriculture
Marlow Corbin	7/31/13	Beneficiary
Reed Dahle	8/16/13	Human Services
Avonne De Paoli	9/6/13	Revenue & Recovery
Edgar Desrosiers	7/30/13	Treasurer
Denise Dunajski	9/21/13	Substance Abuse
Irene Edwards	8/22/13	Public Works
Clarence Elwood	8/5/13	Sheriff
Lois Enebrad	7/6/13	Superior Court
Martha French	7/30/13	Human Services
Stuart Henderson	9/6/13	Human Services
Ralph Hernandez	8/8/13	Juvenile Hall
Charlotte Jelley	7/3/13	Human Services
Raymond Koenig	7/25/13	Parks & Rec
Don La Berge	8/6/13	Tuxedo Fire
Marlene Lawson	8/16/13	SJGH
Donald Mann	7/17/13	Sheriff
Clinton Marshall	6/29/13	EEDD/PIC
Donald Norton	9/11/13	Public Works
Scott Paris	9/23/13	Juvenile Hall
Josephine Rea	8/31/13	SJGH
Katherine Rice	9/24/13	Sheriff
Lile Ruse	7/30/13	Human Services
Edith Serna	7/21/13	Aging
Joseph Shaw	8/28/13	Facilities Mgt.
Lyla Spears	8/26/13	Sheriff
William Stringer	8/29/13	Sheriff
Mai To	8/1/13	EEDD
Robert Troxell	9/19/13	Information Systems
Val Way	8/19/13	Superior Court ❖



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Member comments and suggestions should be directed to Staff Advisor, RPESJC Newsletter. Email: rpesjc@sbcglobal.net, or contact

RPESJC
P O Box 8556
Stockton, CA 95208-0556
Message Phone (209) 466-8556

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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.

Answers to November Trivia

- False – Marie Curry died of multiple exposures to x-rays and radium, in a sanitarium.
- George Washington Carver wore a flower or an evergreen in his lapel every day.
- James Watt initially invented the steam engine to pump the water out of mines.
- Thomas Edison had over 1,000 patents and spent twelve weeks total in public school.

FINANCIAL CENTER CREDIT UNION

- by Michael P. Duffy President/C.E.O.



SPREAD HOLIDAY CHEER ON A BUDGET THIS YEAR

With the Christmas season right around the corner, you may be asking "Is it possible to save, shop and be merry this holiday season?"

The answer provided by Financial Center Credit Union is an enthusiastic "Yes!" Simply follow these budget-friendly shopping strategies from the National Retail Federation and you'll be on-track to an on-budget Christmas celebration:

- 1. Plan ahead.** Make a list of everyone you need to buy for and how much you plan to spend. Stick to this list.
- 2. Shop early.** Purchase gifts throughout the year or earlier in the season. If you leave shopping until the last minute, what you planned to purchase may no longer be in stock. Or you may make purchases you don't need because you are feeling rushed and frustrated.
- 3. Sign up for e-mails from favorite retailers.** The number of retailers who reward e-mail subscribers and loyal customers with discounts continues to grow. Often, you have the choice of using these discounts online or in-store, so they can be valuable even for consumers who prefer to see products in-person before making their purchase.

4. Compare prices. Save time and gas money by checking prices online. If you've signed up for retailer e-mails and shop early in the season, you can likely enjoy the perks of discounted prices and shipping!

5. Don't dismiss gift cards. They are ideal for all ages and are a great way to stick to your budget. Financial Center has gift cards your friends and relatives can use wherever Visa is accepted.

FINANCIAL CENTER CAN HELP YOU SAVE

A special share account from Financial Center can help you save for future holiday purchases; transfer funds into your savings each month and watch your Christmas fund grow. A Holiday Loan may also help with seasonal expenses. Contact us today at 209-948-6024 and we can help you explore the options that work best for you. ❖

Answers to November Trivia

5. Fuller, who was a frequent flier and crossed different time zones often, wore three watches - one for the current time zone, one for the zone he had departed, and one for the zone he was going to.
6. The only President who has a patent was Abraham Lincoln who had an invention of a device to lift boats over shoals. ❖

RETURN SERVICE REQUESTED

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

