

## PRESIDENT'S MESSAGE – by Marcel Leduc



**W**ell, I've been told that it's again time for me to write a "President's Message." It hardly seems possible that it has already been three months since the last one.

As usual, your Board of Directors has been extremely busy. Margaret Miller and Pauline Toy coordinated several events. The first, in March, saw many of our members go on an outstanding two week cruise to Hawaii. And in April, members enjoyed two day trips. The first was to the Sierra Repertory Theater and the Jamestown National Hotel, and the second was a trip on the Sierra Railroad to view wildflowers in the Mother Lode – with brunch included!

Preparations for the annual June picnic are ongoing. It promises to be a great event. Please plan to attend and show your appreciation to the Picnic Committee for their hard work.

In my last message I promised to keep you informed on our progress on the POST 1982 Supplemental Benefit affecting approximately 2,000 retirees. With the assistance of the Deputy Sheriff's Association, together we have retained the services of the attorney that originally filed and negotiated the "Ventura" lawsuit. He believes, as do we, that the supplemental benefit should be restored prior to the County recovering their increased costs of retirement due to the market downturn in 2000. He expressed his opinion in a letter to the Retirement Board and suggested that County Counsel has a conflict of interest in representing both the Retirement Board and the County — and recommended that the Board consult with an independent attorney on this issue. The Retirement Board, in a 4-4 vote (one member was absent) failed to pass the recommendation. I attended the meeting when this issue was discussed and I got the impression that the "no" votes for it occurred because there are no excess funds in at this time.

Why are we pressing this issue prior to any funds being available? We believe the Retirement Fund's actuary will report in August that sufficient excess funds will exist to restore our supplemental benefit and substantially fund it for the future. If we are correct, this issue needs to be resolved prior to any funds being distributed.

We will continue to meet with County Counsel and the Retirement Board to obtain an agreement that no funds will be distributed until it is resolved. Short of an agreement, we and the Deputy Sheriff's Association are prepared to go to court to tie up these funds and return to the San Francisco Superior Court that approved the "Ventura" Agreement in 2000 to request that they render a decision on our position.

Again, I will keep you informed on this issue. If it becomes necessary for the appearance of retirees at meetings of either the Retirement Board and/or the Board of Supervisors, we will mail a special notice.

Remember the picnic on June 14 at Oak Grove Park! ❖

## Inside this issue

<i>Benefits Committee Report</i> .....	2
<i>California Retirees Leave Big Footprint</i> .....	2
<i>Request for Alternate Board Member</i> .....	3
<i>Packed with Pride</i> .....	3
<i>New Retirees</i> .....	4
<i>New RPESJC Members</i> .....	4
<i>The Man Behind the Retirement System</i> .....	5
<i>Spring CRCEA Conference Report</i> .....	5
<i>Passages</i> .....	7
<i>Dates to Remember</i> .....	8

## BENEFITS COMMITTEE REPORT – by Dick Callistro

**B**y now you've all had an opportunity to change health plans during the County's open enrollment period. Our committee has been working with the County for the past several years in an attempt to have lower cost alternatives to existing County sponsored health plans. We were pleased to see Kaiser offer such an alternative plan during this past enrollment period. We have been advised by Kaiser representatives that this is the first time and San Joaquin County retirees are the first group to be offered this lower cost plan. We are also pleased to announce that a lower cost alternative to the CMCP plan should be available for next year's open enrollment.

California Assemblyman Ed Hernandez (57th Assembly District, West Covina) has introduced Assembly Bill 552 (AB 552), which would mandate that all 1937 Act County Retirement Systems, such as San Joaquin County, offer retirees the opportunity to purchase insurance from a county's employer health plan, and that the cost of that insurance shall not be more than 102% of the active employee rate. This is extremely important as several counties (Orange, San Diego and Sacramento) are considering eliminating blended rates, which would separate retirees from active employees in determining insurance premiums. The effect on retirees would be devastating as they could see their insurance rates nearly double. The California State Association of Counties (CSAC) has taken a position to oppose AB 552. RPESJC, and like organizations from other '37 Act counties are writing to Assemblyman Hernandez in support of his legislation. If this bill is defeated there could be a legal challenge to those counties attempting to separate retiree from active employee rate. If you wish to contact Assemblyman Hernandez in support of AB 552 his address is: Assemblyman Ed Hernandez, P.O. Box 942849, Room 4112, Sacramento, CA, 94249-0057. A web search for Assemblyman Ed Hernandez will lead you to a site where you can contact his office by e-mail.

As you may recall, the San Joaquin County Retirement Association has, for the past several years, contracted

with Care Counsel, a healthcare assistance program. This company does not provide medical advice or treatment, but does serve as your advocate on many medical insurance issues such as troubleshooting claims problems. Many retirees who are taking advantage of this service report great satisfaction with their services. Care Counsel's web site is [www.carecounsel.com](http://www.carecounsel.com). For services, they can be contacted at 1-888-227-3334. ❖

## CALIFORNIA RETIREES LEAVE SUBSTANTIAL ECONOMIC FOOTPRINT ON CA – by Judy Courtney

**I**n March, a majority of the San Joaquin County Retirement Board attended the annual conference of CALAPRS (California Counties and the State Public Retirement System). The conference covered many items of educational interest to the trustees; one of the most interesting sessions was entitled, "California Retirees Leave Substantial Economic Footprint on California."

As most of you know, recent years have seen defined benefit retirement plans (such as ours in San Joaquin County) come under attack. Employer contributions to pensioners have been characterized as a "drain on the taxpayer" that government can ill afford. As shown by a recent study, released by the Applied Research Center, California State University, Sacramento, that is hardly true. The study shows, for the first time, that retirees contribute significantly to the economy. It measures the economic impacts created by the payment of state retiree benefits. The money that CalPERS and CalSTRS pay retirees circulates through the economy, creating a tremendous economic impact, just some of which is quoted from the report below.

- + More than \$13.7 billion is paid annually to 675,000 retirees who live in California.
- + These pension payments generate an additional \$7 billion in economic activity each year.
- + Combined, the pensions and the ripple effect of spending those pensions contribute \$21 billion in overall economic activity.
- + Creation of more than 139,000 jobs with an annual payroll of \$4.8 billion.
- + The CalPERS-CalSTRS "Footprint" exceeds the impact of the Forestry and Fishing Industry



## California Retirees Leave Substantial Economic Footprint continued from Page 2

(\$6.44 Billion) and is nearly equal to that created by the Hotel and Accommodations Industry (\$10.3 Billion). It is more than the total value of export goods to four of California's large trade partners.

- Every taxpayer dollar invested for pensions at CalPERS generates a return of \$8.55 to the California economy. Each dollar invested with CalSTRS generates \$6.71.

- State and local governments also gain revenues. They gain \$1.4 billion in revenues from payments and from the spin-off of payments — more than 1 percent of the state's \$103 billion general fund.

The points listed above are just a few of those highlighted in the study. The President of the State Association of County Retirement Systems is contacting one of the study's authors to see if a similar study can be conducted to determine the economic impact on the state's economy of the 20'37 Act counties.

If you are interested in receiving a copy of the study report highlighted above, please leave a message at the RPESJC telephone line. And the next time you hear someone say that our retirement is a "drain on the taxpayer" be ready to respond with the facts shown above. ❖

## REQUEST FOR ALTERNATE RETIREE POSITION ON RETIREMENT BOARD

**P**resident Marcel Leduc, has requested via a letter to the San Joaquin County Retirement Board to approve the establishment of an alternate retiree position. Such alternate would attend Retirement Board meetings and stand in and vote on issues for your elected retiree member in that person's absence. The laws allowing such alternate retiree member were enacted sometime ago. As of this writing, 15 other '37 Act counties have alternate retiree members and it works out well. The Retirement Board has denied similar requests in the past, but it is RPESJC's position that it is the best interests of retirees to have an alternate. Only that regular or alternate retiree is aware of and can voice the opinions and concerns of the retired employees. Update: At the May 4th meeting of the Retirement Board, this request was referred to an ad-hoc committee. ❖

## PACKED WITH PRIDE – by Judy Courtney

**B**ecky Mizener, founder of the non-profit organization called "Packed with Pride," was the guest speaker at the April 12th RPESJC Luncheon. She started the organization after her son Jesse's military unit came under attack in 2004. Jesse was the only member of his unit who was killed.

Before Jesse was killed, he asked his parents if they could send "goodie" packages. Soon Becky was mailing packages to Jesse and 17 other soldiers. After Jesse's death, Becky and her husband felt they could not discontinue the support they had been providing to the men and women who serve in our military. Thus the beginning of "Packed with Pride."

Currently, "Packed with Pride" is sending hundreds of packages each month to members of the military in places like Afghanistan, Iraq, Sudan, various U.S. Naval ships, etc. Becky receives very touching letters of thanks each month and she shared some of those with us. Not many of us realize that the military cannot provide everything the service member needs – and not all of those in uniform hear regularly from family members.

If you are interested in learning more about and/or supporting "Packed with Pride," you can:

- Contact Becky Mizener at P. O. Box 692887, Stockton, CA 95269-2887 or call (209) 598-0492.
- Visit website [www.packedwithpride.com](http://www.packedwithpride.com)
- Donate money for postage. Each box costs \$8.10 to ship and two boxes are shipped to each recipient.
- Donated items can be shipped to Packed with Pride or dropped off at Twin Oaks Community Church, 8800 Thornton Road, Stockton, CA 95209, 8:30-3:30 Tuesday through Friday each week.

### Donations Needed by "Packed with Pride"

Candy (heat resistant), Hot chocolate packets, Single Serving Cereals, Tuna Kits/Spam, Pudding Cups (non-refrigerated), Fruit Cups/Applesauce, Canned Peanuts, Eye Drops, Chapstick, Greeting Cards (for sending home), Beef Jerky/Slim Jims, Pre-sweetened Kool-aid, Granola Bars/Fruit Bars, Lunch Size Chips, Socks, Cupcakes, Energy Bars, Deodorant-Foot Powder, Batteries, Videos/CD's ❖

**NEW RETIREES**

Name	Department	Years
Denny Ah-Tye	Human Services	34
Barbara Ambriz	Human Services	17
Donna Araquistain	Human Services	28
Bruce Baracco	LAFCO	18
Laurence Baumgarten	Deferred	2
Carolyn Bean*	HCS – SJGH	16
Karen Bradley	Human Services	24
Ronald Conger	Sheriff	15
Jeannetta Conroy	Human Services	23
Beverly Crawford	Human Services	10
Minhtham Dangeli	Human Services	15
Richard Dunsing*	Sheriff	32
Gordon Everson	Public Works	14
William Factor	Comm. Develop.	36
Dennis Fields	Emerg. Services	18
Samuel Gallardo	Human Services	24
Maria Garcia	District Attorney	23
Roger Gombert	Human Resources	23
Robert Gomez	Deferred	11
Brett Griffin	Sheriff	33
Sharon Harden	HCS – SJGH	13
Arthur Head	Parks & Rec.	35
Domingo Hipona	Public Works	10
Michael Hurles	Comm. Develop.	18
Barbara Johnson	HCS – SJGH	16
Joyce Johnson*	Sheriff	39
Mary C. Kelley	District Attorney	36
Mary E. Kelly*	Human Services	12
Rosemarie Kennedy*	Human Services	32
Kenneth Keyes	Deferred	1
John Krieger	Employ.-Econ. Dev.	13
Margaret Lee	Information Systems	19
David Leonard*	Assessor	37
Sum Lim*	Human Services	23
Cynthia Locaso	Mental Health	16
Charles Locke	Sheriff	25
Lilia Magdamo	Employ.-Econ. Dev.	14
Colleen Manwaring*	Superior Court	35
Karen Mariani	Human Services	10
Elaina Martinez	Sheriff	35
Lesley McBurnett*	District Attorney	31
Sharon Miller*	Treasurer	26
Marilyn Morris	Sheriff	20
Alfred Murillo, Jr.*	HCS – SJGH	31

Name	Department	Years
Daniel Nishimoto	HCS – SJGH	34
Eunice Oh*	HCS – SJGH	30
Alfred Ortiz*	Sheriff	32
Brigida Palaruan	HCS – SJGH	13
Jacqueline Pennington	Human Services	27
Eileen Phillips	Human Services	35
Michael Phillips*	Human Services	35
Lawrence Pollack	Information Systems	23
Ronald Richards	District Attorney	17
Dianne Rivera	Human Services	22
Donald Romero	Assessor	25
Joseph Salon	Probation	28
Jeffrey Smith	Parks & Rec.	30
Paul Smith	Public Works	10
Betty Sousa	Child Support	12
Bruce Stanfield*	Information Systems	34
Alice Steele	Child Support	8
Joe Stoddard	Deferred	5
Richard Tellyer*	Sheriff	22
Judy Thacher	Non-Member	4
Judith Tirapelle	HCS – SJGH	14
An Tran	Human Services	21
Barbara Turner	Assessor	29
Deanetta Vickers*	Human Services	25
David Walker	Non-Member	4
Joyce Walthall	Public Defender	26
Susn Watson	Deferred	10
Lawrence Wolf	Sheriff	29
Waying Yang	Human Services	23
Roy Yoneshige*	Public Works	22

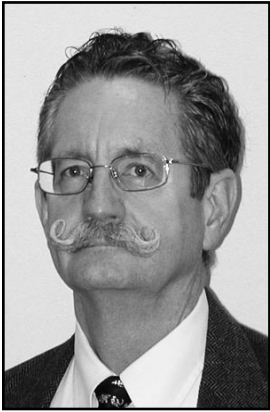
\* Welcome New Members of RPESJC

**Additional  
NEW RPESJC Members!**

Julianne Anderson	Tracy Court
Jannean Cabral	Deferred
Terrence Dermody	County Counsel
Willette Lane	HCS – SJGH
Holly Meyers	HCS – Public Health
Robert Nash	Sheriff
Frank Riberal	HCS – SJGH
Donald Romero	Assessor
Janice Sauls	Probation
Richard Sealy	Sheriff
Linda Valdez	Human Services ❖

Congratulations

## BOB PALMER, THE MAN BEHIND THE RETIREMENT SYSTEM – By Pat Lynch



*Bob Palmer*

When I was approached by the RPESJC Board of Directors and asked to write an article about Bob Palmer (“Sir Bob” is what his grandkids call him) I immediately said, “Yes!” My thoughts turned back in time to when I first saw him walking around downtown Stockton. Not knowing who he was I found his image unforgettable - - he had a curled up handlebar mustache, slight build and charismatic personality. I knew then that he was a person

of importance and later found out why.

Bob was the first Chief Executive Officer of our Retirement System (prior to his appointment the system was administered by the County Treasurer). The Retirement Board appointed him to the newly established position in 1991. And he has done a magnificent job for the last 16 years.

Bob will be retiring at the end of July. Before then, he plans to oversee the completion of the 2006 Audit of the Retirement System and the adoption of the 2007-2008 Budget, making certain that, “I’ll leave everything in good order before I go.” He is leaving knowing the Board of Retirement has selected the current Assistant Retirement Administrator, Annette St. Urbain, as his replacement. Annette will be responsible for moving SJCERA into the next generation of challenges that confront all public retirement systems.

Bob told me that when he first started with SJCERA

he inherited a staff of four and the office equipment consisted of one IBM Electric typewriter. He has brought the retirement system into the new electronic world with computer systems that handle a myriad of investment portfolios with a combined worth over \$2.5 billion, an annual retiree payroll of \$86 million and a comprehensive customer database dating back to 1982. When you walk into the offices, located high above Stockton on the 7th floor of the Pacific State Bank Building, you immediately note the business-like atmosphere. All of Bob’s staff have individual offices, individual computers, and greet you with big smiles. Through his guidance, Bob’s staff has come to understand that the Retirement Office must function more as an “enterprise” management system than as a governmental entity and that customers come first. And indeed, they all willingly help people in need of their services. At times they are in-house advocates for the members. Bob is very proud of them.

Bob has been married to his wife Totty for (as of this writing) “36 years, four months, six days, and ten hours.” (Yes, he tends to be a “numbers person”). Totty is retired from the Stockton Unified school district where she taught special education skills. I understand she is excited about Bob’s retirement and looks forward to having her hubby home with her. The Palmer’s oldest son, Curtis is the President and CEO of the Birmingham Area Technology Leadership Alliance in Alabama. He and his wife have two daughters who are active in swimming and dance. Curtis also has two older daughters, both of whom are on full scholarships - one to the University of Georgia majoring in marketing and the other at Georgia Tech majoring in high-end mathematics. Their middle son Craig lives in Stockton and, when not acting, works in construction. Craig is a member of the Hollywood Actors Guild and had a “4-second” part in the movie “Apollo 13” (Bob told him not give up his day job). Craig also acts in and around the community. Their daughter Darcy works at Delta College as an Information Technology Manager. She has given them a special granddaughter, Taylor. Bob says Taylor is, “Five going on 21,” but she is the apple of his eye as you can tell by watching him talk about her.

I asked Bob what he felt has been his most meaningful contribution to the County, knowing full well it would be a loaded question as his contributions have been many. To my surprise he quickly said: “It’s now quite clear to everyone that the San Joaquin County Employees

## SPRING CRCEA CONFERENCE – By Sandy Wild

**T**he Spring Conference of the California Retired County Employees Association was held April 16-18 in San Bernardino County. Four representatives from RPESJC attended. Further news on the conference will be in the summer edition of this newsletter. ❖

*Continued on the next page ....*

### *The Man Behind the Retirement System continued from Page 5*

Retirement System is an independent trust, legally separate from the County and here to serve its customers. The benefits that have been promised by the plan sponsors will be there when the members retire. In addition, the Board of Retirement is now clearly recognized as a group of fiduciaries who are responsible for investing the pension funds in order to maximize returns while carefully measuring and monitoring the risks." I thought his reply was well said and well thought through.

As strong as the San Joaquin pension fund is, Bob indicated there remain serious issues that still must be addressed:

- First, the quality and costs of retiree health care has been a long-standing concern of his. "We have moved from basically offering two health plans in the early 1990's to currently offering ten plans to retirees. We want to allow members a choice, while maintaining quality and trying to reduce costs." He found the recent round of bargaining between the County and the labor organization "despicable." "To publicly use the plight of current retirees' health care and then have nothing for them in the settlement agreement seems quite wrong."

- Second, Bob has initiated a project which will look at the feasibility of providing conservatorship services to SJCERA members. Looking into the future, he sees this as an unmet need. He has become quite passionate about this subject and recently wrote an article about it for the Public Retirement Journal. The article has a reasonable slant on how your money could be safer and utilized in your own best interests when the time comes that you can no longer handle it yourself. Who will you trust? It gives us pause to consider that question. I am sure you can get information on the article by contacting the retirement office. It is an article worth reading.

- Finally, Bob feels the Retirement Board and the County Board of Supervisors need to work together on several significant issues regarding membership, health care coverage, and funding - - for the betterment of all customers, including retirees.

I went on to ask Bob, as we were sipping "Starbucks" coffee in the sun, "What awards for service have you received?" This is where he became very shy saying, "No one cares;

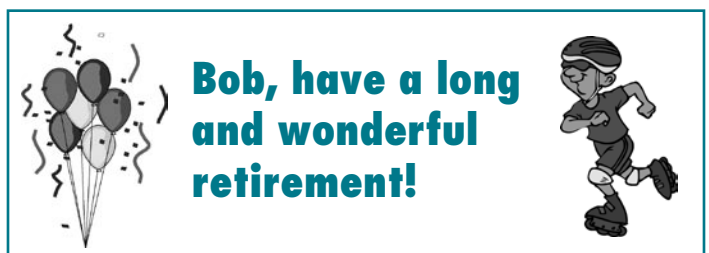
they are in my 'past life." Like pulling teeth, I learned that Bob is the recent recipient of the prestigious "TOIGO" award from CALAPRS (the California Association of Public Retirement Systems). I've learned that this award is only given for distinguished service. Since 1992 only two other individuals have received this award. Bob was surprised with the presentation and chuckles saying, "I always have a suit on at these conferences, but not that day!" He was vacationing with his family, mixing business with pleasure and popped in at the meeting after a casual breakfast.

Bob is the current President of the State Association of County Retirement Systems (SACRS) and will complete his term this spring. SACRS is comprised of twenty counties covered by the 1937 Retirement Law. Each County has an independent retirement system but all operate under the 1937 Act Retirement System State Government Codes.

My last question to Bob was, "Do you have future professional plans?" I thought his answer to be very profound: "I am going to have to reinvent myself," he said. Aside from that he has (as did most of us when we retired) a laundry list of "To Do's." My advice to Bob is to revisit that list every couple of months as it will change - some of the things we wrote in our ambitious days of pre-retirement no longer seem important.

Bob, we in the RPESJC want you to know how much we appreciate all you have done for us, for your ongoing support over the years, and for you to realize how much we recognize your dedication and hard work. We hope you remain involved with the statewide retirement community (which also has benefited from your dedication over the years) and wish you much health and happiness.

On a personal note, thanks for the interview, Bob, and I hope to see you around town, share another cup of coffee with you, and catch up on your family and your new life. And always remember: Don't let aging get you down, it's too hard to get up! ❖



## FALL CRCEA CONFERENCE Volunteers Needed

In October 2007, RPESJC will be hosting the CRCEA conference in Stockton. We will be establishing committees to ensure a "first rate" conference! Please contact Pat Lynch or Sandy Wild, who are co-chairpersons for this event if you are interested in participating on a committee or assisting at the conference.. ❖

### IN MEMORIAM

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



William Bailey	3/25/07	Human Services
Josie Baqnz	1/15/07	Beneficiary
Marjorie Bargmann	1/1/07	Beneficiary
Lillian Bartles	1/30/07	SJGH
Edwin Bender	3/29/07	Public Works
Yvonne Blanchard	3/20/07	Public Defenders
Deborah Brooks	2/2/07	Human Services
Daniel Delfatti	2/17/07	Sheriff's
John Dillon II	3/14/07	Sheriff's
Margreth Doty	2/19/07	Beneficiary
John Douglass	3/26/07	Human Services
Elvira Evans	12/27/06	Human Services
Virginia Filbin	1/14/07	Human Services
Katherine Fox	1/15/07	Sheriff's
John Gordon	1/19/07	Assessor
Valentine Gutierrez	1/9/07	Beneficiary
Alice Haas	12/27/06	Treasurers
John Humphreys	1/14/07	Public Works
Lee Irving, Sr.	3/12/07	Human Services
Margaret Keranen	1/19/07	Community Dev.
Mary Langdon	3/20/07	SJGH
Duong Le	1/23/07	Human Services
Lacy Mathis	1/28/07	Human Services
Rose McCoy	1/20/07	Human Services
Carmen Meneguzzi	1/9/07	Human Services
Lena Nolan	2/26/07	SJGH
Lucile Norley	2/24/07	Human Services
Chander Ojha	11/5/07	Public Works
Sidney Thomason	11/5/06	Public Works
Stacy Turpin, Jr.	12/23/06	Mosquito Abate
Dwight Williams	12/16/06	Assessor
Kim Yip	2/22/07	SJGH
Agnes Yosimura	1/11/07	Beneficiary

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

## Published quarterly for the Retired Public Employees of San Joaquin County

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

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

### BOARD OF DIRECTORS

#### Officers

*Marcel Leduc, President* 543-6043  
*Dick Callistro, Vice President* 477-5321  
*Jerry Arnell, Treasurer* 931-5430  
*Sally Tanaka, Secretary* 931-6653

#### Directors

*Linda Begley* 473-4033  
*Pat Lynch* 477-3775  
*Margaret Miller* 464-9788  
*Mike Smith* 951-0461  
*Joe McKee* 887-3996  
*Pauline Toy* 477-5116  
*Gerald West* 478-0723  
*Sandra Wild* 838-2050

#### Immediate Past President

*Nita Rienhart* 465-6647

#### Board of Retirement Representative

*Judy Courtney* 478-1875

#### Newsletter Committee

*Judy Courtney, Editor*  
*Joe McKee, Communications*

The RPESJC Newsletter is published four times each year. The information published in it is believed to be reliable. However, the newsletter assumes no responsibility or its staff for inaccuracies contained herein.

## Dates To Remember

Thursday May 24th	RPESJC Board Meeting, 10:00 a.m., SJCERA Office
Thursday June 14th	RPESJC Annual Picnic, Oak Grove Park
Thursday June 28th	RPESJC Board Meeting, SJCERA Office
Thursday July 12th	RPESJC Monthly Luncheon, John's Incredible Pizza
Thursday July 26th	RPESJC Board Meeting, SJCERA Office

Presort STD  
U.S. Postage  
PAID  
Permit #269  
Stockton, CA

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

