

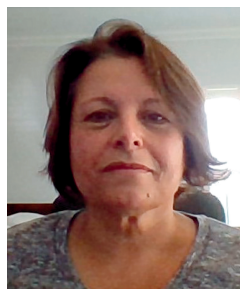


RETIREES OF STANISLAUS COUNTY
ORGANIZATIONS, INC

RESCO *today*

QUARTERLY NEWSLETTER

President's Message - Winter 2022



Welcome to all of you reading our RESCO Winter Newsletter! Every year it seems like the Holiday Season gets here faster and faster, and summer gets shorter and shorter! So here we are, heading into the holidays with Daylight Savings Time going away, Halloween in the past and, as we write this, we are heading for Thanksgiving! Once you receive this, Thanksgiving will be over, and the end of the year will be approaching!

We hope you are also looking forward to our next RESCO Luncheon. We will be meeting at the Elk's at 11:30 am on December 15th. This Holiday Luncheon is our annual RESCO Business Meeting. We will be voting on the 2023 RESCO Board, as well as going all out for giving our prizes to as many members as we can!! It is really the highlight of the year, and we hope you all can attend! See more information on the luncheon a little later in the Newsletter.

We just completed our annual Health Fair and had a good turnout! The new insurance options were covered, and new options for each plan were discussed.

As we reach the end of another year, we want to make sure that you, our members, know how important you are to us. We hope that this Newsletter finds you happy, healthy, and looking forward to 2023 with anticipation of all the good things that are in store for you!

Maria De Anda and Myrna Lebert
RESCO Co-Presidents

ISSUE HIGHLIGHTS

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Back Cover - Quarterly Luncheon Notice

WE WISH YOU HAPPY HOLIDAYS!!





RETIRED EMPLOYEES OF STANISLAUS COUNTY
ORGANIZATIONS, INC

2022 RESCO Board Members

Myrna Lebert & Maria De Anda

Co-Presidents

Ron Grider

1st Vice President

Donna Webster

Secretary

Ed Washington

Treasurer/Editor

Connie Brimm

Seat 1 – Director

Diana Ward

Seat 2 – Director

Dave Richards

Seat 3 – Director

Susan Hickerson

Seat 4 – Director

Rhonda Bieseemeier

Past President

Michael O'Neal

Retirement Board Representative

Rhonda Bieseemeier

Alternate Retirement Board Rep

Wes Hall

Director Emeritus

Stephen Pettee

Insurance Consultant:

Pacific Group Agency 800-511-9065

Retirement Office

(209) 525-6393

RESCO Admin. Office

(209) 521-1666

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

Email: Contact@RescoToday.org

Next Board Meeting:

December 07, 2022

Quarterly Luncheon Meeting

December 15, 2022 @ 11:30am

(Pay at the door \$15.00 but call to register 209-521-1666)

Welcome New RESCO Members

(As of 10/28/2022)

Jami Aggers

Linda Amador*

Joanna Balmain*

Meredith Becky

Daniel Bernaciak

Maryellen Berryhill

Connie Black

Michele Borgess

Debra Carlson

Dolores Castillo

Tricia De Boer*

Ronda Essey*

Pamela Evers

James Ferrera

Isabel Figueroz*

Janice Fisher

Paula Harter

Danielle Henderson*

Jerry Jackman

Lardes Jimenez*

Alma Jimenez*

Timothy Kirk

Gloria Klink*

Shasi Kumar Parmer*

Robert Latapie

Janet Layne*

Silvia LeBlanc*

Natalie Legoneta*

Katherine Lindsey*

Roger Lovell

Marilyn MacDonald

Backlund

Maria Teresa Magana-

Griffiths*

Lorrie Markum

Elisa Martinez*

Maria Regina Mico

Karyn Miller

Judith Najera*

Janette Newberry*

Elizabeth Pardo

Veronica Ramirez*

Teres Raras

Catalina Rodriguez

Sandra Romero Rivas

Jerry Rowell

Samuel Sharpe

Marysue Shearer

Michelle Stone*

Fay Tamez*

Angela Teixeira*

Samantha Torres*

Cynthia Vargas*

Maria Vasquez*

Dawn Vercelli

David Wallace

AJ Ward*

Laura White*

* Associate Member

Approval of Service Retirement

(As of 10/25/2022) Bold = New RESCO Members

Joseph Angulo

Stanislaus County

Amelia Benedetti

Stanislaus County

Patricia Campbell

Stanislaus County

David Chapman

Stanislaus County

Nathalie Confiac

Stanislaus County

Denise Curtis

Stanislaus Superior Court

Jon Damin

City of Ceres

Sheryl Dickson

Stanislaus County

Annette Duran

Stanislaus County

Teresa Gonzalez

Stanislaus County

Kenneth Goodwin

Stanislaus County

Cheryl Goulart

Stanislaus County

Karri Hawkins

Stanislaus County

Brandon Kiely

Stanislaus County

Melissa Marley

Stanislaus County

Lorrie Markum

Stanislaus County

Margaret Medina

Stanislaus County

Lynne Meredith

Stanislaus Superior Court

Ronn Meyer

City of Ceres

Maria Mico

Stanislaus County

David Miller

Stanislaus County

Timothy Pelican

Stanislaus County

Rocio Ramirez

Stanislaus County

Teresa Raras

Stanislaus County

Catalina Rodriguez

Stanislaus County

Steven Sanabria

Stanislaus County

Richard Scola

City of Ceres

Wutha Seng

Stanislaus County

Shelley Setliff

Stanislaus County

Samuel Sharpe

Stanislaus County

Theppharack Sounthala

Stanislaus County

Victor Vincent

Stanislaus County

Mavis Williamson

Stanislaus County

Luncheon Meeting Minutes

Thursday, September 15, 2022 – 11:30 a.m.

645 Charity Way, Modesto CA 95356

WELCOME AND OPENING REMARKS – 11:44 a.m.

Maria DeAnda and Myrna Lebert, Co-Presidents

PLEDGE OF ALLEGIANCE – Myrna Lebert

INTRODUCTION OF GUESTS

Head Table

Thank you to greeter, Rhonda Washington

Guest table: Zared Castillo from Kaiser Permanente and Jeff Porto, Jr. from CSUS

PROGRAM

Zared Castillo, Kaiser Representative, spoke about what is to come in the next year. Silver and Fit will be continued. Check with them to see if your fitness center is part of the plan. The transportation benefit will continue with up to 24 trips a year. The meal benefit is also continued. There is a new Over the Counter benefit in 2023 that will pay up to \$70 every three months for over the counter medications. There will be a lower max out of pocket cost effective January 1st. Will be \$1000 down from \$1500. He was available for questions during the lunch.

Jeff Porto, Jr., California State University Stanislaus representative spoke about the Wes Hall Scholarship. He thanked our organization for the scholarship in recognition of Wes Hall. He provided the criteria to apply for the scholarship of \$1500 annually for Business Administration or Leadership Studies, must be a first generation student, come from one of the six surrounding counties, need financial assistance and have a GPA of 2.5.

LUNCH – 11:53 a.m. Bambagno Catering provided a wonderful meal.

BUSINESS MEETING CALLED TO ORDER – 12:35 p.m.

- **LEGISLATIVE REPORT** – Michael O'Neal

No report at this time.

- **LITIGATION COMMITTEE REPORT** – Michael O'Neal/Rhonda Biesemeier.

No report at this time.

- **MEMBERSHIP & MARKETING COMMITTEE** – Myrna Lebert

Reminder to attendees that when you see in the newsletter that friends have retired, please encourage them to join RESCO. Requested that members in attendance for the first time stand up and introduce themselves and to stay after for a photo.

- **RETIREMENT SYSTEM REPORT** – Michael O'Neal.

Nothing new to report

- **TREASURER'S REPORT** – Ed Washington.

We are doing very well. Explained why providing scholarship and how funded. We will pay off the attorney for the lawsuit in four months.

- **NEW BUSINESS** – Myrna Lebert

Members were asked to be sure to update their information (addresses, names, phone numbers, and e-mail addresses) with any board member.

Thank you to those who have logged in and viewed our new website using the Wild Apricot application.

Reminder that the Health Fair is October 27th at 8:30 a.m.

- **OLD BUSINESS** – Myrna Lebert

Collection of donations for Food Initiative (formerly Interfaith Ministries). Checks must be payable to RESCO. We are unable to process checks payable to other organizations.)

ADJOURN – 1:09 P.M.

In Memoriam

(As of 10/11/22)

Dorothy Anderson

James Gonzales II

Shirley Martin

Barbara Rowell

Colleen Smith

Robert Earl

Virgil Hanson

Linda Modaresi

Danna Shaeffer

Joseph Venturini

Marilyn Gilbert

Joanne Hawks

Ronald Richter

Lee Shearer



*Our heartfelt condolences are extended to all the friends and relatives of those listed.
(The surviving spouse of a member is eligible for RESCO membership. For enrollment assistance call 209-521-1666.
If you know a member or past coworker who has passed please contact the RESCO office at 209-521-1666)*



The O'Neal Report by Michael O'Neal - Winter 2022 Newsletter

Ouch! - As you know, the market has been brutal this year. The only upside is that our StanCERA portfolio is structured so that we don't have to sell assets in a down market, so our losses are minimized. It is still painful in the short term, but our fund has performed well over the last ten years. As of September 30, 2022, our fund had earned a 6.8% return. That included this year's market downturn of nearly 20%. The thing that is hurting most of us as retirees is inflation. It eats away our purchasing power and we are limited to a 3% COLA, so any way you slice it, we are feeling the pain. The sooner inflation gets under control, the better for everyone.

The StanCERA Pension Administration System (PAS) project officially ended September 30, on time and under budget. This includes the StanCERA web portal. StanCERA is putting together a focus group to test and provide feedback regarding the registration process and functionality of the website.

When testing is completed, StanCERA members will be sent information on how to register to use the site. You will be able to use the site to change basic information such as your address or your tax withholding, etc. The rollout will be done in phases so as not to overwhelm the system staff.

Last, the StanCERA chief executive officer recruitment to replace our retiring CEO Rick Santos is still underway. By the time you receive this newsletter, we may have found our person. Rick is scheduled to leave at the end of December; however, he has agreed to stay on for a month or two depending on the timing and the experience of the new person.

Your board continues to work to keep our funds safe and our office functioning at a professional level. Kudos to the staff for completing the PAS and for staying safe through the COVID pandemic while getting the job done.

Do You Need a New Best Friend? by Carolyn O'Neal

Have you considered adopting a pet? How about a shelter dog?

With shelters overflowing, this is a great time to consider bringing a four-legged companion into your home. Not only will you gain a loving companion, you may find that you feel better and healthier. Research shows that there are multiple health benefits to pet adoption. For example, just petting a dog has been shown to reduce the stress hormone cortisol, and caring for a dog releases oxytocin, the bonding hormone that calms us and increases our trust in others. Dog owners are generally healthier than non-dog owners: according to a study published in the *Journal of Psychosocial Nursing and Mental Health Services*, older people who walk their dogs are more physically fit than the elderly who walk with other people. Many dog owners see a decrease in blood-pressure, triglycerides and cholesterol levels, making them less at risk for heart-disease. The American Heart Association found that dog owners are 54% more likely to get the recommended amount of exercise than their non-dog owning counterparts. You may also develop a stronger immune system from being exposed to pet fur and dander (plus a little added exercise from the vacuuming). And it's no secret that pets can contribute to happiness. Studies show that dogs reduce stress, anxiety, and depression; ease loneliness; encourage exercise and improve your overall health.

If you elect to adopt (rescue) from a shelter, expect to pay a fee. Shelters rely on fees as well as donations in order to provide the animals that come into their hands with veterinary care, dental care and neutering. You might consider adopting a senior pet. Senior dogs, while they still need walks and exercise, are more likely to be content to relax and snuggle on the couch with you. They are usually house trained and are less likely to chew up your shoes than a puppy.

Here are some resources if you're interested in adopting or fostering a pet!

ASTRO Foundation (209-604-2649) places senior kitties with seniors for no adoption fee.

Muttville https://muttville.org/how_to_adopt in the Bay Area places senior pets free.

Elder Paws <https://elderpawsfoundation.org> rescues senior dogs and places them in homes to be fostered or adopted. (RESCO member Jackie Hubbard fosters older dogs for this fine organization).

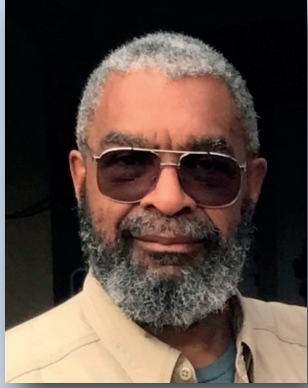
Pupz n Palz (209-480-8662) rescues dogs and cats and places them in foster care or for adoption.

Stanislaus County Animal Services (209-558-7387) always has many, many dogs and cats just waiting to become your new best friend.

Of course, a pet is a big responsibility and there is expense involved: Pet food, vet checks, etc. But picture yourself strolling around your neighborhood in the fresh air greeting fellow dog walkers. Or perhaps curled up on the sofa with your pet peacefully snoozing beside you. It could be the best investment you've made yet. And after all, this could be your new best friend. And that's priceless.

Note from Rhonda Biesemeier: I travel frequently and use a house sitter to stay with my pets while I'm away. Sometimes it's very difficult to find someone reliable. I have been very fortunate to have friends recommend young adults who help me out. However, the above-mentioned Jackie Hubbard told me about a company called **Rover** www.rover.com where you can hire house sitters to either take your pet to their home, or who will come to your home to pet/house sit. I thought this was a good option in case my usual house sitters are unavailable. They also offer other services that might be helpful to seniors, such as dog walking & doggy day care. As a disclaimer, I have not used **Rover** and this is NOT A RECOMMENDATION, just a suggestion.

Treasurer's Report / Editor's Column By Ed Washington



Period Ending October 31st 2022

The June luncheon and annual picnic were great. I loved the people and the food and I hope you did too. When I started working on my column the fall issue had just arrived. I had a great time at the September luncheon. Now here I am at the end of October and I'm finishing up the Winter issue. My column changes as time passes.

Again, it's always interesting to have to start your column so far ahead of lunch and publication dates. This column is due October 31. Halloween is in a couple of days and as usual I'm the Grinch that doesn't give out any candy.

September was my 51st wedding anniversary. The wife wanted to see the Faith Ringgold (Google her if you don't know her.) exhibit at the De Young museum. We decided to make it a weekend in the bay area, something I usually try to avoid. But it was fun doing the touristy stuff again. Now I don't have to go back for another five years.



We were married at the Glide Memorial Church by Cecil Williams long ago in a galaxy far away. I found it fun driving around the city to see how things changed or did not change. What I found most interesting was the Presidio of San Francisco. In another lifetime I was a young GI stationed there for a while and the wife worked at KRON (channel 4). The wife got the grand tour of the Presidio again. I showed her where I worked, ate and slept.



Those were some great days cruising the city and listening to the bands in Golden Gate Park. It was great being in San Francisco in the early 70's. I would not want to live there today. We ate dinner at the Presidio Social Club. Something I would greatly recommend, but make sure your credit card has a good limit. The food was worth the charge though. It's something you only do once in a while. Life took another turn when I was transferred to Washington DC, but that's a story for another issue.

And now on to the financial front. We currently owe our attorney approximately \$31,200. At our current rate of payment we are looking at a final payment of lawyer fees in January. The end of the road is finally in sight. We did have some unexpected legal bills this month but we had enough reserves to cover them. We also are moving forward on the Wes Hall Scholarship. By the time you are reading this, it should all be setup with California State University Stanislaus. Our finances are in good shape.

You want to be sure you reserve your spot for the Christmas Luncheon. I am planning another extravaganza with lots of prizes and good food. You don't want to miss it.

Send RESCO some of YOUR PICTURES for the newsletter. You want to look at some other pictures other than mine and Rhonda's.

Let's enjoy life as much as we can and be safe.

Ed

Local Service Organizations Help Our Community

- By Rhonda Bieseemeier

Those of you who attend our Quarterly Luncheon Meetings know that we collect a voluntary, or free-will, donation each quarter to send to some of our local charitable organizations. This quarter, I'd like to highlight why we chose them, and what services they offer in our Stanislaus County communities.

When we were deciding which organizations we wanted to support, it was important to the RESCO Board that the groups we chose had no specific eligibility requirements for community members to receive their services. Since we have four Luncheon Meetings per year, each group receives a donation once a year from RESCO on a rotating basis. These organizations are very appreciative of our help, and these are all extremely necessary services to our Stanislaus County neighbors!

United Samaritans Foundation's mission is to "Feed the Hungry" and began in 1994 as a volunteer effort. They now have two warehouses, a central kitchen, and administrative offices. Some of their accomplishments include:

- Partnering with MJC West, East & CSUS to distribute Emergency Food Boxes to students
- Feeding the hungry through their Daily Bread Mobile Lunch Program. The five mobile lunch trucks make 54 stops in eleven communities in Stanislaus County.
- Partnering with Legacy Health Endowment to offer financial subsidies for people struggling to pay for medications
- Hosting monthly medical clinics in Turlock through Castle Family Health & UC San Francisco

The Food Initiative of Greater Stanislaus - (formerly Interfaith Ministries) Their motto is: "Many faiths; one purpose - restoring dignity, health & hope". Interfaith Ministries began over 40 years ago by people of diverse backgrounds & faiths. Some of their many services include:

- Providing a Healthy Food Pantry & free Mobile Farmers Markets
- Making food deliveries to homebound seniors and disabled individuals
- Offering haircuts by licensed volunteers, showers at their partner's Cleansing Hope Shower Shuttle, followed by shopping at the Interfaith Clothes Closet where clients can receive up to 20 items of clothing per month

The Salvation Army Modesto Corps. - While the Salvation Army is based on Christianity, their goal is to care for the lost, feed the hungry and comfort the hurting and they serve without discrimination. The Salvation Army was founded in 1878. Some of their services include:

- Providing overnight and emergency shelters to transitional living center
- Assisting clients with paying their utility, rent and other vital bills
- Offering educational resources, career coaching and job placement opportunities
- Providing meals and distributing food to those facing food insecurity
- Running a California Department of Education state funded pre-school/day care center
- Helping with alcohol & drug rehabilitation for adults
- Operating a low-income apartment complex for seniors in Turlock
- Providing emergency response and disaster recovery services

Modesto Gospel Mission - The Mission was created in 1948 to feed the hungry and homeless men of Modesto. Their vision is to provide a place for refuge, recovery, and restoration. Some of their services include:

- Offering programs designed to help individuals escape homelessness
- Helping men and women with recovery from alcohol and drug abuse
- Offering case management services, meals, life skills classes, and more
- Running a program for children and teens which includes tutoring, reading assistance, and recreation
- Providing overnight shelter for men & women with a safe place to sleep, showers, & meals
- Offering a free medical clinic staffed by volunteer medical professionals

Open Enrollment Closes

By Greg Margulies, Pacific Group Agencies, Inc.

The 2023 Open Enrollment period for the RESCO benefit plans has come to a close. For those who attended the annual RESCO Health Fair at the Elks Lodge, we hope you had a good time and that we were able to answer all your questions. For those unable to attend, we hope our Benefits Guide, website videos, and our phone staff were able to answer all your questions and you were able to enroll in the best plans for you.

For those who newly enrolled in coverages, you will be receiving confirmation of enrollment directly from the insurance carriers. ID cards are usually mailed out 1-2 weeks before coverage is set to start. Therefore, expect to receive your ID cards and Certificates of Insurance toward the end of December.

Members who did not make any changes to their dental and vision plans will NOT receive new ID cards.

If for any reason you have not submitted your Health Election Form, but were interested in enrolling or changing current coverages, please call us as soon as possible at (800) 511-9065 and we may be able to assist.

During the year, Pacific Group Agencies representatives are available to assist you if you are having issues with your insurance coverage and cannot get a resolution from the insurance company. If you have already spoken with the insurance company and been unable to resolve your issue, please contact us at (800) 511-9065, Monday-Thursday 9 AM - 4 PM and Friday 9 AM - 3 PM PST.

If you have a question about a claim, need a new ID card, have questions about your benefits, need a list of in-network providers in your area, or need to change HMO doctors, please contact the Member Services Department of the respective insurance company.

Dental & Vision

Ameritas Dental PPO	(800) 487-5553
Cigna Dental HMO	(800) 244-6224
VSP Vision	(800) 877-7195

Medicare Advantage Plans

Anthem PPO	(833) 848-8729
United Healthcare HMO	(866) 622-8011
Kaiser HMO	(800) 464-4000

RESCO Picnic



RESCORETIRED EMPLOYEES OF STANISLAUS COUNTY
ORGANIZATIONS, INCRetired Employees of Stanislaus County Organizations, Inc
PO Box 1646
Modesto, CA 95353www.RescoToday.org
Winter 2022 Issue**IMPORTANT INFORMATION:****RESCO Admin. Office**
209-521-1666**Website:** <http://www.rescotoday.org>**Email:** Contact@RescoToday.org**Next Board Meeting**
December 7, 2022**Quarterly Luncheon Meeting**
December 15, 2022 @ 11:30am
(Pay at the door \$15.00 but
call to register 209-521-1666)In order to save money on postage, we are now
only sending one newsletter to each address.

Thank you for helping us keep our costs down.

RESCO *today***Winter Luncheon Notice**

Please join us on Thursday, December 15, 2022, at 11:30 for our Winter Luncheon. The luncheon will be held at The Elks Lodge, 645 Charity Way, Modesto. The cost of the luncheon will be \$15.

Please do not send payment.
All registered guests will pay at the door!

Please register by contacting RESCO at (209) 521-1666

DO NOT SEND PAYMENT!

We are taking this precaution in the event we have to cancel due to safety concerns. The RESCO Board is focused on our members staying safe in these unsure times.

PHONE RESERVATIONS MUST BE MADE BY **December 8, 2022.**

This will allow us to have an accurate count for the number attending the luncheon!



Donations from this luncheon will be going to a local charity organization. At the luncheon, checks must be made payable to RESCO, as we cannot accept checks made out to the organizations directly.