

# SAN JOSE Retired Employees Association

A non-profit association devoted to the welfare of all retired City of San Jose Employees and dedicated to the protection and integrity of the Retirement System

Volume 15, Issue 4

April 2011



## *From Your President*

### Looking Ahead/Moving Forward

Edited by Bob Leininger, SJREA President

#### LOOKING AHEAD/MOVING FORWARD

Will the real budget numbers please stand up! Not making light of the City's fiscal woes, but it is difficult to get a handle on the size of the projected operating gap for next year. The current figure is \$105 million, but a few other issues, such as Redevelopment funding, could further impact the general fund. Union negotiations are in full swing and many have reached tentative agreement with the City. The details of the two-tier pension systems are not fully scoped out, so any re-crunch of the retirement contribution costs by the actuaries and budget office can only be rough estimates (Council Member Nancy Pyle has asked for a full cost accounting to also include the savings associated with a program that will allow current tier-one employees to opt out into the tier two system). There are no proposals from anyone regarding current retiree pension and medical benefits, but, as mentioned last month, we are closely watching City Hall on a daily basis. Any important news will be disseminated quickly to the membership and this Board will take all necessary actions to protect our earned and paid-for benefits.

While we are still in "no man's land" in terms of having final numbers, a few points are in order regarding both the budget deficit and the substantial concessions already made and being proposed by the City's hard-working and dedicated workforce.

1. The Mayor's budget message memo of March 11, 2011 notes a \$38 million savings if all the employee groups meet the 10% total compensation reduction goals set out by the City Council. The City Administration's report to the City Council on November 8, 2010 shows a projected 2011-2012 payroll of about \$520 million. Since it looks like everyone will absorb these total compensation reductions in the 10% range, why is the savings not closer to \$52 million?

2. Almost all of the unions also are accepting higher employee costs, such as medical share of cost (15%, up from 10%), reducing or eliminating step increases and sick leave payouts, and likely accepting lower in lieu payments for those who opt out of the medical plans. Substantial additional savings should accrue to the City.

3. City workers have already agreed to substantial increases in their contribution rates for pensions as well as for their future retiree health coverage. This medical portion is on a 5-year phase-in schedule with the employee contribution rates rising each year so this future obligation will be fully pre-funded. The employee contribution rates are shown below (including pension and retiree medical). Please note that some groups stepped forward this year to fund a portion of the City's contribution! For example, certain Federated folks increased their rate for this FY from 10.30% to 17.80% (with the City reducing it's rate to 22.09% from 29.59%). Although still in negotiations, it is possible that

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some unions might add to their base rates of contribution for 2011-2012, thereby reducing the City's contribution dollars even further.

## Employee pension and retirement medical contribution rates

Year	'08-'09	'09-'10	'10-'11	'11-'12
Federated	8.93%	9.35%	10.30%	11.19%
Police	11.96%	12.96%	15.57%	16.22%
Fire	12.40%	12.40%	13.70%	14.37%

4. Even before all of the above concessions and contribution increases, the average 2009-2010 salary for non-safety personnel in San Jose was less than that for 12 of the 15 Santa Clara County Cities surveyed by the Mercury News last year.

5. City Employees are doing more with less. As noted in various City reports, total staffing has been reduced from around 7,000 in 2000 to about 5,500 this year.

My point is, the city workers have made huge concessions and should be thanked for their sacrifices and commitments to maintaining services for the citizens of San Jose. As the City leaders finish dealing with this part of the budget crisis, hopefully they will focus on tax base and revenue drivers and housing development policies and begin to truly put this City on the road to long-term fiscal stability.

So much for my soapbox for this month. Keep your cards and letters coming! I hear often from many of you on various issues, and your input is always welcome and very helpful.

We had a great "raw foods" talk (as in algae, spirulina, anything green, etc!) and demonstration on April 7th from Patty Searle. Anita Phagan has a nice summary following my article. I look forward to seeing everyone at the May 3rd meeting where a financial consultant who specializes in senior citizen financial matters will give a talk and answer your questions. Hope you can make the meeting.

**SPEAKER OF THE MONTH**

The presentation today was given by Patti Searle, a raw foods chef for THRIVIN' VEGETABLES. She explained that her foods are never cooked, and are plant-based (vegetables, fruits, seeds, and nuts) with all enzymes and nutrients in their natural state. She said that as foods are cooked, enzymes, proteins, vitamins and minerals are killed off. She gave examples of anti-cancer vegetables such as cabbage, carrots, and non-green colored (ripe yellow, red, and orange) bell peppers.

Patti talked about the benefits of avocados and coconut oil, and reminded attendees that raw foods help digestion and daily elimination for better health. She suggested that soy impedes the function of the thyroid and blocks absorption of vitamin B12, so she takes B12 supplements. She mentioned (to the visible facial reaction of some attendees) that seaweed, algae, and spirulina are great sources of protein, along with green leafy vegetables, nuts, and seeds.

Because fresh vegetables and fruits have a lot of water content, you need less glasses of water daily if you eat fresh. She gave a recipe for her morning starter – a smoothie made from 2 cups hemp milk, 1 cup fruit (she prefers berries), a handful of greens like kale or spinach, and some hemp powder for more energy. Patti also shared samples of a raw food chocolate mousse. The recipe is included below.

**Live Chocolate Mousse...from Chef Patti Searle**

1 ripe avocado, peeled and chopped  
 $\frac{3}{4}$  cup water  
 $\frac{1}{2}$  cup raw chocolate (Cacao)  
 $\frac{1}{4}$  tsp. dry vanilla  
 Pinch salt  
 $\frac{1}{4}$  cup Agave Nectar

Put water in blender container. Add remaining ingredients and blend until smooth Serves 4

**FROM THE BOARD OF DIRECTORS**

2011 OFFICERS

Bob Leininger President	(408) 448-3070 Blein4@gmail.com
Bill Thomas 1st V.P.	(408) 268-8791 ALOYTHOMAS@aol.com
John Pletsch 2nd V.P.	(408) 274-2992 jeplet@sbcglobal.net
Dorothy McGinley Treasurer	(408) 267-0143 dorothymcginley@comcast.net

**Francis A. Daly**, School Crossing Guard, retired 8/19/1993, died 3/9/2011

**Lawrence E. Dionne**, Senior Construction Inspector, retired 7/1/2009, died 3/17/2011

**Jesse A. Flores**, Maintenance Worker I, retired 1/7/1990, died 3/10/2011

**James S. Imokawa**, Senior Construction Inspector, retired 4/19/1986, died 2/17/2011

**BOARD MEMBERS**

Dave Armstrong	(408) 294-3412
Sue Bradford-Moore	(408) 723-7965
John Eastus (Emeritus)	(408) 264-9603
Ed Flemate	(408) 578-3492
Donna Jewett	(408) 264-6780
Joan Lockwood	(408) 371-1989
Ed Overton	(408) 859-4162
Sharon Pardun	(408) 225-4034
Anita Phagan	(408) 259-6557
Bev Rettus	(408) 866-9300
Maurice Stevenson	(408) 294-2465

**Don Edwards S.F. Bay National Wildlife Refuge**

In the heart of California's Silicon Valley lies a twenty three thousand-acre oasis providing habitat for millions of migrating birds and endangered species. The Don Edwards San Francisco Bay National Wildlife Refuge is one of over 530 refuges in the National Wildlife Refuge System – a network of lands set aside specifically for wildlife conservation. Managed by the U.S. Fish and Wildlife Service, the System is a living heritage, conserving wildlife and habitat for people today and for generations to come. Visiting the refuge is rewarding year-round. Each season brings different wildlife viewing opportunities.

**SPRING:** March through May is the best time to see spectacular wildflower displays, and to view the millions of birds that pause at the Refuge during their northerly migration.

**SUMMER:** In warmer months, the Refuge acts as a nursery to many different animals raising their young. Harbor seals haul out in protected sloughs to give birth to pups and nurse their young.

**FALL:** The migratory frenzy begins in August with the arrival of hundreds of thousands of shorebirds making their way south from the Arctic, Alaska, and western Canada. Twenty-five species of water fowl follow in October, which is also one of the best times to see migratory golden-crowned sparrows and yellow-rumped warblers.

**WINTER:** This is a prime time to view both waterfowl and shorebirds. Great "rafts" of surf scoters, lesser scaups, ruddy ducks and buffle head float along the Bay, while flocks of eared grebes drift in nearby salt ponds. With luck, you may see a golden eagle soaring overhead.

The Visitor's Center in Fremont is open Tuesday through Sunday, from 10:00 a.m. to 5:00 p.m. For information call 510-792-0222. The Environmental Education Center in Alviso is open Tuesday through Friday from 8:00 a.m. to 4:00 p.m. and from 10:00 a.m. to 5:00 p.m. on weekends. For information call 408-262-5513.

**From the Department of Retirement Service**

1737 N. First Street, Ste. 580, San Jose, CA 95112  
Phone: (408) 794-1000 or toll free (800) 732-6477  
Email: retirement.dept@sanjoseca.gov

**RETIREMENTS**

Due to the change in the Federated Retirement Board meetings, the retirements will resume next month.

**CONDOLENCES**

**Frank Bilbao**, Housing Rehab Supervisor, retired 2/16/1993, died 3/4/2011

**George A. Borglum**, Supervising Accountant, retired 5/8/1982, died 2/10/2011

**Robert A. Buckholz**, Airport Maintenance Worker, retired 7/13/1996, died 2/17/2011

### Join us for Lunch-in-a-Bag

We are trying something new this year! In place of the Spring Luncheon, we are going to have a "Bag Lunch". Come join us for a casual lunch and visit with friends.



**We need RSVP's by May 25th.** You can sign up by contacting Joan Lockwood at [joanL49@msn.com](mailto:joanL49@msn.com) or calling 408-859-5021.

**Place:** Leininger Center

**When:** Thursday, June 2nd

**Time:** 12:00 PM

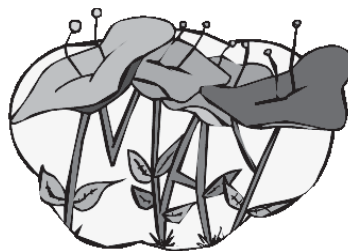
**Sandwich Choices:** Ham, Turkey, Roast Beef or Vegetarian

**Cost: FREE** for members - \$10 for guests

### SJREA Meeting/Picnic in Lincoln

The annual SJREA Summer meeting for members living in the Lincoln, Roseville and surrounding areas will be held on **SUNDAY, June 26th from 12:30 pm to 3:00 pm** at the Del Webb Sun City facility in Lincoln. SJREA will provide a box lunch for participants. Members will be mailed information in early June. The hot topics for discussion will be retiree's benefits, the City's budget, pension reforms and SRBR. If there are any retirees that have retired since June 2010 and live in the area, please contact John Pletsch so information can be mailed to you. For information John can be contacted at (408) 274-2992 or [jeplet@sbcglobal.net](mailto:jeplet@sbcglobal.net).

**Welcome new members....Tom Miller, Sandy Garcia, Andrea Schacter, Linda Meiss, Nancy Mulligan, and Brian Fowler,** who all retired from the Library Department with a combined total of more than 135 years of service. Welcome to SJREA!





## TOURING WITH THE CALIFORNIA PIONEERS

### MAY 26, 2011 – THE MARIN HEADLANDS & MARINE MAMMAL CENTER

The headlands, which were once military installations and a strategic part of the U.S. coastal defense system, are now the heart of the Golden Gate National Recreation Area. You will see remains of the bunkers that housed large guns set up in defense of the Golden Gate from 1870 through World War II. Also the NIKI Missile Site and the 150 year old Point Bonita lighthouse. There will be a short hosted picnic lunch before continuing on to the Marine Mammal Center.

**The Marine Mammal Center** was founded in 1975 and has recently undertaken a \$32 million restoration. The center has one of the world's leading rescue and research hospitals and is a unique rehabilitation hospital for seals and sea lions as well as an educational research center. The center is located in a former NIKE missile site at Fort Cronkhite with spectacular views of Rodeo Beach, Bird Island and the Pacific Ocean. In the spring you should also see a rainbow of wild flowers in the meadows and on the hillsides.

**LEAVE: 9:00 a.m.                      RETURN: 4:45 p.m.                      COST: \$48.00**

### JUNE 23, 2011 – OAKLAND MUSEUM OF CALIFORNIA HISTORY

The museum specializes in the natural science, history, and art of the Golden State. The museum was closed for two years undergoing an extensive \$62.2 million interior makeover and was reopened last May. The completed changes include redesigned, reconceived Art and History galleries, new acquisitions, a new gourmet Café and an expanded gift shop. The biggest change, however, may be the enhanced opportunities for interactive experiences. They include visitor feedback stations, an exhibit where people can record an oral history of their life in California and a place where they can sketch a self portrait and then, thanks to state-of-the art technology, see it appear on the wall. **Lunch will be on your own at the Museums new Blue Oak Café.** The museum provides unique collections, exhibitions, and educational opportunities, designed to generate a broader and deeper understanding of California.

**LEAVE: 10:00 a.m.                      RETURN: 4:30 p.m.                      COST: \$38.00**

### JULY 29, 2011 – GILROY GARLIC FESTIVAL

For the past thirty-two years the fun loving folks down in Gilroy have thrown open their doors, their arms, and their cooking pots to the entire world at that gala garlic gastro mania known as the **Gilroy Garlic Festival**. **Ah, THE STINKLIN ROSE**, beloved of all Mediterranean cooks. Dress very, very casually and bring mad money so that you can swill down some Zinfandel Wine while you inhale a couple of new items on the garlic festival's menu along with the usual steamy flavors of garlic calamari, garlic prawns, garlic ice cream, garlic everything! Expect plenty of live music, dancing, vendors, cooking demonstrations, entertainment stages, and pageantry. Breath freshener gum will be provided!

**LEAVE: 9:30 a.m.                      RETURN: 5:00 p.m.                      COST: \$37.00**

**For more information call Mike Console at (408) 246-1080**

## Dr. Das Says...Diabetes Screening Made Simple



What is diabetes and how is it diagnosed. There are two common types of diabetes; also called Diabetes Mellitus or DM; type 1 & type 2.

Type 1 diabetes typically affects individuals less than 30 years old and is due to damage to the pancreas cells that produce insulin. Insulin is a hormone that plays a significant role in regulating metabolism (making energy from food). Regulation of how and when glucose is used is one critical component of this function. Without insulin, this control is gone and the body wastes away. Type 1 diabetics usually suffer severe symptoms prior to being diagnosed. The only treatment for type 1 is to replace the insulin. Aggressive control of blood sugar levels reduces damage to the eyes, blood vessels and nerves that arises from type 1. There does not appear to be a relationship between exercise and diet or genetics and type 1 diabetes.

Type 2 diabetes is related to obesity and there appears to be a genetic predisposition to acquiring this condition as well. Adequate exercise and eating appropriate amounts of food appear to prevent the onset of or control of type 2. Screening can be effective in diagnosing diabetes since individuals may be unaware that they are diabetic or pre-diabetic. Type 2 diabetics can have increased, normal, or low insulin levels and therefore medications to improve use of glucose can be effective. Insulin is also used to control the adverse affects associated with high blood sugar levels. Good nutrition and exercise are critical to prevent complications from type 2 diabetes.

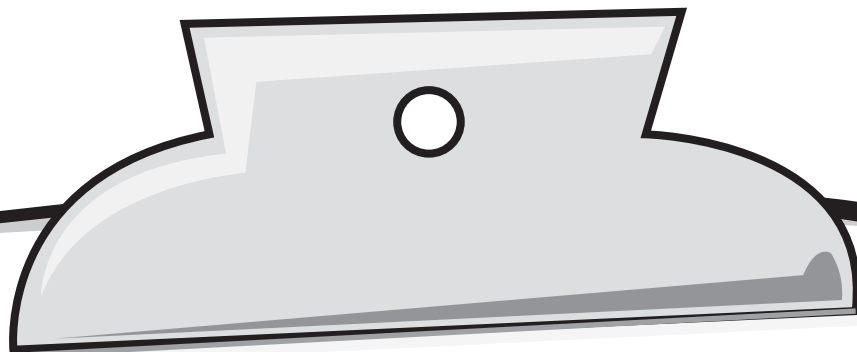
The following screening tests are used to assess the risk of or diagnose diabetes:

**Random Blood Sugar:** The most common test is the random blood glucose test. This test is done without concern for whether someone has eaten prior to obtaining a blood sample and performing the blood work. In general, random blood sugar test results should show a level of less than 140 mg/dL, which demonstrates a low likelihood of having diabetes.

**Hemoglobin:** Another effective screening test for diabetes is the Hemoglobin A1C. Hemoglobin is a protein that carries oxygen in red blood cells. Hemoglobin also binds sugar in the blood and the concentration of hemoglobin bound to glucose reflects the concentration of glucose in the blood. Since a red blood cell lasts about 3 months in the body, Hemoglobin A1C levels reflect the average blood sugar concentration for the past three months. Values of 6% (125 mg/dL) or less indicate that someone does not have diabetes whereas levels between 6% and 6.5% indicate a risk for diabetes. Levels above 6.5% are consistent with diabetes which corresponds to an average blood sugar of 140 mg/dL. The HbA1C test is more accurate than the random blood sugar test and more convenient than the fasting test and is often the test used during worksite wellness screening events for these reasons.

**Fasting Blood Sugar:** The fasting blood sugar test is considered the gold standard for diagnosing diabetes and requires the individual to avoid eating or drinking for 8 hours prior to the test to avoid interference with blood glucose from ingested food or drink. In this case, if the blood sugar level is greater than 126 mg/dL, then one likely suffers from diabetes. The test should be repeated to verify these findings. A blood sugar level greater than 100 mg/dL indicates impaired glucose tolerance and is considered a risk for developing diabetes.

MedExpert can help if you have additional questions about interpreting actual diabetes test results or understanding the best treatments available. MedExpert is available by telephone M – F, 7AM – 7PM at (800) 999-1999.



## Visit our website...

**[www.sjrea.org](http://www.sjrea.org)**

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Send a note to  
**SJREA P.O. Box 26515**  
**San Jose, CA 95159-6515**

### Calendar of Events

<b>May 5th</b>	Membership Meeting: Financial Planner
<b>June 2nd</b>	Membership Meeting: Bag Lunch/Social
<b>June 26th</b>	Picnic Lunch in Lincoln
<b>July 7th</b>	NO MEETING – Board Vacation
<b>August 4th</b>	Membership Meeting - possible travel slide presentation
<b>September 1st</b>	Membership Meeting - Health Directives/Power of Attorney

**Know a retiree that is not a member? Recruit a friend, and help protect the interests and benefits of all Federated Retirees.**

**Congratulations to Joan Lockwood and Judy Jones our April Door Prize Winners!**

**Thanks to Juli Phagan and Anita Phagan for the delicious homemade cakes...yum!**



We are in need of a new treasurer. Our treasurer for the last 6 years, Dorothy McGinley, will be retiring at the end of 2011. The primary duty is preparing financial reports. If you would like to become active in the organization that protects your retirement benefits, this is a perfect opportunity. You may call Dorothy at (408) 267-0143 or contact her by mail at: SJREA, P.O. Box 26515, San Jose, CA 95159.

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NEXT MEETING:

**May 5, 2011**

TIME:

Board of Directors – 9:00 - 10:30 AM  
Membership Meeting – 10:30 - 12:00 Noon

PLACE:

Leininger Center  
1300 Senter Road

PROGRAM:

Financial Planning