

# 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 10

October 2011



## From Your President

### Looking Ahead/Moving Forward

Edited by Bob Leininger, SJREA President

#### LOOKING AHEAD/MOVING FORWARD

With Retirement Reform negotiations in full swing, this has become the season of the number crunchers. A picture is worth a thousand words, and I wish I had some simple charts to show the current status. I will try to make sense of the latest (but still very preliminary) data.

The "Management Unions" (CAMP, AMSP, and AEA) and the Police and Fire actives have submitted proposals, mostly concerning new employees (Tier III) and existing employees who opt into Tier III. **The union actuary has calculated a 5-year cumulative retirement cost savings to the City of \$467 million for the period 2012-2016!** And the City's projected retirement cost of \$431 million in 2016 is shown by this actuary to be reduced to \$291 Million in that year! To this number (which includes the savings associated with the Police and Fire retirees offer as noted last month) will be added savings from MEF, CEO, ABMEI, OE3, IBEW and ALP, all of whom will soon submit actuary based savings calculations. The City's remaining retirement costs should come down even further, especially since these last 5 employee groups constitute a large percentage of the City's workforce. The next few weeks should be interesting as the union concessions are finalized, "the dueling actuaries" set about calculating the retirement cost savings and the parties debate the assumptions behind the estimates. Stay tuned!

All of this will likely lead to a update and presentation to the City Council in late November, with many believing the Mayor is looking for a City Council decision in Decem-

ber regarding final ballot language and direction to set a special election in March 2012. Let's hope the City Council will recognize the huge sacrifices being made by our dedicated and hard working public employees and will drop the idea of reform via charter amendment as now set forth in the City's draft ballot measure.

On another subject, the **November open enrollment** for 2012 medical plans is fast approaching and you should be receiving info from the City by the end of October. We were recently informed that **the City has decided that a \$25 co-pay plan will be the 2012 plan for Medicare retirees.** Most of us now have either a \$5 or 10 co-pay plan. There will be higher in-hospital doctor fees, increases for prescriptions, and some other increases. Based on very preliminary numbers from the City, premiums will either stay the same or may actually go down for some Medicare retirees. Maybe the impact will be minimal, at least if you don't get sick! The Administration's consultant says this \$25 plan will save the City about \$2.8 million per year.

Continued on Page 2...

#### SAVE THE DATES



**November 3** General Membership Meeting  
**December 7** Holiday Luncheon - Wyndham Hotel

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FROM YOUR PRESIDENT CONT.

This issue, together with threats to abolish the SRBR and obtain a voter approved charter amendment for a COLA reduction to 1% per year is a triple whammy that could send many retirees into much lower living standards and will certainly do irreparable harm to us all in terms of purchasing power etc. Your Board of Directors is working on a comprehensive response to the City, and we keep you informed over the next several weeks via the website and the email alert list.

We had a great presentation October 6 from the Northern California Office of the Alzheimer's Association. Anita Phagan has a nice summary on the next page. An equally informative presentation on tax and financial planning is set for next month with Filiep Sackx a registered Investment Advisor. Filiep spoke to us a few months ago and many thought a return performance was in order. Hope to see you there. And much thanks to Board member Dave Armstrong who puts these monthly programs together.

**Speaker of the Month**

Alexandra Morris from the Alzheimer's Association was the October speaker. She mentioned having been with us before, and began her presentation with the ten warning signs of possible Alzheimer's affliction (if you have two or more of these signs, see your doctor immediately):

1. Memory changes that disrupt daily life
2. Challenged in planning or solving problems
3. Difficulty completing familiar tasks
4. Confusion with time or place
5. Trouble understanding visual images and spatial relationships
6. New problems with words in speaking or writing
7. Misplacing things and losing the ability to retrace steps
8. Decreased or poor judgment
9. Withdrawal from work or social activities
10. Changes in mood and personality

She described dementia as a group of symptoms, and the number one cause of dementia is Alzheimer's. However, early diagnosis of symptoms is important because 10% of dementia is reversible.

Alzheimer's destroys neurons (nerve cells) in the brain, and is considered a fatal disease in that the brain is not able to respond, thus infections or paralysis sets in. Alzheimer's has a high risk factor in age: At age 65, only 3-5% of that age group has Alzheimer's, but at age 75, that number has

risen to 22%. At age 85, 42% have Alzheimer's, but keep in mind that 58% DO NOT! It is a progressive disease, and unfortunately the early onset (younger age) usually suffers a more rapid decline.

Currently, much research is happening in PRE-SYMPTOMATIC DIAGNOSIS: eye exams, blood tests, and PET exams are being researched to see about early prediction and possibly earlier treatment or prevention.

There are four main ways to reduce your risk of getting Alzheimer's:

1. Mental stimulation (new activities)
2. Proper nutrition
3. Regular exercise (**THIS IS THE MOST IMPORTANT**)
4. Social connections

As advised for many health issues, DON'T SMOKE - and drink in moderation, if at all.

Alzheimer's is a scary disease, and it is reasonable to have a wide range of emotions when you or someone you love is diagnosed. With early-stage Alzheimer's, the person may need assistance with balancing a checkbook or other life skills issues, but mid-stage patients need supervision and late-stage Alzheimer's sufferers are very impaired and need full attention. Be involved as early as possible in long-term care plans, get legal/financial affairs in order, and "grow" a support system. For more information, visit [www.alz.org](http://www.alz.org) or contact the Alzheimer's Association Help Line at 1-800-272-3900.

**ON THE LIGHTER SIDE! :)**

Bob forgot his wedding anniversary. His wife was mad. She told him, "tomorrow morning I expect to find a gift in the driveway that goes from 0 to 200 in six seconds and IT BETTER BE THERE!!

The next morning when his wife woke up she looked out the window to find a box gift wrapped in the middle of the driveway. She opened it and found a brand new bathroom scale....Bob has been missing since Friday.

**SIMPLE TIP:**

No need to turn on the stove to whip up a grilled cheese sandwich. Instead, pull out your waffle iron. Simply butter two slices of bread (or spray waffle iron with cooking spray), then layer in the bread, cheese, and top with the other slice of bread, Close the iron and cook for 2 - 4 minutes.

**FROM THE BOARD OF DIRECTORS**2011 OFFICERS

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Bev Rettus	(408) 866-9300
Maurice Stevenson	(408) 294-2465

**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

**James A. Bickford**, Senior Construction Inspector, Public Works Department, 10/15/2011

**Robert J. Bowser**, Building Inspector, Planning, Building & Code Enforcement, 10/1/2011

**Paul H. Braten**, Plant Operator II, Environmental Services Department, 10/8/2011

**Kenneth L. Burnthorn**, Senior Plant Mechanic, Environmental Services Department, 10/14/2011

**Bernadette M. Cava**, Analyst II, Planning, Building & Code Enforcement Department, 11/12/2011

**Kathleen M. Forman**, Associate Engineer, Public Works Department, 10/1/2011

**David J. Freitas**, Real Property Agent II, Office of Economic Development, 10/15/2011

**Neal K. Hinan**, Plant Operator, Environmental Services Department, 10/1/2011

**Scott P. Johnson**, Director, Finance Department, 9/10/2011

**Paul A. Lowenstein**, Plant Operator, Environmental Services Department, 10/29/2011

**Matilde S. Miranda**, Engineer II, Department of Transportation, 10/29/2011

**Richard A. Ortiz**, Maintenance Supervisor, Parks, Recreation & Neighborhood Services, 10/29/2011

**Moses Pardo, Jr.**, Community Activity Worker, Parks, Recreation & Neighborhood Services, 8/20/2011

**Thomas C. Reilly**, Plant Mechanic, Environmental Services Department, 10/15/2011

DEFERRED VESTED

**Todd M. Barreras**, Senior Maintenance Worker, Parks, Recreation & Neighborhood Services Department, 8/23/2011

**Peggy A. Donatelli**, Program Manager, Parks, Recreation & Neighborhood Services Department, 9/27/2011

**Guadalupe Quintero**, Custodian, Airport, 8/5/2011

**Neil Stone**, Real Property Agent, City Manager's Office, 10/21/2011

**Emmanuel R. Ungson**, Development Officer, Housing Department, 8/10/2011

**Ricardo E. Wolf**, Air Conditioning Mechanic, Public Works Department, 10/1/2011

DISABILITY

**Angel Avila**, Painter, Environmental Services Department, 2/20/2011

CONDOLENCES

**Robert P. Baca**, Principal Construction Inspector, retired 10/17/1987, died 9/24/2011

**Pedro A. Hernandez**, Maintenance Worker II, retired 5/21/1983, died 9/5/2011

**Steven R. Herron**, Office Specialist II, retired 5/20/2006, died 9/1/2011

**Bett McGowan-Mirabella**, Senior Account Clerk, retired 4/15/2000, died 7/17/2011

**Retiree Health Benefit Fair**

Tuesday, November 15, 2011  
10:00 AM to 2:00 PM  
Retirement Services  
1737 No. First Street, 6th Floor

**Flu Shots will be offered to retirees for the duration of the fair on the 5th Floor.**

The San Jose Retired Employees Association cordially invites you to the  
**Annual Holiday Luncheon**



**Wednesday, December 7, 2011**

11 am Social Hour – 12 noon Luncheon

WYNDHAM HOTEL  
1350 North First Street at Gish

Herb Roasted Prime Rib w/Creamy Horseradish & Au Jus  
Baked Salmon with Lemon Butter Sauce  
Vegetable Lasagna

Dessert: Cheesecake with Raspberry Sauce

Tickets available for \$25 with the form below

Member: \_\_\_\_\_ Phone: \_\_\_\_\_

Guest: \_\_\_\_\_

Prime Rib \_\_\_\_\_  
Baked Salmon \_\_\_\_\_  
Lasagna \_\_\_\_\_

**Make checks payable to SJREA.** Reservations and checks **due by December 1st.** Mail form and check to Joan Lockwood, 1931 Somersworth Dr., San Jose, 95124. For further information call (408) 371-1989

**BRING A CAN OF NON-PERISHABLE FOOD. ALL DONATIONS WILL BE GIVEN TO THE SECOND HARVEST FOOD BANK.**





As we enter the holiday season, SJREA will again be collecting non-perishable food items for the Second Harvest Food Bank at the November meeting and the Holiday Luncheon in December. You can donate individual items, or if you prefer, you can contribute Costco flats of canned food (do not break apart). Last year we donated approximately 150 lbs. of food. A barrel will be available at the November meeting, along with grocery bags for ease of delivery when you join us at the Holiday Luncheon on December 7th.

### Breast Cancer Awareness Month

October is National Breast Cancer Awareness Month, the national movement dedicated to increasing awareness of the importance of early breast cancer detection. Although many great strides have been made in breast cancer awareness and treatment, there remains much to be accomplished. For information, including facts about early detection and risk factors, please visit the American Cancer Society's website, [www.cancer.org.index](http://www.cancer.org.index).



### Beating the Fall Viruses!



Welcome to the sunny, crisp days of fall. We love it and so do the viruses that wreak havoc on our respiratory system. Fall encourages more indoor time and the return of the young to classrooms where viral colds, coughs and flu spread from hands and mouths and the air we breathe. And everyone is particularly concerned about the threat of swine flu (which in most folks seems to be a low-key "normal" flu). How can you bask in the season's harvest and protect yourself from the season's ills? Here are some tips!

- Boost your immune system. Most of us are aware that when we are "run down" we get sick more easily. The best immune booster is good, solid sleep, at least 7-9 hours nightly, depending on your needs. Exercise also improves immune strength. Gentle exercise, such as tai chi, qi gong and yoga, is particularly good for reducing the negative effects of stress on the immune system and is energizing for those who feel fatigued.
- Eat well: Lots of anti-oxidant rich dark fruits and veggies, beans and omega-3 rich nuts will nourish your body's ability to fight disease. Fall and winter provide us naturally with antioxidant and vitamin C rich fruits – apples, kiwis, pineapple, guavas, and all citrus fruits. And if you don't eat well or simply want to optimize your health, a good multivitamin can help. Research shows that the Chinese herb astragalus has immune powering properties and is safe and effective to take preventatively during the cold and flu season. A little extra vitamin C (in citrus or taken as a supplement) can also help. Traditional Chinese medicine and homeopathy can also assist in strengthening your immune system for the season.
- Limit your exposure: Just like your mama said, wash your hands (and encourage your sick friends and children to do the same)! Cough into your elbow, where the germs can stay, rather than into your hand where they can easily spread.
- EXPOSED! So now your adorable viral-laden niece or neighbor just sneezed in your face, or you simply feel that scratchy-throat, tickly nose, "I'm about to get sick" dread...what to do? As a mother of pre-school aged toddler twins, I perfected my cold-avoidance strategies and here's my secret formula:
  1. Get as much sleep as you can get.
  2. Avoid caffeine as much as possible (your body needs its strength for fighting illness, don't push it further).
  3. Only gently exercise, meditation or stretching (ditto the above).
  4. Vitamin C 1000 mg. three times daily.
  5. If you (or your kissing partner) can take it, fresh garlic chopped and mixed in honey applied to the back of the throat every several hours throughout the first day or two of illness.
  6. A combo immune herb/supplement containing Echinacea, astragalus, andrographis, vitamin C, zinc, and garlic – my favorite is Wellness Formula by Source Naturals (which also supplies the zinc, vitamin C and garlic – three tablets, three times daily with LOTS of water).
  7. The Chinese herb Yin Ciao (three tablets, three times daily).
  8. And chicken soup (or the vegetarian equivalent) really does clear mucous – not to mention help you feel loved, which is the only real benefit of being ill in the first place! So enjoy the brilliance of fall, stay strong in body and spirit, and keep those nasty viruses at bay! NOTE: Please consult your physician regarding any interactions between medicines you are taking and the recommended herbs and supplements.



### The Mystery Retiree By: Bob "Pi" Silverstein

Ever felt like a salmon swimming upstream? Well, reality has set in for me. As I tried to reintroduce the Mystery Retiree column I did years ago and restarted a year or so ago, I found it much more difficult to recruit fellow retirees who wanted to participate and have their stories told. I have a story I could present for this issue, but I have not been successful in having a quality story that I could publish for December. Remember, it takes some time to gather a story, rewrite it so it makes sense and informative. In the past year, while I have thought about and worked behind the scenes, five people I have asked to consider having their stories told for one reason or another have said "thanks, but no thanks." I understand their decisions and have told them that only they and I know I asked in the first place.

So, what does one do with a project that sounded interesting, but not so much that others would gladly participate. In a football analogy, it is THIRD down, I am well into my own territory, and one rarely used option is to punt. Another is to run or pass and then decide what to do. I am taking the position that I will punt on third down and move on to prepare for whatever transpires. No, I am not trying to make a big deal out of this, just hoping to explain why I am doing what I am, and answer questions before I am asked. I will continue with the Humor Column I did a long time ago, and hope you will find that entertaining. So, until we meet again, it has been a nice run and thanks for the memories, or is it Mysteries? (that was supposed to be humorous).



There are several openings for the SJREA Board of Directors, including the position of Treasurer. Many of the existing members have been on the Board for 8-12 years and would like to be replaced. New faces, especially recent retirees, would be a welcome addition. The Board meets once a month on the first Thursday from 9-10:30 at Leininger Center prior to the General Membership meeting from 10:30-12:30. It is an opportunity to keep up to date with the communication between the Mayor, City Council, City Manager, active employee groups, and the Police & Fire

Retirees as it relates to the various proposals of health benefits and other retirement issues.

Interested retirees should contact John Pletsch at [jeplet@sbcglobal.net](mailto:jeplet@sbcglobal.net) or call 408-504-1255. The Board elections are held in January and the term is for 1 year.

If they are still taking \$2.00 for SJREA membership dues from your pension check, please fill out and mail the form below.

#### San Jose Retired Employees Association – Membership Form

(X) I authorize the Federated City Employees Retirement System to deduct the approved current monthly rate of \$4.00 from my retirement check for SJREA dues. I understand that this approval would include the deduction of future dues changes from my pension check. Any dues changes would require a vote of the general membership. I also authorize the FCERS to release my mailing address to SJREA. I may terminate my membership at any time by contacting FCERS.

Name: \_\_\_\_\_ Phone Number \_\_\_\_\_

Address: \_\_\_\_\_ Email \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Signature \_\_\_\_\_ Date of Retirement \_\_\_\_\_

**Tear off and mail to: SJREA, P.O. Box 26515, San Jose, CA. 95159-6515**

Visit our website...

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

LET US HEAR FROM YOU...check out our website [www.SJREA.org](http://www.SJREA.org).  
You can download the Newsletter, view upcoming events and links to useful sites.

**Save money, save paper! Sign up to receive the newsletter through e-mail.**  
Sent a note to: [newslettersjrea@gmail.com](mailto:newslettersjrea@gmail.com)



**Day Light Saving Time Ends....  
Sunday, November 6th**

**November 3  
December 7**

**Calendar of Events**  
General Membership Meeting  
Holiday Luncheon - Wyndham Hotel

If you change your **e-mail address**, please send to [CSJREA@yahoo.com](mailto:CSJREA@yahoo.com) and if you change your **mailing address**, send to [sjretirees@aol.com](mailto:sjretirees@aol.com).

*Thanks to Joe Bass* for the refreshments.

**Congratulations** to **Lois Kaisaki** and **Rosemary Campos**, our October Door Prize Winners!

**Welcome New Members**  
**Lisa Feldberg, Scott Haddock and Dan Ludwig**



Would you like to submit a story, vacation travels, or special events and have them published in the Newsletter? Please send to Joan Lockwood at [joanL49@msn.com](mailto:joanL49@msn.com) or mail to SJREA, P.O. Box 26515, San Jose, CA 95159-6515

SAN JOSÉ RETIRED EMPLOYEES ASSOCIATION  
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## *Happy Thanksgiving*

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NEXT MEETING:	<b>November 3, 2011</b>
TIME:	<b>Board Meeting - 9:00 - 10:30 AM</b> <b>Membership Meeting - 10:30 - 12:30 PM</b>
PLACE:	Leininger Center 1300 Senter Road <b>\$2.00 parking fee</b>
SPEAKER:	Jim Reber
PROGRAM:	City of San Jose Parks Foundation