

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 9

September 2011



From Your President

Looking Ahead/Moving Forward

Edited by Bob Leininger, SJREA President

LOOKING AHEAD/MOVING FORWARD

“The thing about surprises is that they happen when you least expect them.” Sounds like a classic Yogi Berra one liner, and it sure fits with the latest at City Hall these days. More specifically, while the City/Union talks are proceeding at the usual deliberate speed, the Police and Fire Retirees Association has submitted a settlement offer to the City as a way to avoid, in their words, costly and lengthy litigation. They would agree to: (1) benchmark their COLA to the Bay Area CPI and not to exceed 2% for the next 5 years, (2) transfer \$18 million of their SRBR fund balance to the medical trust fund to reduce the unfunded liability for their retirees, and (3) a new formula for the \$15 million remaining in their SRBR that would allow distributions only to those retired more than 15 years and whose pensions were equal to or less than 2/3 of the average police and fire pension. In exchange, the City would agree that the Lowest Cost Health Plan for Police and Fire retirees would be the plan made available to active Police and Fire (Local 230 and POA), not the LCP available to all employees as now under the Muni Code.

While not a total surprise, since we had over the past few weeks an inkling of something going on, it nonetheless certainly makes moot my concern voiced last month about a complacency trap. It's too early to judge the full impact of this offer, since the City has yet to respond (we will email alerts later this month as more info comes out), but this Board and our legal counsel are discussing options and we will wait for the City's answer before providing our response. (We agree with the retired Police and Fire that

the current system for determining the Lowest Cost Medical Plan is one-sided and does not adequately protect retirees from arbitrary and onerous cost shifting. We hope to work with everybody to find a fair solution.)

It is worth noting a few Federated pension figures to bolster our point of view that since most federated retirees are at very low pension levels, “concessions” anywhere close to this magnitude would be unfair and would have a disproportionate impact.

- The average Federated pension is \$ 34,000.
- 24% of Federated pensions are at or below \$18,000.
- 47% of Federated pensions are \$30,000 or less.
- Only 15.8% of Federated are at or above \$60,000 and
- Only 3.34% of Federated pensions are above the \$84,000 level.

These numbers are from the June 2010 [Comprehensive Annual Financial Report](#).

Continued on Page 2...



SAVE THE DATES

- October 6** General Membership Meeting
- November 3** General Membership Meeting
- December 7** Holiday Luncheon - Wyndham Hotel

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FROM YOUR PRESIDENT CONT.

You can go to the Retirement Department's website and open the reports for both Federated and Police and Fire and get a lot of very interesting demographic data. We will use this information in our discussions with City Council members and others as we negotiate our way through the City minefields over the next few weeks.

This Association has always been willing to sit down with all parties and discuss solutions, but our long-stated position is that the City should first wrap up negotiations with the actives, do the math on those concessions showing the actual dollars saved, re-examine the retirement cost calculations to make sure that there are no overly conservative assumptions, re-poll the voters on possible tax increases, and only then talk to retirees if a systemic budget problem can still be demonstrated. This does not mean we concede anything, just that the group least able to deal with reductions in benefits should not be out in front making concessions.

If you have any ideas or just need to let someone know your feelings on all of this, do not hesitate to email or call me or any other Board Member.

Thanks once again to SALA (Senior Adult Legal Assistance) for a very informative presentation Sept 1st regarding powers of attorney and health care directives. Bev Rettus has a nice recap of the meeting and the main presentation points in this newsletter. We all know the importance of these documents as part of our senior citizen planning, and wouldn't it be nice if we could impose a pension and health care directive on the City so they would stop going after retirees to solve a tax-base and jobs-housing imbalance that was not of the retirees making!

Speaker of the Month

The guest speaker for the September meeting was Michelle Schroeder, an attorney with Senior Adult Legal Assistance. SALA is a non-profit elder law agency providing **FREE** legal services for those aged 60 and older. The majority of their services involves providing assistance to seniors of low income. The attorney staff provides advice and representation on public benefits related to Social Security, Medicare and Medi-Cal. Their focus is on planning for the future if you should become incapacitated, and what happens to assets after death. It is important to do this planning while you are still competent, healthy and capable, to avoid misunderstandings. It includes determination about who is going to make medical as well as financial decisions and can be covered in one document. The appointment of an advance health care agent is an important decision of your **Advance Health Care Directive** and should be a person you can trust to

carry out your intentions. It covers information such as your doctor, living arrangements, health care instructions, and usually focuses on end of life decisions. Financial decisions should be covered under a **Power of Attorney**, which enables the designee to conduct financial transactions on your behalf. The Power of Attorney can be effective immediately or on condition of a certain occurrence, such as being incapacitated, but is only in force while you are alive and is a revocable document. After death the executor takes over. You should also have a **Living Trust** and transfer all your assets into the trust. Additionally, you will also need a **Will**. If you require long-term care and help with daily living, Medicare assistance is extremely limited and covers only 100 days in a nursing facility, primarily to rehabilitate you. If you require further assistance, then Medi-Cal becomes involved, subject to poverty level guidelines. California Advocates for Nursing Home Reform (CANHR), a non-profit organization, can be of assistance on long-term care.

SALA is available by appointment in 23 locations, mostly in Senior Centers. For further information, call 408-295-5991 or www.info@sala.org

Election on the Revised Association By-Laws

After some final editing, our proposed revisions to the By-Laws are ready for a vote of the General Membership. This vote is scheduled for the October 6, 2011 General Membership meeting. Under the current By-Laws, approval requires a simple majority of those present. The revised By-Laws are accessible on our website (www.sjrea.org). If you do not have a computer, call any Board Member and we will make sure a copy is sent to you via regular mail.

A presentation will be made at this meeting prior to the vote. The revised document does not make any significant changes from the present rules. It clarifies the notice and voting requirements for Board and General Membership actions, more fully spells out the duties of the Officers, adds language to make it easier to replace any Board Member who might resign during the year, and makes clear the minimum financial review requirements for the Association's books.

If you cannot make the meeting but have a concern with any part of the proposed By-Laws, do not hesitate to write or e-mail any Board Member and your comments will be read to the membership prior to the vote.

FROM THE BOARD OF DIRECTORS2011 OFFICERS

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Sharon Pardun	(408) 225-4034
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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

Ruben G. Canela, Community Activity Worker, Redevelopment Agency, 6/25/2011

Yin-Yuk L. Chan, Staff Specialist, Planning, Building & Code Enforcement Department, 6/25/2011

Alice Cheung, Staff Technician, Police Department, 9/17/2011

William J. Dardis, Building Inspector/Combination, Housing Department, 9/3/2011

Harparkash S. Dhillon, Senior Construction Inspector, Public Works Department, 6/25/2011

Irene Donovan, Public Safety Communications Specialist, Police Department, 7/23/2011

Mike J. Gill, Equipment Mechanic Assistant II, Public Works Department, 9/3/2011

Teresa Gutierrez, Community Activity Worker, City Manager's Office, 6/25/2011

Mered G. Hetnar, Associate Engineering Technician, Environmental Services Department, 8/20/2011

Maria H. Knight, Office Specialist II, Department of Transportation, 9/3/2011

Dwight Lawson, Security Officer, Convention, Arts & Entertainment, 6/26/2011

Donald S. Ludwig, Senior Development Officer, Housing Department, 9/3/2011

Sherri L. Millick, Administrative Officer, Information Technology Department, 9/3/2011

Michael J. Mojica, Associate Engineering Technician, Department of Transportation, 9/11/2011

Genevieve J. Ng, Buyer II, Finance Department, 6/25/2011

Larry L. Rogers, Building Inspector, Planning, Building & Code Enforcement Department, 8/6/2011

John E. Stufflebean, Director, Environmental Services Department, 7/23/2011

Joseph W. Theisen, Senior Process & Systems Specialist, Environmental Services Department, 9/18/2011

Susan M. Uemura, Legal Administrative Assistant, City Attorney's Office, 8/13/2011

Katina Y. West, Administrative Assistant, City Council District 6, 9/3/2011

DEFERRED VESTED

Vincent L. Fung, Fire Protection Engineer, Fire Department, 9/2/2011

DEFERRED VESTED cont.

Joe A. Martinez, Maintenance Worker I, Department of Transportation, 9/29/2011

Pamela Wagner-Rosales, Gerontology Supervisor, Parks, Recreation & Neighborhood Services, 6/23/2011

CONDOLANCES

Ethel M. Blake, Engineering Technician IV, retired 12/24/1977, died 5/11/2011

George A. Brodeur, Assistant Director of Cultural Activities, retired 9/5/1989, died 6/2/2011

John D. Colla, Maintenance Worker II, retired 4/23/2002, died 8/12/2011

Odus J. Lynd, Analyst II, retired 1/10/1998, died 7/22/2011

Marcia A. Meier, Library Assistant, retired 5/31/1986, died 6/7/2011

David A. Meleen, Assistant Equipment Mechanic, retired 1/4/1992, died 6/11/2011

Robert D. Rogers, Associate Construction Inspector, retired 1/4/1986, died 6/19/2011

Carol J. Schell, Analyst II, retired 9/18/2010, died 8/1/2011

Allen "Craig" Stewart, Communications Technician, retired 5/12/1994, died 5/31/2011

Barbara L. Watson, Office Specialist II, retired 9/13/2000, died 5/29/2011

Wayne R. Weinert, Senior Plant Mechanic, retired 9/20/1991, died 6/22/2011

Rodolfo O. Zuniga, Maintenance Worker II, retired 2/9/1985, died 8/13/2011

Earthquake Safety Checklist

September is National Preparedness Month. Earthquakes strike suddenly, without warning, and they can occur at any time of the year, day or night. Forty-five states and territories in the United States are at moderate to very high risk of earthquakes, and they are located in every region of the country.

How can I prepare?

- Become aware of fire evacuation and earthquake plans for all of the buildings you occupy regularly.
- Pick safe places in each room of your home, work place and/or school. A safe place could be under a piece of furniture or against an interior wall away from

- windows, bookcases or tall furniture that could fall on you.
- Practice drop, cover and hold on in each safe place. If you do have sturdy furniture to hold on to, sit on the floor next to an interior wall and cover your head and neck with your arms.
- Keep a flashlight and sturdy shoes by each person's bed.
- Bolt and brace water heaters and gas appliances to wall studs.
- Bolt bookcases, china cabinets and other tall furniture to wall studs.
- Learn how to shut off the gas valves in your home and keep a wrench handy for that purpose.
- Keep and maintain an emergency supplies kit in an easy-to-access location.

What should I do during an earthquake?**If you are inside when the shaking starts...**

- Drop, cover and hold on. Move as little as possible.
- If you are in bed, stay there, curl up and hold on. Protect your head with a pillow.
- Stay away from windows to avoid being injured by shattered glass.
- Stay indoors until the shaking stops and you are sure it is safe to exit. If you must leave the building after the shaking stops, use stairs rather than an elevator in case there are aftershocks, power outages or other damage.
- Be aware that fire alarms and sprinkler systems frequently go off in buildings during an earthquake, even if there is no fire.

If you are outside when the shaking starts...

- Find a clear spot and drop to the ground. Stay there until the shaking stops (away from buildings, power lines, trees, streetlights).
- If you are in a vehicle, pull over to a clear location and stop. Avoid bridges, overpasses and power lines if possible. Stay inside with your seatbelt fastened until the shaking stops. Then, drive carefully, avoiding bridges and ramps that may have been damaged.
- If a power line falls on your vehicle, do not get out. Wait for assistance.

What do I do after an earthquake?

- After the earthquake, the disaster may continue. Expect and prepare for potential aftershocks, landslides or even a tsunami. Tsunamis are often generated by earthquakes.
- Each time you feel an aftershock, drop, cover and hold on. Aftershocks frequently occur minutes, days, weeks and even months following an earthquake.
- Look for damage in and around your home and get everyone out if your home is unsafe.
- Listen to a portable, battery-operated radio for updated emergency information and instructions.
- Check the telephones in your home or workplace to see if you can get a dial tone.
- Open closet and cabinet doors carefully as contents may have shifted.
- Keep animals under your direct control.

Source: American Red Cross. For more information on disaster and emergency preparedness, visit RedCross.org.

Stores with Senior Discounts



Restaurants

- Applebee's: 15% off w/Golden Apple Card (60+)
- Arby's: 10% off (55+)
- Ben & Jerry's: 10% off (60+)
- Boston Market: 10% off (65+)
- Burger King: 10% off (60+)
- Chili's: 10% off (55+)
- Denny's: 10% off, 20% off for AARP members (55+)
- Dunkin Donuts: 10% off or free coffee (55+)
- Golden Corral: 10% off (60+)
- IHOP: 10% off (55+)
- Jack in the Box: up to 20% off (55+)
- KFC: free small drink with any meal (55+)
- Krispy Kreme: 10% off (50+)
- McDonald's: discounts on coffee everyday (55+)
- Subway: 10% off (60+)
- Sweet Tomatoes: 10% off (62+)
- Taco Bell: 5% off; free beverages for seniors (65+)
- Wendy's: 10% off (55+)

Retail and Apparel

- Dress Barn: 10% off (55+)
- Goodwill: 10% off one day a week (date varies by location)
- Hallmark: 10% off one day a week (date varies by location)
- Kohl's: 15% off (60+)
- Rite Aid: 10% off on Tuesdays & 10% off RX's
- Ross Stores: 10% off every Tuesday (55+)

Grocery: for complete list of stores in your area go to [www.bradsdeals.com \(stores-with-senior-discounts\)](http://www.bradsdeals.com/stores-with-senior-discounts)

Travel

- Alaska Airlines: 10% off (65+)
- American Airlines: various discounts for 65+ (call before booking)
- Amtrak: 15% off (62+)
- Avis: up to 25% off for AARP members

- Best Western: 10% off (55+)
- Budget Rental Cars: 10% off; up to 20% off for AARP members (50+)
- Hertz: up to 25% off for AARP members
- Holiday Inn: 10%-30% off depending on location (62+)
- Hyatt Hotels: 25%-50% off (62+)
- Marriott Hotels: 15% off (62+)

Entertainment

- AMC Theaters: up to 30% off (55+)
- Cinemark/Century Theaters: up to 35% off
- U.S. National Parks: \$10 lifetime pass; 50% off additional services including camping (62+)

Cell Phone Discounts

- AT&T: Special Senior Nation 200 Plan \$29.99 month (65+)
- Jitterbug: \$10/month cell phone service (50+)
- Verizon Wireless: Verizon Nationwide 65 Plus Plan \$29.99/month (65+)
- Check out **Secret Cell Phone Discounts** to view all cell phone discounts available to you

Since many senior discounts are not advertised to the public, our advice to men and women over 55 is to **ALWAYS** ask a sales associate if that store provides a senior discount. **Also, note that some senior discounts vary by region.**

For a complete list go to:

www.bradsdeals.com/blog/2011/06/28/stores-with-senior-discounts/

SAFETY TIP:

Pushbutton locks on doorknobs are easy for burglars to open. Install deadbolt locks on all your outside doors.

TOURING WITH THE CALIFORNIA PIONEERS



OCTOBER 15, 2011 – Saturday – HALF MOON BAY ART & PUMPKIN FESTIVAL

Half Moon Bay's "Autumn Classic" celebrates its 41st anniversary. Titanic, mind-boggling, Volkswagen-sized weigh-off championship pumpkins on display, the remarkably talented "Picasso of pumpkin carvers" sculpting and shaping a monster giant pumpkin into the likeness of animated supervillain MEGAMIND, harvest-inspired crafts by America's top artists and great foods and Pumpkin pies to die for. There will be three stages of blockbuster entertainment for your enjoyment and everyone's favorite home-spun parade. The never ending search for the Great Pumpkin and a bumper crop of 3,000+ tons of the beloved orange orb waiting to be picked from one of the many rustic pumpkin patches around town are among the featured, not-to-be-forgotten attractions. It's the real thing – the authentic "autumn classic" and did I mention – lots and lots of good food!!!

LEAVE: 9:30 A.M. RETURN: 5:00 P.M. COST: \$30.00

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

ON THE LIGHTER SIDE! :)

Three drunks hail a taxi. The driver – seeing that they're wasted – decides to pull a fast one. So he switches the engine on, then quickly switches it off and announces, "We're here!"

The first guy hands him the fare, the second guy says, "Thanks," but the third guy angrily smacks the cabbie's head.

"What was that for?" asks the cabbie, afraid he's been caught. "That," says the passenger "is for driving so fast!"

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.

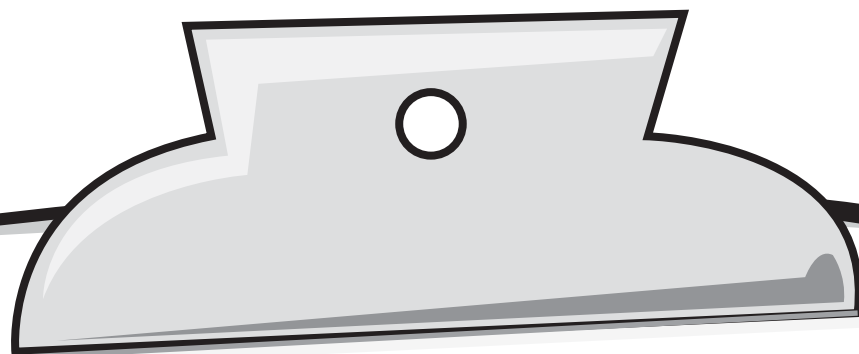
Name: _____ Phone Number _____

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

LET US HEAR FROM YOU...check out our website 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

Calendar of Events

October 6
November 3
December 7

General Membership Meeting
General Membership Meeting
Holiday Luncheon - Wyndham Hotel

If you change your **e-mail address**, please send to **CSJREA@yahoo.com** and if you change your **mailing address**, send to **sjretirees@aol.com**.

Thanks to **Sharon Russel** for the refreshments.

Congratulations to **Paul Meier** and **Donna Arca** our September Door Prize Winners!



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 or mail to SJREA, P.O. Box 26515, San Jose, CA 95159-6515

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Happy Halloween

NEXT MEETING:

October 6, 2011

TIME:

Board Meeting - 9:00 - 10:30 AM
Membership Meeting - 10:30 - 12:30 PM

PLACE:

Leininger Center
1300 Senter Road
\$2.00 parking fee

PROGRAM:

Alzheimer's Presentation